

CONSOLIDATED FINANCIAL STATEMENTS



STATEMENTS OF FINANCIAL POSITION
As at 31 December 2024 and 2023
(in million Rupiah)

STATEMENTS OF FINANCIAL POSITION
As at 31 December 2024 and 2023
(in million Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
ASSETS					
1.	Cash	1,204,265	972,535	1,204,265	972,535
2.	Placement with Bank Indonesia	16,709,235	7,846,477	16,709,235	7,846,477
3.	Placement with other banks	911,471	1,938,228	911,471	1,938,228
4.	Spot and derivatif / forward receivables	1,228,618	1,122,719	1,228,618	1,122,719
5.	Marketable securities	69,282,020	52,278,294	69,470,353	52,540,333
6.	Securities sold under repurchase agreement	17,499,725	4,129,603	17,499,725	4,129,603
7.	Securities purchased under resale agreement	385,696	23,410,469	385,696	23,410,469
8.	Acceptance receivable	1,923,414	1,869,697	1,923,414	1,869,697
9.	Loans	163,899,469	148,143,436	163,899,469	148,143,436
10.	Sharia financing	6,049,317	5,353,393	6,049,317	5,353,393
11.	Investments	376,291	376,042	-	-
12.	Other financial assets	1,279,521	1,697,187	1,308,354	1,697,187
13.	Allowance for impairment losses of financial assets -/-				
	a. Marketable Securities	(834)	(1,791)	(834)	(1,791)
	b. Loans and sharia financing	(8,039,002)	(8,086,123)	(8,039,002)	(8,086,123)
	c. Others	(21,107)	(28,534)	(21,107)	(28,534)
14.	Intangible Assets	-	-	-	-
	Accumulated depreciation of intangible assets -/-	-	-	-	-
15.	Fixed assets and inventory	6,237,876	5,614,939	6,238,172	5,615,160
	Accumulated depreciation of fixed assets and inventory -/-	(2,217,635)	(1,710,090)	(2,217,790)	(1,710,203)
16.	Non earning assets				
	a. Idle properties	-	-	-	-
	b. Foreclosed assets	1,130,286	1,654,339	1,130,286	1,654,339
	c. Suspense accounts	66,658	141,299	66,658	141,299
	d. Interbranch assets	-	-	-	-
17.	Other assets	3,261,892	3,148,317	3,261,937	3,148,915
	TOTAL ASSETS	281,167,176	249,870,436	281,008,237	249,757,139

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	59,765,958	55,372,884	59,644,103	55,254,840
2.	Savings accounts	54,309,942	46,116,548	54,309,942	46,116,548
3.	Time deposits	92,024,059	80,383,837	91,978,175	80,383,837
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Interbank liabilities	2,539,529	1,340,988	2,539,529	1,340,988
7.	Spot and derivatif / forward liabilities	1,362,198	786,519	1,362,198	786,519
8.	Securities sold under repurchase agreements	17,350,889	16,914,022	17,350,889	16,914,022
9.	Acceptance payables	1,923,414	1,869,697	1,923,414	1,869,697
10.	Marketable securities issued	-	-	-	-
11.	Borrowings	2,905,448	2,891,955	2,905,448	2,891,955
12.	Security deposits	323,804	385,129	323,804	385,129
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	7,970,932	6,488,957	7,979,356	6,493,336
15.	Minority interest	-	-	-	-
	TOTAL LIABILITIES	240,476,173	212,550,536	240,316,858	212,436,871
Equity					
16.	Issued and fully paid capital				
	a. Authorised capital	6,250,000	6,250,000	6,250,000	6,250,000
	b. Unpaid up capital -/-	(3,381,838)	(3,381,838)	(3,381,838)	(3,381,838)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid-in capital				
	a. Share premium	5,395,280	5,395,280	5,395,280	5,395,280
	b. Share discount -/-	-	-	-	-
	c. Capital deposits funds	-	-	-	-
	d. Others	-	-	-	-
18.	Other comprehensive Income				
	a. Income	1,498,098	1,341,658	1,498,072	1,341,650
	b. Losses -/-	-	-	-	-
19.	Reserves				
	a. General reserves	2,750	2,650	2,750	2,650
	b. Specific reserves	-	-	-	-
20.	Profit/loss				
	a. Previous years	27,712,050	24,951,889	27,712,050	24,951,889
	b. Current year	4,866,724	4,091,028	4,866,750	4,091,028
	c. Dividends -/-	(1,652,061)	(1,330,767)	(1,652,061)	(1,330,767)
	TOTAL SHAREHOLDERS EQUITY ATRIBUTABLE TO OWNE	40,691,003	37,319,900	40,691,003	37,319,892
21.	Non controlling interest	-	-	376	376
	TOTAL EQUITY	40,691,003	37,319,900	40,691,379	37,320,268
	TOTAL LIABILITIES AND EQUITY	281,167,176	249,870,436	281,008,237	249,757,139



STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
For The Year Ended					
31 December 2024 and 2023					
(in million Rupiah, except Earnings per Share)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
OPERATING INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	18,775,837	16,424,876	18,776,218	16,425,799
2.	Interest expenses	7,735,504	6,516,438	7,731,411	6,514,263
	NET INTEREST (EXPENSES) INCOME	11,040,333	9,908,438	11,044,807	9,911,536
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(31,937)	(219,146)	(52,295)	(223,167)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) on sale of financial assets	202,990	547,759	202,990	547,759
4.	Gain (Loss) from spot and derivative transaction (realised)	(363,919)	(68,131)	(352,479)	(43,916)
5.	Gain (loss) from investment under equity method	249	15,033	-	-
6.	Gain (loss) on foreign exchange translation	-	-	-	-
7.	Dividend income	-	-	-	-
8.	Commission / provision / fees and administration	1,019,662	1,078,542	1,019,662	1,078,542
9.	Other income	56,638	64,477	74,485	64,477
10.	Allowance (recovery) for Impairment losses of financial assets	(368,853)	864,259	(368,853)	864,259
11.	Losses related to operational risk	1,258	4,133	1,258	4,133
12.	Salaries and employee benefits	3,264,917	2,798,333	3,275,677	2,805,324
13.	Promotion expenses	275,977	292,031	275,987	292,031
14.	Other expenses	3,044,528	2,197,478	3,047,685	2,200,545
	OTHER OPERATING INCOME (EXPENSES)	(5,334,144)	(4,737,700)	(5,339,391)	(4,742,597)
	OPERATIONAL PROFIT (LOSS)	5,706,189	5,170,738	5,705,416	5,168,939
NON OPERATING INCOME (EXPENSES)					
1.	Gain (Losses) from sale of premises and equipment	1,401	3,493	1,401	3,493
2.	Others non operating income (expenses)	281,688	10,217	282,487	12,031
	PROFIT (LOSS) FROM NON OPERATING	283,089	13,710	283,888	15,524
	PROFIT (LOSS) BEFORE TAX	5,989,278	5,184,448	5,989,304	5,184,463
	Income Tax				
	a. Estimated current tax -/-	(260,355)	(1,271,040)	(260,355)	(1,271,040)
	b. Deferred tax Income (expenses)	(862,199)	177,620	(862,199)	177,620
	PROFIT (LOSS) AFTER TAX	4,866,724	4,091,028	4,866,750	4,091,043
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	6,659	55,881	6,641	55,873
	a. Gain from fixed asset revaluation	-	55,904	-	55,904
	b. Gain (loss) remeasurement on defined benefit actuarial plan	6,659	(23)	6,641	(31)
	c. Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	149,781	292,984	149,781	292,984
	a. Gain (loss) adjustments due to the translation of financial statements in foreign currency	-	-	-	-
	b. Unrealized gain/loss on financial assets measured through other comprehensive income	149,781	292,984	149,781	292,984
	c. Others	-	-	-	-
	Other comprehensive income current year - net income tax	156,440	348,865	156,422	348,857
	COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	5,023,164	4,439,893	5,023,172	4,439,900
	Net income for the year attributable to :				
	- Equity holders of the parent entity	4,866,724	4,091,028	4,866,750	4,091,028
	- Non-controlling interests	-	-	-	15
	Total profit (loss) net current year	4,866,724	4,091,028	4,866,750	4,091,043
	Total comprehensive income for the year attributable to :				
	- Equity holders of the parent entity	5,023,164	4,439,893	5,023,172	4,439,885
	- Non-controlling interests	-	-	-	15
	Total comprehensive profit (loss) for the year	5,023,164	4,439,893	5,023,172	4,439,900
	TRANSFER OF PROFIT (LOSS) TO THE HEAD OFFICE	-	-	-	-
	DIVIDEND	(1,652,061)	(1,330,767)	(1,652,061)	(1,330,767)
	BASIC EARNINGS PER SHARE	212.10	178.30	212.10	178.30

