



PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (Tidak Diaudit)

Billion Rupiah	2025	2024	Δ YoY	Rp Miliar
Consolidated - Income Statement				Lab a Rug i - Konsolidasi
Net Interest Income	8,109	8,116	0%	Pendapatan Bunga Bersih
Other Operating Income	1,596	746	114%	Pendapatan Operasional Lainnya
Operating Income	9,705	8,862	10%	Pendapatan Operasional
Other Operating Expenses	(4,617)	(4,681)	-1%	Beban Operasional Lainnya
Pre-Provision Operating Profit	5,088	4,181	22%	Lab a Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
(Allowance)/Reversal of Impairment Losses on Financial Assets and Others-net	(241)	35	n.m	(Pembentukan)/Pembalikan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya-bersih
Non-Operating Income-net	5	552	-99%	Pendapatan bukan Operasional-bersih
Profit Before Tax	4,852	4,768	2%	Lab a Sebelum Pajak Penghasilan
Income Tax	(1,027)	(950)	8%	Pajak Penghasilan
Profit After Tax	3,824	3,818	0%	Lab a Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	293,805	287,005	2%	Jumlah Aset
Total Loans (Gross)	164,739	161,780	2%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	230,124	199,405	15%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	128,210	111,886	15%	Giro & Tabungan (CASA)
Time Deposits	101,914	87,519	16%	Deposito Berjangka
Total Equity	42,768	39,928	7%	Jumlah Ekuitas
%	2025	2024	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.9	4.4	-0.5	Marjin Bunga Bersih
Cost to Income (CTIR)	47.6	52.8	-5.2	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	69.2	69.7	-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)	12.5	13.9	-1.4	Imbal atas Ekuitas (ROE)
Loan / Deposits	70.8	80.4	-9.6	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	69.4	79.2	-9.8	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	55.7	56.1	-0.4	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.0	1.8	0.2	Kredit Bermasalah Bruto
NPL Net	0.8	0.7	0.1	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.4	5.6	-0.2	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	237.1	283.2	-46.1	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	25.1	23.7	1.4	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	64.2	55.3	8.9	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	72.0	81.1	-9.1	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	279.9	259.5	20.4	Rasio Kecukupan Likuiditas (LCR)

Note:

1) Funding includes Customer Deposits, Subordinated Debt, Bonds and Borrowings

Catatan:

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