



PT Bank OCBC NISP Tbk

Financial Highlights

As of December 31 (Audited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Desember (Diaudit)

Billion Rupiah	2023	2022	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	9,911	8,741	13%	Pendapatan Bunga Bersih
Other Operating Income	1,402	1,863	-25%	Pendapatan Operasional Lainnya
Operating Income	11,313	10,604	7%	Pendapatan Operasional
Other Operating Expenses	(5,011)	(4,668)	7%	Beban Operasional Lainnya
Pre-Provision Operating Profit	6,302	5,936	6%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(1,133)	(1,722)	-34%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	5,184	4,218	23%	Laba Sebelum Pajak Penghasilan
Income Tax	(1,093)	(891)	23%	Pajak Penghasilan
Profit After Tax	4,091	3,327	23%	Laba Bersih

Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	249,757	238,499	5%	Jumlah Aset
Total Loans (Gross)	154,094	137,621	12%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	181,755	176,085	3%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	101,371	96,149	5%	Giro & Tabungan (CASA)
Time Deposits	80,384	79,936	1%	Deposito Berjangka
Total Equity	37,320	34,211	9%	Jumlah Ekuitas

%	2023	2022	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	4.0	0.4	Marjin Bunga Bersih
Cost to Income (CTIR)	44.3	44.0	0.3	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	71.0	71.1	-0.1	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.1	1.9	0.2	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.0	10.5	1.5	Imbal atas Ekuitas (ROE)
Loan / Deposits	83.8	77.2	6.6	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	82.5	75.1	7.4	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	55.8	54.6	1.2	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.6	2.4	-0.8	Kredit Bermasalah Bruto
NPL Net	0.6	1.0	-0.4	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	324.7	223.7	101.0	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.7	21.5	2.2	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	32.4	32.5	-0.1	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	84.8	78.3	6.5	Rasio Intermediasi Makroprudensial / RIM
Loan at Risk (LaR)	5.2	7.9	-2.7	Loan at Risk (LaR)
Liquidity Coverage Ratio (LCR)	206.2	178.0	28.2	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