

PT Bank OCBC NISP Tbk (OCBC)

Financial Performance – First Nine Months 2025

(Unaudited)

Agenda

1 First Nine Months 2025 Performance

2 Corporate Updates

3 Appendix



1

First Nine Months 2025 Performance



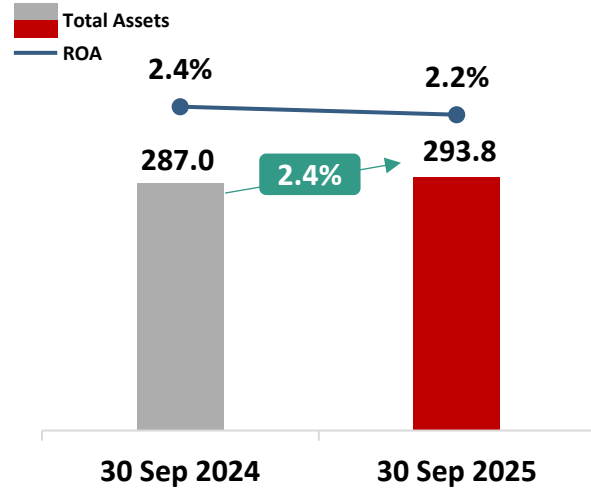
9M 2025 executive summary

- NPAT reported at Rp3.8 trillion
- Total Assets grew 2% YoY to Rp294 trillion
- Loans increased by 2% YoY to Rp165 trillion
- Deposits from customers increased by 15% YoY to Rp230 trillion
- LDR was 70.8% while Loan-to-funding ratio was 69.4%
- CASA ratio stood at 55.7%
- NPL-Gross at 2.0%, while NPL-Net at 0.8%
- CAR was at 25.1%, with tier 1 capital ratio of 23.9%
- Corporate Rating is AAA with stable outlook
- Operating 203 offices and 530 ATMs along with various digital channels

Key financial highlights

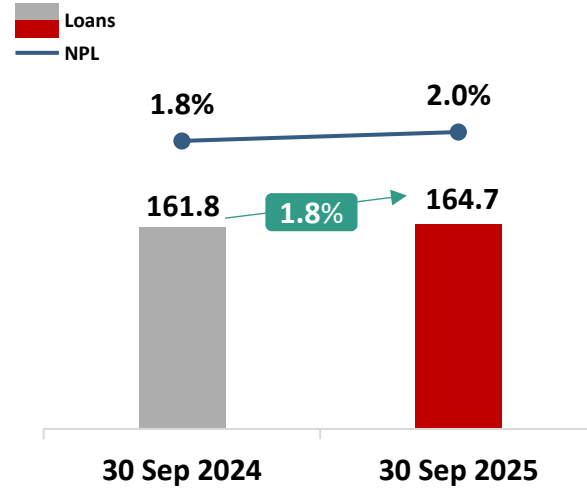
Total Assets & Return on Assets (ROA)

Rp trillion, %



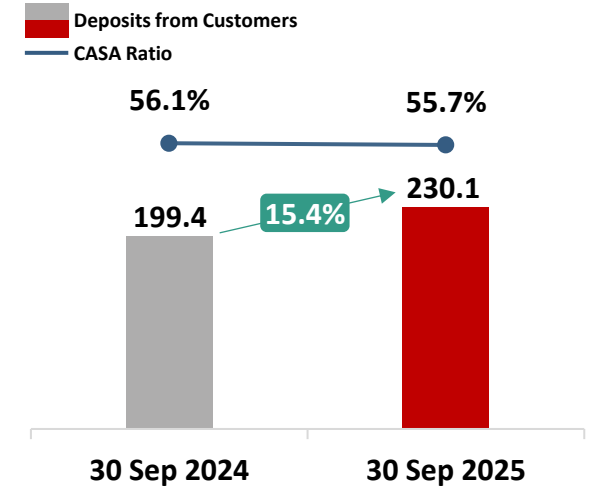
Loans & Non-Performing Loan (NPL)

Rp trillion, %



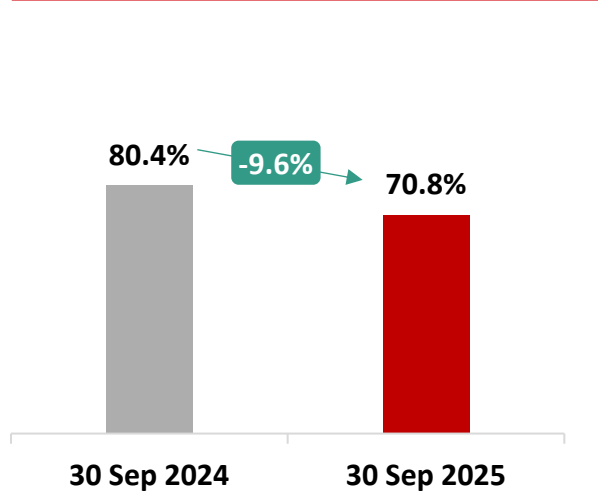
Deposits from Customers & CASA Ratio

Rp trillion, %



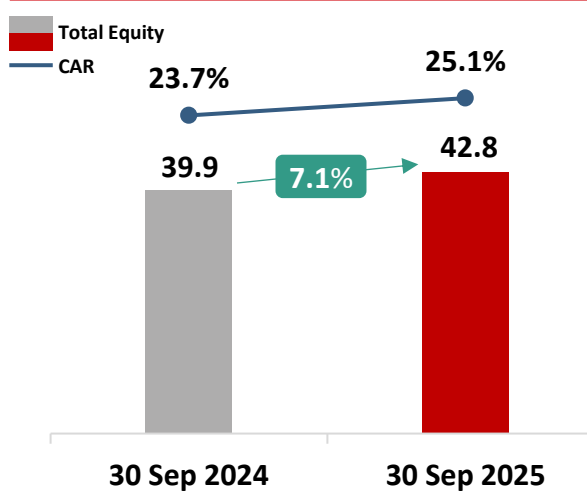
Loan-to-Deposit Ratio/LDR

%



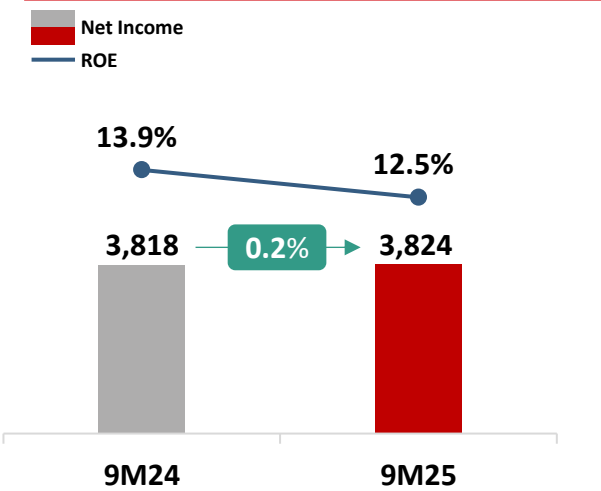
Total Equity & Capital Adequacy Ratio (CAR)

Rp trillion, %



Net Income & Return on Equity (ROE)

