



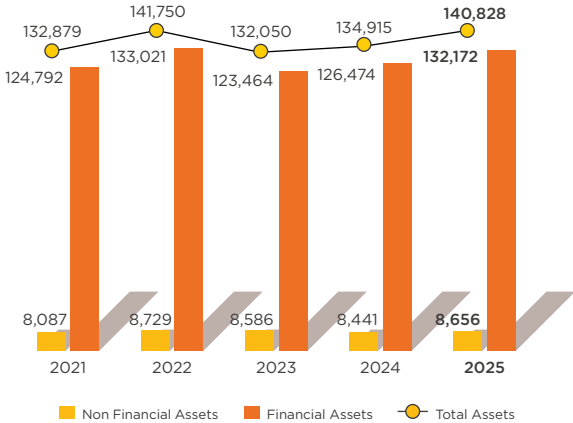
Financial Highlights

Statement of Financial Position

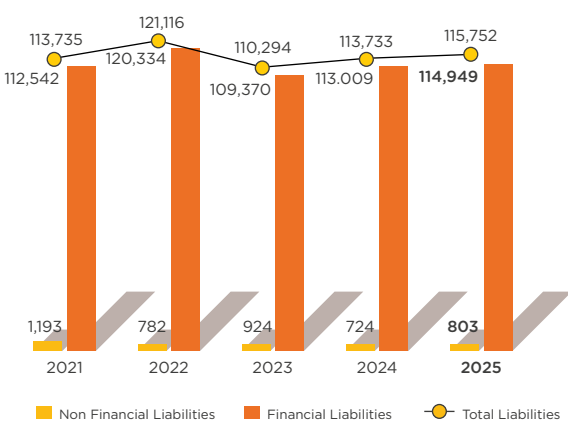
(Expressed in billions of Rupiah)

	2025	2024	2023	2022	2021
Financial Assets	132,172	126,474	123,464	133,021	124,792
Non Financial Assets	8,656	8,441	8,586	8,729	8,087
Total Assets	140,828	134,915	132,050	141,750	132,879
Loans	67,231	64,645	66,293	70,289	60,677
Third Party Funds	104,131	91,669	89,436	102,950	98,907
Financial Liabilities	114,949	113,009	109,370	120,334	112,542
Non Financial Liabilities	803	724	924	782	1,193
Total Liabilities	115,752	113,733	110,294	121,116	113,735
Total Equities	25,076	21,182	21,756	20,634	19,144
Total Liabilities and Equities	140,828	134,915	132,050	141,750	132,879

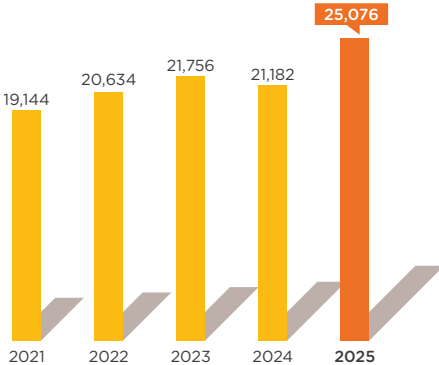
Total Assets
(Rp billion)



Total Liabilities
(Rp billion)



Total Equities
(Rp billions)





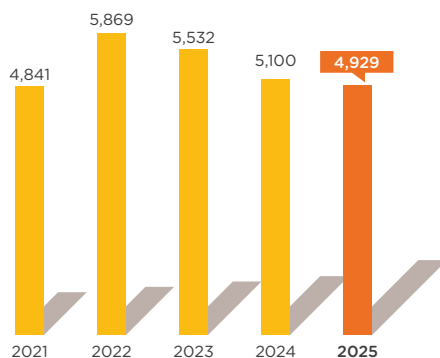
Statements of Profit or Loss and Other Comprehensive Income

(Expressed in billions of Rupiah)

