

PT Bank OCBC NISP Tbk

Financial Highlights

As of December 31 (Audited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Desember (Diaudit)

Rp Billion, unless otherwise stated	2022	2021	Δ YoY	Rp Miliar, kecuali dinyatakan lain
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	8,741	7,643	14.4%	Pendapatan Bunga Bersih
Other Operating Income	1,863	2,059	-9.6%	Pendapatan Operasional Lainnya
Operating Income	10,604	9,702	9.3%	Pendapatan Operasional
Other Operating Expenses	(4,668)	(4,214)	10.8%	Beban Operasional Lainnya
Pre-Provision Operating Profit	5,936	5,488	8.2%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(1,722)	(2,285)	-24.6%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Income Before Tax	4,218	3,204	31.7%	Laba Sebelum Pajak Penghasilan
Income Tax	(891)	(684)	30.2%	Pajak Penghasilan
Net Income	3,327	2,520	32.0%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	238,499	214,396	11.2%	Jumlah Aset
Total Loans (Gross)	137,621	120,775	13.9%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	176,085	168,051	4.8%	Jumlah Dana Pihak Ketiga
Total Equity	34,211	32,328	5.8%	Jumlah Ekuitas
%	2022	2021	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.0	3.8	0.2	Marjin Bunga Bersih
Cost to Income	44.0	43.4	0.6	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	71.1	76.5	-5.4	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.9	1.6	0.3	Imbal atas Aset
Return on Equity (ROE)	10.5	8.3	2.2	Imbal atas Ekuitas
Loan / Deposits	77.2	71.7	5.5	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	75.1	69.7	5.4	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	54.6	50.6	4.0	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.4	2.4	-	Kredit Bermasalah Bruto
NPL Net	1.0	0.9	0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	223.7	265.4	-41.7	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	21.5	23.0	-1.5	Tingkat Kecukupan Modal

Note:

1) Funding includes Customer Deposits, Subordinated Debt and Borrowings

Catatan:

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