



PT Bank OCBC NISP Tbk

Financial Highlights

As of December 31 (Audited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Desember (Diaudit)

Billion Rupiah	2024	2023	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	11,045	9,911	11%	Pendapatan Bunga Bersih
Other Operating Income	891	1,402	-36%	Pendapatan Operasional Lainnya
Operating Income	11,936	11,313	6%	Pendapatan Operasional
Other Operating Expenses	(6,079)	(5,011)	21%	Beban Operasional Lainnya
Pre-Provision Operating Profit	5,857	6,302	-7%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(151)	(1,133)	-87%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	5,989	5,184	16%	Laba Sebelum Pajak Penghasilan
Income Tax	(1,122)	(1,093)	3%	Pajak Penghasilan
Profit After Tax	4,867	4,091	19%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	281,008	249,757	13%	Jumlah Aset
Total Loans (Gross)	170,461	154,094	11%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	205,932	181,755	13%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	113,954	101,371	12%	Giro & Tabungan (CASA)
Time Deposits	91,978	80,384	14%	Deposito Berjangka
Total Equity	40,691	37,320	9%	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)	50.9	44.3	6.6	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	71.0	71.0	-	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	2.1	0.1	Imbal atas Aset (ROA)
Return on Equity (ROE)	13.0	12.0	1.0	Imbal atas Ekuitas (ROE)
Loan / Deposits	81.9	83.8	-1.9	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	80.7	82.5	-1.8	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	55.3	55.8	-0.5	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.6	1.6	-	Kredit Bermasalah Bruto
NPL Net	0.6	0.6	-	Kredit Bermasalah Bersih
Loan at Risk (LaR)	4.8	5.2	-0.4	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	307.1	324.7	-17.6	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	23.6	23.7	-0.1	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	47.6	32.4	15.2	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	83.3	84.8	-1.5	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	260.6	206.2	54.4	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