	2025	2024	2023	2022	2021
Interest income	10,197	10,289	10,217	9,069	8,110
Interest expense	(5,268)	(5,189)	(4,685)	(3,200)	(3,269)
Net Interest Income	4,929	5,100	5,532	5,869	4,841
Other Operating Income	2,788	1,815	2,288	2,498	3,140
Other Operating Expenses	(3,677)	(3,684)	(3,487)	(3,365)	(3,038)
Net Operating Income	4,040	3,231	4,333	5,002	4,943
Non-operating income (expenses) - net	121	26	10	26	10
Income Before Income Tax	4,161	3,257	4,343	5,028	4,953
Income Tax Expenses	(796)	(626)	(832)	(975)	(945)
Net Income For The Year	3,365	2,631	3,511	4,053	4,008
Other comprehensive income for the year, net of income tax	1,582	(747)	448	236	(972)
Total Comprehensive Income for The Year, Net of Income Tax	4,947	1,884	3,959	4,289	3,036
Basic Earnings Per Share (Full Amount)	287	224	299	345	341
Profit for the year attributable to owners of the parent	3,365	2,631	3,511	4,053	4,008
Total comprehensive income attributable to owners of the parent	4,947	1,884	3,959	4,289	3,036

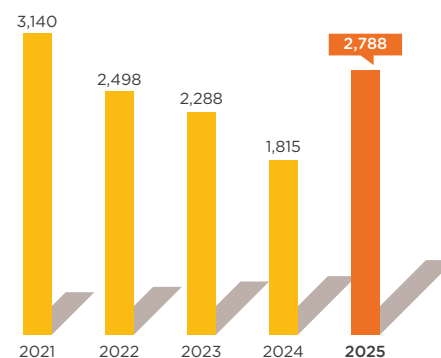
Net Interest Income

(Rp billion)



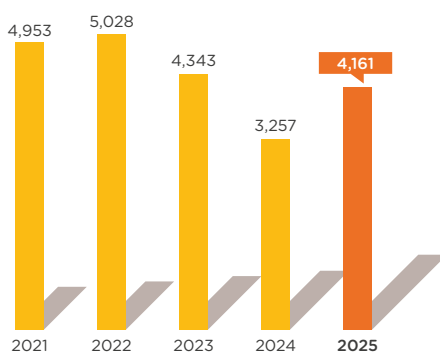
Other Operating Income

(Rp billion)



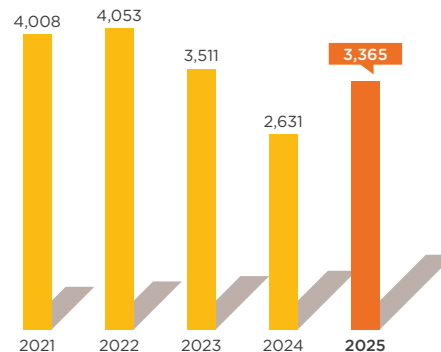
Income Before Income Tax

(Rp billion)



Net Income for The Year

(Rp billion)





Statements of Cash Flows

(Expressed in billions of Rupiah)

	2025	2024	2023	2022	2021
Net cash flows (used in) provided from operating activities	1,002	15,463	(10,339)	16,607	10,933
Net cash flows (used in) provided from investing activities	7,912	(15,577)	4,289	(13,443)	1,064
Net cash flows used in financing activities	(1,513)	(1,380)	(1,787)	(1,239)	(2,096)
Net Increase (decrease) in Cash and Cash Equivalents	7,401	(1,494)	(7,837)	1,925	9,901
Cash and Cash Equivalents at Beginning of The Year	10,186	11,680	19,517	17,592	7,691
Cash and Cash Equivalents at End of The Year	17,587	10,186	11,680	19,517	17,592

Financial Ratios

(Expressed in Percentage)

