

PT BANK PEMBANGUNAN DAERAH DAERAH ISTIMEWA YOGYAKARTA

LAPORAN POSISI KEUANGAN

31 Desember 2023

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION

December 31, 2023

(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
ASET				ASSETS
Kas	2a,c,4	371.805.632.453	415.319.949.524	Cash
Giro pada Bank Indonesia	2c,d,5	1.103.643.609.136	1.477.155.770.234	Current accounts with Bank Indonesia
Giro pada bank lain	2c,d,6	44.536.507.838	53.373.876.878	Current accounts with other banks
Penyisihan kerugian penurunan nilai		(46.616)	(2.107.750)	Allowance for impairment losses
		44.536.461.222	53.371.769.128	
Penempatan pada Bank Indonesia dan bank lain	2c,e,h,7	3.637.423.631.346	2.966.515.387.709	Placements with Bank Indonesia and other banks
Penyisihan kerugian penurunan nilai		(5.384.610.591)	(3.475.976.464)	Allowance for impairment losses
		3.632.039.020.755	2.963.039.411.245	
Kredit yang diberikan	2c,f,h,u,			Loans
Pihak yang berelasi	8,39	6.745.155.721	6.166.613.370	Related parties
Pihak ketiga		9.309.214.407.398	9.114.231.854.219	Third parties
Penyisihan kerugian penurunan nilai		(295.025.892.503)	(326.283.298.338)	Allowance for impairment losses
		9.020.933.670.616	8.794.115.169.251	
Pembiayaan syariah	2c,g,h,u			Sharia financing
Pihak yang berelasi	9,39	1.803.184.944	1.903.904.978	Related parties
Pihak ketiga		964.557.646.777	870.365.632.640	Third parties
Penyisihan kerugian penurunan nilai		(15.148.347.242)	(13.027.847.512)	Allowance for impairment losses
		951.212.484.479	859.241.690.106	
Efek-efek untuk tujuan investasi	2c,h,i,10	2.570.440.033.170	1.724.849.395.795	Investment securities
Penyisihan kerugian penurunan nilai		(955.765.937)	(2.656.022.156)	Allowance for impairment losses
		2.569.484.267.233	1.722.193.373.639	
Efek-efek yang dibeli dengan janji dijual kembali	2c,h,j,11	317.879.859.995	88.485.317.747	Marketable securities purchased under resale agreement
Aset tetap	2k,12			Fixed assets
Biaya perolehan		514.212.913.693	483.747.005.057	Cost
Akumulasi penyusutan		(279.157.367.395)	(254.930.953.173)	Accumulated depreciation
		235.055.546.298	228.816.051.884	
Aset takberwujud	2l,13			Intangible assets
Biaya perolehan		39.035.277.629	31.982.219.100	Cost
Akumulasi amortisasi		(30.661.283.245)	(27.516.157.150)	Accumulated amortization
		8.373.994.384	4.466.061.950	
Aset hak guna	2t, 14			Right of use assets
Biaya perolehan		103.010.238.137	92.135.165.994	Cost
Akumulasi penyusutan		(61.376.191.582)	(42.358.806.458)	Accumulated depreciation
		41.634.046.555	49.776.359.536	
Aset pajak tangguhan - bersih	2u,19e	38.099.233.244	30.144.506.145	Deferred tax assets - net
Aset lain-lain	2c,m,15	168.231.739.633	164.773.296.323	Other assets
JUMLAH ASET		18.502.929.566.003	16.850.898.726.712	TOTAL ASSETS

