

PT Bank OCBC NISP Tbk (OCBC)

Financial Performance – Full Year 2025

(Audited)

Agenda

1 Full Year 2025 Performance

2 Corporate Updates

3 Appendix



1 Full Year 2025 Performance



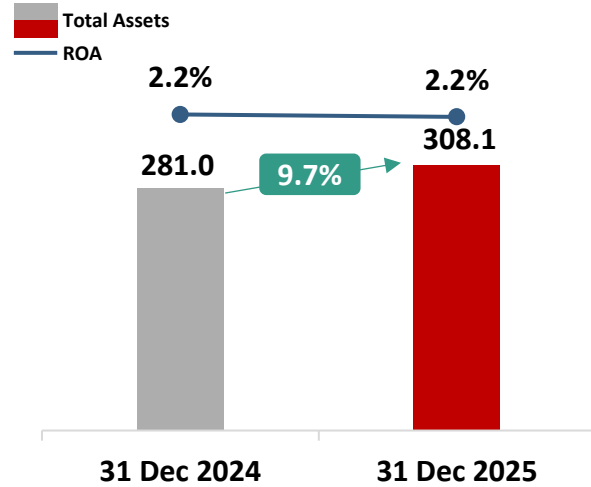
FY 2025 executive summary

- NPAT reported at Rp5.1 trillion
- Total Assets grew 10% YoY to Rp308 trillion
- Loans increased by 2% YoY to Rp173 trillion
- Deposits from customers increased by 18% YoY to Rp244 trillion
- LDR was 70.4% while Loan-to-funding ratio was 69.9%
- CASA ratio stood at 58.0%
- NPL-Gross at 1.9%, while NPL-Net at 0.8%
- CAR was at 24.5%, with tier 1 capital ratio of 23.4%
- Corporate Rating is AAA with stable outlook
- Operating 202 offices and 521 ATMs along with various digital channels

Key financial highlights

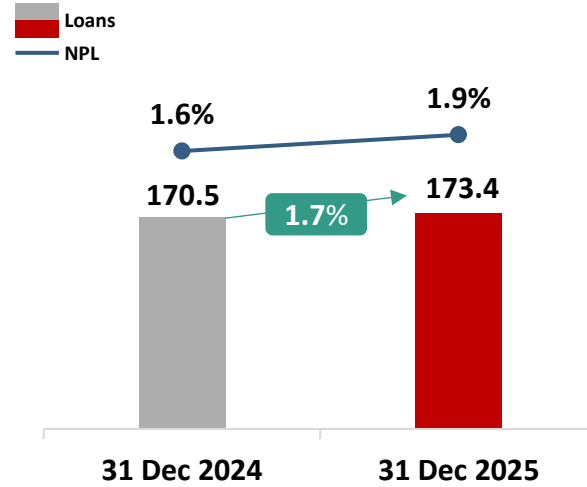
Total Assets & Return on Assets (ROA)

Rp trillion, %



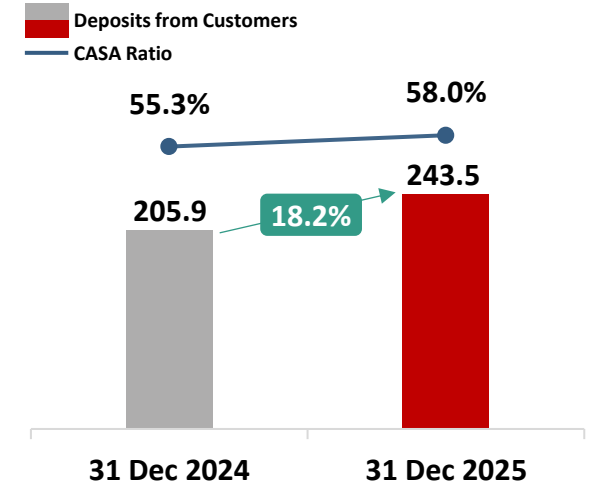
Loans & Non-Performing Loan (NPL)

Rp trillion, %



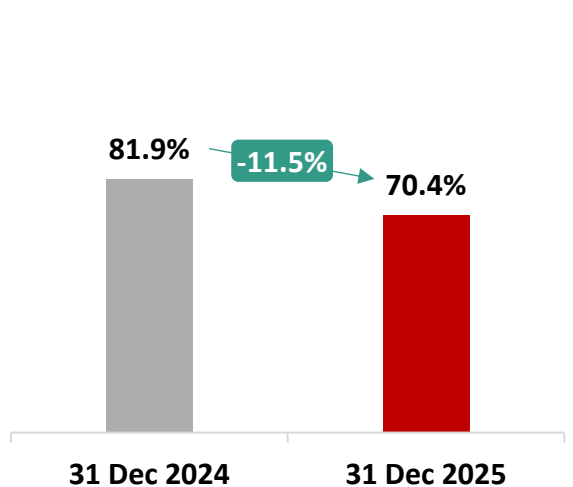
Deposits from Customers & CASA Ratio

Rp trillion, %



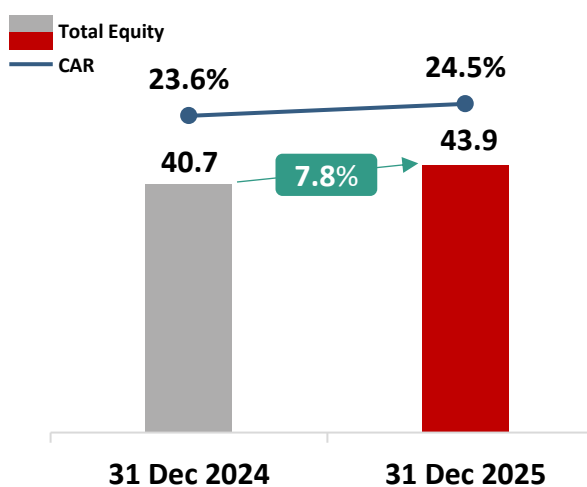
Loan-to-Deposit Ratio/LDR

%



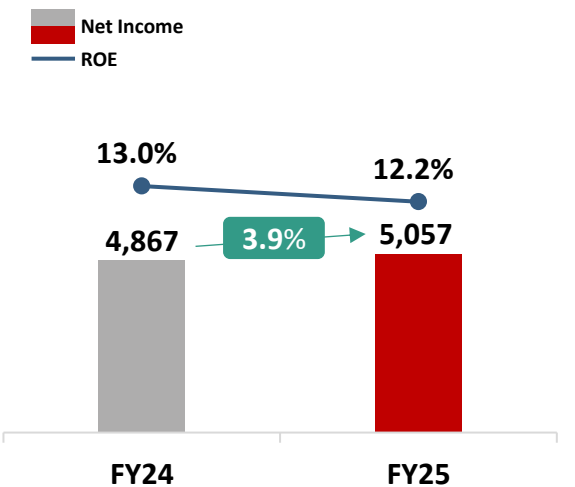
Total Equity & Capital Adequacy Ratio (CAR)

Rp trillion, %



Net Income & Return on Equity (ROE)