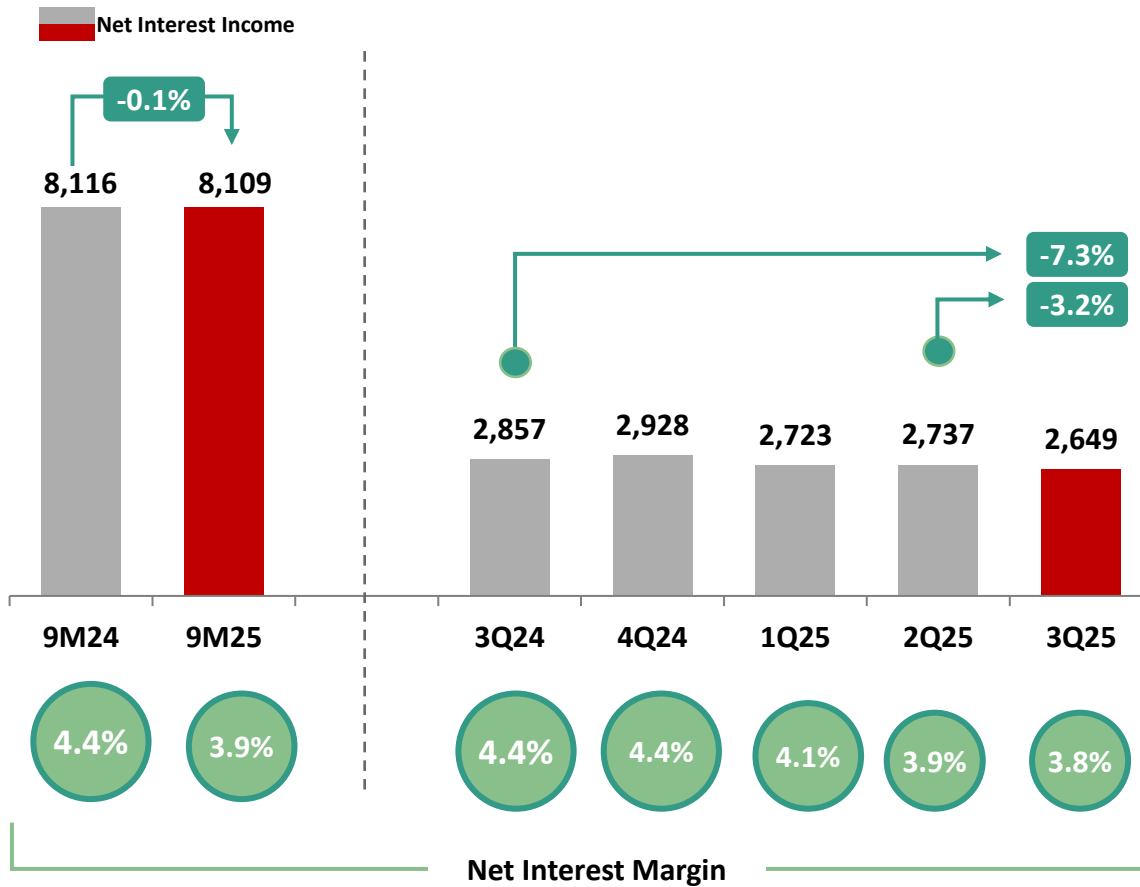
Rp billion, %



NIM stood at 3.9% with diversified sources of non-interest income

Net Interest Income & Net Interest Margin (NIM)

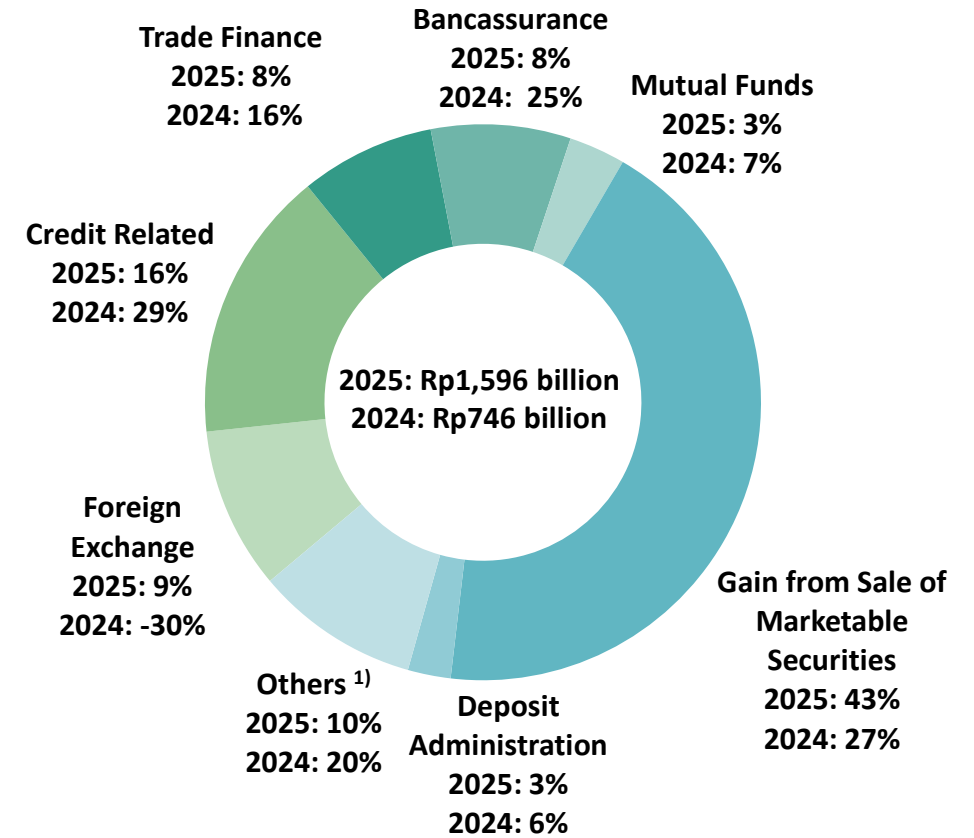
Rp billion, %



Non-Interest Income by Type

% Composition

30 September



Note:

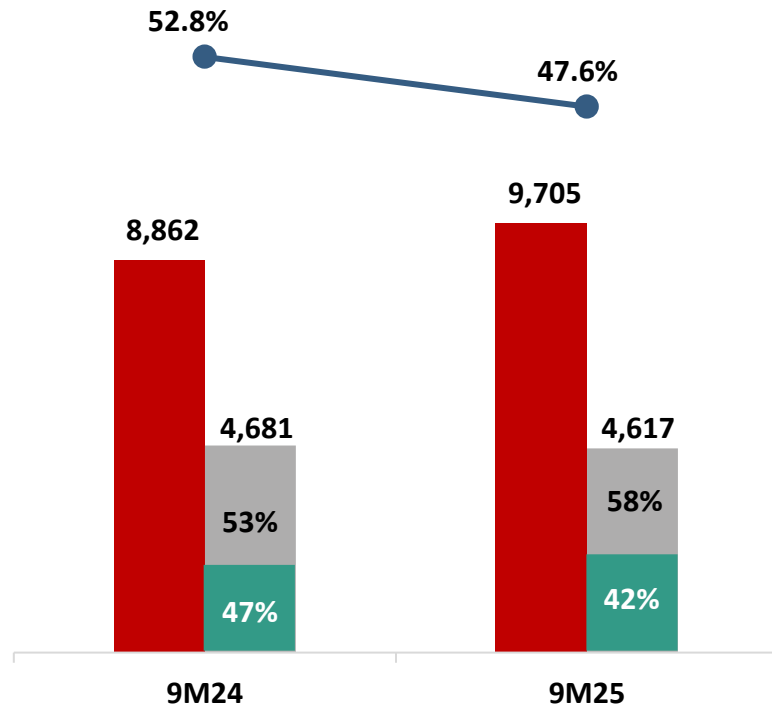
1) Includes Remittance, E-Channel, and Other fees.