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements

PT BANK PEMBANGUNAN DAERAH DAERAH ISTIMEWA YOGYAKARTA

LAPORAN POSISI KEUANGAN

31 Desember 2023

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION

December 31, 2023

(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
				<i>Liabilities immediately payable</i>
Liabilitas segera	2c,n,16	68.303.327.586	46.990.699.001	
Simpanan dari nasabah dan nasabah syariah Pihak berelasi Pihak ketiga	2c,o,w, 17,39	1.064.131.359.041	1.350.261.204.523	<i>Deposits from customers and sharia customers</i>
		11.830.340.600.853	11.166.429.506.378	<i>Related parties</i>
		12.894.471.959.894	12.516.690.710.901	<i>Third parties</i>
Simpanan dari bank lain Pihak ketiga	2c,p,q, 18,39	1.046.305.338.491	840.473.934.265	<i>Deposits from other banks</i> <i>Third parties</i>
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali (repo)	2c,h,j,19	527.338.586.990	-	<i>Liabilities of securities sold under repurchase agreement (repo)</i>
Utang pajak				<i>Taxes payable</i>
- Pajak penghasilan badan		14.002.270.988	10.252.690.133	<i>Corporate income tax -</i>
- Pajak lainnya		11.763.915.165	5.901.269.902	<i>Other tax -</i>
Jumlah utang pajak	2u,20a	25.766.186.153	16.153.960.035	<i>Total taxes payable</i>
Pinjaman yang diterima	2c,q,21	41.375.234.038	36.399.118.677	<i>Borrowings</i>
Liabilitas sewa	2t, 22	21.132.998.677	28.311.486.515	<i>Lease liabilities</i>
Estimasi kerugian atas komitmen dan kontinjensi	23	3.145.219.168	2.150.043.258	<i>Estimated losses from commitments and contingencies</i>
Liabilitas lain-lain	2c,v,24,37	195.026.103.102	156.103.814.043	<i>Other liabilities</i>
JUMLAH LIABILITAS		14.822.864.954.099	13.643.273.766.695	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham				<i>Capital stock</i>
Modal dasar:				<i>Authorized capital:</i>
4.000.000 saham dengan nominal Rp1.000.000 per saham				<i>4,000,000 shares with par value Rp1,000,000 per share</i>
Modal ditempatkan dan disetor penuh:				<i>Issued and fully paid capital:</i>
2.615.733 saham tahun 2023				<i>2,615,733 shares in 2023</i>
2.108.821 saham tahun 2022	25	2.615.733.000.000	2.108.821.000.000	<i>2,108,821 shares in 2022</i>
Dana setoran modal	26	44.152.668.000	179.912.000.000	<i>Capital deposit fund</i>
Penghasilan komprehensif lain		1.577.469.154	2.688.306.454	<i>Other comprehensive income</i>
Saldo laba				<i>Retained earnings</i>
Telah ditentukan penggunaannya		718.592.222.389	636.254.126.067	<i>Appropriated</i>
Belum ditentukan penggunaannya		300.009.252.361	279.949.527.496	<i>Unappropriated</i>
JUMLAH EKUITAS		3.680.064.611.904	3.207.624.960.017	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		18.502.929.566.003	16.850.898.726.712	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements

PT BANK PEMBANGUNAN DAERAH DAERAH ISTIMEWA YOGYAKARTA

LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
Tahun yang berakhir pada tanggal
31 Desember 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
Year ended
December 31, 2023
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	Tahun yang berakhir pada tanggal 31 Desember / For the year ended of December 31,		
		2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2r,w,28,39	1.226.123.234.011	1.091.076.343.128	Interest income
Beban bunga	2r,w,29,39	(225.152.418.062)	(213.725.377.619)	Interest expense
Pendapatan bunga - bersih		1.000.970.815.949	877.350.965.509	Interest income - net
Pendapatan operasional lainnya	2s,30			Other operating income
Provisi dan komisi kredit dan pembiayaan		1.838.466.632	1.874.360.846	Loan and sharia financing fees and commissions
Provisi dan komisi selain dari kredit yang diberikan		42.554.577.842	35.441.513.565	Fees and commissions not related to loans
Imbalan jasa		53.887.472.310	51.701.886.906	Services fees
Keuntungan transaksi mata uang asing - bersih		14.348.046	8.455.468	Gains on foreign exchange - net
Lain-lain		27.724.296.747	23.674.056.378	Others
Jumlah pendapatan operasional lainnya		126.019.161.577	112.700.273.163	Total other operating income
Beban operasional lainnya				Other operating expenses
Penyisihan kerugian penurunan nilai atas aset keuangan dan non-keuangan	31	(81.746.131.389)	(57.611.550.630)	Provision for impairment losses on financial and non-financial assets
Umum dan administrasi	32	(254.660.206.985)	(230.752.817.090)	General and administrative
Tenaga kerja	2v,w,33,39	(361.000.213.171)	(304.278.874.684)	Personnel
Lain-lain	34	(33.808.929.255)	(26.477.357.583)	Others
Jumlah beban operasional lainnya		(731.215.480.800)	(619.120.599.987)	Total other operating expenses
LABA OPERASIONAL		395.774.496.726	370.930.638.685	OPERATING INCOME
PENDAPATAN (BEBAN) NON-OPERASIONAL				NON-OPERATING INCOME (EXPENSES)
Pendapatan non-operasional	35	3.608.046.781	11.387.078.393	Non-operating income
Beban non-operasional	35	(14.999.251.521)	(19.865.765.995)	Non-operating expenses
BEBAN NON-OPERASIONAL - BERSIH		(11.391.204.740)	(8.478.687.602)	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK PENGHASILAN		384.383.291.986	362.451.951.083	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN				INCOME TAX EXPENSES
Pajak kini	2u,20c	(92.015.453.640)	(80.988.235.900)	Current tax
Pajak tangguhan	2u,20e	7.641.414.015	(1.514.187.687)	Deferred tax
BEBAN PAJAK PENGHASILAN		(84.374.039.625)	(82.502.423.587)	INCOME TAX EXPENSE
LABA BERSIH		300.009.252.361	279.949.527.496	NET INCOME
PENGHASILAN (BEBAN) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (EXPENSES)
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali atas program imbalan pasti		(1.424.150.384)	3.446.546.736	Remeasurements of defined benefit plans
Pajak penghasilan terkait		313.313.084	(758.240.282)	Related income taxes
JUMLAH PENGHASILAN (BEBAN) KOMPREHENSIF LAIN - BERSIH		(1.110.837.300)	2.688.306.454	TOTAL OTHER COMPREHENSIVE (EXPENSES) INCOME - NET
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		298.898.415.061	282.637.833.950	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements