Balance Sheet

In Rp bn	FY21	FY22	FY23	FY24*	FY25
Total Assets	**192,207**	**197,730**	**221,305**	**247,967**	**275,714**
Total Lending[1)]	130,502	146,719	174,882	195,625	212,697
Government Bonds	30,338	18,786	16,318	18,699	21,379
Total Funding	**134,380**	**137,164**	**155,447**	**173,031**	**196,240**
CASA	72,932	81,392	73,444	63,738	75,182
Time Deposits	50,422	45,964	66,988	89,385	101,689
Borrowings and LT. Funding	11,026	9,809	15,015	19,909	19,368
Equity	**45,197**	**46,844**	**49,237**	**54,819**	**58,012**

**) As restated*
1) Loan Portofolio and Trade Finance including marketable securities

Income Statement

In Rp bn	FY21	FY22	FY23	FY24*	FY25
Net Interest Income	**13,705**	**14,118**	**15,212**	**17,138**	**17,896**
Non Interest Income	3,141	2,819	2,991	3,376	3,682
Operating Income	**16,845**	**16,937**	**18,203**	**20,514**	**21,578**
Operating Expenses	(8,581)	(9,214)	(9,957)	(11,268)	(11,931)
PPOP	**8,264**	**7,723**	**8,247**	**9,246**	**9,647**
Cost of Credit	(5,699)	(3,301)	(3,687)	(4,769)	(4,294)
Operating Profit	**2,565**	**4,422**	**4,560**	**4,477**	**5,354**
NPAT	**1,571**	**3,302**	**3,504**	**3,483**	**3,971**

**) As restated*

Key Financial Ratios

In %	FY21	FY22	FY23	FY24*	FY25
NIM	7.7	8.0	8.2	7.8	7.7
CoC	4.4	2.4	2.4	2.6	2.2
Risk-adjusted NIM	3.3	5.6	5.8	5.2	5.5
Cost to Income	51.0	54.4	54.7	54.9	55.3
CASA Ratio	59.1	63.9	52.3	41.6	42.5
RIM	86.0	92.1	97.3	97.5	96.9
NPL Gross	2.7	2.6	2.2	1.9	1.7
Loan Loss Coverage (LLC)	225.6	230.8	265.9	286.7	280.7
Loan at Risk Coverage incl. COVID[1)]	38.3	48.0	50.0	49.3	54.9
ROAA	0.8	1.7	1.7	1.5	1.6
ROAE	4.1	8.3	8.3	7.7	8.3
CAR	26.8	26.3	27.5	27.1	25.4

**) As restated*

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