

PT Bank OCBC NISP Tbk

Financial Highlights

As of September 30 (unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 30 September (tidak diaudit)

Billion Rupiah	2022	2021	Δ YoY	Rp Miliar
Consolidated - Income Statement				Lab a Rugi - Konsolidasi
Net Interest Income	6,286	5,715	10.0%	Pendapatan Bunga Bersih
Other Operating Income	1,374	1,554	(11.6%)	Pendapatan Operasional Lainnya
Operating Income	7,660	7,269	5.4%	Pendapatan Operasional
Other Operating Expenses	(3,431)	(3,211)	6.9%	Beban Operasional Lainnya
Pre-Provision Operating Profit	4,229	4,058	4.2%	Lab a Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(1,004)	(1,354)	(25.9%)	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Income Before Tax	3,233	2,705	19.5%	Lab a Sebelum Pajak Penghasilan
Income Tax	(685)	(670)	2.2%	Pajak Penghasilan
Net Income	2,548	2,035	25.2%	Lab a Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	220,390	211,283	4.3%	Jumlah Aset
Total Loans (Gross)	131,506	117,334	12.1%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	161,400	161,004	0.2%	Jumlah Dana Pihak Ketiga
Total Equity	33,179	31,818	4.3%	Jumlah Ekuitas
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	3.9	3.9	-	Marjin Bunga Bersih
Cost to Income	44.8	44.2	0.6	Biaya terhadap Pendapatan
Operating Expenses / Operating Income	69.1	73.7	(4.6)	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	1.9	1.8	0.1	Imbal atas Aset
Return on Equity (ROE)	10.8	9.1	1.7	Imbal atas Ekuitas
Loan / Deposits	81.3	72.7	8.6	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	78.9	70.6	8.3	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	60.7	49.2	11.5	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	2.3	2.4	(0.1)	Kredit Bermasalah Bruto
NPL Net	0.8	1.0	(0.2)	Kredit Bermasalah Bersih
Loans Loss Provision / NPL Gross	266.9	231.8	35.1	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	21.0	22.5	(1.5)	Tingkat Kecukupan Modal

Note:

1) Funding includes Customer Deposits, Subordinated Debt and Borrowings

Catatan:

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