



PT Bank OCBC NISP Tbk

Financial Highlights

As of December 31 (audited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Desember (diaudit)

Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	6,827	6,439	6%	Pendapatan Bunga Bersih
Other Operating Income	2,249	1,913	18%	Pendapatan Operasional Lainnya
Operating Income	9,076	8,352	9%	Pendapatan Operasional
Other Operating Expenses	(3,840)	(3,769)	2%	Beban Operasional Lainnya
Pre-Provision Operating Profit	5,236	4,583	14%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(2,455)	(695)	253%	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	2,785	3,891	(28%)	Laba Sebelum Pajak Penghasilan
Income Tax	(683)	(952)	(28%)	Pajak Penghasilan
Profit After Tax	2,102	2,939	(28%)	Laba Bersih

Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	206,297	180,707	14%	Jumlah Aset
Total Loans (Gross)	114,903	119,046	(3%)	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	159,036	126,121	26%	Jumlah Dana Pihak Ketiga
Total Equity	29,829	27,665	8%	Jumlah Ekuitas

%	2020	2019	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.8	4.0	(0.2)	Marjin Bunga Bersih
Cost to Income	42.3	45.1	(2.8)	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	81.1	74.8	6.3	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.5	2.2	(0.7)	Imbal atas Aset
Return on Equity (ROE)	7.5	11.6	(4.1)	Imbal atas Ekuitas
Loan / Deposits	72.0	94.1	(22.1)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	69.5	91.1	(21.6)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	42.2	40.4	1.8	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.9	1.7	0.2	Kredit Bermasalah Bruto
NPL Net	0.8	0.8	-	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	233.8	226.3	7.5	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.0	19.2	2.8	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