



## Ikhtisar Keuangan dan Usaha Financial and Business Summary

- Ikhtisar Kinerja Keuangan Bank untuk 3 (tiga) tahun terakhir (*Audited*, untuk posisi atau tahun berakhir pada 31 Desember)  
*The Bank's Financial Highlights in the last 3 years (Audited, as of or for the year ended December 31<sup>st</sup>)*

### LAPORAN POSISI KEUANGAN | STATEMENT OF FINANCIAL POSITION

Dalam jutaan Rupiah / in millions of Rupiah

	FY2022	FY2021	FY2020
Jumlah Aset / Total Assets	79.982.937	56.878.961	63.207.443
Kredit yang diberikan (bersih) / Loans (net)	52.114.543	37.858.380	42.761.681
Surat-surat berharga (bersih) / Marketable Securities (net)	2.670.532	1.649.624	1.766.443
Penempatan pada Bank Indonesia dan Bank Lain (bersih) / Placements with Bank Indonesia and Other Banks (net)	11.369.390	9.329.368	11.023.293
Jumlah Liabilitas / Total Liabilities	64.412.356	42.206.826	49.083.456
Simpanan dari para nasabah / Deposits from Customers	36.773.306	28.761.863	25.394.396
Simpanan dari bank-bank lain / Deposits from Other Banks	1.572.865	662.637	289.402
Pinjaman yang diterima / Fund Borrowings	23.351.250	9.976.750	20.236.565
Ekuitas / Shareholders' Equity	15.570.581	14.672.135	14.123.987

### LAPORAN LABA RUGI KOMPREHENSIF | STATEMENT OF COMPREHENSIVE INCOME

Dalam jutaan Rupiah / in millions of Rupiah

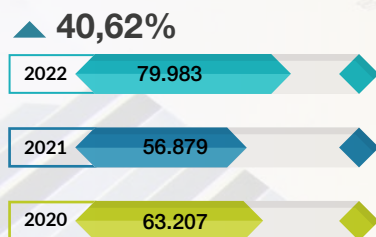
	FY2022	FY2021	FY2020
Pendapatan bunga bersih / Net Interest Income	1.207.393	931.041	1.239.700
Laba operasional / Income from Operations	1.226.329	812.907	477.162
Laba sebelum pajak / Income before Tax	1.218.571	804.539	467.707
Laba bersih / Net Profit	918.438	570.257	369.395
(Beban) Pendapatan komprehensif lain – setelah pajak / Other comprehensive (expense) income – net tax	8.520	(3.639)	(20.808)
Total laba komprehensif / Total comprehensive income	926.958	566.618	348.587

January February March April May June July August September

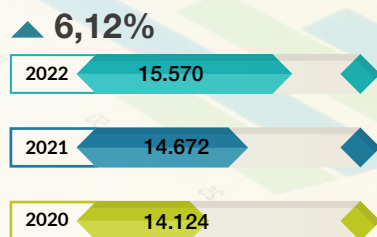
**RASIO KEUANGAN UTAMA | MAIN FINANCIAL RATIOS**

	FY2022	FY2021	FY2020
Kewajiban Penyediaan Modal Minimum (KPMM) / <i>Capital Adequacy Ratio (CAR)</i>	27,38%	32,98%	31,02%
Rasio NPL Bruto / <i>NPL Ratio Gross</i>	1,31%	0,70%	0,83%
Rasio NPL Bersih / <i>NPL Ratio Net</i>	0,27%	0,29%	0,35%
Imbal Hasil Aset / <i>Return on Assets (ROA)</i>	1,80%	1,37%	0,69%
Imbal Hasil Ekuitas / <i>Return on Equity (ROE)</i>	6,49%	4,08%	2,87%
Marjin Bunga Bersih / <i>Net Interest Margin (NIM)</i>	2,07%	1,91%	2,10%
Beban Operasional terhadap Pendapatan Operasional (BOPO) / <i>Operating Expense to Operating Income</i>	58,78%	57,57%	81,29%
<i>Cost to Income Ratio (CIR)</i>	45,39%	43,02%	33,03%
<i>Loan to Deposit Ratio (LDR)</i>	137,50%	132,39%	167,11%
Giro Wajib Minimum (GWM) Rupiah / <i>Minimum Reserve Requirement in Rupiah</i>	17,72%	9,18%	8,30%
Giro Wajib Minimum (GWM) Valuta Asing / <i>Minimum Reserve Requirement in Foreign Currencies</i>	4,24%	4,41%	4,14%
Posisi Devisa Neto (PDN) / <i>Net Open Position (NOP)</i>	0,50%	0,12%	2,35%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif & Aset Non Produktif <i>/ Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets &amp; Non-Earning Assets</i>	0,64%	0,75%	0,51%
Aset Produktif Bermasalah Terhadap Total Aset Produktif / <i>Non- Performing Earning Assets to Total Earning Assets</i>	0,88%	1,47%	0,58%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif / <i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i>	0,74%	1,32%	1,32%

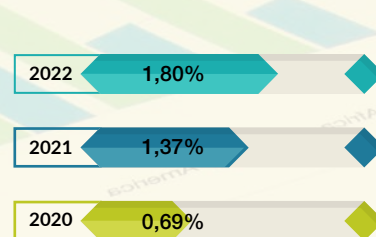
Total Aset (dalam milyar IDR)  
Total Assets (in billion IDR)



