PT Bank OCBC NISP Tbk

Financial Highlights
As of June 30 (Unaudited)

Pokok-pokok Laporan Keuangan
Per tanggal 30 Juni (Tidak Diaudit)

Billion Rupiah	2026	2025	∆ YoY	Rp Miliar
Consolidated - Income Statement				**Laba Rugi - Konsolidasi**
Net Interest Income	5,855	5,460	7%	Pendapatan Bunga Bersih
Other Operating Income	1,035	1,045	-1%	Pendapatan Operasional Lainnya
Operating Income	**6,890**	**6,505**	**6%**	**Pendapatan Operasional**
Other Operating Expenses	(3,115)	(3,089)	1%	Beban Operasional Lainnya
Pre-Provision Operating Profit	3,775	3,416	11%	**Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai**
Allowance of Impairment Losses on Financial Assets and Others-net	(399)	(175)	128%	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya-bersih
Non-Operating Income-net	31	2	n.m	Pendapatan bukan Operasional-bersih
Profit Before Tax	**3,407**	**3,243**	**5%**	**Laba Sebelum Pajak Penghasilan**
Income Tax	(677)	(677)	0%	Pajak Penghasilan
Profit After Tax	**2,730**	**2,566**	**6%**	**Laba Bersih**
Consolidated - Financial Position				**Posisi Keuangan - Konsolidasi**
Total Assets	329,494	295,972	11%	Jumlah Aset
Total Loans (Gross)	185,304	166,344	11%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	239,938	216,280	11%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	145,192	115,026	26%	Giro & Tabungan (CASA)
Time Deposits	94,746	101,254	-6%	Deposito Berjangka
Total Equity	44,373	41,083	8%	Jumlah Ekuitas

%	2026	2025	∆ YoY	%
Consolidated - Financial Ratios				**Rasio Keuangan - Konsolidasi**
Net Interest Margin (NIM)	3.9	4.0	-0.1	Marjin Bunga Bersih
Cost to Income (CTIR)	45.2	47.5	-2.3	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	67.9	69.2	-1.3	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	2.2	-	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.6	12.8	-0.2	Imbal atas Ekuitas (ROE)
Loan / Deposits	76.3	76.0	0.3	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding [1)]	75.6	75.0	0.6	Kredit yang Diberikan / Pendanaan[1)]
CASA / Deposits	60.5	53.2	7.3	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.9	1.9	-	Kredit Bermasalah Bruto
NPL Net	0.7	0.7	-	Kredit Bermasalah Bersih
Loan at Risk (LaR)	4.8	5.5	-0.7	*Loan at Risk* (LaR)
Loans Loss Provision / NPL Gross	230.0	253.7	-23.7	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.1	23.6	-0.5	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	47.7	45.6	2.1	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	78.1	76.9	1.2	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	233.2	267.0	-33.8	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