Cost to income ratio at 47.6% and BOPO at 69.2%

Cost-to-Income Ratio

Rp billion, %

■ Total Income 1) ■ Employee Expense
■ General & Administration Expenses — Cost-to-Income Ratio 2)



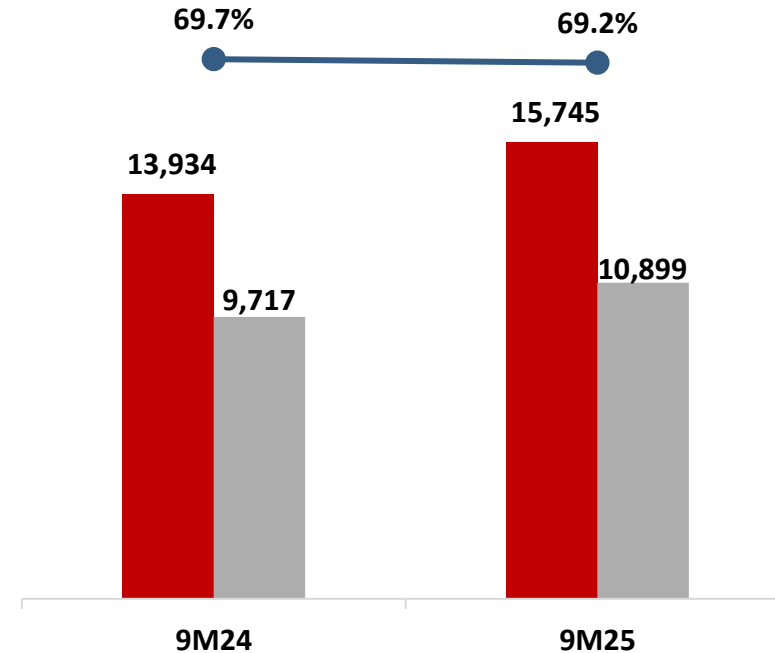
Notes:

- 1) Total Income: Net Interest Income and Non-Interest Income.
- 2) Cost-to-Income Ratio: Operating Expenses / Total Income.

BOPO Ratio

Rp billion, %

■ Total Operating Income 1) ■ Total Operating Expenses 2) — BOPO 3)



Notes:

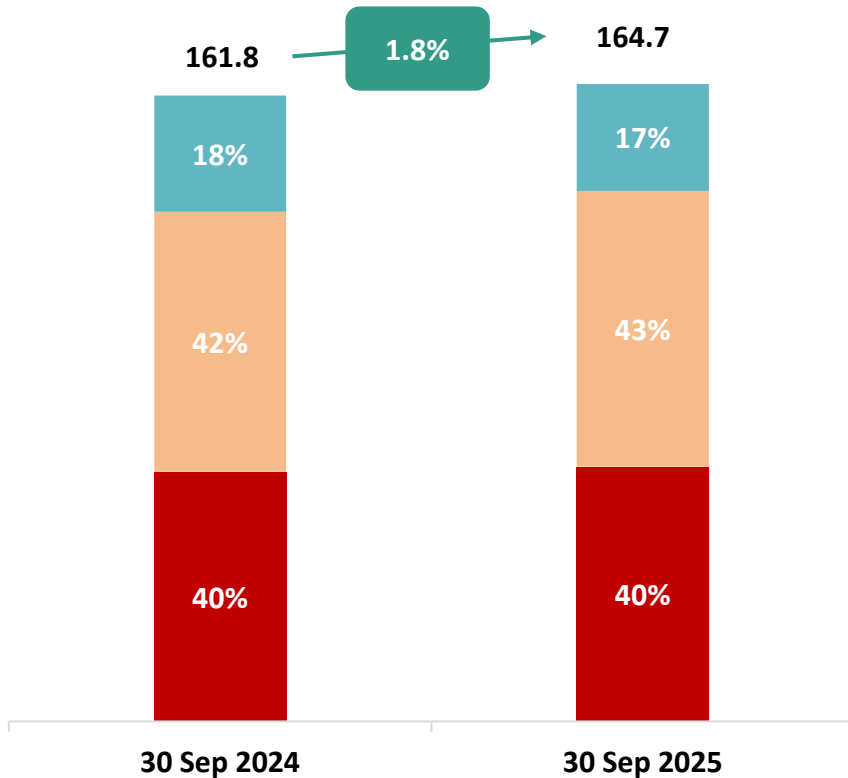
- 1) Total Operating Income: Interest Income and Non-Interest Income.
- 2) Total Operating Expenses: Interest Expense, Operating Expense and Provision Expense.
- 3) BOPO: Total Operating Expenses / Total Operating Income.

