

TARGET RENCANA BISNIS CABANG 2023

a. Konvensional

(dalam jutaan rupiah)

No.	Uraian	Realisasi	Estimasi	RBC Konvensional				Pertumbuhan		
		2021	Des 22	2023				Nominal 2023- 2022	2022 /2021	RBB '23 /Est 2022
				Tri- I	Tri - II	Tri - III	Tri - IV			
1	Aset	14.566.402	16.890.905	17.733.543	18.642.583	18.731.201	19.387.165	2.496.260	15,96%	14,78%
2	Dana Pihak Ketiga	11.789.062	12.940.886	12.878.000	13.760.000	14.305.000	15.122.900	2.182.014	9,77%	16,86%
	- Giro	3.680.995	4.356.749	4.600.000	5.155.000	5.350.000	5.736.100	1.379.351	18,36%	31,66%
	- Tabungan	3.597.542	3.770.397	3.778.000	3.805.000	3.855.000	4.072.400	302.003	4,80%	8,01%
	- Deposito	4.510.525	4.813.740	4.500.000	4.800.000	5.100.000	5.314.400	500.660	6,72%	10,40%
3	Kredit	9.753.451	12.140.944	12.522.605	12.874.143	13.351.751	13.844.268	1.703.324	24,48%	14,03%
	a. Produktif	4.086.720	5.989.944	6.253.605	6.472.143	6.690.751	6.909.268	919.324	46,57%	15,35%
	- UMKM	657.474	1.040.766	1.166.470	1.292.161	1.417.860	1.543.560	502.794	58,30%	48,31%
	- Besar	3.429.246	4.949.178	5.087.135	5.179.983	5.272.891	5.365.708	416.530	44,32%	8,42%
	b. Konsumtif	5.666.731	6.151.000	6.269.000	6.402.000	6.661.000	6.935.000	784.000	8,55%	12,75%
4	Laba	257.678	272.980	113.821	166.433	222.595	304.432	31.452	5,94%	11,52%
5	Rasio									
	- LDR	82,73%	93,82%	97,24%	93,56%	93,34%	91,55%		11,09%	-2,27%
	- CASA	61,74%	62,80%	65,06%	65,12%	64,35%	64,86%		1,06%	2,06%

b. Syariah

(dalam jutaan rupiah)

No.	Uraian	Realisasi	Estimasi	RBC Syariah				Pertumbuhan		
		2021	Des 22	2023				Nominal	2022	RBC '23
				Tri- I	Tri - II	Tri - III	Tri - IV	2023- 2022	/2021	/Est 2022
1	Aset	2.500.617	3.046.187	3.118.082	3.236.021	3.392.475	3.393.306	347.119	21,82%	11,40%
2	Simpanan	1.632.152	1.672.550	1.700.180	1.746.230	1.792.280	1.856.750	184.200	2,48%	11,01%
	- Giro	188.743	223.000	227.800	235.800	243.800	255.000	32.000	18,15%	14,35%
	- Tabungan	547.413	525.000	539.140	562.700	586.260	619.250	94.250	-4,09%	17,95%
	- Deposito	895.996	924.550	933.240	947.730	962.220	982.500	57.950	3,19%	6,27%
3	Pembiayaan	1.366.151	1.800.000	1.840.740	1.896.370	1.959.360	2.022.500	222.500	31,76%	12,36%
	a. Produktif	922.743	1.219.190	1.238.890	1.268.220	1.299.660	1.336.500	117.310	32,13%	9,62%
	- UMKM	73.402	178.260	200.760	223.200	245.600	268.500	90.240	142,85%	50,62%
	- Besar	849.341	1.040.930	1.038.130	1.045.020	1.054.060	1.068.000	27.070	22,56%	2,60%
	b. Konsumtif	443.408	580.810	601.850	628.150	659.700	686.000	105.190	30,99%	18,11%
4	Laba	25.190	52.620	16.504	29.717	47.505	58.768	6.148	108,89%	11,68%
5	Rasio									
	- LDR	83,70%	107,62%	108,27%	108,60%	109,32%	108,93%		23,92%	1,31%
	- CASA	45,10%	44,72%	45,11%	45,73%	46,31%	47,08%		-0,38%	2,36%

c. Konvensional dan Syariah

(dalam jutaan rupiah)

No.	Uraian	Realisasi	Estimasi	RBC Konsolidasi				Pertumbuhan		
		2021	Des 22	2023				Nominal 2023- 2022	2022 /2021	RBC '23 /Est 2022
				Tri- I	Tri - II	Tri - III	Tri - IV			
1	Aset	16.535.442	19.250.000	20.100.000	21.100.000	21.300.000	22.000.000	2.750.000	16,42%	14,29%
2	Dana Pihak Ketiga	13.421.214	14.613.436	14.578.180	15.506.230	16.097.280	16.979.650	2.366.214	8,88%	16,19%
	- Giro	3.869.738	4.579.749	4.827.800	5.390.800	5.593.800	5.991.100	1.411.351	18,35%	30,82%
	- Tabungan	4.144.955	4.295.397	4.317.140	4.367.700	4.441.260	4.691.650	396.253	3,63%	9,23%
	- Deposito	5.406.521	5.738.290	5.433.240	5.747.730	6.062.220	6.296.900	558.610	6,14%	9,73%
3	Kredit	11.119.602	13.940.944	14.363.345	14.770.513	15.311.111	15.866.768	1.925.824	25,37%	13,81%
	a. Produktif	5.009.463	7.209.134	7.492.495	7.740.363	7.990.411	8.245.768	1.036.634	43,91%	14,38%
	- UMKM	730.876	1.219.026	1.367.230	1.515.361	1.663.460	1.812.060	593.034	66,79%	48,65%
	- Besar	4.278.587	5.990.108	6.125.265	6.225.003	6.326.951	6.433.708	443.600	40,00%	7,41%
	b. Konsumtif	6.110.139	6.731.810	6.870.850	7.030.150	7.320.700	7.621.000	889.190	10,17%	13,21%
4	Laba	282.868	325.600	130.325	196.150	270.100	363.200	37.600	15,11%	11,55%
5	Rasio									
	- CAR	24,67%	23,40%	23,69%	25,09%	23,58%	23,62%		-1,27%	0,22%
	- ROE	11,56%	12,17%	12,12%	11,20%	10,97%	10,79%		0,61%	-1,38%
	- ROA	1,77%	2,17%	2,59%	2,19%	2,06%	2,06%		0,40%	-0,10%
	- NIM	5,95%	5,66%	5,85%	5,77%	5,65%	5,66%		-0,29%	0,01%
	- BOPO	80,69%	79,81%	72,84%	78,69%	79,95%	79,85%		-0,88%	0,04%
	- LDR	82,85%	95,40%	98,53%	95,26%	95,12%	93,45%		12,55%	-1,95%
	- FBI	5,84%	5,66%	5,71%	5,76%	5,78%	5,94%		-0,18%	0,28%
	- CASA	59,72%	60,73%	62,73%	62,93%	62,34%	62,92%		1,02%	2,18%