

PT Bank OCBC NISP Tbk

Financial Highlights

As of June 30 (unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 Juni (tidak diaudit)

Billion Rupiah	2022	2021	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	4,034	3,870	4.2%	Pendapatan Bunga Bersih
Other Operating Income	1,005	1,041	(3.4%)	Pendapatan Operasional Lainnya
Operating Income	5,039	4,911	2.6%	Pendapatan Operasional
Other Operating Expenses	(2,287)	(2,169)	5.4%	Beban Operasional Lainnya
Pre-Provision Operating Profit	2,752	2,742	0.3%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(659)	(786)	(16.2%)	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	2,094	1,957	7.0%	Laba Sebelum Pajak Penghasilan
Income Tax	(445)	(484)	(8.1%)	Pajak Penghasilan
Profit After Tax	1,649	1,473	12.0%	Laba Bersih

Billion Rupiah	2022	2021	Δ YoY	Rp Miliar
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	223,441	201,115	11.1%	Jumlah Aset
Total Loans (Gross)	127,104	115,492	10.1%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	171,498	150,376	14.0%	Jumlah Dana Pihak Ketiga
Total Equity	32,786	31,283	4.8%	Jumlah Ekuitas

%	2022	2021	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.7	3.9	(0.2)	Marjin Bunga Bersih
Cost to Income	45.4	44.2	1.2	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	69.5	72.1	(2.6)	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.9	1.9	-	Imbal atas Aset
Return on Equity (ROE)	10.6	10.0	0.6	Imbal atas Ekuitas
Loan / Deposits	74.0	76.6	(2.6)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	71.9	74.0	(2.1)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	56.7	48.8	7.9	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.4	2.5	(0.1)	Kredit Bermasalah Bruto
NPL Net	0.8	1.0	(0.2)	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	252.5	219.6	32.9	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.0	22.8	(0.8)	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