Total loans recorded at Rp164.7 trillion with diversified sectors

Loans by Types

Rp trillion, %

Working Capital Investment Consumer *

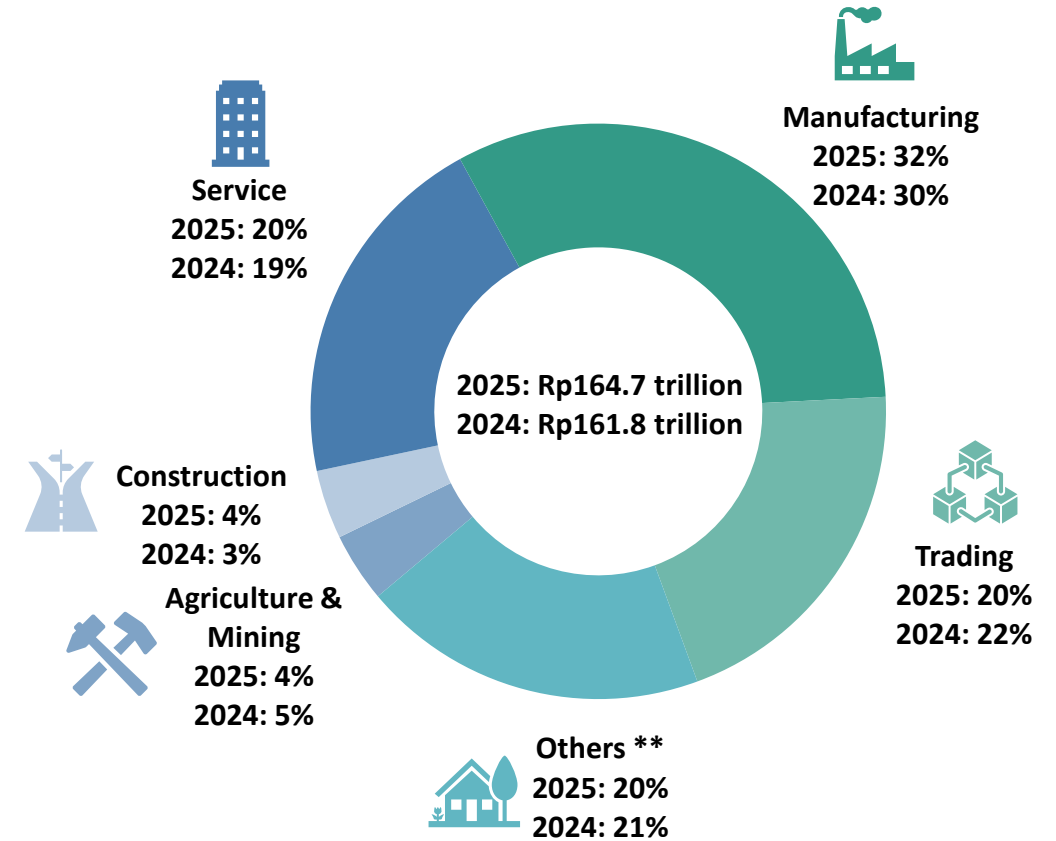


* Consumer loans include employee loans

Loans by Sectors

% Composition

30 September

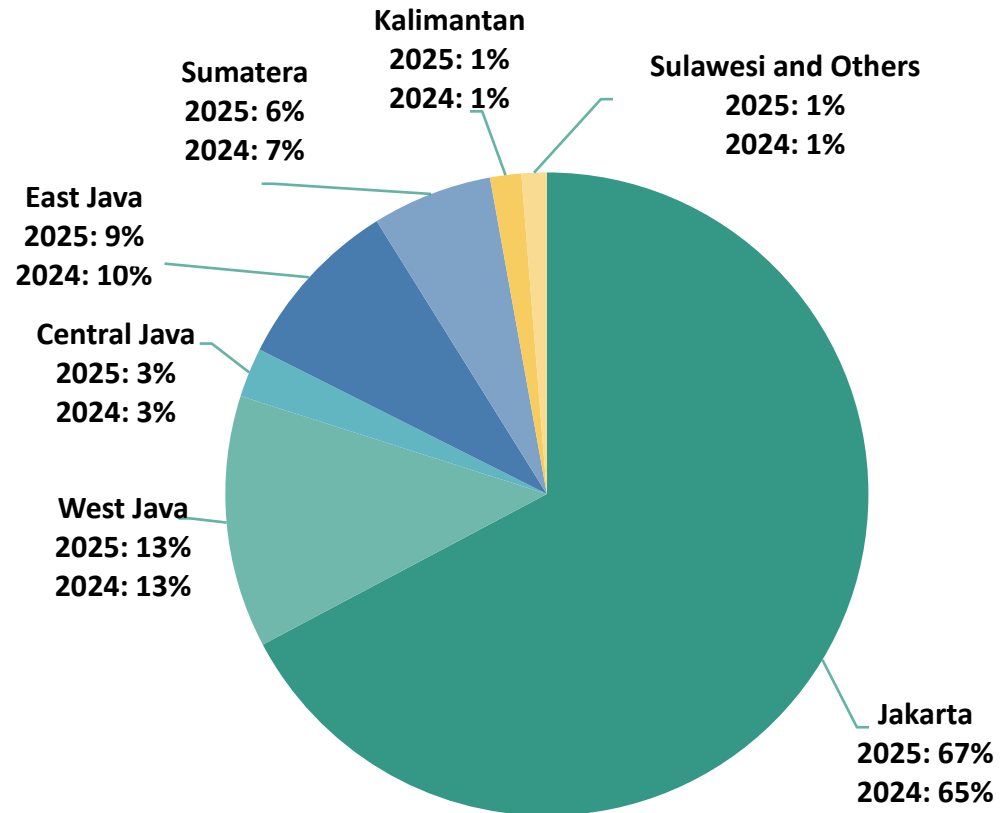


** Includes Consumer loans, and electricity, gas, & plumbing

Total loans were diversified to different regions

Loans by Geography

30 September



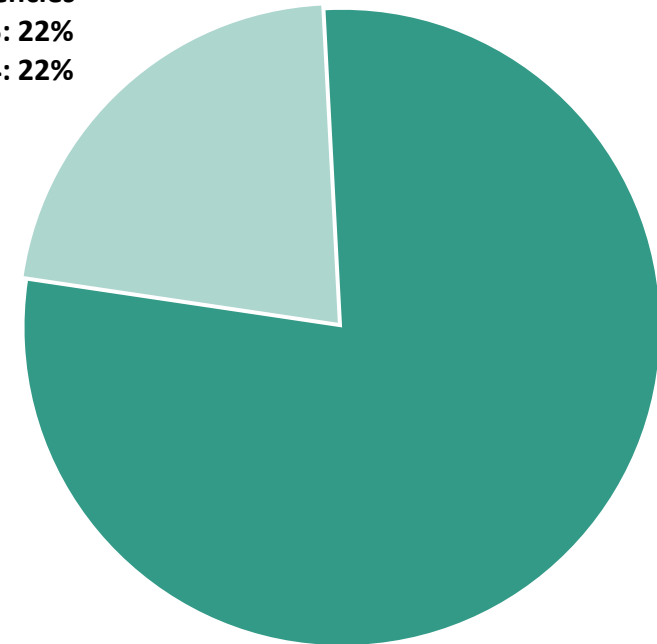
Outstanding Loans

2025: Rp164.7 trillion
2024: Rp161.8 trillion

