

CONSOLIDATED FINANCIAL STATEMENTS



FOREIGN EXCHANGE & PUBLIC LISTED BANK

STATEMENTS OF FINANCIAL POSITION
As at 30 September 2022 and 31 December 2021
(in million Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30-Sep-22	31-Dec-21	30-Sep-22	31-Dec-21
ASSETS					
1.	Cash	1,211,460	1,008,415	1,211,460	1,008,415
2.	Placement with Bank Indonesia	8,228,411	9,841,563	8,228,411	9,841,563
3.	Placement with other banks	2,250,258	1,730,310	2,250,258	1,730,310
4.	Spot and derivatif / forward receivables	905,351	481,785	905,351	481,785
5.	Marketable securities	49,960,542	67,628,244	50,166,762	67,784,230
6.	Securities sold under repurchase agreement	8,849,043	-	8,849,043	-
7.	Securities purchased under resale agreement	11,821,356	8,968,848	11,821,356	8,968,848
8.	Acceptance receivable	3,612,873	3,520,011	3,612,873	3,520,011
9.	Loans	127,687,499	117,075,295	127,687,499	117,075,295
10.	Sharia financing	3,477,474	3,424,811	3,477,474	3,424,811
11.	Investments	261,689	198,366	-	-
12.	Other financial assets	1,457,235	1,091,877	1,457,966	1,091,877
13.	Allowance for impairment losses of financial assets -/-				
	a. Marketable Securities	(7,328)	(955)	(7,328)	(955)
	b. Loans and sharia financing	(8,123,186)	(7,546,324)	(8,123,186)	(7,546,324)
	c. Others	(40,264)	(40,249)	(40,264)	(40,249)
14.	Intangible Assets	-	-	-	-
	Accumulated depreciation of intangible assets -/-	-	-	-	-
15.	Fixed assets and inventory	5,067,782	4,426,438	5,067,912	4,426,542
	Accumulated depreciation of fixed assets and inventory -/-	(1,366,391)	(1,188,796)	(1,366,454)	(1,188,836)
16.	Non earning assets				
	a. Idle properties	-	-	-	-
	b. Foreclosed assets	1,406,384	1,165,057	1,406,384	1,165,057
	c. Suspense accounts	23,646	17,563	23,646	17,563
	d. Interbranch assets	-	-	-	-
17.	Other assets	3,760,992	2,634,729	3,760,992	2,635,665
	TOTAL ASSETS	220,444,826	214,436,988	220,390,155	214,395,608

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As at 30 September 2022 and 31 December 2021
(in million Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30-Sep-22	31-Dec-21	30-Sep-22	31-Dec-21
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	58,467,765	52,133,285	58,412,172	52,090,261
2.	Savings accounts	39,606,030	33,025,441	39,606,030	33,025,441
3.	Time deposits	63,380,779	82,935,030	63,380,779	82,935,030
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Interbank liabilities	1,068,995	632,944	1,068,995	632,944
7.	Spot and derivatif / forward liabilities	1,069,042	280,483	1,069,042	280,483
8.	Securities sold under repurchase agreements	8,708,289	-	8,708,289	-
9.	Acceptance payables	3,584,202	3,517,600	3,584,202	3,517,600
10.	Marketable securities issued	-	-	-	-
11.	Borrowings	4,878,163	4,861,071	4,878,163	4,861,081
12.	Security deposits	506,619	815,471	506,619	815,471
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	5,996,420	3,908,280	5,997,081	3,909,726
15.	Minority interest	-	-	-	-
	TOTAL LIABILITIES	187,266,304	182,109,615	187,211,372	182,068,037
Equity					
16.	Issued and fully paid capital				
	a. Authorised capital	6,250,000	6,250,000	6,250,000	6,250,000
	b. Unpaid up capital -/-	(3,381,838)	(3,381,838)	(3,381,838)	(3,381,838)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid-in capital				
	a. Share premium	5,395,280	5,395,280	5,395,280	5,395,280
	b. Share discount -/-	-	-	-	-
	c. Capital deposits funds	-	-	-	-
	d. Others	-	-	-	-
18.	Other comprehensive Income				
	a. Income	746,336	1,938,222	746,336	1,938,222
	b. Losses -/-	-	-	-	-
19.	Reserves				
	a. General reserves	2,550	2,450	2,550	2,450
	b. Specific reserves	-	-	-	-
20.	Profit/loss				
	a. Previous years	22,123,159	19,603,685	22,123,159	19,603,685
	b. Current year	2,547,832	2,519,574	2,547,832	2,519,574
	c. Dividends -/-	504,797	-	504,797	-
	TOTAL SHAREHOLDERS EQUITY ATTRIBUTABLE TO OWNER	33,178,522	32,327,373	33,178,522	32,327,373
21.	Non controlling interest	-	-	261	198
	TOTAL EQUITY	33,178,522	32,327,373	33,178,783	32,327,571
	TOTAL LIABILITIES AND EQUITY	220,444,826	214,436,988	220,390,155	214,395,608