CONSOLIDATED FINANCIAL STATEMENTS



COMMITMENT AND CONTINGENCIES
As at 31 December 2024 and 2023
(in million Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		2024	2023	2024	2023
I	COMMITMENT RECEIVABLES	148,533,295	128,604,577	148,533,295	128,604,577
	1. Undrawn borrowing facilities received	4,828,500	4,619,100	4,828,500	4,619,100
	2. Foreign currency positions to be received from spot and derivative / forward transactions	143,704,795	123,985,477	143,704,795	123,985,477
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES	228,676,057	203,340,129	228,676,057	203,340,129
	1. Undrawn loan facilities granted to customers				
	a. Committed	15,558,343	14,160,750	15,558,343	14,160,750
	b. Uncommitted	66,442,011	62,539,867	66,442,011	62,539,867
	2. Outstanding irrevocable letters of credit	2,763,590	2,844,901	2,763,590	2,844,901
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	143,912,113	123,794,611	143,912,113	123,794,611
	4. Others	-	-	-	-
III	CONTINGENT RECEIVABLES	1,977,714	1,297,243	1,977,714	1,297,243
	1. Guarantees received	1,977,714	1,297,243	1,977,714	1,297,243
	2. Others	-	-	-	-
IV	CONTINGENT PAYABLES	8,741,356	7,315,578	8,741,356	7,315,578
	1. Guaranteed issued	8,741,356	7,315,578	8,741,356	7,315,578
	2. Others	-	-	-	-
Management					
As at 31 December 2024					
BOARD OF COMMISSIONERS					
- President Commissioner : Pramukti Surjaudaja					
- Commissioner : Wong Pik Kuen Helen (Helen Wong)					
- Commissioner : Lai Teck Poh					
- Independent Commissioner : Jusuf Halim					
- Independent Commissioner : Betti S. Alisjahbana					
- Independent Commissioner : Rama P. Kusumaputra					
- Commissioner : Na Wu Beng					
- Independent Commissioner : Tan Siak Kwang Nicholas (Nicholas Tan)					
DIRECTORS					
- President Director : Parwati Surjaudaja					
- Director : Hartati					
- Director : Martin Widiaia					
- Director : Johannes Husin					
- Director : Andrae Krishnawan W					
- Director : Joseph Chan Fook Onn					
- Director : The Ka Jit					
- Director : Lili S. Budiana					
Shareholders					
As at 31 December 2024					
OCBC Overseas Investments Pte.Ltd. (Controlling shareholder)		85.08%			
Others		14.92%			



CONSOLIDATED STATEMENT OF CASH FLOWS
For The Year Ended 31 December 2024 and 2023
(in million Rupiah)

DESCRIPTION	2024	2023
Cash flows from operating activities:		
Interest received	18,243,896	15,559,842
Sharia income received	901,404	817,802
Interest paid	(6,998,590)	(5,952,737)
Sharia expense paid	(690,151)	(418,600)
Other revenues received	1,584,800	1,430,365
Other operational expenses paid	(5,793,733)	(4,647,314)
Recoveries from receivables previously written-off	148,736	264,476
Decrease / (Increase) in operating assets:		
Marketable securities and government bonds traded and measured at amortised cost portfolio	(2,028,306)	(4,171,525)
Securities purchased under resale agreements	23,024,773	6,775,806
Loans	(16,366,600)	(16,472,534)
Derivative receivables	(105,899)	2,728
Other assets	(813,820)	(1,707,958)
Increase/(decrease) in operating liabilities:		
Deposits from customers	24,176,994	5,670,232
Deposits from other banks	1,122,319	(1,346,280)
Securities sold under repurchase agreement	441,666	6,081,245
Derivative liabilities and other liabilities	1,479,033	82,769
Payment of corporate income tax:		
- current year	(1,093,813)	(1,035,115)
- previous year	(235,925)	(142,913)
Net cash flows provided by operating activities	36,996,784	790,289
Cash flows from investing activities:		
Acquisition of fixed assets	(377,804)	(385,453)
Payment to right-of-use assets	(59,351)	(11,638)
Proceeds from sale of fixed assets	2,320	4,063
Purchase of marketable securities and government bonds at fair value through other comprehensive	(111,401,345)	(45,283,874)
Sale of marketable securities and government bonds at fair value through other comprehensive income	83,321,994	44,382,384
Net cash from acquisition of PTBC	976,336	-
Net cash flows used in investing activities	(27,537,850)	(1,294,518)
Cash flows from financing activities:		
Repayment of borrowing	-	(2,000,000)
Cash dividend payment	(1,652,061)	(1,330,767)
Payment for lease	(2,673)	(2,345)
Additional capital investment in Subsidiary from non-controlling interest	-	100
Net cash flows used in financing activities	(1,654,734)	(3,333,012)
Net increase/(decrease) in cash and cash equivalents	7,804,200	(3,837,241)
Foreign exchange impact to cash and cash equivalents	263,531	(37,934)
Cash and cash equivalents at beginning of period	10,757,240	14,632,415
Cash and cash equivalents at end of period	18,824,971	10,757,240
Supplementary disclosures		
Cash and cash equivalents consist of:		
Cash	1,204,265	972,535
Current accounts with Bank Indonesia	9,419,310	7,000,475
Current accounts with other banks	680,899	1,139,797
Placement with other banks and Bank Indonesia	7,520,497	1,644,433
Total cash and cash equivalents	18,824,971	10,757,240

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION
PT BANK OCBC NISP Tbk.
31 December 2024 and 2023

(in million Rupiah)