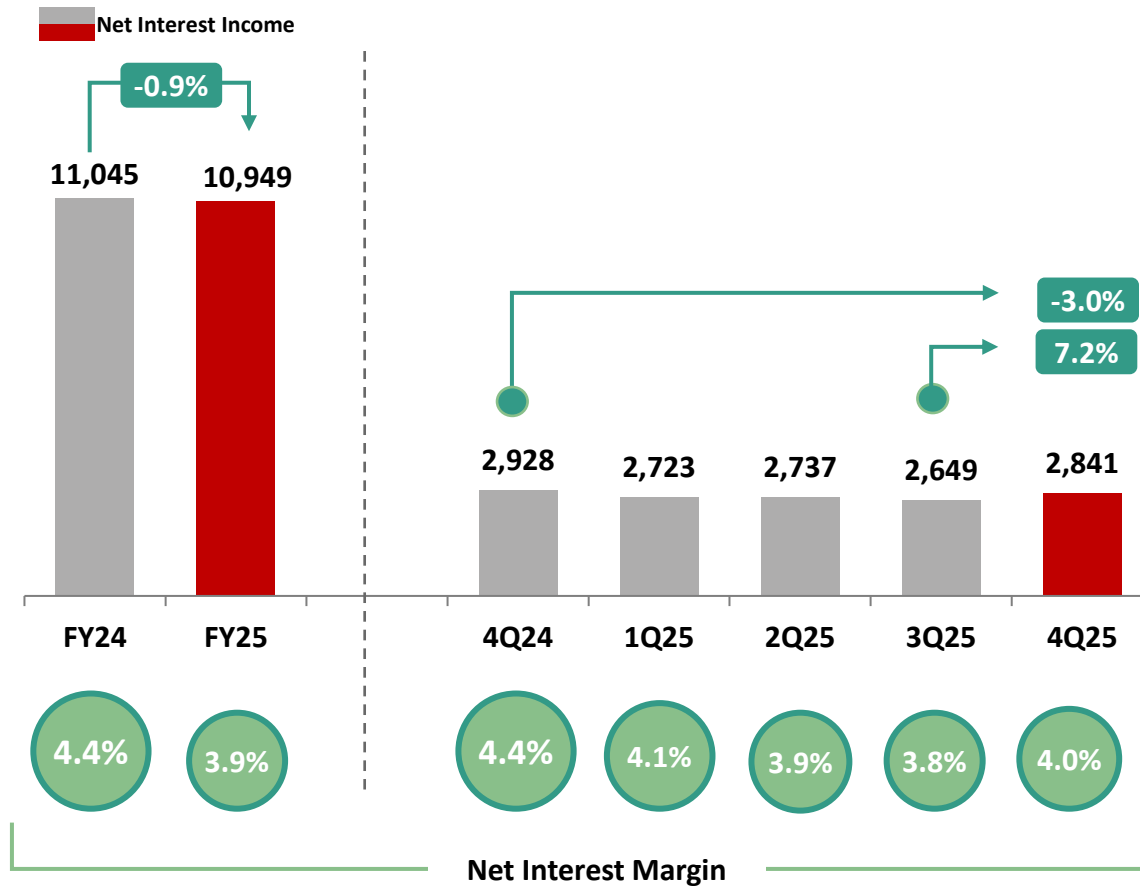
Rp billion, %



NIM stood at 3.9% with diversified sources of non-interest income

Net Interest Income & Net Interest Margin (NIM)

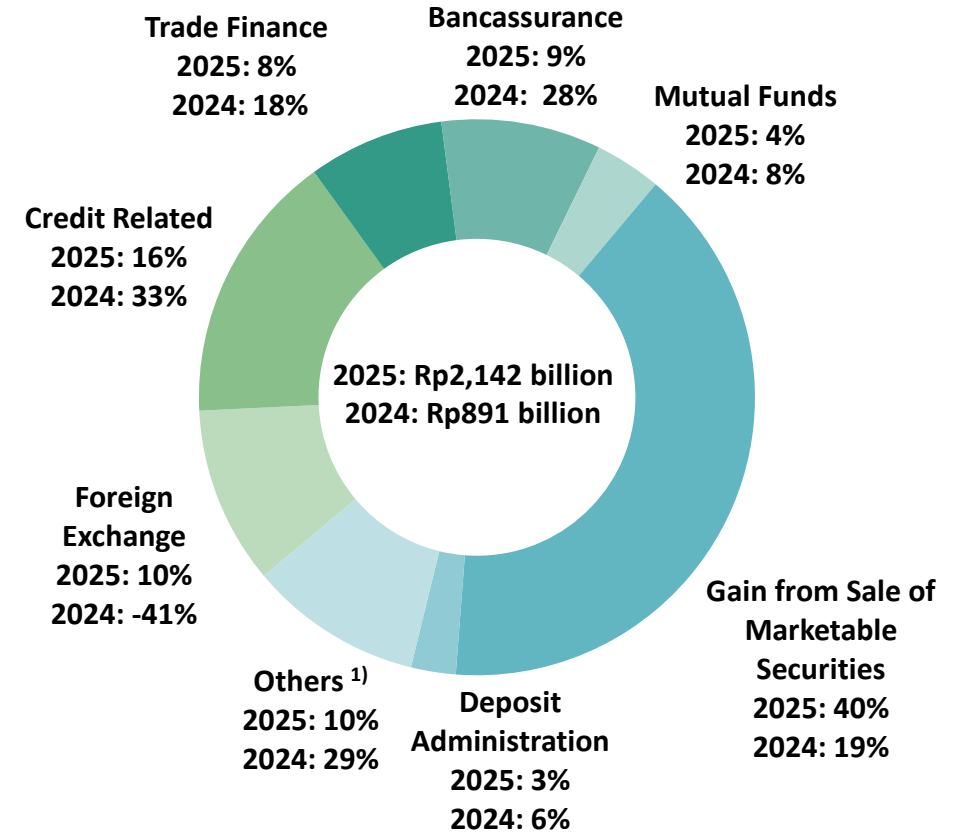
Rp billion, %



Non-Interest Income by Type

% Composition

31 December



Note:

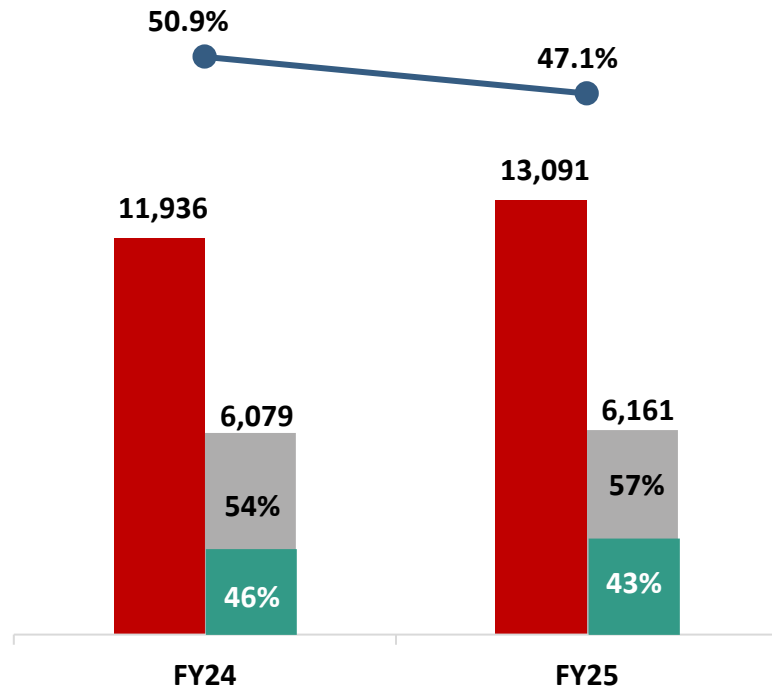
1) Includes Remittance, E-Channel, and Other fees.