FOREIGN EXCHANGE & PUBLIC LISTED BANK

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For The Nine Month Periods Ended
30 September 2022 and 2021
(in million Rupiah, except Earnings per Share)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		2022	2021	2022	2021
OPERATING INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	9,064,948	8,711,119	9,065,623	8,712,077
2.	Interest expenses	2,780,337	2,998,040	2,779,746	2,997,031
	NET INTEREST (EXPENSES) INCOME	6,284,611	5,713,079	6,285,877	5,715,046
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	342,402	72,360	353,630	112,437
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) on sale of financial assets	-	549,618	-	549,618
4.	Gain (Loss) from spot and derivative transaction (realised)	258,268	262,076	263,192	262,327
5.	Gain (loss) from investment under equity method	13,373	38,266	-	-
6.	Gain (loss) on foreign exchange translation	-	-	-	-
7.	Dividend income	-	-	-	-
8.	Commission / provision / fees and administration	734,400	615,083	734,400	615,083
9.	Other income	106,170	16,440	106,337	16,277
10.	Allowance for Impairment losses of financial assets	1,084,212	1,354,313	1,084,212	1,354,313
11.	Losses related to operational risk	404	270	404	270
12.	Salaries and employee benefits	1,941,542	1,849,729	1,944,677	1,852,996
13.	Promotion expenses	152,161	144,415	152,225	144,415
14.	Other expenses	1,336,110	1,214,741	1,337,108	1,215,299
	OTHER OPERATING INCOME (EXPENSES)	(3,059,816)	(3,009,625)	(3,061,067)	(3,011,551)
	OPERATIONAL PROFIT (LOSS)	3,224,795	2,703,454	3,224,810	2,703,495
NON OPERATING INCOME (EXPENSES)					
1.	Gain (Losses) from sale of premises and equipment	308	630	308	630
2.	Others non operating income (expenses)	7,573	910	7,571	908
	PROFIT (LOSS) FROM NON OPERATING	7,881	1,540	7,879	1,538
	PROFIT (LOSS) BEFORE TAX	3,232,676	2,704,994	3,232,689	2,705,033
	Income Tax				
	a. Estimated current tax -/-	(837,095)	(738,127)	(837,095)	(738,127)
	b. Deferred tax Income (expenses)	152,251	68,100	152,251	68,100
	PROFIT (LOSS) AFTER TAX	2,547,832	2,034,967	2,547,845	2,035,006
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	18,613	2,357	18,613	2,357
	a. Gain from fixed asset revaluation	-	-	-	-
	b. Gain (loss) remeasurement on defined benefit actuarial plan	18,613	2,357	18,613	2,357
	c. Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	(1,210,499)	(48,457)	(1,210,499)	(48,457)
	a. Gain (loss) adjustments due to the translation of financial statements in foreign currency	-	-	-	-
	b. Unrealized gain/loss on financial assets measured through other comprehensive income	(1,210,499)	(48,457)	(1,210,499)	(48,457)
	c. Others	-	-	-	-
	Other comprehensive income current year - net income tax	(1,191,886)	(46,100)	(1,191,886)	(46,100)
	COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	1,355,946	1,988,867	1,355,959	1,988,906
	Net income for the year attributable to :				
	- Equity holders of the parent entity	2,547,832	2,034,967	2,547,832	2,034,967
	- Non-controlling interests	-	-	13	39
	Total profit (loss) net current year	2,547,832	2,034,967	2,547,845	2,035,006
	Total comprehensive income for the year attributable to :				
	- Equity holders of the parent entity	1,355,946	1,988,867	1,355,946	1,988,867
	- Non-controlling interests	-	-	13	39
	Total comprehensive profit (loss) for the year	1,355,946	1,988,867	1,355,959	1,988,906
	TRANSFER OF PROFIT (LOSS) TO THE HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	BASIC EARNINGS PER SHARE	111.04	88.69	111.04	88.69