Loans by Currency

30 September

Foreign Currencies
2025: 22%
2024: 22%



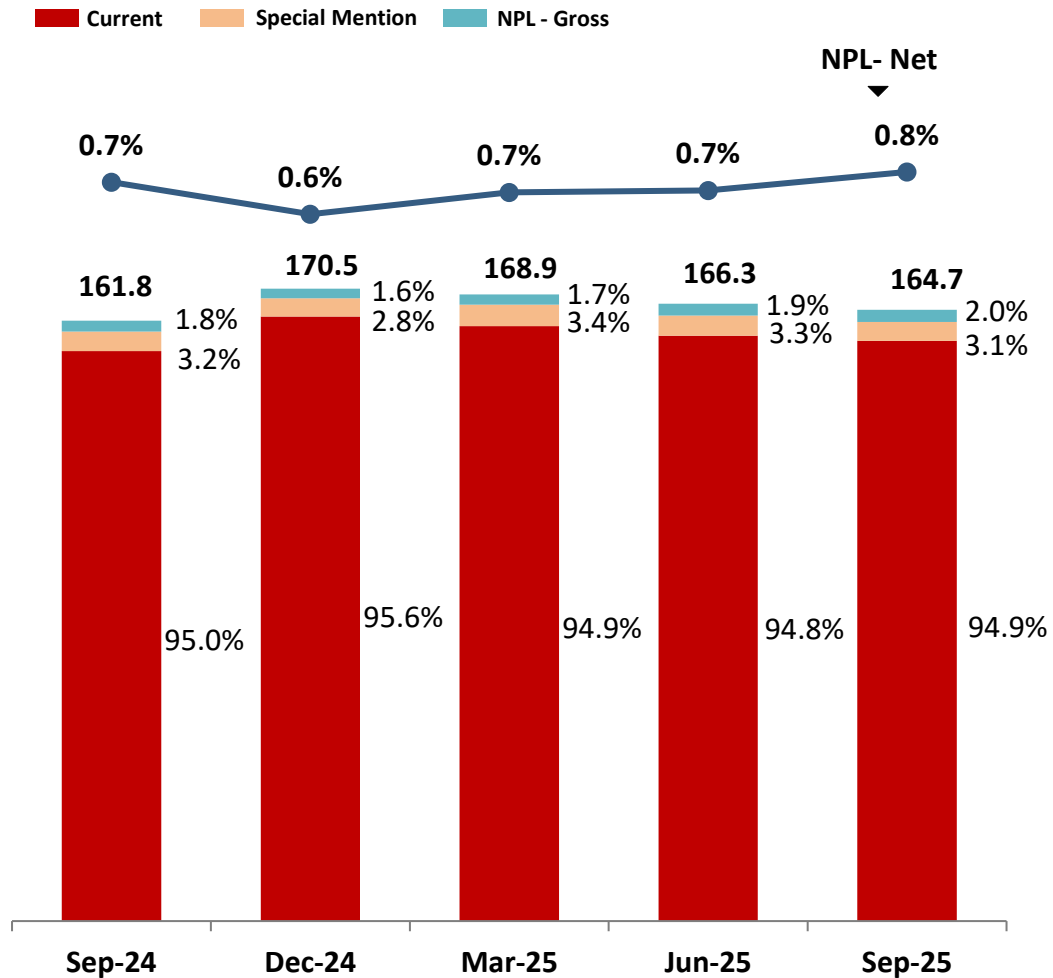
Outstanding Loans

2025: Rp164.7 trillion
2024: Rp161.8 trillion

NPL-gross at 2.0%, while NPL-net was at 0.8%

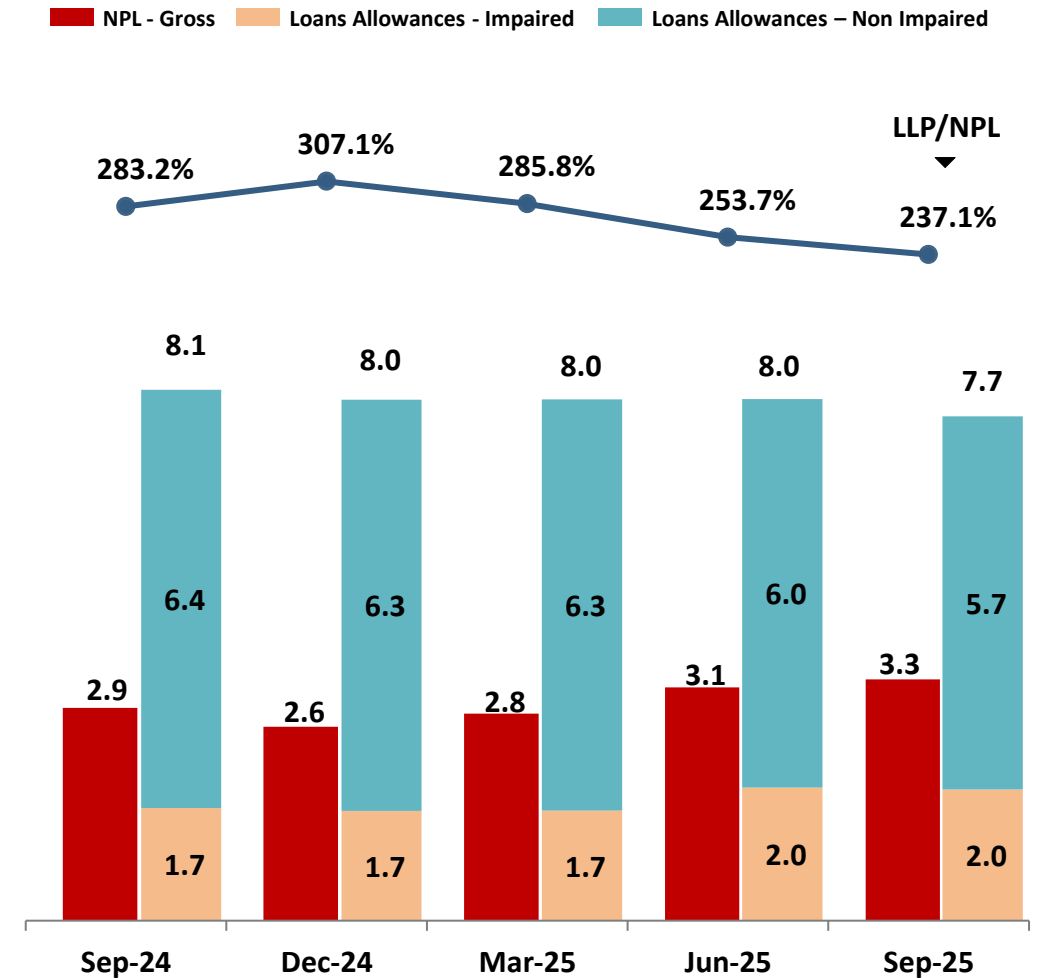
Loans Collectability

Rp trillion and % Outstanding Loans



NPL-Gross and Loans Loss Provision (LLP)

Rp trillion and % for LLP/NPL

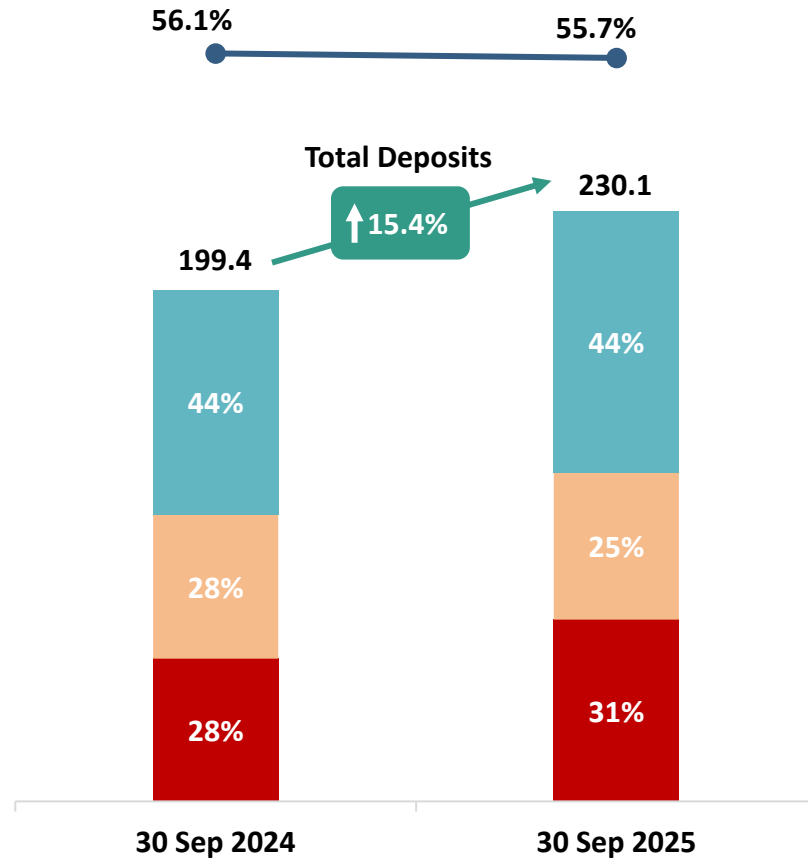


Total CASA represented 55.7% of total deposits, while LDR stood at 70.8% and Loan-to-Funding ratio at 69.4%

