

PT Bank OCBC NISP Tbk

Financial Highlights

As of June 30 (unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 Juni (tidak diaudit)

Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	3,325	3,210	4%	Pendapatan Bunga Bersih
Other Operating Income	1,180	955	24%	Pendapatan Operasional Lainnya
Operating Income	4,505	4,165	8%	Pendapatan Operasional
Other Operating Expenses	(1,904)	(1,858)	2%	Beban Operasional Lainnya
Allowance for Impairment Losses on Financial Assets-net	(498)	(273)	82%	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	2,104	2,036	3%	Laba Sebelum Pajak Penghasilan
Income Tax	(541)	(500)	8%	Pajak Penghasilan
Profit After Tax	1,563	1,536	2%	Laba Bersih
Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	182,161	178,045	2%	Jumlah Aset
Total Loans (Gross)	117,578	119,256	(1%)	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	135,274	130,416	4%	Jumlah Dana Pihak Ketiga
Total Equity	29,018	26,193	11%	Jumlah Ekuitas
%	2020	2019	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.9	4.0	(0.1)	Marjin Bunga Bersih
Cost to Income	42.3	44.6	(2.3)	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	72.0	73.9	(1.9)	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.3	2.3	-	Imbal atas Aset
Return on Equity (ROE)	11.4	12.5	(1.1)	Imbal atas Ekuitas
Loan / Deposits	86.6	91.1	(4.5)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	84.1	87.6	(3.5)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	43.8	37.6	6.2	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.8	1.8	-	Kredit Bermasalah Bruto
NPL Net	0.9	0.8	0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	219.6	208.8	10.8	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	20.7	18.5	2.2	Tingkat Kecukupan Modal

Note:

1) Funding includes Customer Deposits, Bonds, Subordinated Debt and Borrowings

Catatan:

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