Cost to income ratio at 47.1% and BOPO at 69.6%

Cost-to-Income Ratio

Rp billion, %

■ Total Income 1) ■ Employee Expense
■ General & Administration Expenses — Cost-to-Income Ratio 2)



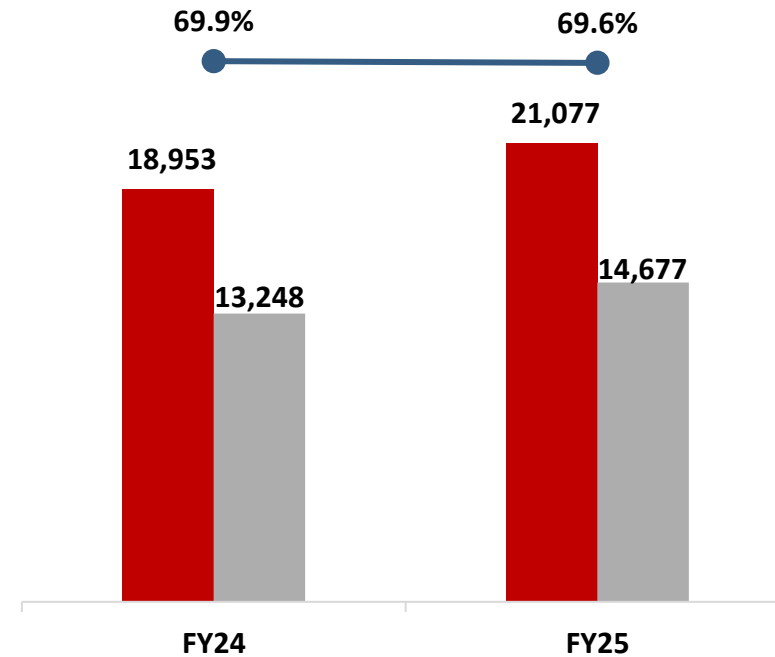
Notes:

- 1) Total Income: Net Interest Income and Non-Interest Income.
- 2) Cost-to-Income Ratio: Operating Expenses / Total Income.

BOPO Ratio

Rp billion, %

■ Total Operating Income 1) ■ Total Operating Expenses 2) — BOPO 3)



Notes:

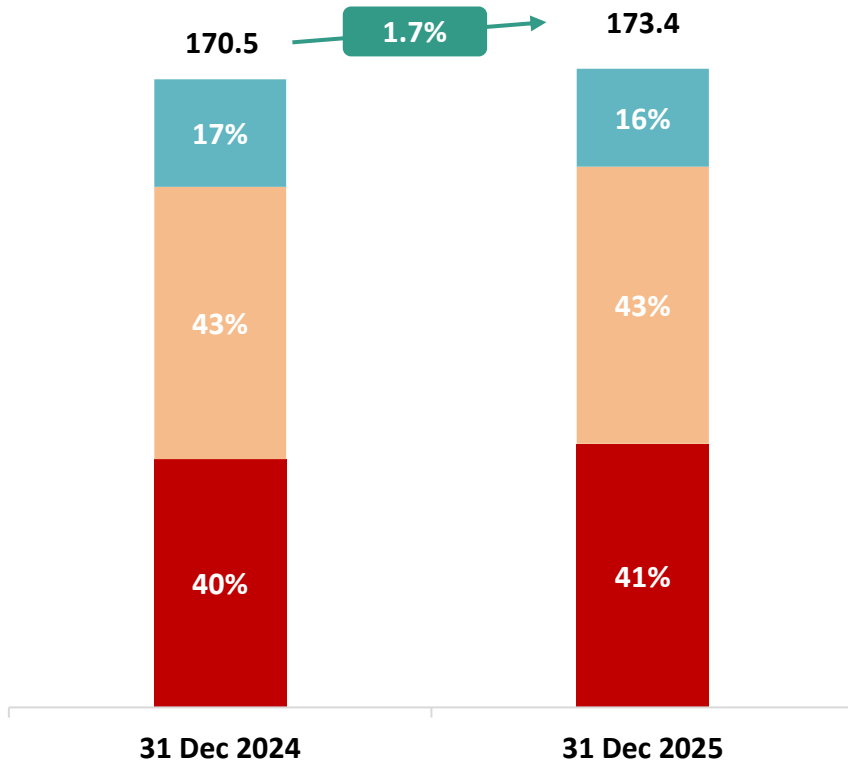
- 1) Total Operating Income: Interest Income and Non-Interest Income.
- 2) Total Operating Expenses: Interest Expense, Operating Expense and Provision Expense.
- 3) BOPO: Total Operating Expenses / Total Operating Income.