Composition Deposits from Customers

Rp trillion, %

Current Accounts Savings Accounts Time Deposits CASA Ratio*

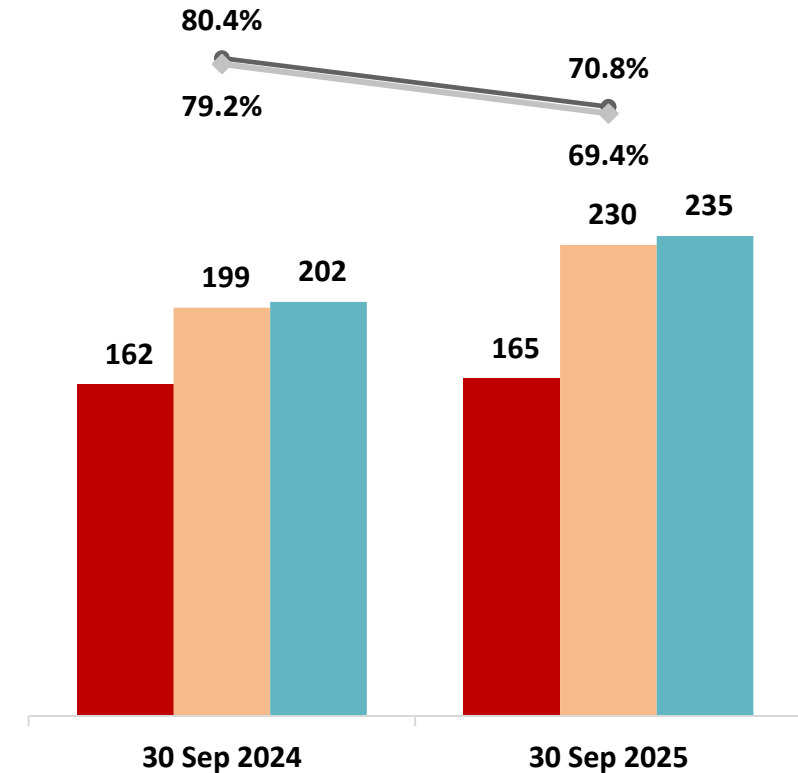


* CASA Ratio: (Current Accounts + Savings Accounts) / Deposits from Customers.

Loan-to-Deposit Ratio and Loan-to-Funding Ratio

Rp trillion, %

Loans Deposits from Customers Funding ** LDR LFR



** Includes Customer Deposits, Borrowings, Subordinated Debt, and Bonds.

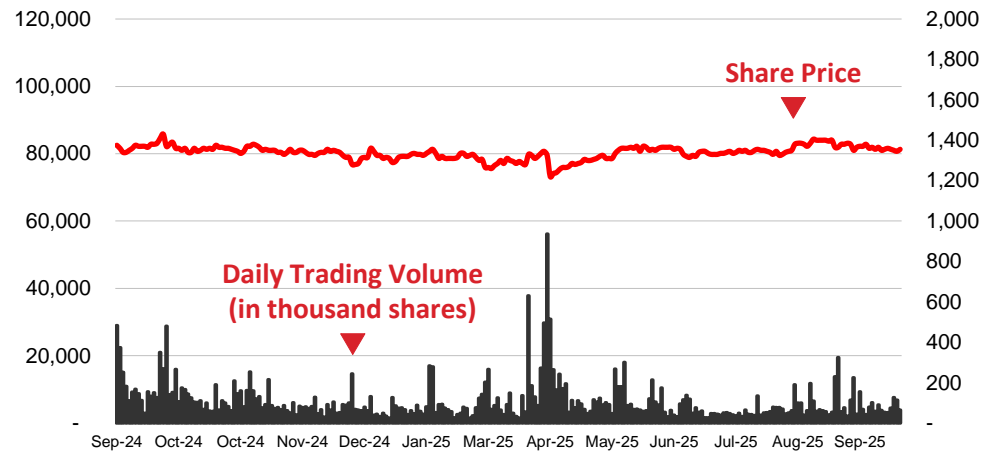
2 Corporate Updates



Share price and credit ratings

Daily Share Price and Trading Volume

NISP II



Source: IDX

Valuation	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Share Price (Rp)	1,360	1,315	1,345	1,345	1,355
PBV	0.8x	0.7x	0.8x	0.8x	0.7x
EPS Ytd (Rp)	166	212	56	112	167

Source: Bloomberg

*) OCBC Overseas Investment Pte. Ltd is owned by OCBC Bank, Singapore. OCBC Bank is Singapore's longest established bank (est. 1912) and one of Asia's leading financial services groups, with group assets of SGD645 billion as of June 30, 2025 and has a banking network close to 400 branches and representative offices in 19 countries and regions.

Rating

Fitch Ratings

Oct 2025

National Long-term	AAA _(idn) / Stable
National Short-term	F1+ _(idn)
Long-term Foreign Currency	BBB / Stable
Long-term Local Currency	A / Stable
Short-term Foreign Currency	F2
Viability Rating	bbb-

Ownership Structure

As of 30 September 2025

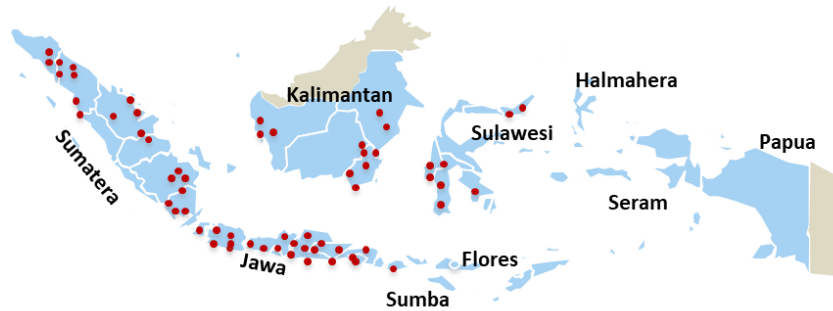
Number of Shares

Ownership

OCBC Overseas Investment Pte. Ltd *)	19,521,391,224	85.1%
Public	3,423,905,748	14.9%
Total	22,945,296,972	100.0%

OCBC serves its clients through various channels

Branches & ATMs



- Jabotabek & Banten (82)
- West Java (39)
- Central Java (14)
- East Java (21)
- Bali, Lombok, Sumatera, Kalimantan, Sulawesi, and others (47)

203 branches including sharia offices in 54 cities



530 OCBC Indonesia ATMs and access to:
 – about 90,000 ATM Network in Indonesia
 – more than 450 OCBC Group ATM Network in Singapore and Malaysia



Call OCBC
1500-999

From overseas
+62-21-26506300

Hotline Treasury
08001 111 898

Corporate Website
www.ocbc.id

Electronic Channels



Wide spectrum mobile banking services (**#grow your money in 1 apps with the new OCBC mobile**) downloadable from Apple App Store & Google Play Store.