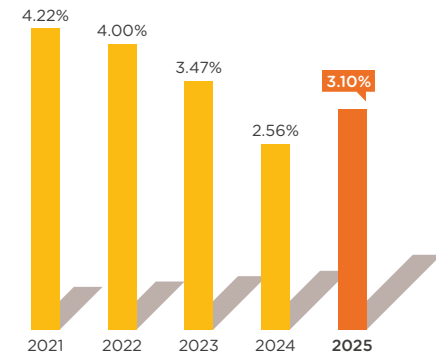
	2025	2024	2023	2022	2021
Capital					
Capital Adequacy Ratio (CAR)	30.49%	25.77%	26.17%	25.41%	27.30%
Tier 1 ratio	29.72%	25.09%	25.40%	24.64%	26.51%
Tier 2 ratio	0.77%	0.68%	0.76%	0.77%	0.79%
CET 1 ratio	29.72%	25.09%	25.40%	24.64%	26.51%
Earning Assets					
Non-Performing Earning Assets and Non-Productive Assets to Total Earnings and Non-Productive Assets	1.55%	2.07%	1.58%	1.13%	1.04%
Non-Performing Earning Assets to Total productive Assets	0.98%	1.01%	0.99%	0.78%	0.66%
Allowance for Impairment Losses for Financial Assets to Productive Assets	0.68%	0.60%	0.56%	0.49%	0.46%
Non-Performing Loans (NPL) to Total Loans - Gross	1.65%	1.69%	1.57%	1.23%	1.12%
Non-Performing Loans (NPL) to Total Loans - Nett	1.07%	1.22%	1.18%	0.91%	0.81%
Rentability					
Return On Asset (ROA)	3.10%	2.56%	3.47%	4.00%	4.22%
Return On Equity (ROE)	15.54%	13.62%	17.62%	23.15%	23.49%
Net Interest Margin (NIM)	4.18%	4.64%	5.21%	5.42%	4.75%
Operating Expense to Operating Income (BOPO)	69.12%	73.61%	65.60%	56.76%	56.06%
Cost to Income Ratio (CIR)	42.09%	51.13%	42.74%	38.46%	36.80%
Liquidity					
Loan to Deposit Ratio (LDR)	64.48%	70.34%	74.03%	68.04%	60.96%



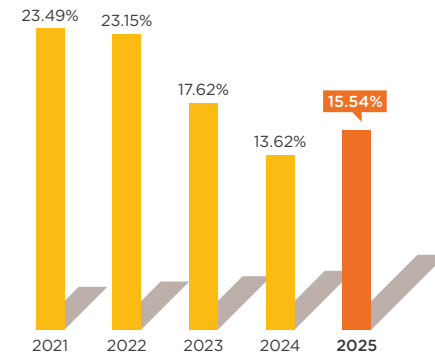
(Expressed in Percentage)

	2025	2024	2023	2022	2021
Compliance					
a. Percentage of Violation of Legal Lending Limit					
a.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
a.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b. Percentage of Excess of Legal Lending Limit					
b.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
GWM Primary Rupiah					
Daily	0.00%	0.00%	0.00%	0.00%	0.50%
Average	4.72%	7.95%	6.88%	7.85%	3.04%
GWM Foreign Currency	4.01%	4.12%	4.05%	4.03%	4.01%
Net Open Position	0.25%	0.34%	0.75%	0.21%	0.46%

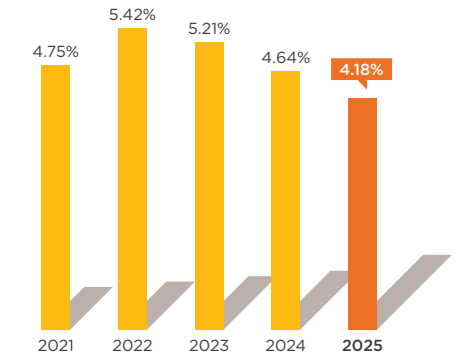
ROA
(%)



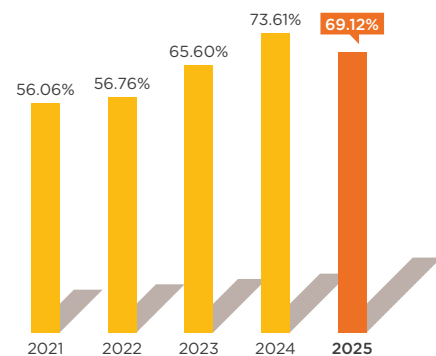
ROE
(%)



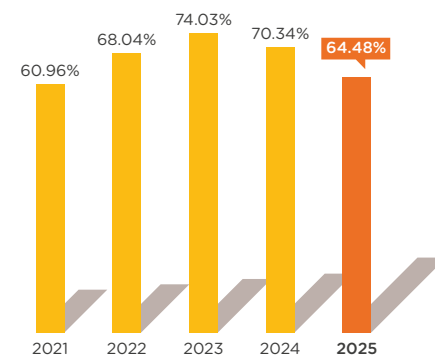
NIM
(%)



BOPO
(%)



LDR
(%)



CAR
(%)

