

PT Bank OCBC NISP Tbk

Financial Highlights

As of June 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 Juni (Tidak Diaudit)

Billion Rupiah	2023	2022	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi – Konsolidasi
Net Interest Income	4,896	4,034	21%	Pendapatan Bunga Bersih
Other Operating Income	837	1,005	-17%	Pendapatan Operasional Lainnya
Operating Income	5,733	5,039	14%	Pendapatan Operasional
Other Operating Expenses	(2,500)	(2,288)	9%	Beban Operasional Lainnya
Pre-Provision Operating Profit	3,233	2,751	17%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(607)	(659)	-8%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	2,629	2,094	26%	Laba Sebelum Pajak Penghasilan
Income Tax	(564)	(445)	27%	Pajak Penghasilan
Profit After Tax	2,065	1,649	25%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	245,457	223,441	10%	Jumlah Aset
Total Loans (Gross)	142,348	127,104	12%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	178,345	171,498	4%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	97,751	97,297	0%	Giro & Tabungan (CASA)
Time Deposits	80,593	74,201	9%	Deposito Berjangka
Total Equity	35,297	32,786	8%	Jumlah Ekuitas
%	2023	2022	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	3.7	0.7	Marjin Bunga Bersih
Cost to Income (CTIR)	43.6	45.4	-1.8	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	70.0	69.5	0.5	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	1.9	0.3	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.3	10.6	1.7	Imbal atas Ekuitas (ROE)
Loan / Deposits	78.9	74.0	4.9	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	76.8	71.9	4.9	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	54.8	56.7	-1.9	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.3	2.4	-0.1	Kredit Bermasalah Bruto
NPL Net	0.7	0.8	-0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	256.4	252.5	3.9	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.2	22.0	1.2	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	25.6	40.2	-14.6	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	79.5	73.9	5.6	Rasio Intermediasi Makroprudensial / RIM
Loan at Risk (LaR)	6.2	12.3	-6.1	Loan at Risk (LaR)
Liquidity Coverage Ratio (LCR)	219.2	175.5	43.7	Rasio Kecukupan Likuiditas (LCR)

Note:

1) Funding includes Customer Deposits, Subordinated Debt and Borrowings

Catatan:

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