No.	Description	BANK											
		2024					2023						
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	134,253	-	-	-	-	134,253	235,591	-	-	-	-	235,591
2.	Spot and derivative/forward receivables												
	a. Rupiah	33,793	-	-	-	-	33,793	78,134	-	-	-	-	78,134
	b. Foreign currency	36,613	-	-	-	-	36,613	357,062	-	-	-	-	357,062
3.	Marketable securities												
	a. Rupiah	-	-	-	-	-	-	5,360	-	-	-	-	5,360
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with resell agreement (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and sharia financing												
	a. Micro Small and medium business debtors (SME)												
	i. Rupiah	4,844	-	-	-	-	4,844	9,466	-	-	-	-	9,466
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non small and medium business (Non SME)												
	i. Rupiah	295,437	1,500	-	-	-	296,937	353,422	-	-	-	-	353,422
	ii. Foreign currency	-	-	-	-	-	-	587	-	-	-	-	587
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	376,291	-	-	-	-	376,291	376,042	-	-	-	-	376,042
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	286,351	-	-	-	-	286,351	464,258	-	-	-	-	464,258
	b. Foreign currency	746	-	-	-	-	746	1,186	-	-	-	-	1,186
II.	NON-RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	6,546	-	-	-	-	6,546	634,550	-	-	-	-	634,550
	b. Foreign currency	770,672	-	-	-	-	770,672	1,068,087	-	-	-	-	1,068,087
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,136,731	-	-	-	-	1,136,731	502,598	-	-	-	-	502,598
	b. Foreign currency	21,481	-	-	-	-	21,481	184,925	-	-	-	-	184,925
3.	Marketable securities												
	a. Rupiah	64,743,246	-	-	-	-	64,743,246	42,533,080	-	-	-	-	42,533,080
	b. Foreign currency	4,538,774	-	-	-	-	4,538,774	9,739,854	-	-	-	-	9,739,854
4.	Securities sold with repurchase agreement (repo)												
	a. Rupiah	17,499,725	-	-	-	-	17,499,725	4,129,603	-	-	-	-	4,129,603
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION
PT BANK OCBC NISP Tbk.
31 December 2024 and 2023

(in million Rupiah)

No.	Description	BANK											
		2024						2023					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
5.	Securities purchased with resell agreement (reverse repo)												
	a. Rupiah	385,696	-	-	-	-	385,696	23,410,469	-	-	-	-	23,410,469
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,923,414	-	-	-	-	1,923,414	1,869,697	-	-	-	-	1,869,697
7.	Loans and sharia financing												
	a. Micro Small and medium business debtors (SME)												
	i. Rupiah	19,175,345	463,508	45,117	103,452	666,672	20,454,094	17,192,881	362,293	35,173	57,067	587,006	18,234,420
	ii. Foreign currency	318,171	260	-	-	-	318,431	318,541	-	-	-	-	318,541
	b. Non small and medium business (Non SME)												
	i. Rupiah	104,210,326	2,827,302	176,555	204,343	1,385,510	108,804,036	92,266,164	2,639,487	63,289	103,081	1,609,246	96,681,267
	ii. Foreign currency	38,469,134	1,564,847	-	-	36,463	40,070,444	36,300,366	1,563,032	-	-	35,728	37,899,126
	c. Restructured loans												
	i. Rupiah	642,236	1,463,618	18,265	43,352	441,162	2,608,633	760,680	1,324,389	6,665	26,122	886,643	3,004,499
	ii. Foreign currency	39,253	1,483,498	-	-	14,236	1,536,987	71,986	1,514,904	-	-	13,983	1,600,873
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	308,034	-	-	-	-	308,034	481,119	-	-	-	-	481,119
10.	Commitment and contingencies												
	a. Rupiah	70,697,288	553	3,150	-	1,952	70,702,943	64,947,916	7,250	-	-	1,952	64,957,118
	b. Foreign currency	22,514,999	-	-	-	261	22,515,260	21,437,741	-	-	-	793	21,438,534
III	OTHER INFORMATION												
1.	Collateralized Assets :												
	a. To the Bank Indonesia						-						-
	b. To the other banks						-						-
2.	Foreclosed assets						1,130,286						1,654,339

ALLOWANCE FOR POSSIBLE LOSSES

As at 31 December 2024 and 2023

(in million Rupiah)

No.	Description	2024					2023					
		Allowance for Impairment			Provision required		Allowance for Impairment			Provision required		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	2,672	-	-	9,115	-	5,874	-	-	-	19,382	-
2.	Spot and derivative/forward receivable	-	-	-	12,286	-	-	-	-	-	11,227	-
3.	Marketable securities	811	23	-	75,321	-	1,767	24	-	-	48,890	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	3,857	-	-	-	-	-	401	-
6.	Acceptance receivables	5,976	7,305	-	19,234	-	9,485	7,384	-	-	18,697	-
7.	Loans and sharia financing	1,772,986	2,730,635	3,535,381	1,566,293	1,340,764	2,046,852	2,624,704	3,414,567	1,410,077	1,455,470	
8.	Investment	-	-	-	3,763	-	-	-	-	-	3,760	-
9.	Other receivables	1,739	3,415	-	3,155	-	286	5,505	-	-	5,468	-
10.	Commitments and contingent	999,705	142,220	3,906	114,990	2,713	979,650	322,754	1,991	101,505	3,107	



PT. BANK OCBC NISP, Tbk
STATEMENT OF FINANCIAL RATIOS
As at 31 December 2024 and 2023

