



Laporan Posisi Keuangan

Tanggal 30 September 2025 dan 31 Desember 2024
(Dalam Jutaan Rupiah)

	30 September 2025	31 Desember 2024	30 September 2025	31 Desember 2024
ASET				
1. Kas	18.984.122	23.325.843	25.308.352	31.665.082
2. Penempatan pada bank lain	119.034.949	99.451.907	153.764.055	154.720.202
3. Penempatan pada bank Indonesia	57.700.599	56.710.305	64.530.158	64.280.335
4. Tagihan spot dan derivatif/forward	8.668.099	7.741.609	8.713.531	7.786.617
5. Surat berharga yang dimiliki *)	260.857.569	174.284.311	378.904.294	290.842.385
6. Surat berharga yang dibeli dengan janji dibeli kembali (Repo)	41.747.526	90.285.233	420.517.76	90.687.899
7. Tagihan atas surat berharga yang dibeli dengan janji dibeli kembali (Reverse Repo)	855.037	7.166.266	3.506.058	8.290.138
8. Tagihan akseptasi	6.789.520	9.161.722	6.983.283	9.313.865
9. Kredit yang diberikan	1.384.533.016	1.310.739.402	1.720.252.672	1.623.611.612
10. Putang pembiayaan konsumen	-	-	39.443.243	41.573.306
11. Pembayaran syariah	-	-	-	-
12. Penyerutan modal	15.016.495	15.016.495	23.555.258	24.178.734
13. Aset keuangan lainnya	41.474.519	40.639.678	42.044.518	42.689.706
14. Cadangan kerugian penurunan nilai aset keuangan -/-	-	-	-	-
15. a. Surat berharga yang dimiliki	(7.649)	(9.390)	(46.090)	(50.958)
16. b. Kredit yang diberikan dan pembiayaan syariah -/-	(38.434.709)	(38.257.611)	(51.001.646)	(50.392.333)
17. c. Lainnya	(1.423.483)	(1.436.458)	(1.504.980)	(1.491.188)
18. Aset tidak berwujud	11.744.208	11.425.335	16.657.852	15.743.152
19. Akumulasi amortisasi aset tidak berwujud -/-	(7.880.681)	(7.217.407)	(9.716.665)	(8.698.409)
20. Aset tetap dan inventaris **)	76.211.219	73.956.584	92.562.712	92.454.680
21. Akumulasi penyusutan aset tetap dan inventaris -/-	(22.296.214)	(20.415.920)	(30.173.173)	(27.427.835)
22. Aset non produktif	-	-	-	-
23. a. Properti terbagi-bagi -/-	-	-	5.531	9.403
24. b. Agunan yang diambil alih -/	-	-	-	-
25. c. Rekening lama -/	1.898.244	4.557.985	1.925.872	4.574.940
26. d. Aset antar-kantor	30.990	-	30.990	-
27. Sewa pembiayaan	25.741.435	20.155.477	45.522.882	35.219.855
28. Aset lainnya	-	-	-	-
TOTAL ASSET	2.001.758.831	1.873.211.326	2.563.360.149	2.427.223.261
LIABILITAS DAN EKUITAS				
LIABILITAS				
1. Giro ****)	564.522.570	551.033.679	623.724.710	605.764.528
2. Tabungan ****)	522.704.746	514.539.393	681.212.533	665.445.945
3. Deposito ****)	399.651.987	261.314.782	579.523.103	427.686.443
4. Uang elektronik	2.115.323	1.979.101	2.115.323	1.979.101
5. Liabilitas kepada Bank Indonesia	-	-	-	-
6. Liabilitas kepada bank lain ****)	18.276.533	25.207.287	20.702.684	18.417.864
7. Liabilitas spot dan derivatif/forward	8.117.898	7.339.930	8.117.898	7.352.584
8. Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (Repo)	39.995.073	90.156.012	39.611.852	90.256.225
9. Liabilitas akseptasi	6.789.520	9.161.722	6.983.282	9.318.013
10. Surat berharga yang diterbitkan	37.326.600	27.110.945	52.400.725	41.181.325
11. Pinjaman/pembiayaan yang diterima	11.521.783	97.953.015	140.578.637	128.902.935
12. Sesuai jaminan	1.307.613	1.350.106	1.307.613	1.350.106
13. Liabilitas pembiayaan	-	31.468	-	(21.278)
14. Liabilitas kontrol asuransi	-	-	-	35.487.487
15. Liabilitas lain-lain	34.551.930	33.378.343	37.247.105	37.079.252
16. Keuntungan minoritas (minority interest)	-	-	32.207.307	29.676.252
TOTAL LIABILITAS	1.750.040.538	1.620.195.783	2.220.107.141	2.143.426.423
EKUITAS				
17. Modal dasar	16.000.000	16.000.000	16.000.000	16.000.000
18. Modal yang belum disor -/-	(4.333.333)	(4.333.333)	(4.333.333)	(4.333.333)
19. Saham yang dibeli kembali (treasury stock) -/-	-	-	-	-
20. Tambahan modal disor -/-	19.661.550	19.661.550	18.095.274	18.095.274
21. a. Disagio -/-	-	-	-	-
22. c. Dana setoran modal	-	-	-	-
23. d. Lainnya	-	-	-	-
24. Penghasilan komprehensif lain	37.184.015	36.063.836	38.422.791	37.469.742
25. a. Keuntungan	(25.451.1)	(2.442.225)	(823.796)	(3.483.723)
26. b. Kerugian (RUGI)	-	-	-	-
27. Cadangan	2.333.333	2.333.333	2.333.333	2.333.333
28. a. Cadangan umum	-	-	-	-
29. b. Cadangan tujuan	-	-	-	-
30. c. Laba/rugi	189.842.782	171.742.833	217.717.136	194.970.428
31. d. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
32. e. Cadangan lain-lain	1.307.613	1.350.106	1.307.613	1.350.106
33. f. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
34. g. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
35. h. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
36. i. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
37. j. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
38. k. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
39. l. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
40. m. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
41. n. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
42. o. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
43. p. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
44. q. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
45. r. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
46. s. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
47. t. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
48. u. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
49. v. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
50. w. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
