

FINANCIAL HIGHLIGHTS AND FINANCIAL RATIOS

DESCRIPTION	2024	2023	2022	2021	2020
Profitability					
Return on Assets (ROA)	3.59%	4.03%	3.30%	2.53%	1.64%
Return on Equity (ROE)	24.19%	27.31%	22.62%	16.24%	9.36%
Net Interest Margin (NIM)	4.93%	5.25%	5.16%	4.73%	4.48%
Operating Expense to Operating Income (BOPO)	56.46%	51.88%	57.35%	67.26%	80.03%
Profit (Loss) to Total Assets Ratio	2.72%	3.03%	2.40%	1.87%	1.17%
Profit (Loss) to Total Equity Ratio	19.89%	21.43%	17.84%	13.39%	8.06%
Liabilities to Total Assets Ratio	86.30%	85.88%	86.55%	86.00%	85.47%
Liabilities to Equity Ratio	630.12%	608.39%	643.38%	614.41%	588.11%
Fee Based Income to Total Operating Income Ratio	29.45%	31.30%	29.32%	31.87%	32.09%
Liquidity					
Loan to Deposit Ratio (LDR)	98.04%	86.75%	77.61%	80.04%	82.95%
Macroprudential Intermediation Ratio (RIM)	94.83%	83.73%	75.98%	78.35%	80.84%
Liquid Assets to Total Assets Ratio	8.48%	11.46%	15.13%	14.60%	17.27%
Total Liquid Assets to Short-Term Funding Ratio	11.55%	15.11%	19.40%	18.76%	22.38%
The Ratio of MSMES Loans to Total Loans	8.10%	8.90%	9.52%	8.82%	7.18%
Total CASA (in Rupiah Million)	1,065,573,072	986,242,957	926,358,185	759,312,828	622,685,004
Liquidity Coverage Ratio (LCR)	139.21%	176.24%	191.02%	200.56%	217.53%
Net Stable Funding Ratio (NSFR)	107.60%	116.59%	119.93%	126.20%	126.10%
Compliance					
Percentage of Violation of Legal Lending Limit					
a.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
a.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
Percentage of Excess of Legal Lending Limit					
b.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
Primary Reserve Requirement Rupiah	5.21%	7.32%	8.53%	3.97%	3.50%
Secondary Reserve Requirement Rupiah	9.17%	19.25%	21.14%	27.57%	23.50%
Reserve Requirement Foreign Currencies	4.10%	4.10%	4.10%	4.10%	4.10%
Reserve Requirement LFR	0.25%	0.68%	0.87%	1.17%	0.00%
Net Open Position	1.00%	1.28%	9.78%	4.27%	0.91%
Other Ratios					
LLR / Gross NPL (Coverage Ratio)	303.85%	384.36%	310.98%	261.52%	234.90%
Cost to Income Ratio (CIR)	35.04%	34.36%	38.19%	42.54%	44.89%
Profit Before Tax/Employee (in Rupiah Million)	1,620.29	1,611.37	1,224.57	838.30	496.65



OPERATIONAL HIGHLIGHTS

OPERATIONAL PERFORMANCE OF CORPORATE BANKING SEGMENT

(Expressed in millions of Rupiah)

PRODUCTS	2024	2023	2022	2021	2020
Third Party Funds	329,567,976	299,754,584	313,632,966	219,773,632	163,651,031
Current Accounts	266,264,072	256,481,994	260,843,103	173,563,471	120,560,259
Savings	22,875,714	16,495,482	12,153,395	9,012,168	7,086,785
Deposits	40,428,190	26,777,108	40,636,468	37,197,993	36,003,987
Total Credit	515,387,333	409,857,020	364,163,362	333,835,899	309,632,987
Total Fee Based Income	3,950,298	3,198,531	2,792,542	2,211,409	2,436,952

OPERATIONAL PERFORMANCE OF COMMERCIAL BANKING SEGMENT

(Expressed in millions of Rupiah)

PRODUCTS	2024	2023	2022	2021	2020
Third Party Funds	161,187,299	151,073,945	138,218,684	112,350,935	89,245,593
Current Accounts	101,979,504	93,063,724	84,400,131	68,344,104	51,341,009
Savings	29,835,214	21,869,357	16,721,977	10,970,515	9,282,877
Time Deposits	29,372,581	36,140,864	37,096,576	33,036,317	28,621,707
Total Loans	292,862,407	235,853,863	193,865,007	173,785,473	157,175,688
Total Fee Based Income	1,209,565	973,759	909,000	825,498	735,345

OPERATIONAL PERFORMANCE OF RETAIL BANKING SEGMENT

(Expressed in millions of Rupiah)

PRODUCTS	2024	2023	2022	2021	2020
Third Party Funds	827,445,924	679,380,210	302,526,234	614,853,074	558,884,289
Current Accounts	121,995,373	115,236,424	101,871,549	89,643,757	68,831,715
Savings	459,185,804	414,655,290	157,981,554	360,351,355	322,109,076
Deposits	246,264,747	149,488,496	42,673,131	164,857,962	167,943,498
Total Credit	397,443,310	358,074,141	322,250,318	284,190,952	262,713,556
Total Fee Based Income	13,919,400	13,331,310	11,703,398	9,979,710	9,377,457

OPERATIONAL PERFORMANCE OF TREASURY AND INTERNATIONAL BANKING SEGMENT

(Expressed in millions of Rupiah)

PRODUCTS	2024	2023	2022	2021	2020
Third Party Funds	10,451,047	11,865,642	10,005,241	9,348,764	9,086,812
Current Accounts	5,041,157	4,902,962	5,045,475	4,641,769	4,443,589
Savings	426,607	190,222	198,973	220,714	109,541
Deposits	4,983,283	6,772,458	4,760,793	4,486,281	4,533,682
Total Credit	8,748,909	7,162,500	5,801,787	6,609,657	8,620,596
Total Fee Based Income	3,045,202	3,037,317	3,820,246	6,401,909	5,002,745

OPERATIONAL PERFORMANCE OF GOVERNMENT INSTITUTIONAL SEGMENT

(Expressed in millions of Rupiah)

PRODUCTS	2024	2023	2022	2021	2020
Third Party Funds	102,937,622	97,894,109	64,954,271	73,330,551	94,323,909
Current Accounts	56,424,491	63,703,665	43,783,042	44,423,521	42,879,895
Savings	2,216,055	1,062,603	871,467	968,397	1,133,228
Time Deposits	44,297,076	33,127,841	20,299,762	27,938,633	50,310,786
Loans	96,337,445	72,741,580	44,119,013	29,760,884	24,577,377
Fee Based Income	588,418	531,462	409,243	449,635	354,456