

# **IKHTISAR KEUANGAN LIMA TAHUN (2019 – 2023)**

Financial Highlights of Five Years (2019-2023)

## Ikhtisar Keuangan Lima Tahun (2019-2023)

*Financial Highlights of Five Years (2019-2023)*

Angka-angka pada seluruh tabel dan grafik menggunakan notasi bahasa Indonesia (Dalam Jutaan Rupiah kecuali Data Saham)

*Numerical notation in all tables and graphs is in Indonesian format (In Million Rupiah, except for Shares Data)*

Laporan Posisi Keuangan	2023	2022	2021	2020*)	2019*)	Statements of Financial Position
<b>ASET</b>						<b>ASSETS</b>
Kas	1.756.619	1.899.358	1.978.137	1.794.768	2.303.932	Cash
Giro pada Bank Indonesia	7.315.742	20.172.530	10.627.001	5.013.391	8.082.615	Current Accounts with Bank Indonesia
Giro pada Bank Lain - Bersih	2.566.064	2.925.718	3.002.473	2.563.516	2.190.441	Current Accounts with Other Banks - Net
Penempatan pada Bank Indonesia dan Bank Lain	25.151.155	34.271.179	33.449.165	18.660.681	14.854.689	Placements with Bank Indonesia and Other Banks
Aset Keuangan untuk Diperdagangkan	3.943.326	671.329	1.581.799	2.348.378	2.484.364	Financial Assets Held for Trading
Efek yang Dibeli dengan Janji Dijual Kembali	26.840.692	9.898.945	14.245.191	22.272.459	1.534.574	Securities Purchased Under Resale Agreements
Tagihan Akseptasi - Bersih	5.472.473	4.534.975	3.500.665	1.434.917	1.693.465	Acceptance Receivables - Net
Kredit yang Diberikan - Bersih	131.230.084	126.825.728	116.985.878	110.810.908	105.082.244	Loans – Net
Efek-efek untuk Tujuan Investasi	41.564.592	44.977.315	40.964.611	23.256.980	16.229.868	Investment Securities
Investasi pada Entitas Asosiasi	104.019	130.933	138.001	-	-	Investment in Associate

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Pajak Dibayar Dimuka	188.387	233.217	43.092	1.002.530	1.242.571	Prepaid Taxes
Aset Tetap - Bersih	3.491.943	3.290.186	3.290.547	3.073.596	2.451.459	Fixed Assets - Net
Aset Tak Berwujud - Bersih	939.389	734.740	543.984	560.917	516.952	Intangible Assets - Net
Aset Pajak Tangguhan - Bersih	2.348.039	2.057.940	1.825.368	2.195.260	1.643.021	Deferred Tax Assets - Net
Aset Lain-Lain - Bersih	4.531.623	2.488.378	2.203.130	2.737.796	3.569.326	Other Assets - Net
Jumlah Aset	257.444.147	255.112.471	234.379.042	197.726.097	161.451.259	Total Assets
<b>LIABILITAS DAN EKUITAS</b>						<b>LIABILITIES AND EQUITY</b>
Liabilitas Segera	354.731	319.794	227.373	168.922	198.887	Liabilities Payable on Demand
Simpanan Nasabah	188.586.562	195.794.787	179.992.316	145.753.072	123.184.575	Deposits from Customers
Simpanan dari Bank-Bank Lain	4.469.175	3.528.179	3.240.717	2.248.301	2.973.682	Deposits from Other Banks
Liabilitas Keuangan untuk Diperdagangkan	286.267	404.510	164.345	249.953	82.101	Financial Liabilities Held for Trading
Utang Akseptasi	4.557.896	3.856.569	2.011.886	1.460.535	1.715.318	Acceptance Payables
Utang Pajak	603.106	185.461	154.580	164.616	192.161	Taxes Payable
Utang atas Efek-Efek yang Dijual Dengan Janji Dibeli Kembali	3.396.556	-	-	-	4.733.309	Securities Sold Under Repurchased Agreement
Pinjaman yang Diterima	350	9	1.350	8	12.881	Borrowings
Beban Masih Harus Dibayar	2.043.583	1.917.833	1.629.490	1.439.728	1.267.122	Accruals
Liabilitas Lain-Lain	2.406.345	873.588	756.454	1.141.112	562.970	Other Liabilities

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Liabilitas Imbalan Pasca Kerja	394.299	240.278	189.737	139.727	156.067	<i>Obligation For Post- Employment Benefits</i>
Provisi	74.003	82.416	67.200	67.667	56.017	<i>Provisions</i>
Utang subordinasi	–	-	-	714.935	2.278.818	<i>Subordinated debts</i>
Surat Utang Subordinasi - Modal Inti Tambahan Tier 1	10.278.952	10.291.758	9.329.879	9.106.068	-	<i>Additional Tier-1 Capital Subordinated Notes</i>
Jumlah Liabilitas	217.451.825	217.495.182	197.765.327	162.654.644	137.413.908	<i>Total Liabilities</i>
Jumlah Ekuitas	39.992.322	37.617.289	36.613.715	35.071.453	24.037.351	<i>Total Equity</i>
Jumlah Liabilitas dan Ekuitas	257.444.147	255.112.471	234.379.042	197.726.097	161.451.259	<i>Total Liabilities and Equity</i>

