

PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (tidak diaudit)

Billion Rupiah	2021	2020	Δ YoY	Rp Miliar
Consolidated - Income Statement				Lab a Rugi - Konsolidasi
Net Interest Income	5,715	5,262	8.6%	Pendapatan Bunga Bersih
Other Operating Income	1,554	1,752	(11.3%)	Pendapatan Operasional Lainnya
Operating Income	7,269	7,014	3.6%	Pendapatan Operasional
Other Operating Expenses	(3,211)	(3,052)	5.2%	Beban Operasional Lainnya
Pre-Provision Operating Profit	4,058	3,962	2.4%	Lab a Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(1,354)	(1,373)	(1.4%)	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Income Before Tax	2,705	2,590	4.5%	Lab a Sebelum Pajak Penghasilan
Income Tax	(670)	(643)	4.1%	Pajak Penghasilan
Net Income	2,035	1,947	4.6%	Lab a Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	211,283	197,926	6.7%	Jumlah Aset
Total Loans (Gross)	117,334	118,905	(1.3%)	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	161,004	153,386	5.0%	Jumlah Dana Pihak Ketiga
Total Equity	31,818	29,554	7.7%	Jumlah Ekuitas
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.9	4.0	(0.1)	Marjin Bunga Bersih
Cost to Income	44.2	43.5	0.7	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	73.7	76.8	(3.1)	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.8	1.9	(0.1)	Imbal atas Aset
Return on Equity (ROE)	9.1	9.3	(0.2)	Imbal atas Ekuitas
Loan / Deposits	72.7	77.1	(4.4)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	70.6	75.3	(4.7)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	49.2	41.9	7.3	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.4	1.8	0.6	Kredit Bermasalah Bruto
NPL Net	1.0	0.9	0.1	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	231.8	257.3	(25.5)	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.5	21.0	1.5	Tingkat Kecukupan Modal

Note:

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

Catatan:

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