CONSOLIDATED FINANCIAL STATEMENTS



FOREIGN EXCHANGE & PUBLIC LISTED BANK

COMMITMENT AND CONTINGENCIES
As at 30 September 2022 and 31 December 2021
(in million Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30-Sep-22	31-Dec-21	30-Sep-22	31-Dec-21
I	COMMITMENT RECEIVABLES	98,830,472	58,001,016	98,830,472	58,001,016
	1. Undrawn borrowing facilities received	4,568,250	4,275,750	4,568,250	4,275,750
	2. Foreign currency positions to be received from spot and derivative / forward transactions	94,262,222	53,725,266	94,262,222	53,725,266
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES	165,281,818	114,318,082	165,281,818	60,768,936
	1. Undrawn loan facilities granted to customers				
	a. Committed	15,305,537	9,901,189	15,305,537	9,901,189
	b. Uncommitted	51,722,926	47,361,907	51,722,926	47,361,907
	2. Outstanding irrevocable letters of credit	3,788,135	3,505,840	3,788,135	3,505,840
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	94,465,220	53,549,146	94,465,220	
	4. Others	-	-	-	-
III	CONTINGENT RECEIVABLES	1,298,824	970,693	1,298,824	970,693
	1. Guarantees received	1,298,824	970,693	1,298,824	970,693
	2. Others	-	-	-	-
IV	CONTINGENT PAYABLES	5,716,429	5,535,585	5,716,429	5,535,585
	1. Guaranteed issued	5,716,429	5,535,585	5,716,429	5,535,585
	2. Others	-	-	-	-
Management					
As at 30 September 2022					
BOARD OF COMMISSIONERS					
- President Commissioner : Pramukti Surjaudaja					
- Commissioner : Helen Wong (Wong Pik Kuen Helen)					
- Commissioner : Lai Teck Poh (Dua Teck Poh)					
- Commissioner : Na Wu Beng					
- Independent Commissioner : Jusuf Halim					
- Independent Commissioner : Kwan Chiew Choi					
- Independent Commissioner : Betti S. Alisjahbana					
- Independent Commissioner : Rama P. Kusumaputra					
DIRECTORS					
- President Director : Parwati Surjaudaja					
- Director : Emilya Tjahjadi					
- Director : Hartati					
- Director : Martin Widjaja					
- Director : Andrae Krishnawan W					
- Director : Johannes Husin					
- Director : Joseph Chan Fook Onn					
- Director : Ka Jit					
- Director : Lili S. Budiana					
Shareholders					
As at 30 September 2022					
OCBC Overseas Investments Pte.Ltd. (Controlling shareholder)		85.08%			
Others		14.92%			

CONSOLIDATED STATEMENT OF CASH FLOWS
For The Nine Month Periods Ended 30 September 2022 and 2021
(in million Rupiah)

DESCRIPTION	2022	2021
Cash flows from operating activities:		
Interest received	8,538,532	8,197,711
Sharia income received	315,742	266,595
Interest paid	(2,650,874)	(2,925,169)
Sharia expense paid	(107,522)	(117,217)
Other revenues received	991,383	1,470,970
Other operational expenses paid	(3,160,318)	(2,886,160)
Bad debt recoveries	119,458	125,852
Decrease / (Increase) in operating assets:		
Placement with other banks and Bank Indonesia	191,863	2,022,931
Marketable securities and government bonds at fair value through profit or loss and Loans and receivables portfolio	(2,591,455)	1,110,116
Securities purchased with resale agreement	(2,852,508)	12,644,491
Loans	(10,730,801)	(2,430,478)
Derivative receivables	(423,566)	393,398
Other assets	(1,358,782)	(305,890)
Increase/(decrease) in operating liabilities:		
Deposits from customers	(6,651,751)	1,967,323
Deposits from other banks	421,732	(1,689,875)
Securities sold under repurchase agreement	8,643,641	276,867
Derivative liabilities and other liabilities	2,346,298	2,721,332
Payment of corporate income tax:		
- current year	(649,851)	(557,103)
- prior year	(215,119)	(204,151)
Net cash flows provided from operating activities	(9,823,898)	20,081,543
Cash flows from investing activities:		
Acquisition of fixed assets	(662,958)	(273,804)
Payment to right of use assets	(6,066)	(11,448)
Proceeds from sale of fixed assets	7,695	905
Purchase of marketable securities and government bonds at fair value through other comprehensive income	(6,578,544)	(19,529,452)
Sale of marketable securities and government bonds at fair value through other comprehensive income	16,360,243	7,656,044
Net cash flows provided / (used in) from investing activities	9,120,370	(12,157,755)
Cash flows from financing activities:		
Redemption of continuous Bond III Phase I Year 2018 series C	-	(342,000)
Redemption of continuous Bond II Phase IV Year 2018 series B	-	(535,000)
Dividend payment	(504,797)	-
Payment for lease	(1,615)	(4,169)
Fund received by Subsidiary	50	50
Net cash flows used in financing activities	(506,362)	(881,119)
Net (Decrease)/Increase in cash and cash equivalents	(1,209,890)	7,042,669
Exchange gain in cash and cash equivalents	511,594	103,910
Cash and cash equivalents at beginning of year	12,060,879	9,656,140
Cash and cash equivalents at end of period	11,362,583	16,802,719
Supplementary disclosures		
Cash and cash equivalents consist of:		
Cash	1,211,460	915,137
Current accounts with Bank Indonesia	5,817,529	6,491,018
Current accounts with other banks	1,232,919	665,236
Placement with other banks and Bank Indonesia	3,100,675	8,731,328
Total cash and cash equivalents	11,362,583	16,802,719