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<b>Laporan Laba Rugi dan Penghasilan Komprehensif</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020*)</b>	<b>2019*)</b>	<b>Statements of Profit or Loss and Other Comprehensive income</b>
<b>Pendapatan dan Beban Operasional</b>						<b>Operating Income and Expenses</b>
Pendapatan Bunga	13.798.469	11.211.686	10.434.468	10.450.915	10.114.747	<i>Interest Income</i>
Pendapatan Syariah	2.240.675	1.606.344	1.460.853	1.472.863	1.627.316	<i>Sharia Income</i>
Beban Bunga	(5.591.605)	(3.524.146)	(3.720.570)	(4.768.378)	(5.372.123)	<i>Interest Expense</i>
Beban Syariah	(828.149)	(533.609)	(525.098)	(613.610)	(648.972)	<i>Sharia Income</i>
Pendapatan Bunga dan Syariah – Bersih	9.619.390	8.760.275	7.649.653	6.541.790	5.720.968	<i>Net Interest and Sharia</i>
Pendapatan Provisi dan Komisi - Bersih	1.541.031	1.507.424	1.303.153	1.082.687	1.118.522	<i>Net Fees and Commission</i>
Pendapatan Transaksi Perdagangan - Bersih	300.032	67.035	326.115	778.531	575.766	<i>Net Trading Income</i>
(Kerugian)/Keuntungan Penjualan Efek-Efek untuk Tujuan Investasi	(52.155)	3.867	237.350	208.064	185.060	<i>(Loss)/Gain on Sale of Investment Securities</i>
Bagian atas Laba (Rugi) Bersih dari Entitas Asosiasi	(27.310)	(7.583)	-	-	-	<i>Share of Net Profit of</i>
Pendapatan Operasional Lainnya	192.630	233.142	332.129	239.347	234.157	<i>Other Operating Income</i>
<b>Jumlah Pendapatan Operasional</b>	<b>11.573.618</b>	<b>10.564.160</b>	<b>9.848.400</b>	<b>8.850.419</b>	<b>7.834.473</b>	<b>Total Operating Income</b>

<b>Laporan Laba Rugi dan Penghasilan Komprehensif</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020*)</b>	<b>2019*)</b>	<b>Statements of Profit or Loss and Other Comprehensive income</b>
Kerugian Penurunan Nilai Aset Keuangan	(2.521.090)	(2.316.801)	(3.298.709)	(2.013.763)	(1.086.106)	<i>Impairment Losses on Financial Assets</i>
Kerugian Penurunan Nilai atas Transaksi Rekening Administratif	(44.330)	(75.118)	42.999	(144.744)	-	<i>Impairment Losses on Transactions of Administrative Accounts</i>
Jumlah Beban Operasional Lainnya	(5.658.078)	(5.558.228)	(5.027.169)	(5.076.563)	(4.737.632)	<i>Total Other Operating</i>
Jumlah Beban Operasional	(8.223.498)	(7.950.147)	(8.282.879)	(7.235.070)	(5.823.738)	<i>Total Operating Expenses</i>
Laba Sebelum Pajak Penghasilan	3.350.120	2.614.013	1.565.521	1.615.349	2.010.735	<i>Income Before Tax Expense</i>
Beban Pajak	(764.902)	(600.600)	(334.394)	(893.762)	(510.315)	<i>Tax Expense</i>
Laba bersih	2.585.218	2.013.413	1.231.127	721.587	1.500.420	<i>Net income</i>
Penghasilan Komprehensif Lainnya Tahun Berjalan – Setelah Pajak	332.535	(702.463)	175.930	493.930	84.995	<i>Other Comprehensive Income for the Year – Net of Tax</i>
Jumlah Laba Komprehensif	2.917.753	1.310.950	1.407.057	1.215.517	1.585.415	<i>Total Comprehensive Income</i>

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Laporan Laba Rugi dan Penghasilan Komprehensif	2023	2022	2021	2020*)	2019*)	Statements of Profit or Loss and Other Comprehensive Income
<b>Laba bersih yang dapat diatribusikan kepada:</b>						<b>Net income attributable to:</b>
a. Pemilik Entitas Induk	2.585.218	2.013.413	1.231.127	721.587	1.500.420	a. Equity Holders of the Parent Entity
b. Kepentingan Non-Pengendali	-	-	-	-	-	b. Non-Controlling Interests
<b>Laba Komprehensif yang Dapat Diatribusikan Kepada:</b>						<b>Comprehensive Income Attributable to:</b>
a. Pemilik Entitas Induk	2.917.753	1.310.950	1.407.057	1.215.517	1.585.415	a. Equity Holders of the Parent Entity
b. Kepentingan Non-Pengendali	-	-	-	-	-	b. Non-Controlling Interests
<b>Laba Bersih Per Saham Dasar dan Dilusian yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Rupiah penuh)</b>	<b>71</b>	<b>56</b>	<b>39</b>	<b>26</b>	<b>54</b>	<b>Basic and Diluted Earnings Per Share Attributable to Equity Holders of the Parent Entity (Whole Rupiah)</b>