Wide variety of online banking services available from our **Internet Banking**, easily accessible from <https://online.ocbc.id>



Corporate Internet Banking (**OCBC Business web**) is a web-based application to support various Customer business activities, both financial and non-financial transaction



OCBC Business



Simplifying the experiences. **OCBC Business mobile** app provides flexibility of access to businesses for various transactions and many features through smartphones.

Vision and mission



Vision

To be the trusted partner to enrich quality of life



Mission

Growing sustainably together by:

- Providing innovative and relevant solutions that exceed stakeholders' expectations.
- Building mutually beneficial collaborations based on trust and prudence.
- Creating a progressive environment with a familial spirit.

Supports from controlling shareholder



HUMAN RESOURCES

- ✓ Team-up Senior executive OCBC Singapore in Board of Commissioners OCBC Indonesia.
- ✓ Transfer knowledge through comprehensive training programs, employee engagement programs, comparative studies and job attachments.
- ✓ Co-design talent development programs to strengthen local bench-strengths.

BUSINESS & OTHERS

- ✓ Capital support
- ✓ One Group integrated customer experience approach
- ✓ Enhancements in risk management, product management, marketing, branding, audit, operations, technology, governance, and capability development
- ✓ Creating business synergies through collaborative events and networking for businesses and customers, along with synergizing customer solutions
- ✓ Cross-border solutions with a broader selection of products and services, as well as access to regional and global markets
- ✓ Comprehensive financial services and leading regional value proposition

Business initiatives and corporate events



Young NYALA Launch

OCBC introduced Young NYALA, a financial solution tailored for parents with children under 17 years old, designed to teach children the importance of saving and managing finances wisely. Young NYALA customers can choose from a variety of debit card designs featuring their favorite Disney and Marvel characters.



OCBC Collaborates with Disney Launches OCBC Star Wars Platinum Credit Card

OCBC launched the OCBC Star Wars Platinum Credit Card in collaboration with Disney - aims to raise awareness of the importance of good financial habits.



OCBC Launches Premier Banking with Sharia Solutions

OCBC through Sharia Business Unit (UUS), reinforces its commitment to supporting clients in their financial journeys with the launch of Premier Banking with Sharia Solutions—a comprehensive Islamic banking service designed to accompany clients through every stage of life.



OCBC Issues Shelf Registration Bonds IV OCBC Phase I 2025

OCBC issues Shelf Registration Bonds IV OCBC Phase I 2025, with an amount of IDR 1.5 trillion. This initiative is part of OCBC's medium to long-term funding diversification strategy, aimed at strengthening its funding structure and supporting quality and sustainable credit growth.



OCBC One Connect 2025: Strengthens China-Indonesia Manufacturing Ecosystem

For the third time, OCBC Indonesia and OCBC Singapore hosted the OCBC One Connect, a two-day business forum bringing together industry players, stakeholders, and investors from China and Indonesia. Held on August 26–27 2025, the event is designed to accelerate manufacturing sector growth through cross-border collaboration and the creation of an integrated industrial ecosystem.



Indonesia's 2025 Financial Fitness Score Declines, OCBC Invites Society to Win This Economy!

OCBC's latest Financial Fitness Index (FFI) 2025 shows a decline in the score for the first time in four years. Nevertheless, OCBC remains optimistic that Indonesians can "Win This Economy" by being FUNanciallyFIT, that is, staying financially healthy while living a fun life aligned with today's lifestyle.

Corporate social responsibility (CSR)

HUMANITARIAN



Fun Financial Education & Storytelling

Employees facilitated basic financial concept education to more than **225 children** in need through fun games and storytelling. The children are from ISCO Foundation, Sahabat Anak and the Anak Petani Cerdas Community in the Jakarta and West Java areas.



Dompot Tanda Kasih Food Donation

Together with Sekolah Relawan, OCBC distributed **1,000 food packages** to informal sector workers, foster care, and underprivileged families in Jakarta, Bogor, Depok, Tangerang, and Bekasi. The food was donated by OCBC's employees through the Dompot Tanda Kasih fundraising program.



OCBC Volunteer Visit Orchestra Event

OCBC Volunteers accompanied children from OCBC's CSR partners who were assisting underprivileged students and people with disabilities. This activity involved **35 OCBC employees**, who accompanied **219 beneficiaries**, to visit and enjoy an orchestra concert.

EDUCATION



Financial Literacy for Students and MSMEs

Until Q3 2025, OCBC's CSR has provided financial education to high school students and MSMEs in the form of interactive game boards for **332 beneficiaries**, as well as collaborating with Femalepreneur Indonesia and Komunitas UMKM Tangerang Raya in Business Fitness Class workshops, which is aimed for entrepreneurs.



OCBC Preneurship: UMKM Perempuan #MelajuJauh

To empower women entrepreneurs, OCBC kicked-off OCBC Preneurship: UMKM Perempuan #MelajuJauh in collaboration with Krealogi. In Q3 2025, 50 women entrepreneurs from the first batch received the Financial Education Board Game for Entrepreneur training and financial literacy classes which were followed by online financial training the following week.



OCBC Preneurship: UMKM Disabilitas Bergerak

In collaboration with Precious One, OCBC launched OCBC Preneurship: UMKM Disabilitas Bergerak program by holding a workshop on how to build a resilient business mindset to 30 entrepreneurs with disabilities in culinary and craft category. The program was followed by financial training sessions and other online entrepreneurship training the following week.

Corporate social responsibility (CSR) (cont'd)

ENVIRONMENT



From Trash to Tree Donation

A total **2,911 kg** of segregated waste was collected from Jan-Sep 2025 and was converted into funds. These funds will be accumulated and will be allocated for the purchase and planting of trees in Indonesia.

Environmental Impact Report

OCBC has managed carbon emissions from the building operations through a waste segregation program.

From **January to September 2025** OCBC successfully prevented:

- **15.49 m3** of landfill space of being filled
- **3,676 kgs CO2** that can potentially enter the atmosphere

Mangrove Tree Planting

OCBC will plant 10,000 mangrove seedlings in 2025. Last July, 7,000 mangrove seedlings were planted in Trimulyo, Semarang, Central Java, and 1,000 seedlings were planted on Belitung Island, Sumatra. The program will continue to Bali and Makassar, each with 1,000 mangrove seedlings.



OCBC Society – Desa Tamansari, Sumedang

OCBC, along with partners, Bina Swadaya Kemitraan Foundation, OCBC completed Phase 1 of infrastructure development under the OCBC Society Program for community development. This program implemented in Desa Tamansari, Sumedang, West Java, was inaugurated in July 2025.

The construction included: 1 sanitation unit (2 toilets), 600 meters of piping for clean water sources dan replacement, providing access to clean water and installation of 29 solar powered lights for 591 families (1,728 beneficiaries).