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION
PT BANK OCBC NISP Tbk.
30 September 2022 and 2021

(in million Rupiah)

No.	Description	BANK											
		2022						2021					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placement with other banks	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	89,690	-	-	-	-	89,690	82,885	-	-	-	-	82,885
2.	Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	10,305	-	-	-	-	10,305	3	-	-	-	-	3
	b. Foreign currency	170,219	-	-	-	-	170,219	11,828	-	-	-	-	11,828
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and sharia financing	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro Small and medium business debtors (SME)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	5,039	-	-	-	-	5,039	2,253	-	-	-	-	2,253
	ii. Foreign currency	383	-	-	-	-	383	538	-	-	-	-	538
	b. Non small and medium business (Non SME)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	368,644	-	-	-	-	368,644	375,061	-	-	-	-	375,061
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	27,082	-	-	-	-	27,082
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	261,689	-	-	-	-	261,689	191,882	-	-	-	-	191,882
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	163,537	-	-	-	-	163,537	50,076	-	-	-	-	50,076
	b. Foreign currency	4,470	-	-	-	-	4,470	1,109	-	-	-	-	1,109
II.	NON-RELATED PARTIES												
1.	Placement with other banks	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	961,066	-	-	-	-	961,066	598,860	-	-	-	-	598,860
	b. Foreign currency	1,199,502	-	-	-	-	1,199,502	820,119	-	-	-	-	820,119
2.	Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	716,059	-	-	-	-	716,059	335,376	-	-	-	-	335,376
	b. Foreign currency	8,768	-	-	-	-	8,768	153,160	-	-	-	-	153,160
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	37,669,435	-	-	-	-	37,669,435	46,790,700	-	-	-	-	46,790,700
	b. Foreign currency	12,291,107	-	-	-	-	12,291,107	11,922,593	-	-	-	-	11,922,593
4.	Securities sold with repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	8,849,043	-	-	-	-	8,849,043	307,008	-	-	-	-	307,008
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION
PT BANK OCBC NISP Tbk.
30 September 2022 and 2021

(in million Rupiah)

No.	Description	BANK											
		2022					2021						
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
5.	Securities purchased with resell agreement (reverse repo)												
	a. Rupiah	11,821,356	-	-	-	-	11,821,356	12,292,947	-	-	-	-	12,292,947
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	3,612,873	-	-	-	-	3,612,873	4,334,572	-	-	-	-	4,334,572
7.	Loans and sharia financing												
	a. Micro Small and medium business debtors (SME)												
	i. Rupiah	16,539,931	817,085	41,070	52,279	804,877	18,255,242	15,277,413	1,198,742	6,371	57,917	801,017	17,341,460
	ii. Foreign currency	1,846,301	44,093	-	-	399	1,890,793	1,082,853	21,086	-	-	9,071	1,113,010
	b. Non small and medium business (Non SME)												
	i. Rupiah	76,125,357	2,272,476	533,230	385,531	541,257	79,857,851	67,096,063	3,881,344	436,624	53,788	715,310	72,183,129
	ii. Foreign currency	28,947,444	1,154,612	360,282	61,318	263,365	30,787,021	24,221,109	1,083,140	623,138	-	96,239	26,023,626
	c. Restructured loans												
	i. Rupiah	4,844,816	2,328,399	550,306	376,986	614,670	8,715,177	9,207,186	4,185,366	416,257	97,416	541,543	14,447,768
	ii. Foreign currency	96,652	1,144,066	360,282	61,318	21,474	1,683,792	1,379,469	1,081,335	397,500	-	94,140	2,952,444
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	222,625	11,087	-	-	-	233,712	235,538	10,620	-	-	-	246,158
10.	Commitment and contingencies												
	a. Rupiah	52,238,415	3,387	-	-	-	52,241,802	45,395,645	19,594	-	-	200	45,415,439
	b. Foreign currency	24,121,632	1,586	-	-	-	24,123,218	19,289,975	-	2,863	-	-	19,292,838
III	OTHER INFORMATION												
1.	Collateralized Assets :												
	a. To the Bank Indonesia						-						-
	b. To the other banks						-						-
2.	Foreclosed assets						1,406,384						1,154,782