Ratio (%)	2024	2023
Performance Ratio		
1. Capital Adequacy Ratio	23.39%	23.48%
2. Non performing productive and non productive assets to the total productive and non productive assets	1.23%	1.37%
3. Non performing productive assets to the productive assets	0.98%	1.05%
4. Allowance for impairment losses of financial assets to productive assets	3.02%	3.41%
5. NPL - gross	1.55%	1.64%
6. NPL - net	0.56%	0.58%
7. Return on Asset (ROA)	2.27%	2.14%
8. Return on Equity (ROE)	13.45%	12.11%
9. Net Interest Margin (NIM)	4.47%	4.36%
10. Operating Expenses to Operating Income (BOPO)	70.97%	70.99%
11. Cost to Income Ratio (CIR)	50.87%	44.24%
12. Loan to Deposit Ratio (LDR)	81.82%	83.75%
Compliance		
1. a. Percentage in breach of legal lending limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
b. Percentage in excess of legal lending limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
2. Statutory Reserves		
a. IDR Statutory Reserves		
- Daily	4.34%	3.33%
- Average	7.70%	8.08%
b. Foreign Currencies Statutory Reserves (Daily)	4.00%	4.01%
3. Net Open Position	0.75%	1.55%



CAPITAL ADEQUACY RATIO (CAR)

As at 31 December 2024 and 2023

(in million Rupiah)

DESCRIPTION	2024		2023						
	BANK	CONSOLIDATED	BANK	CONSOLIDATED					
I CORE CAPITAL (Tier 1)	39,675,970	40,052,663	35,322,528	35,698,946					
1 Common Equity Tier 1 (CET 1)	39,675,970	40,052,663	35,322,528	35,698,946					
1.1 Paid up Capital (After deducted treasury stock)	2,868,162	2,868,162	2,868,162	2,868,162					
1.2 Additional Capital Reserve	37,674,613	37,674,639	34,227,346	34,227,346					
1.2.1 Additional factors	37,990,842	37,990,868	34,797,849	34,797,849					
1.2.1.1 Other Comprehensive Income	1,666,100	1,666,100	1,687,769	1,687,769					
1.2.1.1.1 The excess of the financial statement translation	-	-	-	-					
1.2.1.1.2 Potential benefits of the increase in the fair value of financial assets at fair value through other comprehensive income	30,102	30,102	51,771	51,771					
1.2.1.1.3 The balance of revaluation surplus	1,635,998	1,635,998	1,635,998	1,635,998					
1.2.1.2 Additional reserves other capital (other disclosed reserves)	36,324,742	36,324,768	33,110,080	33,110,080					
1.2.1.2.1 Agio	5,395,280	5,395,280	5,395,280	5,395,280					
1.2.1.2.2 General reserves	2,750	2,750	2,650	2,650					
1.2.1.2.3 Profit previous years	26,059,988	26,059,988	23,621,122	23,621,122					
1.2.1.2.4 Current year profit	4,866,724	4,866,750	4,091,028	4,091,028					
1.2.1.2.5 Fund capital injection	-	-	-	-					
1.2.1.2.6 Others	-	-	-	-					
1.2.2 Offsetting factors	316,229	316,229	570,503	570,503					
1.2.2.1 Other Comprehensive Income	214,230	214,230	386,038	386,038					
1.2.2.1.1 Less difference translation of financial statements	-	-	-	-					
1.2.2.1.2 Potential losses from the decline in fair value of financial assets at fair value through other comprehensive income	214,230	214,230	386,038	386,038					
1.2.2.2 Additional reserves other capital (other disclosed reserves)	101,999	101,999	184,465	184,465					
1.2.2.2.1 Disagio	-	-	-	-					
1.2.2.2.2 Loss previous years	-	-	-	-					
1.2.2.2.3 Current year loss	-	-	-	-					
1.2.2.2.4 Allowance less difference between assets and reserves for impairment losses on earning assets	-	-	-	-					
1.2.2.2.5 The difference is less amount of fair value adjustment of financial instruments in the Trading Book	-	-	-	-					
1.2.2.2.6 Allowance for non-productive assets	101,999	101,999	184,465	184,465					
1.2.2.2.7 Others	-	-	-	-					
1.3 Non-Controlling Interests that can be calculated	-	376	-	376					
1.4 Less Factor Main Core Capital	866,805	490,514	1,772,980	1,396,938					
1.4.1 Deferred tax calculation	490,514	490,514	1,396,938	1,396,938					
1.4.2 Goodwill	-	-	-	-					
1.4.3 Intangible assets	-	-	-	-					
1.4.4 Investments are accounted for as a deduction	376,291	-	376,042	-					
1.4.5 Shortage of capital on insurance company subsidiary	-	-	-	-					
1.4.6 Securitization exposure	-	-	-	-					
1.4.7 Offsetting Factors other core capital	-	-	-	-					
1.4.7.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	-					
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-					
1.4.7.3 Credit risk exposures due to settlement failure (settlement risk) - Non Delivery Versus Payment	-	-	-	-					
1.4.7.4 Exposures in Subsidiary conduct business activities based on sharia principles (if any)	-	-	-	-					
2 Additional Core Capital/Additional Tier 1 (AT 1)	-	-	-	-					
2.1 Instruments that meet the requirements AT-1	-	-	-	-					
2.2 Agio/Disagio	-	-	-	-					
2.3 Additional Core Capital Reduction Factor	-	-	-	-					
2.3.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	-					
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-					
II Supplementary Capital (Tier 2)	1,832,156	1,830,759	1,673,298	1,672,158					
1 Capital instruments in the form of shares or other eligible Tier 2	24,142	24,142	53,890	53,890					
2 Agio/Disagio	-	-	-	-					
3 General reserve productive assets that should be formed (maks 1,25% Credit Risk Weighted Assets)	1,808,014	1,806,617	1,619,408	1,618,268					
4 Offsetting Factors supplementary capital	-	-	-	-					
4.1 Sinking Fund	-	-	-	-					
4.2 Placement of funds in Tier 2 instruments with other banks	-	-	-	-					
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-					
Total Capital	41,508,126	41,883,422	36,995,826	37,371,104					
	2024		2023			2024		2023	
	BANK	CONSOLIDATED	BANK	CONSOLIDATED	CAR	BANK	CONSOLIDATED	BANK	CONSOLIDATED
RISK WEIGHTED ASSETS					CAR				
RWA CREDIT RISK	162,013,429	161,998,474	144,955,409	144,956,117	Ratio CET 1 (%)	22.35%	22.57%	22.42%	22.63%
RWA MARKET RISK	5,440,706	5,440,706	2,688,846	2,925,583	Tier 1 ratio (%)	22.35%	22.57%	22.42%	22.63%
RWA OPERATIONAL RISK	10,038,698	10,035,700	9,904,073	9,895,326	Tier 2 ratio (%)	1.03%	1.03%	1.06%	1.06%
TOTAL RWA	177,492,833	177,474,880	157,548,328	157,777,026	Total Ratio (%)	23.39%	23.60%	23.48%	23.69%
CAR BASED ON RISK PROFILE (%)	9.00%	9.00%	9.00%	9.00%	CET 1 FOR BUFFER (%)	14.39%	14.60%	14.48%	14.69%
CAR ALLOCATION					BUFFER PERCENTAGE SHOULD FULFILLED BY BANK (%)				
From CET 1 (%)	7.97%	7.97%	7.94%	7.94%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.03%	1.03%	1.06%	1.06%	Capital Surcharge for Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%



STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As at 31 December 2024
(in million Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivable and Payable	
			Trading	Hedging	Receivables	Payables
A. Related to exchange rate						
1	Spot	2,598,836	2,598,836	-	3,977	6,278
2	Forward	47,736,622	47,736,622	-	369,785	467,231
3	Option					
	a. Sell	104,617	104,617	-	271	248
	b. Buy	-	-	-	-	-
4	Future	144,855	144,855	-	-	-
5	Swap	89,456,730	89,456,730	-	822,073	853,572
6	Others	-	-	-	-	-
B. Related to Interest Rate						
1	Forward	-	-	-	-	-
2	Option					
	a. Sell	-	-	-	-	-
	b. Buy	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	1,123,307	1,123,307	-	32,512	34,869
5	Others	-	-	-	-	-
C. Others						
		-	-	-	-	-
TOTAL		141,164,967	141,164,967	-	1,228,618	1,362,198

Notes :

- The financial information in the publication report has been prepared based on the consolidated financial statements of PT Bank OCBC NISP Tbk and Subsidiary 31 December 2024 and 2023 and for the years then ended, with some adjustments to comply with Financial Service Authority Regulation (POJK) No.37/POJK.03/2019 dated 20 December 2019 regarding “The Transparency and Publication of Financial Statements for Banks” and the Circular Letter of Financial Service Authority (SEOJK) No.9/SEOJK.03/2020 dated 30 June 2020 regarding “The Transparency and Publication of Financial Statements for Conventional Commercial Banks”, Financial Service Authority Regulation (POJK) No. 14/POJK.4/2022 dated 18 August 2022 regarding “Submission of Periodic Financial Statements for Issuers or Public Companies”. The financial in the publication report also has been prepared based on Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-347/BL/2012 dated 25 June 2012 regarding “Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies”.
- Presentation of the above financial information in the publication report as at and for the year ended 31 December 2024 has been prepared based on the consolidated financial statements of PT Bank OCBC NISP Tbk and Subsidiary as audited by the Public Accounting Firm of Rintis, Jumadi, Rianto & Rekan – a member firm of the PwC global network with the engagement partner: Lucy Luciana Suhenda, S.E., Ak., CPA dated 28 January 2025 with an Unmodified Opinion.
- Presentation of the above financial information in the publication report as at and for the year ended 31 December 2023 has been prepared based on the consolidated financial statements of PT Bank OCBC NISP Tbk and Subsidiary as audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan – a member firm of the PwC global network with the engagement partner: Lucy Luciana Suhenda, S.E., Ak., CPA dated 26 January 2024 with an Unmodified Opinion.
- Foreign Exchange Rate as at 31 December 2024 : 1 USD = Rp. 16,095.00
31 December 2023 : 1 USD = Rp. 15,397.00

