

Balance Sheet

In Rp bn	Dec-20	Dec-21	Dec-22	Dec-23	Dec-24
Total Assets	200,890	192,207	197,730	221,305	242,335
Total Lending ¹⁾	135,786	130,502	146,719	174,882	189,380
Government Bonds	25,535	30,338	18,786	16,318	18,699
Total Funding	143,555	134,380	137,164	155,447	170,813
CASA	65,999	72,932	81,392	73,444	63,840
Time deposits	60,212	50,422	45,964	66,988	89,385
Borrowings and LT. Funding	17,344	11,026	9,809	15,015	17,589
Equity	43,108	45,197	46,844	49,237	51,068

1) Loan Portfolio and Trade Finance including marketable securities.

Income Statement

In Rp bn	FY20	FY21	FY22	FY23	FY24
Net Interest Income	13,645	13,705	14,118	15,212	15,587
Non Interest Income	3,322	3,141	2,819	2,991	3,318
Operating Income	16,961	16,845	16,937	18,203	18,904
Operating Expenses	(8,237)	(8,581)	(9,214)	(9,957)	(10,565)
PPOP	8,724	8,264	7,723	8,247	8,339
Cost of Credit	(6,523)	(5,699)	(3,301)	(3,687)	(4,405)
Operating Profit	2,207	2,565	4,422	4,560	3,934
NPAT	1,008	1,571	3,302	3,504	3,179

Key Financial Ratios

In %	FY20	FY21	FY22	FY23	FY24
NIM	7.5	7.7	8.0	8.2	7.3
CoC	4.8	4.4	2.4	2.4	2.5
Risk-adjusted NIM	2.7	3.3	5.5	5.8	4.8
Cost to Income	48.5	51.0	54.4	54.7	55.9
CASA Ratio	52.3	59.1	63.9	52.3	41.7
RIM	85.0	86.0	92.1	97.3	97.5
NPL Gross	2.8	2.7	2.6	2.2	1.9
Loan Loss Coverage (LLC)	208.7	225.6	230.8	265.9	287.2
Loan at Risk Coverage incl. COVID ¹⁾	24.3	38.3	48.0	50.0	51.3
ROAA	0.5	0.8	1.7	1.7	1.4
ROAE	2.6	4.1	8.3	8.3	7.1
CAR	25.0	26.8	26.3	27.5	26.2

1) NPL + SM + Restructured Loan Coll. 1 including COVID Restructured Loans (Under Forbearance).