Circular Economy Practice in Sustainability Action

More than **227 pcs or 48 kg of used batik** uniforms and frontliners uniforms were donated from employees in Jakarta, Semarang, dan Bandung.

OCBC collaborated with Adrie Basuki, Precious One, & Rappo to upcycle the donated uniforms into fashion items. OCBC sell the product through Gerobak CSR. 100% sales are donated for mangrove planting program across Indonesia.





>50 National & International Awards



Product & Services



Digitalization (Technology)



Service



Sustainability



Corporate Governance



People



The Asset Triple A – Awards for Sustainable Finance 2025 from The Asset

The Banker's Technology Awards 2025, The Banker part of Financial Times



THE ASIAN BANKER INDONESIA AWARDS 2025 BEST WEALTH MANAGEMENT BANK (AFFLUENT SEGMENT) IN INDONESIA



The Excellent Performance Bank in 25 Consecutive Years (2000–2024) Infobank Banking Appreciation Awards



ASIAN BANKING & FINANCE RETAIL BANKING AWARDS 2025



HR Asia BEST COMPANIES TO WORK FOR IN ASIA 2025



HR Asia MOST CARING COMPANY AWARDS 2025



3 Appendix



Consolidated income statement highlights

Rp billion	9M24	9M25	△YoY	3Q24	2Q25	3Q25	△QoQ	△YoY
Net Interest Income	8,116	8,109	0%	2,857	2,736	2,649	-3%	-7%
Non-Interest Income	746	1,596	114%	307	541	551	2%	79%
Operating Income	8,862	9,705	10%	3,164	3,277	3,200	-2%	1%
Operating Expenses	(4,681)	(4,617)	-1%	(1,779)	(1,507)	(1,528)	1%	-14%
Pre-Provision Operating Profit	4,181	5,088	22%	1,385	1,770	1,672	-6%	21%
(Allowance)/Reversal of Impairment Losses	35	(241)	n.m	(63)	(169)	(66)	-61%	4%
Non-Operating Income – Net	552	5	-99%	380	10	3	-65%	-99%
Profit Before Tax	4,768	4,852	2%	1,701	1,611	1,609	0%	-5%
Income Tax Expense	(950)	(1,027)	8%	(274)	(336)	(351)	4%	28%
Net Profit After Tax	3,818	3,824	0%	1,427	1,275	1,258	-1%	-12%

Consolidated financial position highlights

Rp billion	Sep-24	Sep-25	△YoY	Jun-25	△QoQ
Placement in other Banks ¹⁾	4,867	1,875	-61%	12,236	-85%
Marketable Securities ²⁾	99,712	109,806	10%	98,046	12%
Loans (gross) ³⁾	161,780	164,739	2%	166,344	-1%
Impairment Allowances	(8,131)	(7,726)	-5%	(7,990)	-3%
Total Assets	287,005	293,805	2%	295,972	-1%
Current Accounts	55,709	70,905	27%	57,570	23%
Savings	56,177	57,306	2%	57,456	0%
Time Deposits	87,519	101,914	16%	101,254	1%
Total Customer Deposits ³⁾	199,405	230,124	15%	216,280	6%
Marketable Securities Issued	-	1,494	n.m	-	n.m
Borrowings	2,743	2,749	0%	2,748	0%
Subordinated Debt	151	167	10%	162	3%
Total Liabilities	247,078	251,038	2%	254,889	-2%
Equity	39,928	42,768	7%	41,083	4%
Core Capital (Tier 1)	38,433	42,298	10%	40,561	4%
Total Regulatory Capital	40,187	44,277	10%	42,384	4%

Notes:

- 1) Including Placement in Bank Indonesia.
- 2) Including Securities purchase under resale agreement.
- 3) Including Sharia products.

Consolidated key ratios

%	9M25	9M24	△YoY	3Q24	2Q25	3Q25	△QoQ	△YoY
Net Interest Margin (NIM)	3.9	4.4	-0.5	4.4	3.9	3.8	-0.1	-0.6
Non-Interest Income / Operating Income	16.4	8.4	8.0	9.7	16.5	17.2	0.7	7.5
Total Operating Expenses / Total Operating Income (BOPO)	69.2	69.7	-0.5	74.5	70.4	69.3	-1.1	-5.2
Cost / Income (CTIR)	47.6	52.8	-5.2	56.2	46.0	47.8	1.8	-8.4
Return on Assets (ROA)	2.2	2.4	-0.2	2.4	2.2	2.2	0.1	-0.2
Return on Equity (ROE)	12.5	13.9	-1.4	15.0	12.7	12.1	-0.6	-2.9
Loan / Deposit (LDR)	70.8	80.4	-9.6	80.4	76.0	70.8	-5.2	-9.6
Loan / Funding (LTF) ¹⁾	69.4	79.2	-9.8	79.2	75.0	69.4	-5.6	-9.8
CASA / Deposit (CASA)	55.7	56.1	-0.4	56.1	53.2	55.7	2.5	-0.4
Non-Performing Loans (NPL) - Gross	2.0	1.8	0.2	1.8	1.9	2.0	0.1	0.2
Non-Performing Loans (NPL) - Net	0.8	0.7	0.1	0.7	0.7	0.8	0.1	0.1
Loan Loss Provision (LLP) / NPL	237.1	283.2	-46.1	283.2	253.7	237.1	-16.6	-46.1
Net Open Position (NOP)	3.7	1.7	2.0	1.7	2.6	3.7	1.1	2.0
Capital Adequacy Ratio (CAR)	25.1	23.7	1.4	23.7	23.6	25.1	1.5	1.4

Notes:

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

Facts about OCBC in Indonesia

Fourth oldest bank in Indonesia, was incorporated in 1941

For over 84 years, the Bank has survived through various crises

Listed in Indonesia Stock Exchange since 1994

Merger with Bank OCBC Indonesia in 2011, resulting in one single banking entity and franchise for the group in Indonesia

First gender bond in Indonesia, and second in Asia-Pacific from the International Finance Corporation (IFC) - World Bank

Top 10 largest bank as per August 2025^{*)}

Currently employs **6,308 dedicated staff** to serve customers in **54 cities** across Indonesia throughout **203 offices** and **530 ATMs**

Solid financial performance with strong capital support from OCBC Bank Singapore

OCBC NISP rebrands to **OCBC**, solidifying The Bank to become stronger with **One Brand** and **One Group** Unity

PT Bank Commonwealth officially merged with **OCBC**, effective on September 1, 2024

^{*)} based on bank-only financial report as of August 2025.

Board of commissioners as of September 30, 2025



Pramukti Surjaudaja
President Commissioner



Helen Wong
Commissioner



Na Wu Beng
Commissioner



Hartadi Agus Sarwono
Independent Commissioner



Jusuf Halim
Independent Commissioner



Betti S. Alisjahbana
Independent Commissioner



Nicholas Tan
Independent Commissioner

Board of directors as of September 30, 2025



Parwati Surjaudaja
President Director



Hartati
Director



Martin Widjaja
Director



Andrae Krishnawan W.
Director



Johannes Husin
Director



The Ka Jit
Director



Lili Surjani Budiana
Director



Heriyanto
Director

Thank you

Investor Relations

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