



PT Bank OCBC NISP Tbk

Financial Highlights

As of March 31 (Unaudited)

Pokok-pokok Laporan Keuangan

Per tanggal 31 Maret (Tidak Diaudit)

Billion Rupiah	2025	2024	Δ YoY	Rp Miliar
Consolidated - Income Statement				Laba Rugi - Konsolidasi
Net Interest Income	2,723	2,603	5%	Pendapatan Bunga Bersih
Other Operating Income	504	255	97%	Pendapatan Operasional Lainnya
Operating Income	3,227	2,858	13%	Pendapatan Operasional
Other Operating Expenses	(1,581)	(1,367)	16%	Beban Operasional Lainnya
Pre-Provision Operating Profit	1,646	1,491	10%	Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Losses on Financial Assets-net	(6)	(12)	-45%	Cadangan Kerugian Penurunan Nilai atas Aset Keuangan-bersih
Profit Before Tax	1,632	1,480	10%	Laba Sebelum Pajak Penghasilan
Income Tax	(341)	(313)	9%	Pajak Penghasilan
Profit After Tax	1,291	1,167	11%	Laba Bersih
Consolidated - Financial Position				Posisi Keuangan - Konsolidasi
Total Assets	293,097	252,406	16%	Jumlah Aset
Total Loans (Gross)	168,907	152,631	11%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	217,700	179,914	21%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	108,508	101,854	7%	Giro & Tabungan (CASA)
Time Deposits	109,192	78,059	40%	Deposito Berjangka
Total Equity	39,702	36,841	8%	Jumlah Ekuitas
%	2025	2024	Δ YoY	%
Consolidated - Financial Ratios				Rasio Keuangan - Konsolidasi
Net Interest Margin (NIM)	4.1	4.4	-0.3	Marjin Bunga Bersih
Cost to Income (CTIR)	49.0	47.8	1.2	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	69.1	67.9	1.2	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.3	2.4	-0.1	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.8	13.0	-0.2	Imbal atas Ekuitas (ROE)
Loan / Deposits	76.7	84.0	-7.3	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding ¹⁾	75.7	82.7	-7.0	Kredit yang Diberikan / Pendanaan ¹⁾
CASA / Deposits	49.8	56.6	-6.8	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.7	1.8	-0.1	Kredit Bermasalah Bruto
NPL Net	0.7	0.6	0.1	Kredit Bermasalah Bersih
Loan at Risk (LaR)	5.4	5.4	-	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	285.8	287.3	-1.5	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	22.6	23.2	-0.6	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	48.1	41.5	6.6	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	77.7	85.1	-7.4	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	259.0	228.3	30.7	Rasio Kecukupan Likuiditas (LCR)

Note:

1) Funding includes Customer Deposits, Subordinated Debt and Borrowings

Catatan:

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