Ikhtisar Keuangan

Financial Overview

OJK C.3a

Posisi Keuangan
Balance Sheet

(dalam jutaan Rp)
(in IDR million)

	2023	2022	2021	2020
Total Aset Total Assets	**21.295.840**	**16.965.295**	**12.312.422**	**2.179.873**
Total aset produktif Total productive assets	20.797.625	14.974.296	11.193.380	1.677.038
Kredit yang diberikan dan pembiayaan syariah - bruto Loans and sharia financing - gross	13.020.051	9.427.987	5.368.954	907.956
Kredit yang diberikan dan pembiayaan syariah - neto Loans and sharia financing - net	12.777.934	9.157.817	5.241.783	826.203
Efek-efek (termasuk efek yang dibeli dengan janji dijual kembali) - neto Securities (including Reverse Repo) - net	3.487.791	4.814.485	4.641.656	459.201
Total Liabilitas Total Liabilities	**12.939.048**	**8.701.538**	**4.062.967**	**947.540**
Dana Pihak Ketiga Third Party Funds	12.067.195	8.274.385	3.677.572	803.946
Giro Current accounts	4.105.558	2.886.303	377.356	182.787
Tabungan Savings	3.774.885	2.786.512	1.299.875	35.881
Deposito Time Deposits	4.186.752	2.601.570	2.000.341	585.278
Simpanan bank lain Deposits from other banks	24	139	50	1.811
Total Ekuitas Total Equity	**8.356.792**	**8.263.757**	**8.249.455**	**1.232.333**

Laba/Rugi
Profit/Loss

(dalam jutaan Rp)
(in IDR million)

	2023	2022	2021	2020
Pendapatan Bunga dan Syariah Bersih Net Interest and Sharia Income	1.565.443	1.352.996	589.738	64.644
Pendapatan Operasional Lainnya Other Operating Income	197.021	78.023	55.691	25.126
Pendapatan Operasional Operating Income	1.762.464	1.431.019	645.428	89.770
Beban Penyisihan Penurunan Nilai Provision for Impairment Losses	401.309	392.669	92.346	38.132
Biaya Operasional Operating Expenses	1.274.361	1.025.631	542.580	237.369
Laba/Rugi Operasional Operating Income/Loss	**86.794**	**12.719**	**10.503**	**(185.731)**
Pendapatan/(Beban) Non-Operasional - Neto Non-Operating Income/(Expenses) - net	6.769	7.709	(1.369)	(3.836)
Laba/Rugi Sebelum Pajak Penghasilan Income/Loss Before Income Tax	**93.563**	**20.428**	**9.134**	**(189.567)**
Laba/Rugi Bersih Tahun Berjalan Net Income/Loss For the Year	72.362	15.913	86.024	(189.567)
Penghasilan Komprehensif Lain, setelah pajak Other Comprehensive Income, net of tax	(1.320)	(1.611)	(2.263)	(104)
Jumlah Laba/Rugi Komprehensif Tahun Berjalan Total Comprehensive Income/Loss For the Year	**71.042**	**14.302**	**83.761**	**(189.671)**
Jumlah Laba/Rugi yang Dapat Diatribusikan kepada Pemilik Net Profit/Loss Attributable to Owners of the Entity	72.362	15.913	86.024	(189.567)
Jumlah Laba/Rugi Komprehensif yang Dapat Diatribusikan kepada Pemilik Comprehensive Income/Loss Attributable to Owners of the Entity	71.042	14.302	83.761	(189.671)
Laba/Rugi Per Saham (nilai penuh) Earnings/Loss Per Share (full amount)	5.22	1,15	6,48	(22,49)

Rasio Keuangan (%)
Financial Ratio (%)

	2023	2022	2021	2020
Permodalan Capital				
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	61,77	82,75	169,92	91,38
KPMM Modal Inti CAR Tier 1	60,64	81,75	168,80	90,54
KPMM Modal Pelengkap CAR Tier 2	1,13	1,01	1,12	0,85
Aset Tetap terhadap Ekuitas Fixed Assets to Equity	1,43	1,73	1,74	11,17
Aset Produktif Earning Assets				
Aset Produktif dan Non-Produktif Bermasalah terhadap Jumlah Aset Produktif dan Non-Produktif Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets	0,96	1,49	0,46	1,52
Aset Produktif Bermasalah terhadap Jumlah Aset Produktif Non-Performing Earning Assets to Total Earning Assets	0,53	1,03	0,27	0,00
CKPN Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses on Financial Assets to Earning Assets	1,33	1,81	1,14	4,87
NPL Gross NPL Gross	0,84	1,82	0,58	0,00
NPL Neto NPL Net	0,05	0,55	0,04	0,00
CKPN terhadap NPL Loan Loss Coverage	221,37	157,91	409,83	N/A
Rentabilitas Profitability				
ROA ROA	0,49	0,14	0,10	-11,27
ROE ROE	1,02	0,21	1,28	-18,03
NIM NIM	9,45	10,45	7,42	4,74
BOPO BOPO	95,83	99,19	98,52	261,1
Biaya Dana Cost-of-Fund (CoF)	3,13	2,55	3,47	5,13
Beban terhadap Pendapatan Cost-to-Income (CIR)	72,31	71,67	89,05	357,4