Total loans recorded at Rp173.4 trillion with diversified sectors

Loans by Types

Rp trillion, %

Working Capital Investment Consumer *

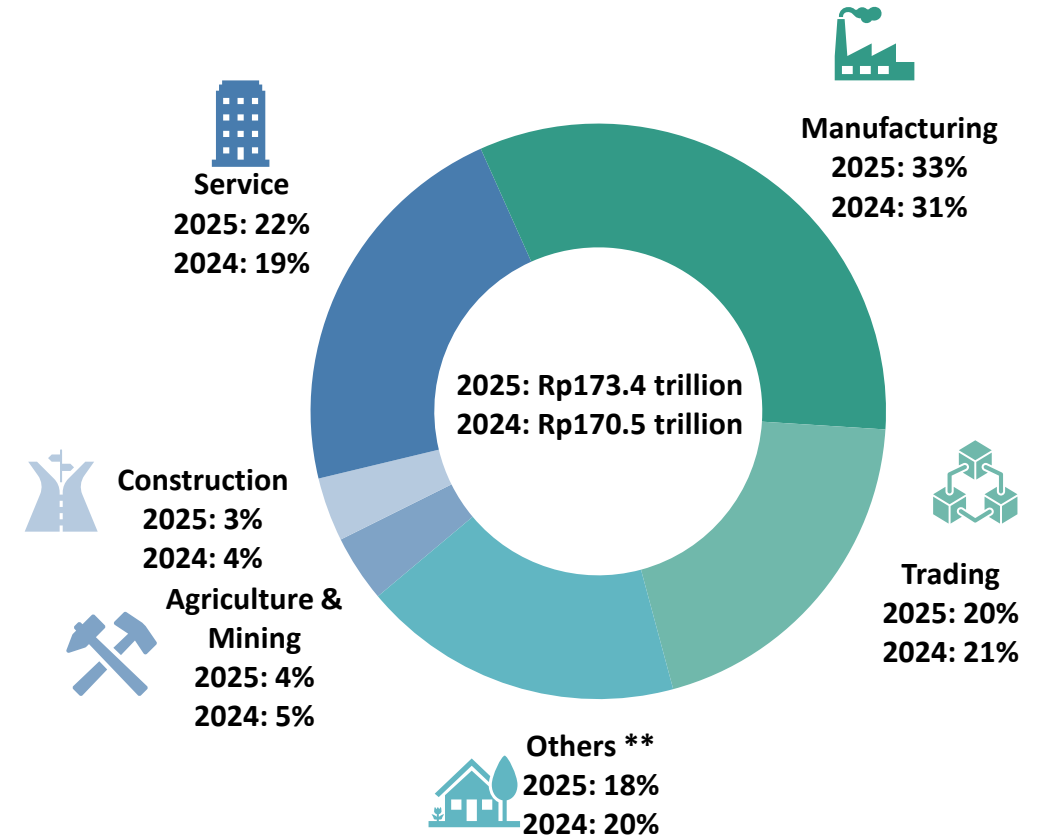


* Consumer loans include employee loans

Loans by Sectors

% Composition

31 December

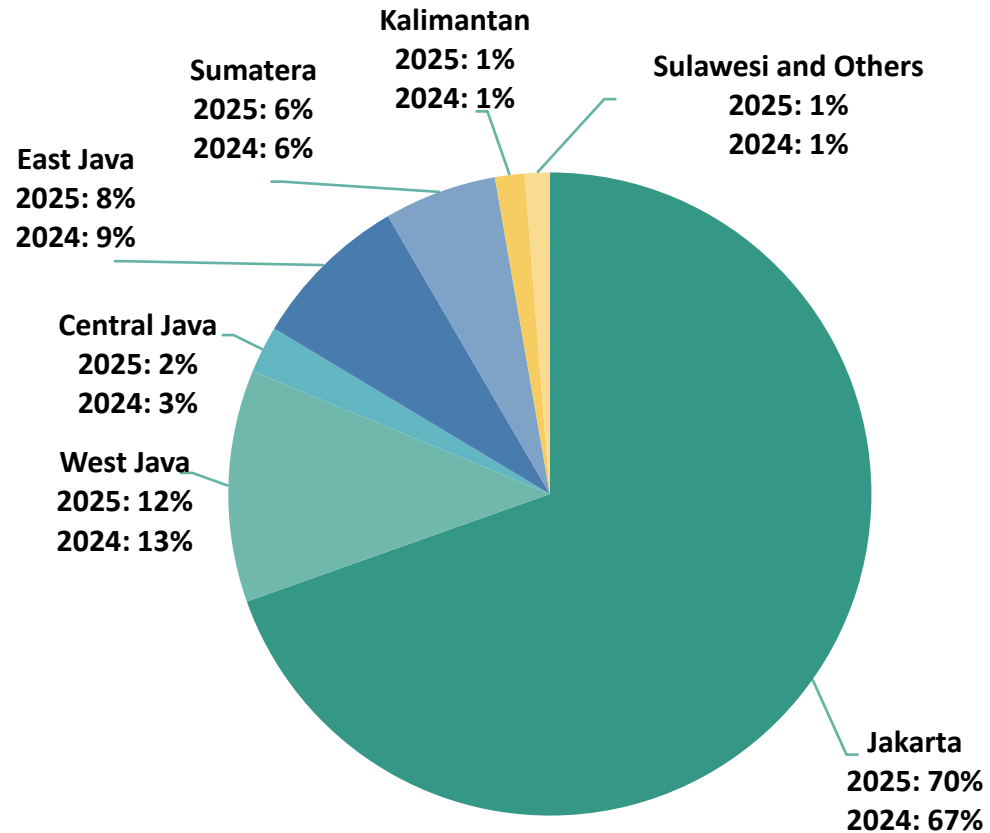


** Includes Consumer loans, and electricity, gas, & plumbing

Total loans were diversified to different regions

Loans by Geography

31 December

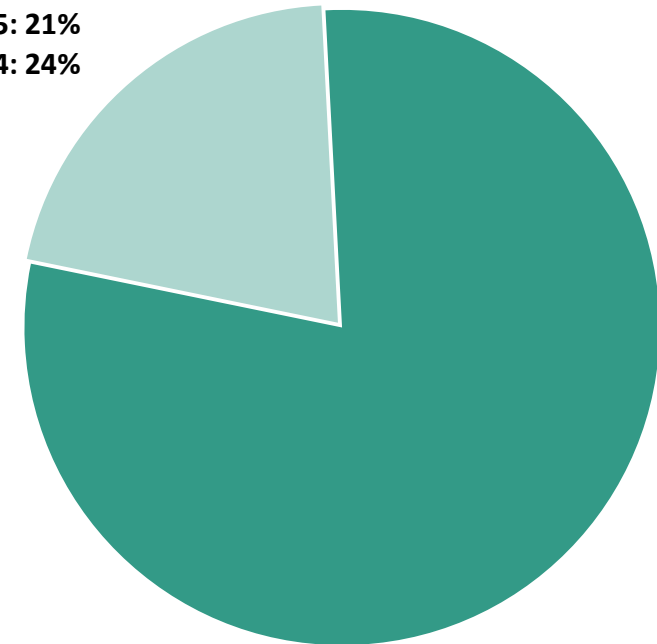


Outstanding Loans
2025: Rp173.4 trillion
2024: Rp170.5 trillion