<b>Rasio Keuangan</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>Financial Ratios</b>
<b>Modal</b>						<b>Capital</b>
Kewajiban Penyediaan Modal Minimum (KPMM)	38,7%	34,2%	34,9%	35,7%	19,9%	Capital Adequacy Ratio (CAR)
KPMM Modal Inti	37,6%	33,2%	33,9%	34,5%	18,7%	Tier 1 Ratio
KPMM Modal Pelengkap	1,1%	1,0%	1,0%	1,2%	1,2%	Tier 2 Ratio
CET 1	29,5%	25,7%	26,7%	26,9%	18,7%	CET 1 Ratio
<b>Aset Produktif</b>						<b>Earning Assets</b>
Aset Produktif Bermasalah dan Aset Non- Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non-Produktif	1,2%	1,3%	1,3%	1,5%	1,8%	Non-Performing Earning Assets and Non- Productive Assets To Total Earnings, and Non-Productive Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	1,2%	1,3%	1,3%	1,4%	2,2%	Non-Performing Earning Assets to Total Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	4,8%	4,5%	4,1%	4,7%	2,9%	Allowance for Impairment of Financial Assets to Total Productive Assets
Rasio Kredit Bermasalah (NPL)- Bruto	2,9%	3,1%	3,2%	2,9%	2,8%	NPL-gross
Rasio Kredit Bermasalah (NPL) - bersih	0,4%	0,4%	0,7%	1,0%	1,3%	NPL-net
<b>Pendapatan</b>						<b>Rentability</b>
Imbal Hasil Aset (ROA)	1,3%	1,1%	0,7%	0,9%	1,3%	Return on Assets (ROA)
Imbal Hasil Ekuitas (ROE)	5,5%	4,5%	2,9%	3,1%	7,2%	Return on Equity (ROE)
Marjin Pendapatan Bunga Bersih (NIM)	4,5%	4,3%	4,0%	4,6%	4,4%	Net Interest Margin (NIM)



Biaya Operasional terhadap Pendapatan Operasional (BOPO)	81,7%	82,4%	90,1%	88,8%	87,0%	<i>Operating Expenses to Operating Income (BOPO)</i>
Cost to Income Ratio (CIR)	51,5%	55,1%	54,9%	58,7%	62,4%	<i>Cost to Income Ratio (CIR)</i>
<b>Likuiditas</b>						<b><i>Liquidity</i></b>
Loan to Deposit Ratio (LDR)	74,8%	68,9%	69,0%	78,7%	86,3%	<i>Loan to Deposit Ratio (LDR)</i>
Liquidity Coverage Ratio (LCR)	327,0%	297,0%	300,0%	275,5%	203,6%	<i>Liquidity Coverage Ratio</i>
<b>Pendanaan</b>						<b><i>Funding</i></b>
Dana Murah	54,9%	57,9%	54,0%	49,8%	52,2%	<i>Current Account Saving</i>
Net Stable Funding Ratio (NSFR)	138,3%	145,5%	149,1%	140,6%	114,2%	<i>Net Stable Funding Ratio</i>

Rasio Keuangan	2023	2022	2021	2020	2019	Financial Ratios
<b>Kepatuhan</b>						<b>Compliance</b>
1. a. Persentase Pelanggaran BMPK						1. a. Percentage of Violation of Legal Lending Limit
i. Pihak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%	i. Related Parties
ii. Pihak Tidak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%	ii. Third Parties
b. Persentase Pelampauan BMPK						b. Percentage of Excess of Legal Lending Limit
i. Pihak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%	i. Related Parties
ii. Pihak Tidak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%	ii. Third Parties
<b>GWM Utama Rupiah</b>						<b>GWM Primary Rupiah</b>
Harian	1,6%	11,4%	4,3%	3,4%	6,4%	Daily
Rata-Rata	7,8%	9,5%	3,8%	4,8%	6,2%	Average
GWM Valuta Asing	4,4%	4,6%	4,3%	4,3%	8,5%	GWM Foreign Currency
Posisi Devisa Neto (PDN) secara keseluruhan	0,7%	0,1%	0,3%	3,2%	8,6%	Net Open Position (NOP) - aggregate
<b>Lain-Lain</b>						<b>Others</b>
Jumlah Karyawan	7.372	7.876	7.910	7.750	7.806	Total Employees
Jumlah Cabang	216	248	286	301	310	Total Branches
Jumlah Anjungan Tunai Mandiri (ATM)	820	845	873	925	975	Total ATMs