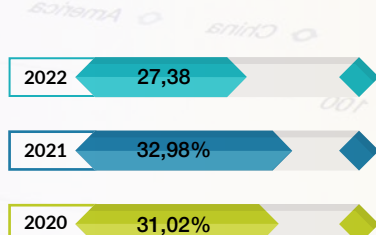
Total Ekuitas (dalam milyar IDR)  
Total Equity (in billion IDR)



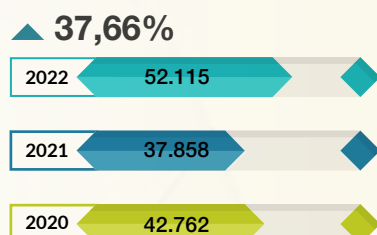
Imbal Hasil Aset  
Return on Assets (ROA)



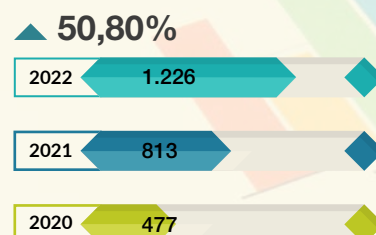
Rasio Kewajiban Penyediaan  
Modal Minimum (KPMM)  
Capital Adequacy Ratio (CAR)



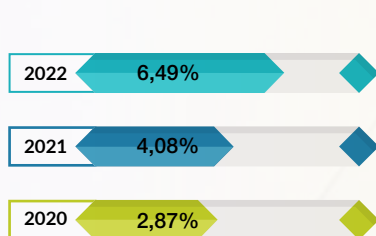
Total Kredit (Bersih) (dalam milyar IDR)  
Total Loans (Net) (in billion IDR)



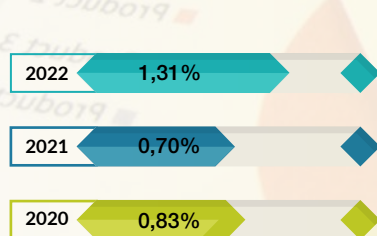
Pendapatan Operasional (dalam milyar IDR)  
Operating Income (in billion IDR)



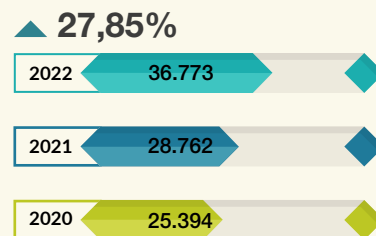
Imbal Hasil Ekuitas  
Return on Equity (ROE)



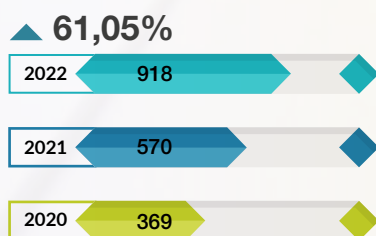
NPL (Bruto)  
NPL (Gross)



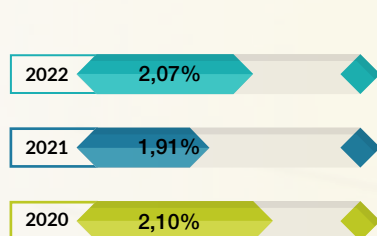
Dana Pihak Ketiga (dalam milyar IDR)  
Third Party Funds (in billion IDR)



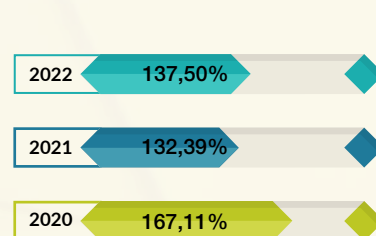
Laba Bersih (dalam milyar IDR)  
Net Income (in billion IDR)



Marjin Bunga Bersih  
Net Interest Margin (Net)



Kredit Terhadap Pihak Ketiga  
Loan to Deposit (LDR)



# Peristiwa Penting 2022

## Important Events 2022

### ▶ **Rapat Umum Pemegang Saham (RUPS) 2022** *General Meeting of Shareholders (GMS) 2022*

Pada bulan Juni 2022, Bank telah menyelenggarakan RUPS Tahunan yang antara lain menyetujui pembagian dividen dari laba tahun 2021 dan penunjukan Akuntan Publik Purwantono, Sungkoro & Surja, a member firm of Ernst & Young Global Limited, sebagai Akuntan Publik untuk melakukan audit atas Laporan Keuangan tahun berakhir 31 Desember 2022.

Pada bulan April 2022, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui Pengangkatan Sdr. Yoshihisa Tanaka sebagai anggota Direksi Bank.

In June 2022, the Bank held an Annual GMS which, among others, approved the distribution of dividends from earnings in 2021 and the appointment of Public Accountant Purwantono, Sungkoro & Surja, a member firm of Ernst & Young Global Limited, as a Public Accountant to conduct audits of the Financial Statements of the year ending December 31, 2022.

In April 2022, the Bank held an Extraordinary GMS which approved the Appointment of Mr. Yoshihisa Tanaka as member of Board Directors of the Bank.