Loans by Currency

31 December

Foreign Currencies
2025: 21%
2024: 24%

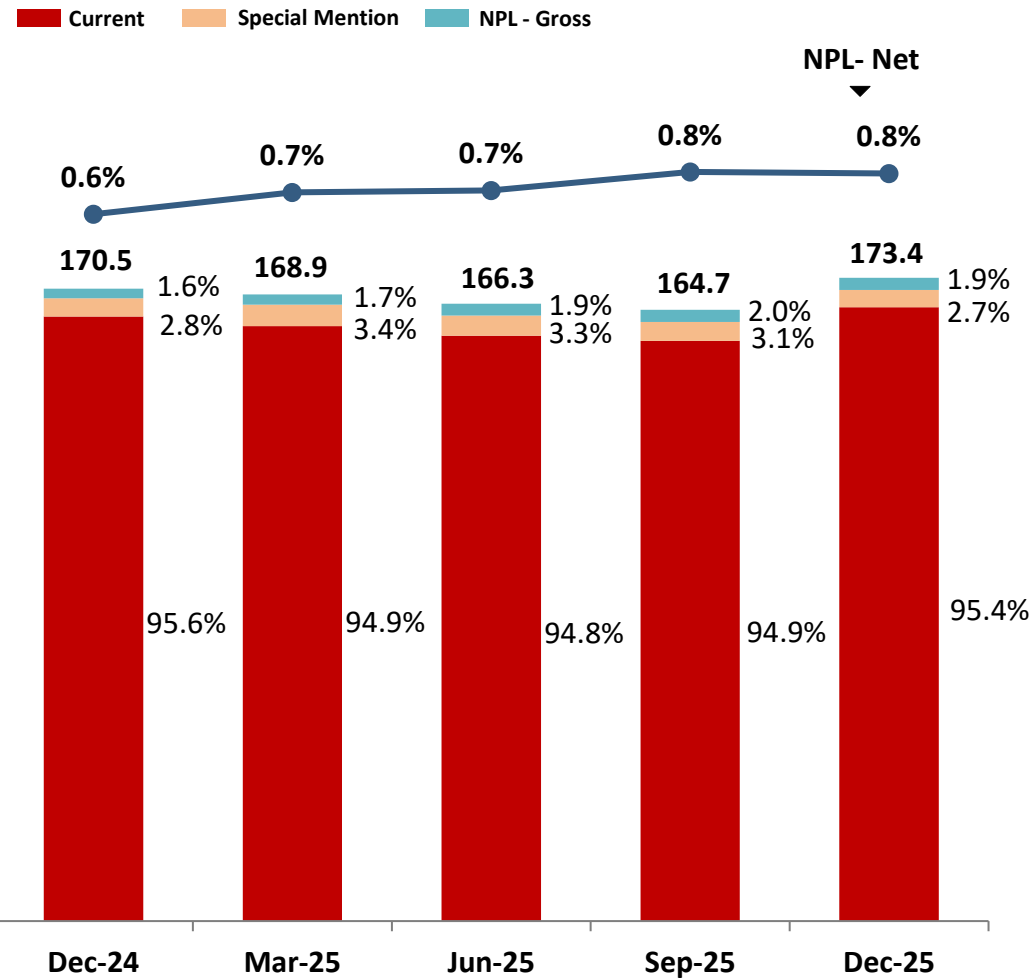


Outstanding Loans
2025: Rp173.4 trillion
2024: Rp170.5 trillion

NPL-gross at 1.9%, while NPL-net was at 0.8%

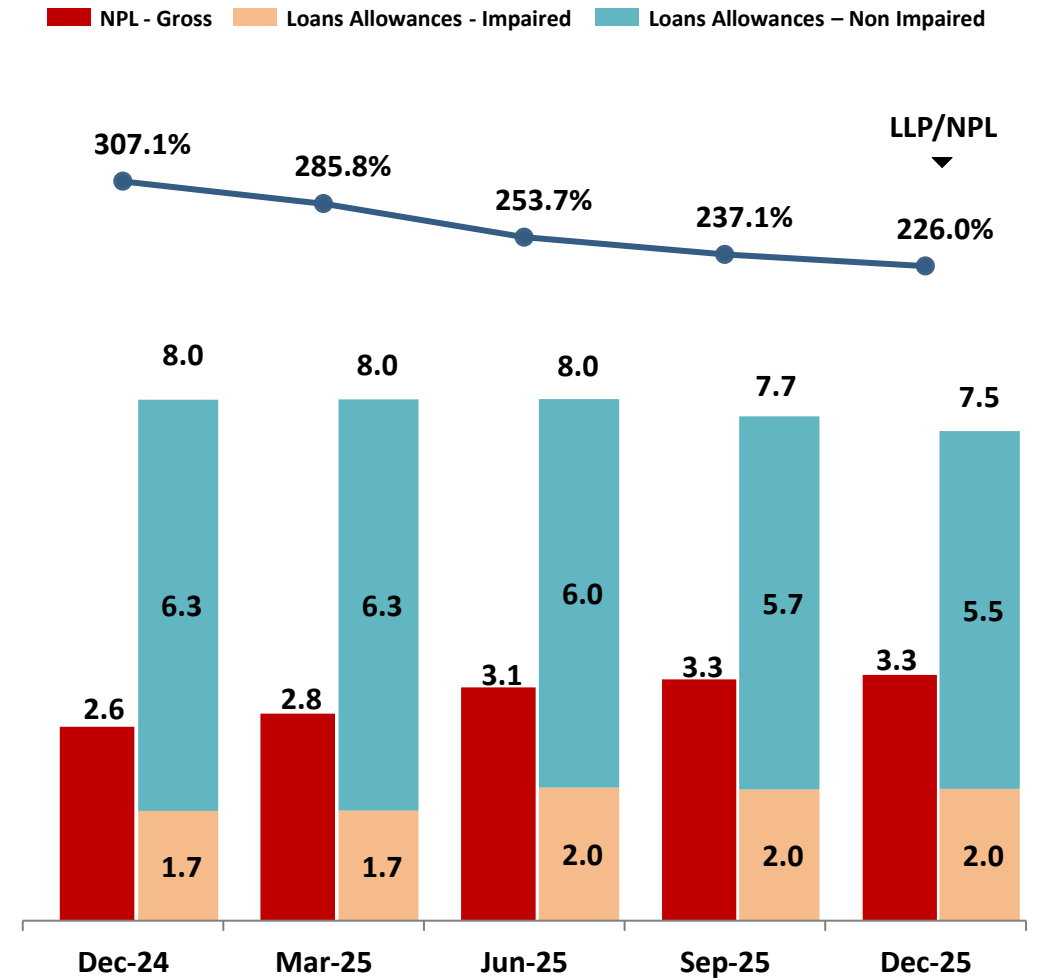
Loans Collectability

Rp trillion and % Outstanding Loans



NPL-Gross and Loans Loss Provision (LLP)

Rp trillion and % for LLP/NPL

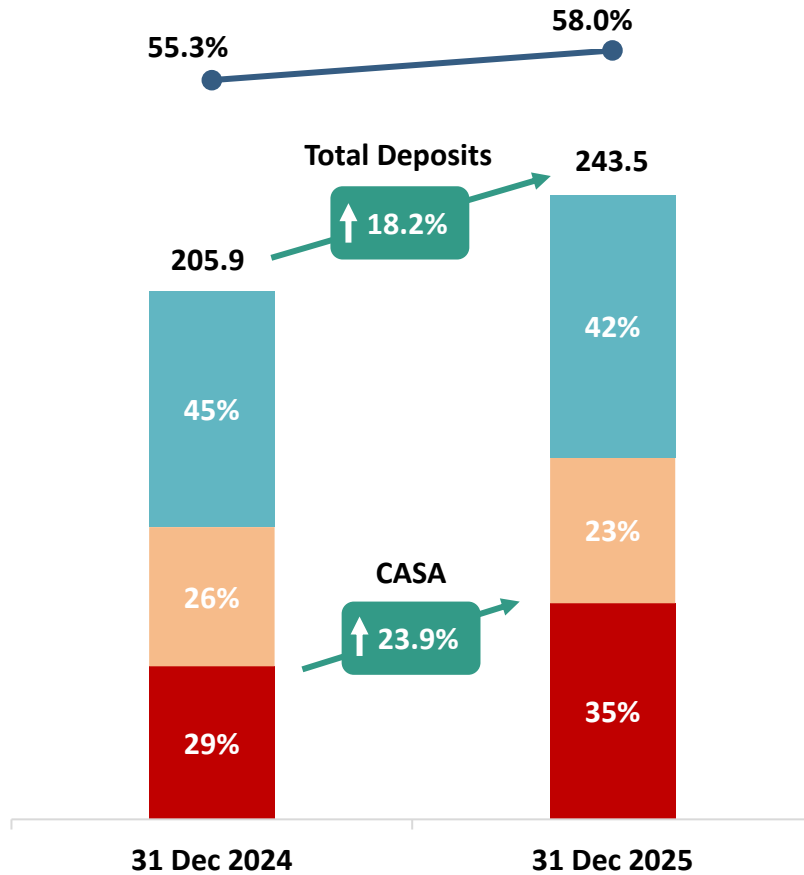


Total CASA represented 58.0% of total deposits, while LDR stood at 70.4% and Loan-to-Funding ratio at 69.9%