Jakarta, 31 January 2025

Parwati Surjaudaja
President Director

Hartati
Director

PT BANK OCBC NISP Tbk - Sharia Business Unit			
BALANCE SHEETS			
31 December 2024 and 2023			
(in million Rupiah)			
No	Description	2024	2023
ASSETS			
1	Cash	-	-
2	Placements with Bank Indonesia	469,416	494,201
3	Placements with other banks	-	-
4	Marketable securities	4,437,125	3,271,015
5	Financing receivables	-	273
6	Profit sharing financing	6,049,317	5,353,120
7	Leased financing	-	-
8	Other productive assets	149,353	93,456
9	Allowance for impairment losses on earning assets	(121,727)	(114,814)
10	Fixed assets and inventory	-	-
11	Non productive assets	20,328	39,452
12	Other assets	15,209	17,082
TOTAL ASSETS		11,019,021	9,153,785
No	Description	2024	2023
LIABILITIES			
1	Deposit funds Wadiah	678,437	616,996
2	Non Profit Sharing Investment Funds	7,922,269	6,617,522
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to other bank	6,861	3,661
5	Securities Issued	-	-
6	Other Liabilities	27,492	23,659
7	Profit Sharing Investment Funds	-	-
8	Business Funds	2,286,953	1,796,992
9	Accumulated Gain/(loss)	97,009	94,955
TOTAL LIABILITIES		11,019,021	9,153,785

PT BANK OCBC NISP Tbk - Sharia Business Unit			
STATEMENT OF INCOME			
For The Year Ended 31 December 2024 and 2023			
(in million Rupiah)			
No	Description	2024	2023
Operating Income and Expenses			
A. Operating Income and Expenses of the Disbursement			
1	Financing Income	956,560	893,142
a.	Income from receivables	5	57
b.	Income from profit sharing	421,237	358,595
c.	Leased income	-	-
d.	Others	535,318	534,490
2	Profit Sharing to Owners of Investment Fund -/-	512,507	417,587
a.	Non profit sharing	512,507	417,587
b.	Profit sharing	-	-
3	Income after profit sharing distribution	444,053	475,555
B. Operating Income and Expenses other than Financing			
1	Gain/loss on foreign exchange transaction	-	-
2	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3	Commission / provision / fee and administration	21,065	31,001
4	Other income	822	1,533
5	Wadiah bonus expense -/-	177,174	211,526
6	Allowance (recovery) for impairment losses of financial assets (impairment) -/-	13,916	26,044
7	Loss on operational risk -/-	1	10
8	Allowance (recovery) for impairment losses on other assets (non-financial) -/-	15,394	4,956
9	Personnel expenses -/-	21,818	18,451
10	Other expenses -/-	149,865	139,646
Others Operating Income (Expenses)		(356,281)	(368,099)
OPERATING INCOME (EXPENSES)		87,772	107,456
NON OPERATING INCOME (EXPENSES)			
1	Gain (loss) on sale of fixed assets and fixtures	-	-
2	Non operating income (expenses)	(5,614)	(7,266)
Non Operating Income (Expense)		(5,614)	(7,266)
PROFIT/ (LOSS) BEFORE TAX		82,158	100,190
Income tax		-	-
PROFIT/ (LOSS) AFTER TAX		82,158	100,190
OTHER COMPREHENSIVE INCOME			
1	Items that will not be reclassified to profit or loss	-	-
2	Items that will be reclassified to profit or loss	2,054	1,792
OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER TAX		2,054	1,792
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		84,212	101,982

PT BANK OCBC NISP Tbk - Sharia Business Unit			
Financial Ratio Report			
31 December 2024 and 2023			
No	Description	2024	2023
1	Total sharia business units assets to total conventional bank assets which owned UUS	3.92%	3.66%
2	Non performing earning assets to total earning assets	1.43%	1.01%
3	Allowance for Impairment Losses (CKPN) financial assets to productive assets	1.16%	1.33%
4	Non Performing Financing (NPF) gross	2.48%	1.63%
5	Non Performing Financing (NPF) net	1.41%	1.11%
6	Return On Assets (ROA)	0.83%	1.15%
7	Profit sharing financing to total financing	100.00%	99.99%
8	Financing to Deposit Ratio (FDR)	70.34%	74.00%

PT BANK OCBC NISP Tbk - Sharia Business Unit			
COMMITMENT AND CONTINGENCIES			
As at 31 December 2024 and 2023			
(in million Rupiah)			
No	Description	2024	2023
I	Commitment receivables		
	1. Financing facilities undrawn	-	-
	2. Foreign currency positions to be received from spot and forward transactions	-	-
	3. Others	-	-
II	Commitment liabilities		
	1. Unused Financing facilities	794,676	829,660
	2. Foreign currency positions to be submitted for spot and forward transactions	-	-
	3. Others	-	-
III	Contingent receivables		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	-	-
	3. Others	-	-
IV	Contingent liabilities		
	1. Guarantees issued	-	-
	2. Others	-	-

PT BANK OCBC NISP Tbk - Sharia Business Unit
DISTRIBUTION TABLE FOR PROFIT SHARING
31 December 2024
(in million Rupiah)

