

PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (Tidak Diaudit)

Billion Rupiah	2023	2022	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	7,382	6,286	17%	Pendapatan Bunga Bersih
Other Operating Income	1,061	1,374	-23%	Pendapatan Operasional Lainnya
Operating Income	8,443	7,660	10%	Pendapatan Operasional
Other Operating Expenses	(3,760)	(3,431)	10%	Beban Operasional Lainnya
Pre-Provision Operating Profit	4,683	4,229	11%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(812)	(1,004)	-19%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	3,879	3,233	20%	Laba Sebelum Pajak Penghasilan
Income Tax	(826)	(685)	21%	Pajak Penghasilan
Profit After Tax	3,053	2,548	20%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	246,998	220,390	12%	Jumlah Aset
Total Loans (Gross)	144,722	131,506	10%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	184,253	161,399	14%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	95,282	98,018	-3%	Giro & Tabungan (CASA)
Time Deposits	88,971	63,381	40%	Deposito Berjangka
Total Equity	35,979	33,179	8%	Jumlah Ekuitas
%				%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	3.9	0.5	Marjin Bunga Bersih
Cost to Income (CTIR)	44.5	44.8	-0.3	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	70.6	69.1	1.5	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	1.9	0.3	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.1	10.8	1.3	Imbal atas Ekuitas (ROE)
Loan / Deposits	77.6	81.3	-3.7	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	75.6	78.9	-3.3	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	51.7	60.7	-9.0	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.9	2.3	-0.4	Kredit Bermasalah Bruto
NPL Net	0.7	0.8	-0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	314.9	266.9	48.0	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.2	21.0	2.2	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	24.3	32.7	-8.4	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	78.0	81.4	-3.4	Rasio Intermediasi Makroprudensial / RIM
Loan at Risk (LaR)	5.8	9.4	-3.6	Loan at Risk (LaR)
Liquidity Coverage Ratio (LCR)	249.1	203.5	45.6	Rasio Kecukupan Likuiditas (LCR)

Note:

1) Funding includes Customer Deposits, Subordinated Debt and Borrowings

Catatan:

1) Pendanaan mencakup Dana Pihak Ketiga, Pinjaman Subordinasi dan Pinjaman yang Diterima