Composition Deposits from Customers

Rp trillion, %

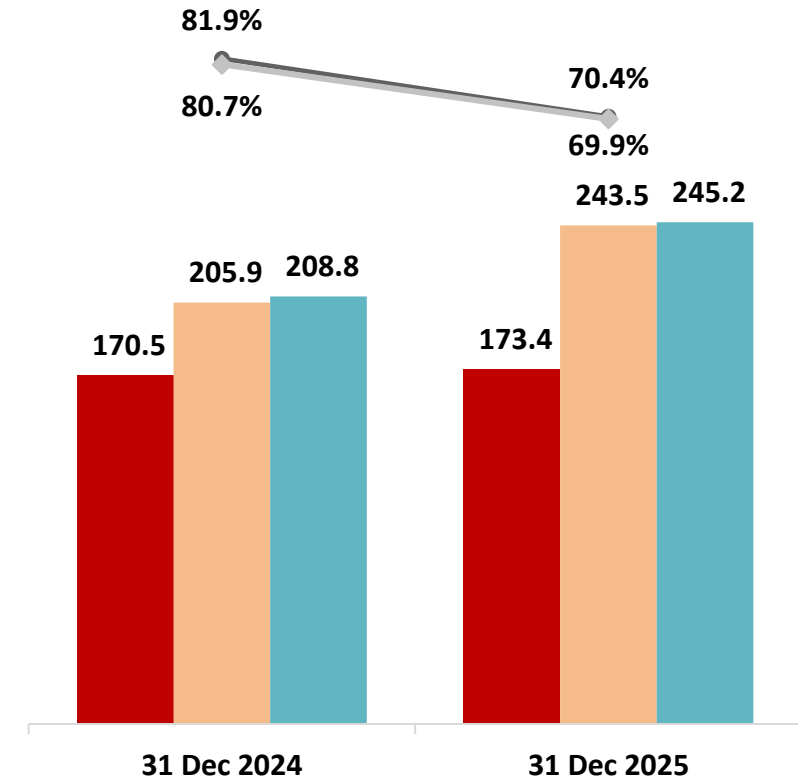
Current Accounts Savings Accounts Time Deposits CASA Ratio*



Loan-to-Deposit Ratio and Loan-to-Funding Ratio

Rp trillion, %

Loans Deposits from Customers Funding ** LDR LFR



* CASA Ratio: (Current Accounts + Savings Accounts) / Deposits from Customers.

** Includes Customer Deposits, Borrowings, Subordinated Debt, and Bonds.

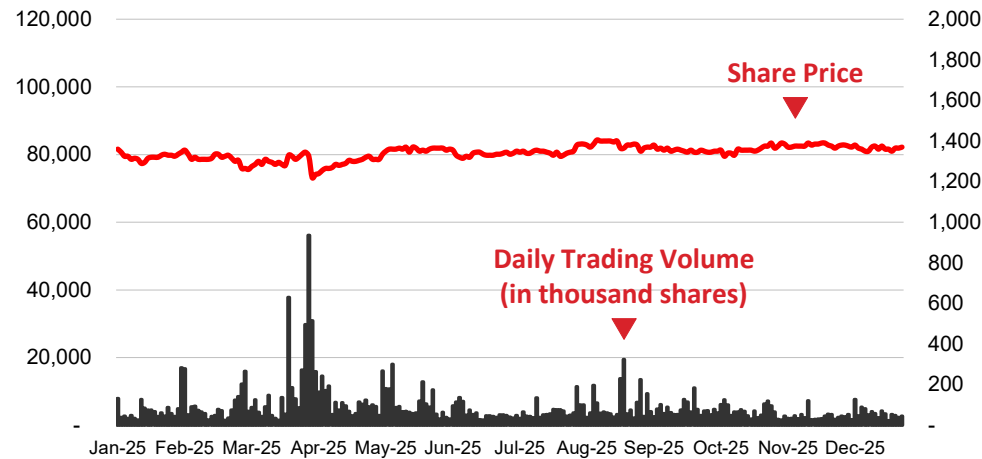
2 Corporate Updates



Share price and credit ratings

Daily Share Price and Trading Volume

NISP IJ



Source: IDX

Valuation	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Share Price (Rp)	1,315	1,345	1,345	1,355	1,370
PBV	0.7x	0.8x	0.8x	0.7x	0.7x
EPS Ytd (Rp)	212	56	112	167	220

Source: Bloomberg

*) OCBC Overseas Investment Pte. Ltd is owned by OCBC Bank, Singapore. OCBC Bank is Singapore's longest established bank (est. 1912) and one of Asia's leading financial services groups, with group assets of SGD648 billion as of September 30, 2025 and has a banking network close to 400 branches and representative offices in 19 countries and regions.

Rating

Fitch Ratings

October 2025

National Long-term	AAA _(idn) / Stable
National Short-term	F1+ _(idn)
Long-term Foreign Currency	BBB / Stable
Long-term Local Currency	A / Stable
Short-term Foreign Currency	F2
Viability Rating	bbb-

Ownership Structure

As of 31 December 2025

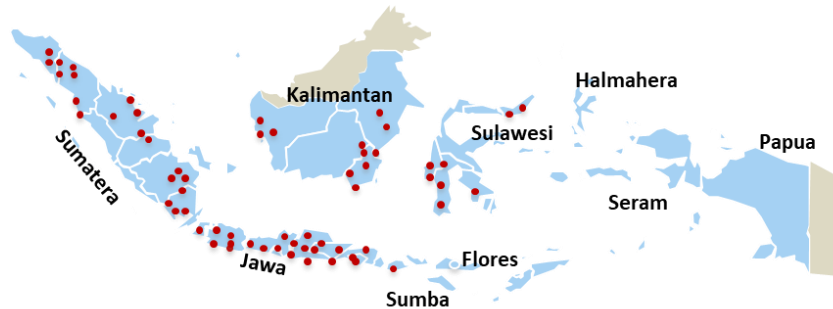
Number of Shares

Ownership

OCBC Overseas Investment Pte. Ltd *)	19,521,391,224	85.1%
Public	3,423,905,748	14.9%
Total	22,945,296,972	100.0%

OCBC serves its clients through various channels

Branches & ATMs



- Jabotabek & Banten (82)
- West Java (39)
- Central Java (14)
- East Java (21)
- Bali, Lombok, Sumatera, Kalimantan, Sulawesi, and others (46)

202 branches including sharia offices in 54 cities



521 OCBC Indonesia ATMs and access to:
– about 90,000 ATM Network in Indonesia
– more than 450 OCBC Group ATM Network in Singapore and Malaysia



Call OCBC
1500-999

From overseas
+62-21-26506300

Hotline Treasury
08001 111 898

Corporate Website
www.ocbc.id

Electronic Channels



Wide spectrum mobile banking services (**#grow your money in 1 apps with the new OCBC mobile**) downloadable from Apple App Store & Google Play Store.

Wide variety of online banking services available from our **Internet Banking**, easily accessible from <https://online.ocbc.id>



Corporate Internet Banking (**OCBC Business web**) is a web-based application to support various Customer business activities, both financial and non-financial transaction



OCBC Business



Simplifying the experiences. **OCBC Business mobile** app provides flexibility of access to businesses for various transactions and many features through smartphones.

Vision and mission

 **Vision**

To be the trusted partner to enrich quality of life

 **Mission**

Growing sustainably together by:

- Providing innovative and relevant solutions that exceed stakeholders' expectations.
- Building mutually beneficial collaborations based on trust and prudence.
- Creating a progressive environment with a familial spirit.

Supports from controlling shareholder



HUMAN RESOURCES

- ✓ Team-up Senior executive OCBC Singapore in Board of Commissioners OCBC Indonesia.
- ✓ Transfer knowledge through comprehensive training programs, employee engagement programs, comparative studies and job attachments.
- ✓ Co-design talent development programs to strengthen local bench-strengths.

BUSINESS & OTHERS

- ✓ Capital support
- ✓ One Group integrated customer experience approach
- ✓ Enhancements in risk management, product management, marketing, branding, audit, operations, technology, governance, and capability development
- ✓ Creating business synergies through collaborative events and networking for businesses and customers, along with synergizing customer solutions
- ✓ Cross-border solutions with a broader selection of products and services, as well as access to regional and global markets
- ✓ Comprehensive financial services and leading regional value proposition

Business initiatives and corporate events



Young NYALA Launch

OCBC introduced Young NYALA, a financial solution tailored for parents with children under 17 years old, designed to teach children the importance of saving and managing finances wisely. Young NYALA customers can choose from a variety of debit card designs featuring their favorite Disney and Marvel characters.



