



PT Bank OCBC NISP Tbk

Financial Highlights

As of June 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 June (Tidak Diaudit)

Billion Rupiah	2024	2023	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	5,259	4,896	7%	Pendapatan Bunga Bersih
Other Operating Income	439	837	-48%	Pendapatan Operasional Lainnya
Operating Income	5,698	5,733	-1%	Pendapatan Operasional
Other Operating Expenses	(2,902)	(2,500)	16%	Beban Operasional Lainnya
Pre-Provision Operating Profit	2,796	3,233	-14%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	98	(607)	-116%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	3,067	2,629	17%	Laba Sebelum Pajak Penghasilan
Income Tax	(676)	(564)	20%	Pajak Penghasilan
Profit After Tax	2,391	2,065	16%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	266,479	245,457	9%	Jumlah Aset
Total Loans (Gross)	162,470	142,348	14%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	198,591	178,345	11%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	111,277	97,751	14%	Giro & Tabungan (CASA)
Time Deposits	87,314	80,593	8%	Deposito Berjangka
Total Equity	37,989	35,297	8%	Jumlah Ekuitas
%				%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	4.4	-	Marjin Bunga Bersih
Cost to Income (CTIR)	50.9	43.6	7.3	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	68.7	70.0	-1.3	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.4	2.2	0.2	Imbal atas Aset (ROA)
Return on Equity (ROE)	13.3	12.3	1.0	Imbal atas Ekuitas (ROE)
Loan / Deposits	81.1	78.9	2.2	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	79.9	76.8	3.1	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	56.0	54.8	1.2	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.0	2.3	-0.3	Kredit Bermasalah Bruto
NPL Net	0.7	0.7	-	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.8	6.2	-0.4	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	248.3	256.4	-8.1	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.5	23.2	-0.7	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	47.4	25.6	21.8	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	81.5	79.5	2.0	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	225.7	219.2	6.5	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