ALLOWANCE FOR POSSIBLE LOSSES

As at 30 September 2022 and 2021

(in million Rupiah)

No.	Description	2022					2021					
		Allowance for Impairment			Provision required		Allowance for Impairment			Provision required		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	4,516	-	-	22,502	-	1,923	-	-	-	15,019	-
2.	Spot and derivative/forward receivable	-	-	-	9,054	-	-	-	-	-	5,004	-
3.	Marketable securities	2,948	4,380	-	48,007	-	1,148	296	-	-	55,478	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	9,458	-	-	-	-	-	-	-
6.	Acceptance receivables	27,745	389	-	36,127	-	37,785	4,348	-	-	43,346	-
7.	Loans and sharia financing	1,112,710	4,698,289	2,312,187	1,202,714	1,970,121	456,759	4,357,929	1,674,501	1,041,511	2,954,239	
8.	Investment	-	-	-	2,617	-	-	-	-	-	1,919	-
9.	Other receivables	905	6,709	-	2,599	554	1,370	6,050	-	-	1,926	525
10.	Commitments and contingent	346,306	227,547	-	94,996	249	246,096	157,873	-	-	77,447	1,609

PT. BANK OCBC NISP, Tbk
STATEMENT OF FINANCIAL RATIOS
As at 30 September 2022 and 2021

Ratio (%)	2022	2021
Performance Ratio		
1. Capital Adequacy Ratio	20.81%	22.41%
2. Non performing productive and non productive assets to the total productive and non productive assets	1.76%	1.66%
3. Non performing productive assets to the productive assets	1.45%	1.38%
4. Allowance for impairment losses of financial assets to productive assets	3.89%	3.23%
5. NPL - gross	2.32%	2.39%
6. NPL - net	0.77%	0.96%
7. Return on Asset (ROA)	1.92%	1.77%
8. Return on Equity (ROE)	10.88%	9.10%
9. Net Interest Margin (NIM)	3.91%	3.86%
10. Operating Expenses to Operating Income (BOPO)	69.10%	73.66%
11. Cost to Income Ratio (CIR)	44.77%	44.15%
12. Loan to Deposit Ratio (LDR)	81.24%	72.67%
Compliance		
1. a. Percentage in breach of legal lending limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
b. Percentage in excess of legal lending limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
2. Statutory Reserves		
a. IDR Statutory Reserves		
- Daily	2.12%	1.98%
- Average	9.35%	4.89%
b. Foreign Currencies Statutory Reserves (Daily)	4.01%	8.63%
3. Net Open Position	5.19%	5.77%



CAPITAL ADEQUACY RATIO (CAR)
As at 30 September 2022 and 2021
(in million Rupiah)