OCBC One Connect 2025: Strengthens China-Indonesia Manufacturing Ecosystem

For the third time, OCBC Indonesia and OCBC Singapore hosted the OCBC One Connect, a two-day business forum bringing together industry players, stakeholders, and investors from China and Indonesia.



Music Video "Kita Usahakan Rumah Itu" to Inspire Youth to Realize Their Dream Homes

OCBC launched a short film titled "Kita Usahakan Rumah Itu" (Let's Make That House a Home), directed by Yandy Laurens, the film is accompanied by a theme song of the same name, performed by musician Sal Priadi.



Empowering Entrepreneurs: OCBC & Ant International Unite to Accelerate Inclusive Financing in Indonesia

OCBC and Ant International, officially signed a MoU; marks the beginning of a strategic collaboration to deliver fast, flexible digital and inclusive financing solutions, as well as expanding access to more entrepreneurs across Indonesia.



OCBC Brings Disney-themed Magical Moments to Customers in Indonesia

OCBC in collaboration with Disney, has introduced a series of "Magical Moments", to bring beloved Disney stories closer to home for fans across Indonesia.



OCBC Launches Premier Banking with Sharia Solutions

OCBC through Sharia Business Unit (UUS), reinforces its commitment to supporting clients in their financial journeys with the launch of Premier Banking with Sharia Solutions—a comprehensive Islamic banking service designed to accompany clients through every stage of life.

Business initiatives and corporate events (cont'd)



OCBC Launched Tap Credit Card

Tap Credit Card, an innovative contactless payment service that enables customers to make transactions simply by tapping their NFC-enabled Android smartphones on EDC/POS terminals that support contactless technology.



Premium Music Experience “Mariah Carey”

Mariah Carey performed spectacularly as the headliner, with supporting acts Boyzlife, consisting of Keith Duffy of the legendary boy band Boyzone, and Brian McFadden, ex Westlife. Thousands of OCBC customers from various cities across Indonesia attended and witnessed this international-class entertainment.



OCBC Business Forum 2025

Attended by OCBC business customers, the event was held at the St. Regis Jakarta, with the theme “Navigating Global Challenges: Strategies for Resilient Growth and Collaboration,” highlighting the importance of adaptive and collaborative business strategies in facing the challenging dynamics of the global economy.



Indonesia’s 2025 Financial Fitness Score Declines, OCBC Invites Society to Win This Economy!

OCBC’s latest Financial Fitness Index (FFI) 2025 shows a decline in the score for the first time in four years. Nevertheless, OCBC remains optimistic that Indonesians can “Win This Economy” by being FUNanciallyFIT, that is, staying financially healthy while living a fun life aligned with today’s lifestyle.



Annual General Meeting of Shareholders (AGMS) and Extraordinary Meeting of Shareholders (EGMS) in 2025

OCBC has held the AGMS and EGMS in 2025 at OCBC Tower, Jakarta. In this meeting, shareholders approved all proposed agenda items.



OCBC Issues Shelf Registration Bonds IV OCBC Phase I 2025

OCBC issues Shelf Registration Bonds IV OCBC Phase I 2025, with an amount of IDR 1.5 trillion. This initiative is part of OCBC’s medium to long-term funding diversification strategy, aimed at strengthening its capital structure and supporting quality and sustainable credit growth.

Corporate social responsibility

EDUCATION PILLAR



OCBC aims to empower communities to be more #FinanciallyFit through financial literacy programs for students, entrepreneurs, people with disabilities, and teachers.

Financial Education Board Game teaches personal and business financial management through simulations using interactive board games.

OCBC Preneurship: UMKM Perempuan #MelajuJauh and UMKM Disabilitas Bergerak program empowers women MSEs and entrepreneurs with disabilities through a series of financial and entrepreneurial mentoring and training.

A total of **996 beneficiaries** have received training during 2025 in collaboration with various partners such as Krealogi, Precious One, Prestasi Junior Indonesia, Semua Murid Semua Guru, Femalepreneur Indonesia, Yayasan Berdaya Menembus Batas, and Komunitas UMKM Tangerang Raya.



Indonesian Sign Language and Disability Awareness Training are conducted as OCBC's CSR efforts to introduce and improve internal employees' knowledge of disability and inclusivity awareness. This training is in collaboration with Precious One and Pusat Bahasa Isyarat Indonesia.

HEALTH AND ENVIRONMENT PILLAR



Mangrove Planting OCBC planted 10,000 mangrove trees throughout 2025. A total of 7,000 mangrove trees has been planted in Trimulyo, Semarang, followed by 1,000 trees in each other areas: Belitung, Bali, and Makassar in collaboration with Yayasan Lindungi Hutan.

Trash for Tree A total of **3,296 kg** of OCBC's office plastic & paper waste has been collected and segregated which are then converted into donation funds for mangrove tree planting across Indonesia.

From January to December 2025, OCBC has succeeded in **preventing 8.44 m3 of landfill land from receiving waste and 4,030 kgs of CO2 potentially entering the atmosphere.**

SPARTA 2025 Program engaged **369 employees across 17 branch offices and 6 sports communities, who collectively contributed 1,944 sports activities.** These activities were converted into food donations, which have been successfully distributed to communities in need.



OCBC Society is a program that focuses on local community empowerment, infrastructure as well as economic development. In collaboration with various stakeholders, this program targets villages in need.

In 2025, OCBC Society targeted Tamansari Village, Sumedang, West Java, by constructing toilets, broncaptering, replacing water pipes, and installing solar-powered lamps. This initiative impacted **591 families and 1,728 beneficiaries.**

OCBC also provided community education on clean and healthy living practices, as well as financial management for household and micro entrepreneurs.

Corporate social responsibility (cont'd)

Environmental Circular Economy Practices

More than **185 kg** used batik uniform from employees are collected in Jakarta, Semarang, and Bandung in 2025.

In collaboration with Adrie Basuki, Precious One, & Rappo, the used batik uniforms are upcycled into new products and are sold to internal employees. All sales proceeds to mangrove planting donation.



Bala Bantuan HUT & Ramadan a total of **2,400 food packages** were distributed by OCBC Syariah and OCBC branches for underprivileged families living around OCBC office areas.

Dompot Tanda Kasih Food Donation through internal fundraising, a total of 1,000 food packages were donated to informal workers, foster cares, and underprivileged families living in Jakarta, Bogor, Depok, Tangerang, and Bekasi area.

CSR CAMPAIGN



TunjukIN Baikmu Campaign & Festival a CSR exhibition and activation aimed at increasing awareness and employee participation in various OCBC CSR initiatives.

The event was attended by **179 beneficiaries** from various social organizations and communities, 26 volunteers, 11 MSMEs participating in the bazaar, and was also supported by 462 donors through Dompot Tanda Kasih.

HUMANITARIAN PILLAR



Fun Financial Education introduces basic financial concepts for underprivileged children through fun games and storytelling method. More than **225 children** fostered by ISCO Foundation, Sahabat Anak, and Komunitas Anak Petani Cerdas from Jakarta and West Java area has participated in the program.



