OCBC NISP

PT Bank OCBC NISP Tbk

Financial Highlights
As of March 31 (unaudited)

Pokok-pokok Laporan Keuangan
Per tanggal 31 Maret (tidak diaudit)

Billion Rupiah	2021	2020	Δ YoY	Rp Miliar
Consolidated - Income Statement				**Laba Rugi - Konsolidasi**
Net Interest Income	1,910	1,732	10%	Pendapatan Bunga Bersih
Other Operating Income	485	719	(33%)	Pendapatan Operasional Lainnya
Operating Income	2,395	2,451	(2%)	Pendapatan Operasional
Other Operating Expenses	(1,077)	(1,088)	(1%)	Beban Operasional Lainnya
Pre-Provision Operating Profit	1,318	1,363	(3%)	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(664)	(244)	172%	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	655	1,119	(41%)	Laba Sebelum Pajak Penghasilan
Income Tax	(140)	(328)	(57%)	Pajak Penghasilan
Profit After Tax	515	791	(35%)	Laba Bersih

Billion Rupiah	2021	2020	Δ YoY	Rp Miliar
Consolidated - Financial Position				**Posisi Keuangan - Konsolidasi**
Total Assets	207,743	191,456	9%	Jumlah Aset
Total Loans (Gross)	114,879	123,874	(7%)	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	155,053	137,366	13%	Jumlah Dana Pihak Ketiga
Total Equity	30,200	27,944	8%	Jumlah Ekuitas

%	2021	2020	Δ YoY	%
Consolidated - Financial Ratios				**Rasio Keuangan - Konsolidasi**
Net Interest Margin (NIM)	3.8	4.0	(0.2)	Marjin Bunga Bersih
Cost to Income	45.0	44.4	0.6	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	81.5	71.9	9.6	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.2	2.4	(1.2)	Imbal atas Aset
Return on Equity (ROE)	7.1	11.7	(4.6)	Imbal atas Ekuitas
Loan / Deposits	73.9	89.9	(16.0)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding [1)]	71.3	87.3	(16.0)	Kredit yang Diberikan / Pendanaan[1)]
CASA / Deposits	45.1	45.5	(0.4)	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.0	1.8	0.2	Kredit Bermasalah Bruto
NPL Net	0.8	0.9	(0.1)	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	278.0	205.4	72.6	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.1	18.8	3.3	Tingkat Kecukupan Modal

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

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