DESCRIPTION	2022		2021	
	BANK	CONSOLIDATED	BANK	CONSOLIDATED
I CORE CAPITAL (Tier 1)	31,330,109	31,592,059	30,658,057	30,850,131
1 Common Equity Tier 1 (CET 1)	31,330,109	31,592,059	30,658,057	30,850,131
1.1 Paid up Capital (After deducted treasury stock)	2,868,162	2,868,162	2,868,162	2,868,162
1.2 Additional Capital Reserve	30,134,040	30,134,040	28,780,195	28,780,195
1.2.1 Additional factors	31,188,220	31,188,220	28,907,136	28,907,136
1.2.1.1 Other Comprehensive Income	1,624,196	1,624,196	1,870,754	1,870,754
1.2.1.1.1 The excess of the financial statement translation	-	-	-	-
1.2.1.1.2 Potential benefits of the increase in the fair value of financial assets at fair value through other comprehensive income	37,394	37,394	396,626	396,626
1.2.1.1.3 The balance of revaluation surplus	1,586,802	1,586,802	1,474,128	1,474,128
1.2.1.2 Additional reserves other capital (other disclosed reserves)	29,564,024	29,564,024	27,036,382	27,036,382
1.2.1.2.1 Agio	5,395,280	5,395,280	5,395,280	5,395,280
1.2.1.2.2 General reserves	2,550	2,550	2,450	2,450
1.2.1.2.3 Profit previous years	21,618,362	21,618,362	19,603,685	19,603,685
1.2.1.2.4 Current year profit/Laba tahun berjalan	2,547,832	2,547,832	2,034,967	2,034,967
1.2.1.2.5 Fund capital injection	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Offsetting factors	1,054,180	1,054,180	126,941	126,941
1.2.2.1 Other Comprehensive Income	917,786	917,786	-	-
1.2.2.1.1 Less difference translation of financial statements	-	-	-	-
1.2.2.1.2 Potential losses from the decline in fair value of financial assets at fair value through other comprehensive income	917,786	917,786	-	-
1.2.2.2 Additional reserves other capital (other disclosed reserves)	136,394	136,394	126,941	126,941
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Loss previous years	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Allowance less difference between assets and reserves for impairment losses on earning assets	-	-	-	-
1.2.2.2.5 The difference is less amount of fair value adjustment of financial instruments in the Trading Book	-	-	-	-
1.2.2.2.6 Allowance for non-productive assets	136,394	136,394	126,941	126,941
1.2.2.2.7 Others	-	-	-	-
1.3 Non-Controlling Interests that can be calculated	-	261	-	192
1.4 Less Factor Main Core Capital	1,672,093	1,410,404	990,300	798,418
1.4.1 Deferred tax calculation	1,410,404	1,410,404	798,418	798,418
1.4.2 Goodwill	-	-	-	-
1.4.3 Intangible assets	-	-	-	-
1.4.4 Investments are accounted for as a deduction	261,689	-	191,882	-
1.4.5 Shortage of capital on insurance company subsidiary	-	-	-	-
1.4.6 Securitization exposure	-	-	-	-
1.4.7 Offsetting Factors other core capital	-	-	-	-
1.4.7.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
1.4.7.3 Credit risk exposures due to settlement failure (settlement risk) - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposures in Subsidiary conduct business activities based on sharia principles (if any)	-	-	-	-
2 Additional Core Capital/Additional Tier 1 (AT 1)	-	-	-	-
2.1 Instruments that meet the requirements AT-1	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Additional Core Capital Reduction Factor	-	-	-	-
2.3.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
II Supplementary Capital (Tier 2)	1,519,439	1,518,884	1,356,150	1,355,507
1 Capital instruments in the form of shares or other eligible Tier 2	91,365	91,365	114,500	114,500
2 Agio/Disagio	-	-	-	-
3 General reserve productive assets that should be formed (maks 1,25% Credit Risk Weighted Assets)	1,428,074	1,427,519	1,241,650	1,241,007
4 Offsetting Factors supplementary capital	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in Tier 2 instruments with other banks	-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
Total Capital	32,849,549	33,110,944	32,014,207	32,205,638

	2022		2021		CAR	2022		2021	
	BANK	CONSOLIDATED	BANK	CONSOLIDATED		BANK	CONSOLIDATED	BANK	CONSOLIDATED
RISK WEIGHTED ASSETS									
RWA CREDIT RISK	137,274,272	137,481,290	123,197,942	123,327,165	Ratio CET 1 (%)	19.85%	20.00%	21.46%	21.57%
RWA MARKET RISK	3,671,625	3,671,625	3,709,513	3,709,513	Tier 1 ratio (%)	19.85%	20.00%	21.46%	21.57%
RWA OPERATIONAL RISK	16,870,838	16,848,183	15,965,792	15,968,750	Tier 2 ratio (%)	0.96%	0.96%	0.95%	0.95%
TOTAL RWA	157,816,736	158,001,098	142,873,247	143,005,428	Total Ratio (%)	20.81%	20.96%	22.41%	22.52%
CAR BASED ON RISK PROFILE (%)	9.00%	9.00%	9.00%	9.00%	CET 1 FOR BUFFER (%)	11.81%	11.96%	13.41%	13.52%
CAR ALLOCATION					BUFFER PERCENTAGE SHOULD FULFILLED BY BANK (%)				
From CET 1 (%)	8.04%	8.04%	8.05%	8.05%	Capital Conservation Buffer (%)	2.50%	2.50%	0.00%	0.00%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	0.96%	0.96%	0.95%	0.95%	Capital Surcharge for Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%



STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS
As at 30 September 2022
(in million Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivable and Payable	
			Trading	Hedging	Receivables	Payables
A. Related to exchange rate						
1	Spot	5,355,931	5,355,931	-	2,859	7,183
2	Forward	24,226,338	24,226,338	-	227,097	148,270
3	Option					
	a. Sell	71,206	71,206	-	190	34
	b. Buy	42,808	42,808	-	201	281
4	Future	76,138	76,138	-	-	-
5	Swap	52,082,632	52,082,632	-	533,507	635,756
6	Others	-	-	-	-	-
B. Related to Interest Rate						
1	Forward	-	-	-	-	-
2	Option					
	a. Sell	-	-	-	-	-
	b. Buy	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	7,056,581	7,056,581	-	141,497	277,518
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	88,911,634	88,911,634	-	905,351	1,069,042

Notes :