Rasio Keuangan (%)
Financial Ratio (%)

	2023	2022	2021	2020
Likuiditas Liquidity				
LDR LDR	107,77	113,76	145,86	111,07
CASA CASA	65,30	68,56	45,61	27,20
Liabilitas terhadap Ekuitas Liabilities to Equity	154,83	105,30	49,25	76,89
Liabilitas terhadap Aset Liabilities to Assets	60,76	51,29	33,00	43,47
Kepatuhan Compliance				
Persentase Pelanggaran BMPK Rate of Non-Compliance to Legal Lending Limit (LLL)				
Pihak Terkait Related Parties	0,00	0,00	0,00	0,00
Pihak Tidak Terkait Non-Related Parties	0,00	0,00	0,00	0,00
Persentase Pelampauan BMPK Percentage of LLL Exceeded				
Pihak Terkait Related Parties	0,00	0,00	0,00	0,00
Pihak Tidak Terkait Non-Related Parties	0,00	0,00	0,00	0,00
GWM Rupiah GWM in Rupiah				
GWM GWM	9,13	9,07	3,53	17,47
Penyangga Likuiditas Makroprudensial (PLM) Macroprudential Liquidity Buffer (PLM)	27,60	59,81	127,38	63,49
Posisi Devisa Neto (PDN) Net Open Position (NOP)	0,00	0,00	0,00	0,00
Indikator Lainnya Other Indicators		**(dalam satuan penuh)** (in full amount)		
Jumlah cabang Total branches	5	5	5	7
Jumlah ATM Total ATM	4	4	4	5

Penilaian Sendiri Pelaksanaan Tata Kelola Perusahaan

Self-Assessment of Corporate Governance Implementation

Untuk perbaikan dan peningkatan kualitas pelaksanaan tata kelola perusahaan yang baik, sesuai dengan ketentuan OJK, secara berkala Bank melakukan *self-assessment* terhadap kecukupan penerapan tata kelola perusahaan.

Berikut adalah laporan hasil *self-assessment* penerapan tata kelola Bank per 31 Desember 2021.

To improve and enhance the quality of its GCG implementation, in accordance with OJK regulations, the Bank periodically conducts self-assessments of the adequacy of its GCG implementation measures.

The following report details the results of the Bank's GCG implementation self-assessment, dated 31 December 2021.

Laporan Penilaian Sendiri Penerapan Tata Kelola

Governance Implementation Self-Assessment Report

Nama Bank/Bank Name : PT Bank Jago Tbk
Posisi/As of : 31 Desember/December 2021

Hasil Penilaian Sendiri Penerapan Tata Kelola
Governance Implementation Self-Assessment Result

	Peringkat Rating	Definisi Peringkat Rating Definition
Individual Individual	2	Baik Good

Penyediaan Dana untuk Kegiatan Sosial dan Kegiatan Politik

Funding for Social and Political Activities

Bank tidak terlibat di dalam kegiatan politik dan tidak pernah memberikan donasi untuk kepentingan politik apapun.

Pada tahun 2022, Bank berkontribusi terhadap berbagai kegiatan sosial yang sebagian besar dalam bentuk edukasi keuangan. Adapun rincian penyediaan dana untuk kegiatan sosial sebagai berikut:

The Bank is not involved in political activities and has never made any donations for political purposes whatsoever.

In 2022, the Bank contributed to various social activities, mostly in the form of financial education. The details of the funding for social activities are as follows:

Penyediaan Dana untuk Kegiatan Sosial

Funding for Social Activities

Jenis Program *Program Type*	Jumlah *Frequency*	Biaya (Rp) *Cost (IDR)*	Persentase *Percentage*
Pendidikan dan Keagamaan *Educational and Religious*	24	1.929.112.500	97,72%
Olahraga *Sports*	2	45.000.000	2,28%
Donasi *Donations*	-	-	-
Lainnya *Others*	-	-	-
Total	26	1.974.112.500	100%

Penilaian Sendiri atas Kinerja Tata Kelola Perusahaan

Self-Assessment of Corporate Governance Performance

Untuk perbaikan dan peningkatan kualitas pelaksanaan tata kelola perusahaan yang baik, sesuai dengan ketentuan OJK, secara berkala Bank melakukan self-assessment atas kecukupan penerapan tata kelolanya.

