



Description	2023	2022	2021	2020	2019
FINANCIAL RATIO (%)					
Liquidity					
Loan to Deposit Ratio (LDR)	95.36	92.65	92.86	93.19	113.50
Profitability					
Ratio of Liabilities to Total Assets	86.88	87.37	88.12	88.97	86.42
Ratio of Liabilities to Total Equity	1,250.57	1,356.18	1,530.80	1,607.86	1,130.43
Return On Asset (ROA)	1.07	1.02	0.81	0.69	0.13
Return On Equity (ROE)	13.86	16.42	13.64	10.02	1.00
Net Interest Margin (NIM)	3.75	4.40	3.99	3.06	3.32
Operating Expenses to Operating Revenues (BOPO)	86.10	86.00	89.28	91.61	98.12
Credit Quality					
Non Performing Loan (NPL) Gross	3.01	3.38	3.70	4.37	4.78
Non Performing Loan (NPL) Netto	1.32	1.32	1.20	2.06	2.96
Productive Assets					
Non Performing Productive Assets to Total Productive Assets	1.85	2.58	-	-	-
Allowance for Impairment on Productive Assets to Total Productive Assets	2.92	3.88	-	-	-
Capital					
Minimum Capital Adequacy Ratio	20.16	20.17	19.14	19.34	17.32
Compliance					
BMPK Violation Percentage					
Related Parties	0.00	0.00	0.00	0.00	0.00
Non Related Parties	0.00	0.00	0.00	0.00	0.00
BMPK Exceedance Percentage					
Related Parties	0.00	0.00	0.00	0.00	0.00
Non Related Parties	0.00	0.00	0.00	0.00	0.00
Minimum Statutory Reserve (GWM)					
Primary Statutory Reserve IDR					
Conventional	6.04	8.28	3.55	3.16	6.19
Sharia	6.10	7.76	3.70	3.15	4.64
Statutory Reserve (Foreign Currency)	4.40	4.13	6.24	4.63	8.28
Net Open Position (PDN)	1.73	4.17	2.63	3.17	4.14
Other Ratio					
Cost to Income Ratio (CIR)	45.26	46.66	48.18	53.85	58.08

*The deficit balance of IDR14,226,290 was eliminated as a result of quasi-reorganization on May 31, 2007.

Operational Overview

Description	2023	2022	2021	2020	2019
CONSUMER BANKING					
Consumer Loan Disbursement	42,450,499	41,795,595	32,948,775	24,812,869	33,439,158
Consumer Deposits	63,770,218	68,190,039	68,770,476	65,777,811	65,600,784
COMMERCIAL BANKING					
Commercial Loan Disbursement	42,963,396	37,654,912	19,923,399	15,416,031	25,962,288
Commercial Deposits	243,694,432	223,893,013	197,961,260	189,525,768	137,939,293
SHARIA BUSINESS UNIT					
Sharia Financing Disbursement	10,615,071	8,213,567	6,232,013	4,658,912	5,302,395
Sharia Deposits	41,802,885	34,640,775	29,269,336	23,831,409	21,861,284