51. x. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
52. y. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
53. z. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
54. aa. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
55. ab. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
56. ac. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
57. ad. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
58. ae. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
59. af. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
60. ag. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
61. ah. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
62. ai. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
63. aj. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
64. ak. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
65. al. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
66. am. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
67. an. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
68. ao. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
69. ap. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
70. aq. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
71. ar. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
72. as. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
73. at. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
74. au. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
75. av. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
76. aw. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
77. ax. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
78. ay. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
79. az. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
80. ba. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
81. bb. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
82. bc. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
83. bd. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
84. be. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
85. bf. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
86. bg. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
87. bh. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
88. bi. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
89. bj. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
90. bk. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
91. bl. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
92. bm. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
93. bn. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
94. bo. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
95. bp. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
96. bq. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
97. br. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
98. bs. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
99. bt. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
100. bu. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
101. bv. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
102. bw. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
103. bx. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
104. by. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
105. bz. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
106. ca. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
107. cb. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
108. cc. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
109. cd. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
110. ce. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
111. cf. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
112. cg. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
113. ch. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
114. ci. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
115. cj. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
116. ck. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
117. cl. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
118. cm. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
119. cn. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
120. co. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
121. cp. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
122. cq. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
123. cr. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
124. cs. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
125. ct. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
126. cu. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
127. cv. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
128. cw. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
129. cx. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
130. cy. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
131. cz. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
132. ca. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
133. cb. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
134. cc. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
135. cd. Laba/rugi	34.795.956	39.006.512	37.730.142	42.017.354
136. ce. Laba/rugi	34.795.956			