



## PT Bank OCBC NISP Tbk

### Financial Highlights

As of March 31 (Unaudited)

### Pokok-pokok Laporan Keuangan

Per tanggal 31 Maret (Tidak Diaudit)

Billion Rupiah	2026	2025	Δ YoY	Rp Miliar
<b>Consolidated - Income Statement</b>				<b>Laba Rugi - Konsolidasi</b>
Net Interest Income	2,927	2,723	7%	Pendapatan Bunga Bersih
Other Operating Income	510	504	1%	Pendapatan Operasional Lainnya
<b>Operating Income</b>	<b>3,437</b>	<b>3,227</b>	<b>6%</b>	<b>Pendapatan Operasional</b>
Other Operating Expenses	(1,549)	(1,581)	-2%	Beban Operasional Lainnya
<b>Pre-Provision Operating Profit</b>	<b>1,888</b>	<b>1,646</b>	<b>15%</b>	<b>Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai</b>
Allowance of Impairment Losses on Financial Assets and Others-net	(206)	(6)	n.m	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya-bersih
Non-Operating Income-net	19	(8)	n.m	Pendapatan bukan Operasional-bersih
<b>Profit Before Tax</b>	<b>1,701</b>	<b>1,632</b>	<b>4%</b>	<b>Laba Sebelum Pajak Penghasilan</b>
Income Tax	(341)	(341)	0%	Pajak Penghasilan
<b>Profit After Tax</b>	<b>1,360</b>	<b>1,291</b>	<b>5%</b>	<b>Laba Bersih</b>
<b>Consolidated - Financial Position</b>				<b>Posisi Keuangan - Konsolidasi</b>
Total Assets	312,879	293,097	7%	Jumlah Aset
Total Loans (Gross)	171,008	168,907	1%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	226,397	217,700	4%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	140,172	108,508	29%	Giro & Tabungan (CASA)
Time Deposits	86,225	109,192	-21%	Deposito Berjangka
Total Equity	44,600	39,702	12%	Jumlah Ekuitas
<b>%</b>				<b>%</b>
<b>Consolidated - Financial Ratios</b>				<b>Rasio Keuangan - Konsolidasi</b>
Net Interest Margin (NIM)	4.0	4.1	-0.1	Marjin Bunga Bersih
Cost to Income (CTIR)	45.1	49.0	-3.9	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	67.8	68.0	-0.2	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	2.3	-0.1	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.4	12.8	-0.4	Imbal atas Ekuitas (ROE)
Loan / Deposits	74.7	76.7	-2.0	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding <sup>1)</sup>	74.1	75.7	-1.6	Kredit yang Diberikan / Pendanaan <sup>1)</sup>
CASA / Deposits	61.9	49.8	12.1	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.1	1.7	0.4	Kredit Bermasalah Bruto
NPL Net	0.8	0.7	0.1	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.3	5.4	-0.1	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	221.8	285.8	-64.0	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	25.0	22.6	2.4	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	56.9	48.1	8.8	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	76.5	77.7	-1.2	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	236.7	259.0	-22.3	Rasio Kecukupan Likuiditas (LCR)

Note:

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

Catatan:

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