

Financial Highlights

	2022	2021	2020	2019
Balance Sheet (Rp million, unless stated otherwise)				
Total Assets	209,169,704	191,917,794	183,165,978	181,631,385
Earning Assets ¹⁾	204,169,669	187,244,554	176,915,917	173,854,020
Loans ²⁾	146,123,516	135,598,774	136,212,619	141,760,183
Deposits from Customers ³⁾	114,866,548	109,380,130	100,788,906	86,939,479
Borrowings	48,025,106	37,615,236	37,176,039	44,086,343
Securities Issued	200,134	996,089	993,045	3,190,628
Investment in Shares	103,473	22,522	22,522	22,522
Total Liabilities ³⁾	169,756,680	155,838,867	150,201,225	150,159,457
Total Shareholders' Equity ⁴⁾	39,413,024	36,078,927	32,964,753	31,471,928
Number of Shares Issued and Fully Paid (in units)	8,149,106,869	8,149,106,869	8,148,931,869	8,148,928,869
Income Statement (Rp million, unless stated otherwise)				
Interest Income	15,899,646	14,748,604	16,403,483	18,680,979
Interest Expenses	(4,221,331)	(3,605,564)	(5,779,055)	(7,689,284)
Net Interest Income	11,678,315	11,143,040	10,624,428	10,991,695
Other Operating Income	2,012,615	1,959,784	1,688,837	1,616,578
Other Operating Expenses	(7,193,087)	(6,982,870)	(6,883,113)	(7,129,872)
Other CKPN	(1,840,167)	(2,111,776)	(2,799,638)	(1,445,882)
Operating Income - Net	4,657,676	4,008,178	2,630,514	4,032,519
Current Profit Before Income Tax	4,657,319	4,007,172	2,633,076	4,018,922
Current Net Income	3,629,564	3,104,215	2,005,677	2,992,418
Current Profit (Loss) Attributed to				
- Owner of Parent Entity	3,095,701	2,664,714	1,749,293	2,572,528
- Non-Controlling Interest	533,863	439,501	256,384	419,890
Other Comprehensive Income for the Year, after Income Tax	(154,602)	78,604	24,198	(14,596)
Total Other Comprehensive Profit for the Year, after Income Tax	3,474,962	3,182,819	2,029,875	2,977,822
Total Comprehensive Profit Attributed to				
- Owner of Parent Entity	2,939,728	2,742,035	1,776,256	2,555,357
- Non-Controlling Interest	535,234	440,784	253,619	422,465
Net Profit (Loss) per share	384	331	217	327
Financial Ratios (in %)				
Capital				
Minimum Capital Adequacy Requirement ⁵⁾	27.3	26.2	25.6	24.2
Earning Assets				
Non-performing earning assets and non-performing non-productive assets to total earning assets and non-productive assets	0.7	0.8	0.6	0.5
Non-performing earning assets to total earning assets	0.7	1.3	1.0	0.7
Reserves for Impairment Losses (CKPN) for financial assets to earning assets	1.8	2.2	2.0	0.9
NPL-gross	1.4	1.7	1.2	0.8
NPL-net	0.4	0.4	0.5	0.4

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Profitability				
Return on Asset (RoA) ⁶⁾	2.4	2.2	1.4	2.3
Return on Equity (RoE)	9.1	8.6	6.1	9.9
Net Interest Income Margin (NIM)	6.3	6.6	6.1	6.9
Operating Expenses to Operating Income (BOPO) ⁷⁾	75.1	76.0	85.5	80.5
Cost of Funds	2.7	2.5	3.8	5.4
Cost to Income Ratio (CIR) ⁷⁾	49.8	49.3	53.9	56.5
Profit (loss) to Income/Sales	26.0	24.0	14.6	19.8
Liquidity				
Loan to Deposit Ratio ⁸⁾	126.7	123.1	134.2	163.0
Current Ratio	45.3	44.8	39.5	35.1
Solvency				
Liabilities to Assets	81.2	81.2	82.0	82.7
Liabilities to Equity	460.0	458.8	481.2	502.7
Compliance				
Percentage of BMPK Violation				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Percentage of Excessive BMPK				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Minimum Rupiah Main Statutory Reserves	8.2	3.7	3.2	6.2
Minimum Foreign Currency Main Statutory Reserves	4.0	4.0	4.0	8.0
Net Foreign Currency Position	0.3	0.1	0.4	0.1
Others				
Number of Branch Office ⁹⁾	358	477	536	579
Number of ATM and TCR	221	224	227	226
Number of Employee ¹⁰⁾	19,740	19,334	19,370	19,235

Notes:

- Including provided Sharia financing/receivables, current accounts with BI and other banks, placements with BI and other banks, securities, share investment, acceptance receivables and derivative receivables.
- Including Sharia financing/receivables.
- Including temporary syirkah funds.
- Including non-controlling interests.
- Including credit, operational and market risks.
- RoA before tax.
- BOPO & CIR for 2019-2021 have been restated to match the presentation of the ratios in 2022 (in accordance with SEOJK No. 9/SEOJK.03/2020 dated June 30, 2020 regarding "Transparency and Publication of Conventional Commercial Bank Reports").
- LDR (not including Loan to Bank).
- Including Payment Points & Functional Offices.
- Including BTPN Syariah.