

Financial Highlights
As of March 31 (Unaudited)
Pokok-pokok Laporan Keuangan
Per tanggal 31 Maret (Tidak Diaudit)

| Rp Billion, unless otherwise stated | 2023 | 2022 | Δ YoY | Rp Miliar, kecuali dinyatakan lain |
|---|--------------|--------------|--------------|---|
| Consolidated - Income Statement | | | | Laba Rugi - Konsolidasi |
| Net Interest Income | 2,452 | 1,957 | 25.3% | Pendapatan Bunga Bersih |
| Other Operating Income | 386 | 566 | -31.8% | Pendapatan Operasional Lainnya |
| Operating Income | 2,838 | 2,523 | 12.4% | Pendapatan Operasional |
| Other Operating Expenses | (1,249) | (1,161) | 7.6% | Beban Operasional Lainnya |
| Pre-Provision Operating Profit | 1,589 | 1,362 | 16.6% | Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai |
| Allowance for Impairment Losses on Financial Assets-net | (280) | (575) | -51.3% | Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih |
| Income Before Tax | 1,311 | 788 | 66.4% | Laba Sebelum Pajak Penghasilan |
| Income Tax | (281) | (167) | 68.9% | Pajak Penghasilan |
| Net Income | 1,030 | 621 | 65.8% | Laba Bersih |
| Consolidated - Financial Position | | | | Posisi Keuangan - Konsolidasi |
| Total Assets | 239,866 | 225,703 | 6.3% | Jumlah Aset |
| Total Loans (Gross) | 137,562 | 123,289 | 11.6% | Jumlah Kredit yang Diberikan (Bruto) |
| Total Deposits | 168,815 | 174,892 | -3.5% | Jumlah Dana Pihak Ketiga |
| Total Equity | 35,359 | 32,562 | 8.6% | Jumlah Ekuitas |
| % | 2023 | 2022 | Δ YoY | % |
| Consolidated - Financial Ratios | | | | Rasio Keuangan - Konsolidasi |
| Net Interest Margin (NIM) | 4.4 | 3.6 | 0.8 | Marjin Bunga Bersih |
| Cost-to-Income | 44.0 | 46.0 | -2.0 | Biaya terhadap Pendapatan |
| Operating Expenses / Operating Income | 69.6 | 77.2 | -7.6 | Beban Operasional terhadap Pendapatan Operasional (BOPO) |
| Return on Assets (ROA) | 2.2 | 1.4 | 0.8 | Imbal atas Aset |
| Return on Equity (ROE) | 12.3 | 7.9 | 4.4 | Imbal atas Ekuitas |
| Loan / Deposits | 80.5 | 70.3 | 10.2 | Kredit yang Diberikan / Dana Pihak Ketiga |
| Loan / Funding ¹⁾ | 78.3 | 68.4 | 9.9 | Kredit yang Diberikan / Pendanaan ¹⁾ |
| CASA / Deposits | 55.6 | 51.1 | 4.5 | Giro & Tabungan / Dana Pihak Ketiga |
| NPL Gross | 2.4 | 2.3 | 0.1 | Kredit Bermasalah Bruto |
| NPL Net | 0.8 | 0.7 | 0.1 | Kredit Bermasalah Bersih |
| Loans Loss Provision / NPL Gross | 230.2 | 289.5 | -59.3 | Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto |
| Capital Adequacy Ratio (CAR) | 24.1 | 22.4 | 1.7 | Tingkat Kecukupan Modal |

Note:
1) Funding includes Customer Deposits, Subordinated Debt and Borrowings
Catatan:
1) Pendanaan mencakup Dana Pihak Ketiga, Pinjaman Subordinasi dan Pinjaman yang Diterima