



PT Bank OCBC NISP Tbk

Financial Highlights

As of June 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 Juni (Tidak Diaudit)

Billion Rupiah	2025	2024	Δ YoY	Rp Miliar
Consolidated - Income Statement				Lab a Rug i - Konsolidasi
Net Interest Income	5,460	5,259	4%	Pendapatan Bunga Bersih
Other Operating Income	1,045	439	138%	Pendapatan Operasional Lainnya
Operating Income	6,505	5,698	14%	Pendapatan Operasional
Other Operating Expenses	(3,089)	(2,902)	6%	Beban Operasional Lainnya
Pre-Provision Operating Profit	3,416	2,796	22%	Lab a Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
(Allowance)/Reversal of Impairment Losses on Financial Assets and Others-net	(175)	99	278%	(Pembentukan)/Pembalikan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya-bersih
Non-Operating Income-net	2	172	-99%	Pendapatan bukan Operasional-bersih
Profit Before Tax	3,243	3,067	6%	Lab a Sebelum Pajak Penghasilan
Income Tax	(677)	(676)	0%	Pajak Penghasilan
Profit After Tax	2,566	2,391	7%	Lab a Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	295,972	266,479	11%	Jumlah Aset
Total Loans (Gross)	166,344	162,470	2%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	216,280	198,591	9%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	115,026	111,277	3%	Giro & Tabungan (CASA)
Time Deposits	101,254	87,314	16%	Deposito Berjangka
Total Equity	41,083	37,989	8%	Jumlah Ekuitas
%				%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.0	4.4	-0.4	Marjin Bunga Bersih
Cost to Income (CTIR)	47.5	50.9	-3.4	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	69.2	68.7	0.5	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	2.4	-0.2	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.8	13.3	-0.5	Imbal atas Ekuitas (ROE)
Loan / Deposits	76.0	81.1	-5.1	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	75.0	79.9	-4.9	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	53.2	56.0	-2.8	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.9	2.0	-0.1	Kredit Bermasalah Bruto
NPL Net	0.7	0.7	-	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.5	5.8	-0.3	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	253.7	248.3	5.4	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.6	22.5	1.1	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	45.6	47.4	-1.8	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	76.9	81.5	-4.6	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	267.0	225.7	41.3	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