



PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (Tidak Diaudit)

Billion Rupiah	2024	2023	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	8,116	7,382	10%	Pendapatan Bunga Bersih
Other Operating Income	753	1,061	-29%	Pendapatan Operasional Lainnya
Operating Income	8,869	8,443	5%	Pendapatan Operasional
Other Operating Expenses	(4,681)	(3,759)	25%	Beban Operasional Lainnya
Pre-Provision Operating Profit	4,188	4,684	-11%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	35	(812)	-104%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	4,768	3,879	23%	Laba Sebelum Pajak Penghasilan
Income Tax	(950)	(826)	15%	Pajak Penghasilan
Profit After Tax	3,818	3,053	25%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	287,005	246,998	16%	Jumlah Aset
Total Loans (Gross)	161,780	144,722	12%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	199,405	184,253	8%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	111,886	95,282	17%	Giro & Tabungan (CASA)
Time Deposits	87,519	88,971	-2%	Deposito Berjangka
Total Equity	39,928	35,979	11%	Jumlah Ekuitas
%	2024	2023	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.4	4.4	-	Marjin Bunga Bersih
Cost to Income (CTIR)	52.8	44.5	8.3	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	70.8	70.6	0.2	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.4	2.2	0.2	Imbal atas Aset (ROA)
Return on Equity (ROE)	13.9	12.1	1.8	Imbal atas Ekuitas (ROE)
Loan / Deposits	80.4	77.6	2.8	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	79.2	75.6	3.6	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	56.1	51.7	4.4	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.8	1.9	-0.1	Kredit Bermasalah Bruto
NPL Net	0.7	0.7	-	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.6	5.8	-0.2	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	283.2	314.9	-31.7	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.7	23.2	0.5	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	55.3	24.3	31.0	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	81.1	78.0	3.1	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	259.5	249.1	10.4	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