- The financial information in the publication report has been prepared based on the consolidated financial statements of PT Bank OCBC NISP Tbk and Subsidiary as at 30 September 2022 and 2021 and audited financial position as at 31 December 2021 audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan – a member of the PricewaterhouseCoopers network of firms with the partner in charge: Lucy Luciana Suhenda, SE.Ak.CPA dated 27 January 2022 with an Unmodified Opinion, with some adjustments to comply with Financial Service Authority Regulation (POJK) No.37/POJK.03/2019 dated 20 December 2019 regarding “The Transparency and Publication of Financial Statements for Banks” and the Circular Letter of Financial Service Authority (SEOJK) No.9/SEOJK.03/2020 dated 30 June 2020 regarding “The Transparency and Publication of Financial Statements for Conventional Commercial Banks”.
 - Foreign Exchange Rate as at 30 September 2022 : 1 USD = Rp. 15,227.50
30 September 2021 : 1 USD = Rp. 14,312.50
31 December 2021 : 1 USD = Rp. 14,252.50
-

Jakarta, 31 October 2022

Parwati Surjaudaja
President Director

Hartati
Director

PT BANK OCBC NISP Tbk - Sharia Business Unit			
BALANCE SHEETS			
30 September 2022 and December 2021			
(in million Rupiah)			
No.	Description	30-Sep-22	31-Dec-21
ASSETS			
1	Cash	-	-
2	Placements with Bank Indonesia	886,461	535,321
3	Placements with other banks	-	-
4	Marketable securities	2,559,720	1,130,314
5	Financing receivables	1,024	1,432
6	Profit sharing financing	3,476,449	3,423,378
7	Leased financing	-	-
8	Other productive assets	21,681	18,042
9	Allowance for impairment losses on earning assets	(96,890)	(85,389)
10	Fixed assets and inventory	-	-
11	Non productive assets	23,190	18,241
12	Other assets	12,355	16,751
TOTAL ASSETS		6,883,990	5,058,090
No.	Description	30-Sep-22	31-Dec-21
LIABILITIES			
1	Deposit funds Wadiah	1,331,100	733,332
2	Non Profit Sharing Investment Funds	5,153,564	2,557,139
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to other bank	4,051	2,716
5	Securities Issued	-	-
6	Other Liabilities	16,275	6,644
7	Profit Sharing Investment Funds	-	-
8	Business Funds	315,385	1,666,605
9	Accumulated Gain/(loss)	63,615	91,654
TOTAL LIABILITIES		6,883,990	5,058,090

PT BANK OCBC NISP Tbk - Sharia Business Unit			
STATEMENT OF INCOME			
For The Nine Month Ended 30 September 2022 and 2021			
(in million Rupiah)			
No.	Description	2022	2021
Operating Income and Expenses			
A. Operating Income and Expenses of the Disbursement			
1	Financing Income	319,373	271,019
a.	Income from receivables	91	67
b.	Income from profit sharing	189,576	184,770
c.	Leased income	-	-
d.	Others	129,706	86,182
2	Profit Sharing to Owners of Investment Fund	100,873	79,982
a.	Non profit sharing	100,873	79,982
b.	Profit sharing	-	-
3	Income after profit sharing distribution	218,500	191,037
B. Operating Income and Expenses other than Financing			
1	Other Operating Income	-	-
2	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3	Commission / provision / fee and administration	15,793	11,233
4	Other income	2,881	3,738
5	Wadiah bonus	(60,509)	(47,989)
6	Impairment losses of financial assets (impairment)	(13,531)	(9,313)
7	Loss on operational risk	(42)	(1)
8	Impairment losses on other assets (non-financial)	-	-
9	Personnel expenses	(9,801)	(9,556)
10	Other expenses	(79,748)	(64,388)
Others Operating Income (Expenses)		(144,957)	(116,276)
OPERATING INCOME (EXPENSES)		73,543	74,761
NON OPERATING INCOME (EXPENSES)			
1	Gain (loss) on sale of fixed assets and fixtures	-	-
2	Non operating income (expenses)	(4,928)	(4,819)
Non Operating Income (Expense)		(4,928)	(4,819)
PROFIT/ (LOSS) BEFORE TAX		68,615	69,942
Income tax		-	-
PROFIT/ (LOSS) AFTER TAX		68,615	69,942
OTHER COMPREHENSIVE INCOME			
1	Items that will not be reclassified to profit or loss	-	-
2	Items that will be reclassified to profit or loss	(10,025)	(2,956)
OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER TAX		(10,025)	(2,956)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		58,590	66,986

PT BANK OCBC NISP Tbk - Sharia Business Unit
Financial Ratio Report
30 September 2022 and 2021