<i>Net Revenue Sharing</i>					
TYPE OF FUNDING	AVERAGE BALANCE	REVENUE TO BE DISTRIBUTED	OWNER PORTION OF FUNDS		
			Nisbah (%)	Total Profit Sharing	Rate of Return Indication (%)
			A	B	C
1. Liabilities to other bank	6,043	51	25.49	13	2.58
2. Mudharabah Current Account	1,122,490	9,382	30.05	2,819	3.01
3. Mudharabah Saving	3,506,970	29,310	34.65	10,156	3.48
4. Mudharabah Deposit					
a. 1 Month	1,081,573	9,040	45.50	4,113	4.56
b. 3 Months	1,102,857	9,217	49.16	4,531	4.93
c. 6 Months	511,990	4,279	50.76	2,172	5.09
d. 12 Months	46,681	390	47.44	185	4.76
5. Marketable securities issued	-	-	-	-	-
6. Borrowings	-	-	-	-	-
Total	7,378,604	61,669		23,989	

Type of Fund Distribution	Average Balance	Revenue Received
	A	B
1. Placement with other banks	-	-
2. Marketable securities	4,447,511	25,671
3. Murabahah Receivables	-	-
4. Istishna Receivables	-	-
5. Multiservice Accounts Receivable	-	-
6. Pawn Financing	-	-
7. Mudharabah Financing	-	-
8. Musharaka Financing	5,950,457	35,998
9. Lease Financing	-	-
10. Other Financing	-	-
Total	10,397,968	61,669

<i>Profit Sharing</i>					
TYPE OF FUNDING	AVERAGE BALANCE	REVENUE TO BE DISTRIBUTED	OWNER PORTION OF FUNDS		
			Nisbah (%)	Total Profit Sharing	Rate of Return Indication (%)
			A	B	C
1. Liabilities to other bank	-	-	-	-	-
2. Mudharabah Current Account	-	-	-	-	-
3. Mudharabah Saving	-	-	-	-	-
4. Mudharabah Deposit					
a. 1 Month	-	-	-	-	-
b. 3 Months	-	-	-	-	-
c. 6 Months	-	-	-	-	-
d. 12 Months	-	-	-	-	-
5. Marketable securities issued	-	-	-	-	-
6. Borrowings	-	-	-	-	-
Total	-	-		-	

Type of Fund Distribution	Average Balance	Revenue Received
	A	B
1. Placement with other banks	-	-
2. Marketable securities	-	-
3. Murabahah Receivables	-	-
4. Istishna Receivables	-	-
5. Multiservice Accounts Receivable	-	-
6. Pawn Financing	-	-
7. Mudharabah Financing	-	-
8. Musharaka Financing	-	-
9. Lease Financing	-	-
10. Other Financing	-	-
Total	-	-

REPORT SOURCE AND DISTRIBUTION OF ZAKAT FUND

PT BANK OCBC NISP Tbk - Sharia Business Unit
31 December 2024 and 2023

(in million Rupiah)

Description	2024	2023
A. Sources and Distribution of Zakat Funds		
1. Receipt of zakat funds from:		
a. Intern UUS	-	-
b. Ekstern UUS	24	55
Total receipt	24	55
2. Distribution of zakat funds to zakat management entities		
a. Amil zakat institution	20	30
b. Amil zakat agency	-	-
Total disbursement	20	30
B. Source and Distribution of Waqf Funds		
1. Receipt of waqf funds originating from:		
a. Intern BUS	-	-
b. Ekstern BUS	-	-
Total receipt	-	-
2. Distribution of waqf funds to waqf management		
a. Indonesian Waqf Board	-	-
b. <i>Another Nadzir</i> ¹⁾	-	-
c. ... ²⁾	-	-
d. <i>Others</i> ³⁾	-	-
Total disbursement	-	-

REPORT SOURCE AND DISTRIBUTION OF QARDH FUND

PT BANK OCBC NISP Tbk - Sharia Business Unit
31 December 2024 and 2023

(in million Rupiah)

Description	2024	2023
1. Information in Beginning of the period	1,536	1,616
2. Receipt of benevolent funds		
a. Infaq and alms	-	-
b. Productive benevolence refund	-	-
c. Fine	1,569	1,002
d. Non-halal receipt	-	-
e. Others	-	-
Total receipt	1,569	1,002
3. Use of benevolence funds		
a. Productive benevolence funds	-	-
b. Donations	549	572
c. Other uses for public purposes	674	510
Total usage	1,223	1,082
4. Increase / decrease in benevolence funds	346	(80)
5. Ending Balance	1,882	1,536

**Sharia Supervisory Board
As at 31 December 2024**

- Chairman	: Dr. Muhammad Anwar Ibrahim
- Member	: Muhammad Bagus Teguh Perwira , Lc, MA

Notes for Sharia Business Unit :

- The presentation of this financial information in the publication report is in order to comply with the Financial Services Authority Regulation No.10/SEOJK.03/2020 dated 1 July 2020 concerning "Transparency and Publication of Reports on Sharia Commercial Banks and Sharia".

Jakarta, 31 January 2025

Dr. Muhammad Anwar Ibrahim
Sharia Supervisory Board

Andrae Krishnawan W
Director