Elderly Care Program consist of dementia detection, brain gym, cognitive, memory and physical exercise for seniors fostered in Panti Sosial Tresna Werdha Budi Mulia 1, East Jakarta in collaboration with Yayasan Alzheimer Indonesia

Gema Inspirasi aims to increase employability and work readiness skills of underprivileged youth from Yayasan Nara Kreatif through a series of workshop, inspirational classes, and 1-on-1 mentoring sessions.



Dompot Tanda Kasih Donation encourages employees to donate for various social causes such as food packages donation for orphanage and underprivileged communities, disaster response, waste donation, as well as upcycled merchandise.

A total of **Rp169 million donation** from OCBC employees has been received throughout 2025.



>60 National & International Awards



Product & Services



Digitalization (Technology)



Service



Sustainability



Corporate Governance



People



The Asset Triple A – Awards for Sustainable Finance 2025 from The Asset

The Banker's Technology Awards 2025, The Banker part of Financial Times



THE ASIAN BANKER INDONESIA AWARDS 2025 BEST WEALTH MANAGEMENT BANK (AFFLUENT SEGMENT) IN INDONESIA



The Excellent Performance Bank in 25 Consecutive Years (2000–2024) Infobank Banking Appreciation Awards



ASIAN BANKING & FINANCE RETAIL BANKING AWARDS 2025



HR Asia BEST COMPANIES TO WORK FOR IN ASIA 2025



HR Asia MOST CARING COMPANY AWARDS 2025



3 Appendix



Consolidated income statement highlights

Rp billion	FY24	FY25	△YoY	4Q24	3Q25	4Q25	△QoQ	△YoY
Net Interest Income	11,045	10,949	-1%	2,929	2,649	2,840	7%	-3%
Non-Interest Income	891	2,142	140%	145	551	546	-1%	276%
Operating Income	11,936	13,091	10%	3,074	3,200	3,386	6%	10%
Operating Expenses	(6,079)	(6,161)	1%	(1,398)	(1,528)	(1,544)	1%	10%
Pre-Provision Operating Profit	5,857	6,930	18%	1,676	1,672	1,842	10%	10%
(Allowance)/Reversal of Impairment Losses	(151)	(530)	250%	(186)	(66)	(288)	336%	55%
Non-Operating Income – Net	283	8	-97%	(268)	3	3	-13%	-101%
Profit Before Tax	5,989	6,408	7%	1,222	1,609	1,557	-3%	27%
Income Tax Expense	(1,122)	(1,351)	20%	(173)	(351)	(324)	-8%	87%
Net Profit After Tax	4,867	5,057	4%	1,049	1,258	1,233	-2%	18%

Consolidated financial position highlights

Rp billion	Dec-24	Dec-25	△YoY	Sep-25	△QoQ
Placement in other Banks ¹⁾	7,520	2,967	-61%	1,875	58%
Marketable Securities ²⁾	87,355	115,179	32%	109,806	5%
Loans (gross) ³⁾	170,461	173,375	2%	164,739	5%
Impairment Allowances	(8,039)	(7,501)	-7%	(7,726)	-3%
Total Assets	281,008	308,140	10%	293,805	5%
Current Accounts	59,644	84,317	41%	70,905	19%
Savings	54,310	56,826	5%	57,306	-1%
Time Deposits	91,978	102,370	11%	101,914	0%
Total Customer Deposits ³⁾	205,932	243,512	18%	230,124	6%
Marketable Securities Issued	-	1,495	n.m	1,494	0%
Borrowings	2,744	-	n.m	2,749	n.m
Subordinated Debt	161	167	4%	167	0%
Total Liabilities	240,317	264,283	10%	251,038	5%
Equity	40,691	43,857	8%	42,768	3%
Core Capital (Tier 1)	40,053	43,261	8%	42,298	2%
Total Regulatory Capital	41,883	45,344	8%	44,277	2%

Notes:

- 1) Including Placement in Bank Indonesia.
- 2) Including Securities purchase under resale agreement.
- 3) Including Sharia products.

Consolidated key ratios

%	FY25	FY24	△YoY	4Q24	3Q25	4Q25	△QoQ	△YoY
Net Interest Margin (NIM)	3.9	4.4	-0.5	4.4	3.8	4.0	0.2	-0.4
Non-Interest Income / Operating Income	16.4	7.5	8.9	4.7	17.2	16.1	-1.1	11.4
Total Operating Expenses / Total Operating Income (BOPO)	69.6	69.9	-0.3	71.5	69.3	70.9	1.6	-0.6
Cost / Income (CTIR)	47.1	50.9	-3.8	45.5	47.8	45.6	-2.2	0.1
Return on Assets (ROA)	2.2	2.2	-	1.7	2.2	2.0	-0.2	0.3
Return on Equity (ROE)	12.2	13.0	-0.8	10.6	12.1	11.5	-0.6	0.9
Loan / Deposit (LDR)	70.4	81.9	-11.5	81.9	70.8	70.4	-0.4	-11.5
Loan / Funding (LTF) ¹⁾	69.9	80.7	-10.8	80.7	69.4	69.9	0.5	-10.8
CASA / Deposit (CASA)	58.0	55.3	2.7	55.3	55.7	58.0	2.3	2.7
Non-Performing Loans (NPL) - Gross	1.9	1.6	0.3	1.6	2.0	1.9	-0.1	0.3
Non-Performing Loans (NPL) - Net	0.8	0.6	0.2	0.6	0.8	0.8	-	0.2
Loan Loss Provision (LLP) / NPL	226.0	307.1	-81.1	307.1	237.1	226.0	-11.1	-81.1
Net Open Position (NOP)	3.8	0.8	3.0	0.8	3.7	3.8	0.1	3.0
Capital Adequacy Ratio (CAR)	24.5	23.6	0.9	23.6	25.1	24.5	-0.6	0.9

Notes:

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

Facts about OCBC in Indonesia

Fourth oldest bank in Indonesia, was incorporated in 1941

For over 84 years, the Bank has survived through various crises

Listed in Indonesia Stock Exchange since 1994

Merger with Bank OCBC Indonesia in 2011, resulting in one single banking entity and franchise for the group in Indonesia

First gender bond in Indonesia, and second in Asia-Pacific from the International Finance Corporation (IFC) - World Bank

Top 10 largest bank as per November 2025^{*)}

Currently employs **6,332 dedicated staff** to serve customers in **54 cities** across Indonesia throughout **202 offices** and **521 ATMs**

Solid financial performance with strong capital support from OCBC Bank Singapore

OCBC NISP rebrands to **OCBC**, solidifying The Bank to become stronger with **One Brand** and **One Group** Unity

PT Bank Commonwealth officially merged with **OCBC**, effective on September 1, 2024

^{*)} based on bank-only financial report as of November 2025.

Board of commissioners as of December 31, 2025



Pramukti Surjaudaja
President Commissioner



Helen Wong*
Commissioner



Na Wu Beng
Commissioner



Hartadi Agus Sarwono
Independent Commissioner



Jusuf Halim
Independent Commissioner



Betti S. Alisjahbana
Independent Commissioner



Nicholas Tan
Independent Commissioner

** resigned as Commissioner ended as of 31 December 2025*

Board of directors as of December 31, 2025



Parwati Surjaudaja
President Director



Hartati
Director



Martin Widjaja
Director



Andrae Krishnawan W.
Director



Johannes Husin
Director



The Ka Jit
Director



Lili Surjani Budiana
Director



Heriyanto
Director

Thank you

Investor Relations

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Jl. Prof. Dr. Satrio Kav. 25, Jakarta 12940

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