Berikut adalah laporan hasil *self-assessment* penerapan tata kelola Bank per 31 Desember 2022.

To improve and enhance the quality of its GCG implementation, in accordance with OJK regulations, the Bank periodically conducts self-assessments of the adequacy of its governance measures.

The following report details the results of the Bank's GCG implementation self-assessment, dated 31 December 2022.

Laporan Penilaian Sendiri Penerapan Tata Kelola

Governance Implementation Self-Assessment Report

Nama Bank/*Bank Name:* PT Bank Jago Tbk
Posisi/*As at:* 31 Desember/*December* 2022

Hasil Penilaian Sendiri Penerapan Tata Kelola *Governance Implementation Self-Assessment Result*		
	Peringkat *Rating*	Definisi Peringkat *Rating Definition*
Individual *Individual*	2	Baik *Good*

Analisis

Penerapan tata kelola Bank secara umum **Baik** ditinjau dari aspek-aspek *governance* sebagai berikut:

A. *Governance Structure*

1. Jumlah, komposisi, integritas, serta kompetensi anggota Dewan Komisaris dan Direksi telah sesuai dengan ukuran dan kompleksitas usaha Bank. Anggota Dewan Komisaris dan Direksi mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
2. Sudah terdapat kecukupan struktur, kualifikasi, independensi, dan kompetensi Komite di tingkat Dewan Komisaris.
3. Bank telah memiliki Direktur yang membawahi Fungsi Kepatuhan dan Satuan Kerja Kepatuhan yang independen.

Analysis

The Bank's governance implementation in general is deemed **Good**, in light of its performance in the following governance aspects:

A. Governance Structure

1. The number, composition, integrity, and competence of members of the BOC and the BOD are in accordance with the size and complexity of the Bank's business. Members of the BOC and the BOD are able to apply their competencies in carrying out their duties and responsibilities.
2. There has been adequate structure, qualifications, independence and competence of the Committees at the BOC level.
3. The Bank has a Director in charge of the Compliance Function and an independent Compliance Unit.

Laporan Penilaian Sendiri Penerapan Tata Kelola

Governance Implementation Self-Assessment Report

Untuk perbaikan dan peningkatan kualitas pelaksanaan tata kelola perusahaan yang baik, sesuai dengan ketentuan OJK, secara berkala Bank melakukan *self-assessment* atas kecukupan penerapan tata kelolanya.

Berikut adalah laporan hasil *self-assessment* penerapan tata kelola Bank per 31 Desember 2023.

To improve and enhance the quality of its GCG implementation, in accordance with OJK regulations, the Bank periodically conducts self-assessments of the adequacy of its governance measures.

The following report details the results of the Bank's GCG implementation self-assessment, dated 31 December 2023.

Nama Bank/Bank Name:
PT Bank Jago Tbk
Posisi/As of:
31 Desember/December 2023

Hasil Penilaian Sendiri Penerapan Tata Kelola

Governance Implementation Self-Assessment Result

Peringkat
Rating
2

Definisi Peringkat
Rating Definition
Baik Good

Analisis

Penerapan tata kelola Bank secara umum Baik ditinjau dari aspek-aspek *governance* sebagai berikut:

A. *Governance Structure*
   1. Jumlah, komposisi, integritas, serta kompetensi anggota Dewan Komisaris dan Direksi telah sesuai dengan ukuran dan kompleksitas usaha Bank. Anggota Dewan Komisaris dan Direksi mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
   2. Sudah terdapat kecukupan struktur, kualifikasi, independensi, dan kompetensi Komite di tingkat Dewan Komisaris.
   3. Bank telah memiliki Direktur yang membawahkan Fungsi Kepatuhan dan Satuan Kerja Kepatuhan yang independen.
   4. Struktur organisasi Internal Audit Bank telah sesuai dengan SPFAIB dan Standar Internasional Praktik Profesional Audit Internal.

Analysis

The Bank's governance implementation in general is deemed Good, in light of its performance in the following governance aspects:

A. Governance Structure
   1. The number, composition, integrity and competence of members of the Board of Commissioners and Directors are in accordance with the size and complexity of the Bank's business. Members of the Board of Commissioners and Directors are able to implement their competencies in carrying out their duties and responsibilities.
   2. There is adequate structure, qualifications, independence and competence of the Committee at the Board of Commissioners level.
   3. The Bank has a Director in charge of the Compliance Function and an independent Compliance Work Unit.
   4. The Bank's Internal Audit organizational structure is in accordance with SPFAIB and International Standards for Internal Audit Professional Practices.