



## PT Bank OCBC NISP Tbk

### Financial Highlights

As of December 31 (Audited)

### Pokok-pokok Laporan Keuangan

Per tanggal 31 Desember (Diaudit)

Billion Rupiah	2025	2024	Δ YoY	Rp Miliar
<b>Consolidated - Income Statement</b>				<b>Laba Rugi - Konsolidasi</b>
Net Interest Income	10,949	11,045	-1%	Pendapatan Bunga Bersih
Other Operating Income	2,142	891	140%	Pendapatan Operasional Lainnya
<b>Operating Income</b>	<b>13,091</b>	<b>11,936</b>	<b>10%</b>	<b>Pendapatan Operasional</b>
Other Operating Expenses	(6,161)	(6,079)	1%	Beban Operasional Lainnya
<b>Pre-Provision Operating Profit</b>	<b>6,930</b>	<b>5,857</b>	<b>18%</b>	<b>Laba Operasional Sebelum Beban Cadangan Kerugian Penurunan Nilai</b>
(Allowance)/Reversal of Impairment Losses on Financial Assets and Others-net	(530)	(151)	250%	(Pembentukan)/Pembalikan Cadangan Kerugian Penurunan Nilai atas Aset Keuangan dan Lainnya-bersih
Non-Operating Income-net	8	283	-97%	Pendapatan bukan Operasional-bersih
<b>Profit Before Tax</b>	<b>6,408</b>	<b>5,989</b>	<b>7%</b>	<b>Laba Sebelum Pajak Penghasilan</b>
Income Tax	(1,351)	(1,122)	20%	Pajak Penghasilan
<b>Profit After Tax</b>	<b>5,057</b>	<b>4,867</b>	<b>4%</b>	<b>Laba Bersih</b>
<b>Consolidated - Financial Position</b>				<b>Posisi Keuangan - Konsolidasi</b>
Total Assets	308,140	281,008	10%	Jumlah Aset
Total Loans (Gross)	173,375	170,461	2%	Jumlah Kredit yang Diberikan (Bruto)
Total Deposits	243,512	205,932	18%	Jumlah Dana Pihak Ketiga
Demand Deposit & Savings	141,142	113,954	24%	Giro & Tabungan (CASA)
Time Deposits	102,370	91,978	11%	Deposito Berjangka
Total Equity	43,857	40,691	8%	Jumlah Ekuitas
<b>%</b>	<b>2025</b>	<b>2024</b>	<b>Δ YoY</b>	<b>%</b>
<b>Consolidated - Financial Ratios</b>				<b>Rasio Keuangan - Konsolidasi</b>
Net Interest Margin (NIM)	3.9	4.4	-0.5	Marjin Bunga Bersih
Cost to Income (CTIR)	47.1	50.9	-3.8	Biaya terhadap Pendapatan (CTIR)
Operating Expenses / Operating Income	69.6	69.9	-0.3	Beban Operasional terhadap Pendapatan Operasional (BOPO)
Return on Assets (ROA)	2.2	2.2	-	Imbal atas Aset (ROA)
Return on Equity (ROE)	12.2	13.0	-0.8	Imbal atas Ekuitas (ROE)
Loan / Deposits	70.4	81.9	-11.5	Kredit yang Diberikan / Dana Pihak Ketiga
Loan / Funding <sup>1)</sup>	69.9	80.7	-10.8	Kredit yang Diberikan / Pendanaan <sup>1)</sup>
CASA / Deposits	58.0	55.3	2.7	Giro & Tabungan / Dana Pihak Ketiga
NPL Gross	1.9	1.6	0.3	Kredit Bermasalah Bruto
NPL Net	0.8	0.6	0.2	Kredit Bermasalah Bersih
Loan at Risk (LaR)	4.8	4.8	-	Loan at Risk (LaR)
Loans Loss Provision / NPL Gross	226.0	307.1	-81.1	Penyisihan Kerugian Kredit / Kredit Bermasalah Bruto
Capital Adequacy Ratio (CAR)	24.5	23.6	0.9	Tingkat Kecukupan Modal
Macroprudential Liquidity Buffer (PLM)	62.5	47.6	14.9	Penyangga Likuiditas Makro / PLM
Macroprudential Intermediation Ratio (RIM)	72.7	83.3	-10.6	Rasio Intermediasi Makroprudensial / RIM
Liquidity Coverage Ratio (LCR)	240.9	260.6	-19.7	Rasio Kecukupan Likuiditas (LCR)

Note:

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

Catatan:

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