



PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (tidak diaudit)

Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	5,052	4,767	6%	Pendapatan Bunga Bersih
Other Operating Income	1,752	1,430	23%	Pendapatan Operasional Lainnya
Operating Income	6,804	6,197	10%	Pendapatan Operasional
Other Operating Expenses	(2,842)	(2,808)	1%	Beban Operasional Lainnya
Pre-Provision Operating Profit	3,962	3,389	17%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(1,373)	(453)	203%	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	2,590	2,939	(12%)	Laba Sebelum Pajak Penghasilan
Income Tax	(643)	(720)	(11%)	Pajak Penghasilan
Profit After Tax	1,946	2,219	(12%)	Laba Bersih

Billion Rupiah	2020	2019	Δ YoY	Rp Miliar
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	197,926	175,349	13%	Jumlah Aset
Total Loans (Gross)	118,905	119,936	(1%)	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	153,386	132,001	16%	Jumlah Dana Pihak Ketiga
Total Equity	29,554	26,907	10%	Jumlah Ekuitas

%	2020	2019	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.9	3.9	-	Marjin Bunga Bersih
Cost to Income	41.8	45.3	(3.5)	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	76.8	74.8	2.0	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.9	2.2	(0.3)	Imbal atas Aset
Return on Equity (ROE)	9.3	11.8	(2.5)	Imbal atas Ekuitas
Loan / Deposits	77.3	90.6	(13.3)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	75.5	87.8	(12.3)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	41.9	37.9	4.0	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.8	1.8	-	Kredit Bermasalah Bruto
NPL Net	0.9	0.8	0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	257.3	215.7	41.6	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	21.0	18.7	2.3	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