No.	Description	2022	2021
1	Total sharia business units assets to total conventional bank assets which owned UUS	3.12%	2.14%
2	Non performing earning assets to total earning assets	1.15%	1.71%
3	Allowance for Impairment Losses (CKPN) financial assets to productive assets	1.60%	1.71%
4	Non Performing Financing (NPF) gross	2.00%	2.17%
5	Non Performing Financing (NPF) net	1.35%	1.56%
6	Return On Assets (ROA)	1.61%	1.83%
7	Profit sharing financing to total financing	99.97%	99.96%
8	Financing to Deposit Ratio (FDR)	53.63%	105.52%

PT BANK OCBC NISP Tbk - Sharia Business Unit
COMMITMENT AND CONTINGENCIES
As at 30 September 2022 and 31 December 2021
(in million Rupiah)

No.	Description	30-Sep-22	31-Dec-21
I	Commitment receivables		
	1. Financing facilities undrawn	-	-
	2. Foreign currency positions to be received from spot and forward transactions	-	-
	3. Others	-	-
II	Commitment liabilities		
	1. Unused Financing facilities	487,318	206,548
	2. Foreign currency positions to be submitted for spot and forward transactions	-	-
	3. Others	-	-
III	Contingent receivables		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	-	-
	3. Others	-	-
IV	Contingent liabilities		
	1. Guarantees issued	-	-
	2. Others	-	-

PT BANK OCBC NISP Tbk - Sharia Business Unit
DISTRIBUTION TABLE FOR PROFIT SHARING
30-Sep-22
(in million Rupiah)

<i>Net Revenue Sharing</i>					
TYPE OF FUNDING	AVERAGE BALANCE	REVENUE TO BE DISTRIBUTED	OWNER PORTION OF FUNDS		
			Nisbah (%)	Total Profit Sharing	Rate of Return Indication (%)
			A	B	C
1. Liabilities to other bank	5,135	9	17.64	9	2.10
2. Mudharabah Current Account	242,339	496	20.66	496	2.46
3. Mudharabah Saving	4,411,299	9,119	20.83	9,119	2.48
4. Mudharabah Deposit					
a. 1 Month	287,338	589	20.66	589	2.46
b. 3 Months	90,527	184	20.50	184	2.44
c. 6 Months	40,246	92	23.02	92	2.74
d. 12 Months	25,234	66	26.38	66	3.14
5. Marketable securities issued	-	-	-	-	-
6. Borrowings	-	-	-	-	-
Total	5,102,118	10,555		10,555	

Type of Fund Distribution	Average Balance	Revenue Received
	A	B
1. Placement with other banks	-	-
2. Marketable securities	2,566,420	2,447
3. Murabahah Receivables	1,033	9
4. Istishna Receivables	-	-
5. Multiservice Accounts Receivable	-	-
6. Pawn Financing	-	-
7. Mudharabah Financing	-	-
8. Musharaka Financing	3,396,755	22,385
9. Lease Financing	-	-
10. Other Financing	-	-
Total	5,964,208	24,841

<i>Profit Sharing</i>					
TYPE OF FUNDING	AVERAGE BALANCE	REVENUE TO BE DISTRIBUTED	OWNER PORTION OF FUNDS		
			Nisbah (%)	Total Profit Sharing	Rate of Return Indication (%)
			A	B	C
1. Liabilities to other bank	-	-	-	-	-
2. Mudharabah Current Account	-	-	-	-	-
3. Mudharabah Saving	-	-	-	-	-
4. Mudharabah Deposit					
a. 1 Month	-	-	-	-	-
b. 3 Months	-	-	-	-	-
c. 6 Months	-	-	-	-	-
d. 12 Months	-	-	-	-	-
5. Marketable securities issued	-	-	-	-	-
6. Borrowings	-	-	-	-	-
Total	-	-		-	

Type of Fund Distribution	Average Balance	Revenue Received
	A	B
1. Placement with other banks	-	-
2. Marketable securities	-	-
3. Murabahah Receivables	-	-
4. Istishna Receivables	-	-
5. Multiservice Accounts Receivable	-	-
6. Pawn Financing	-	-
7. Mudharabah Financing	-	-
8. Musharaka Financing	-	-
9. Lease Financing	-	-
10. Other Financing	-	-
Total	-	-

Sharia Supervisory Board

As at 30 September 2022

- | | |
|------------|---|
| - Chairman | : Dr. Muhammad Anwar Ibrahim |
| - Member | : Muhammad Bagus Teguh Perwira , Lc, MA |

Notes for Sharia Business Unit :

- The presentation of this financial information in the publication report is in order to comply with the Financial Services Authority Regulation No.10/SEOJK.03/2020 dated 1 July 2020 concerning "Transparency and Publication of Reports on Sharia Commercial Banks and Sharia.

Jakarta, 31 October 2022

Dr. Muhammad Anwar Ibrahim
Sharia Supervisory Board

Andrae Krishnawan W
Director