

PT Bank OCBC NISP Tbk

Financial Highlights

As of March 31 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Maret (Tidak diaudit)

Billion Rupiah	2022	2021	Δ YoY	Rp Miliar
Consolidated - Income Statement				Lab a Rugi - Konsolidasi
Net Interest Income	1,957	1,910	2.5%	Pendapatan Bunga Bersih
Other Operating Income	566	485	16.7%	Pendapatan Operasional Lainnya
Operating Income	2,523	2,395	5.3%	Pendapatan Operasional
Other Operating Expenses	1,161	1,077	7.8%	Beban Operasional Lainnya
Pre-Provision Operating Profit	1,362	1,318	3.4%	Lab a Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(575)	(664)	(13.4%)	Pembentukan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Income Before Tax	788	655	20.3%	Lab a Sebelum Pajak Penghasilan
Income Tax	(167)	(140)	18.8%	Pajak Penghasilan
Net Income	621	515	20.7%	Lab a Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	225,703	207,743	8.6%	Jumlah Aset
Total Loans (Gross)	123,289	114,879	7.3%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	174,892	155,053	12.8%	Jumlah Dana Pihak Ketiga
Total Equity	32,563	30,200	7.8%	Jumlah Ekuitas
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.6	3.8	(0.2)	Marjin Bunga Bersih
Cost to Income	46.0	45.0	1.0	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	77.2	81.5	(4.3)	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.4	1.2	0.2	Imbal atas Aset
Return on Equity (ROE)	7.9	7.1	0.8	Imbal atas Ekuitas
Loan / Deposits	70.3	73.7	(3.4)	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	68.4	71.0	(2.6)	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	51.1	45.1	6.0	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.3	2.0	0.3	Kredit Bermasalah Bruto
NPL Net	0.7	0.8	(0.1)	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	289.5	278.0	11.5	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.4	22.1	0.3	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