



PT Bank OCBC NISP Tbk

Financial Highlights

As of March 31 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Maret (Tidak Diaudit)

Billion Rupiah	2024	2023	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	2,603	2,452	6%	Pendapatan Bunga Bersih
Other Operating Income	255	386	-34%	Pendapatan Operasional Lainnya
Operating Income	2,858	2,838	1%	Pendapatan Operasional
Other Operating Expenses	(1,367)	(1,249)	9%	Beban Operasional Lainnya
Pre-Provision Operating Profit	1,491	1,589	-6%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(12)	(280)	-96%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	1,480	1,311	13%	Laba Sebelum Pajak Penghasilan
Income Tax	(313)	(281)	11%	Pajak Penghasilan
Profit After Tax	1,167	1,030	13%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	252,406	239,866	5%	Jumlah Aset
Total Loans (Gross)	152,631	137,562	11%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	179,914	168,815	7%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	101,855	93,858	9%	Giro & Tabungan (CASA)
Time Deposits	78,059	74,957	4%	Deposito Berjangka
Total Equity	36,841	35,359	4%	Jumlah Ekuitas
%	2024	2023	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	4.4	-	Marjin Bunga Bersih
Cost to Income (CTIR)	47.8	44.0	3.8	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	67.9	69.6	-1.7	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.4	2.2	0.2	Imbal atas Aset (ROA)
Return on Equity (ROE)	13.0	12.3	0.7	Imbal atas Ekuitas (ROE)
Loan / Deposits	84.0	80.5	3.5	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	82.7	78.3	4.4	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	56.6	55.6	1.0	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.8	2.4	-0.6	Kredit Bermasalah Bruto
NPL Net	0.6	0.8	-0.2	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.4	6.2	-0.8	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	287.3	230.2	57.1	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.2	24.1	-0.9	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	41.5	35.0	6.5	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	85.1	81.2	3.9	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	228.3	202.2	26.1	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