

In order to comply with Financial Services Authority Regulation No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Published Financial Statements of the Bank" and Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements of Conventional Bank", below is the Consolidated Financial Statements of PT Bank OCBC NISP Tbk and Subsidiary as at 30 June 2024 and 2023 (unaudited) and 31 December 2023 (audited) which include the Statement of Financial Position as at 30 June 2024 and 31 December 2023, Statement of Profit or Loss and Other Comprehensive Income for the six month period ended 30 June 2024 and 2023, and Commitment and Contingencies as at 30 June 2024 and 31 December 2023. PT Bank Commonwealth is owned by PT Bank OCBC NISP Tbk with 100% share ownership. The Financial Statements of PT Bank Commonwealth as at 30 June 2024 has been published on the Bank's Website on 30 July 2024.

STATEMENT OF FINANCIAL POSITION
PT Bank OCBC NISP Tbk
30 June 2024 and 31 December 2023

(in million Rupiah)

No.	Description	CONSOLIDATED	
		30 June 2024	31 December 2023
ASSETS			
1.	Cash	1,012,789	972,535
2.	Placement with Bank Indonesia	13,411,270	7,846,477
3.	Placement with other banks	3,108,358	1,938,228
4.	Spot and derivatif / forward receivables	962,232	1,122,719
5.	Marketable securities	68,876,971	52,540,333
6.	Securities sold with repurchase agreement	8,130,885	4,129,603
7.	Securities purchased under resale agreement	4,604,823	23,410,469
8.	Acceptance receivable	1,023,714	1,869,697
9.	Loans	155,953,046	148,143,436
10.	Sharia financing	5,958,906	5,353,393
11.	Investments	-	-
12.	Other financial assets	2,328,513	1,697,187
13.	Allowance for impairment losses of financial assets -/-	(8,161,814)	(8,116,448)
	a. Marketable Securities	(732)	(1,791)
	b. Loans and sharia financing	(8,142,076)	(8,086,123)
	c. Others	(19,006)	(28,534)
14.	Intangible Assets	-	-
	Accumulated depreciation of intangible assets -/-	-	-
15.	Fixed assets and inventory	5,862,029	5,615,160
	Accumulated depreciation of fixed assets and inventory -/-	(1,880,745)	(1,710,203)
16.	Non earning assets	1,305,110	1,795,638
	a. Idle properties	-	-
	b. Foreclosed assets	1,197,898	1,654,339
	c. Suspend account	107,025	141,299
	d. Interbranch assets	187	-
17.	Other assets	3,982,476	3,148,915
TOTAL ASSETS		266,478,563	249,757,139
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Current accounts	56,410,301	55,254,840
2.	Savings accounts	54,849,718	46,116,548
3.	Time deposits	87,313,702	80,383,837
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	3,081,030	1,340,988
7.	Spot and derivatif / forward liabilities	1,466,052	786,519
8.	Securities sold with repurchase agreement	12,349,168	16,914,022
9.	Acceptance payables	1,023,714	1,869,697
10.	Marketable securities issued	-	-
11.	Borrowings	2,904,921	2,891,955
12.	Security deposits	315,424	385,129
13.	Interbranch liabilities	-	-
14.	Other liabilities	8,775,574	6,493,336
TOTAL LIABILITIES		228,489,604	212,436,871
EQUITY			
15.	Issued and fully paid capital	2,868,162	2,868,162
	a. Authorised capital	6,250,000	6,250,000
	b. Unpaid up capital -/-	(3,381,838)	(3,381,838)
	c. Treasury stock -/-	-	-
16.	Additional paid-in capital	5,395,280	5,395,280
	a. Share premium	5,395,280	5,395,280
	b. Share discount -/-	-	-
	c. Capital deposits funds	-	-
	d. Others	-	-
17.	Other comprehensive Income (losses)	1,271,451	1,341,650
	a. Income	1,271,451	1,341,650
	b. Losses -/-	-	-
18.	Reserves	2,750	2,650
	a. General reserves	2,750	2,650
	b. Specific reserves	-	-
19.	Profit/loss	28,450,924	27,712,150
	a. Previous years	27,712,050	24,951,889
	b. Current year	2,390,935	4,091,028
	c. Dividends -/-	(1,652,061)	(1,330,767)
TOTAL SHAREHOLDERS EQUITY ATRIBUTABLE TO OWNER		37,988,567	37,319,892
NON CONTROLLING INTEREST		392	376
TOTAL EQUITY		37,988,959	37,320,268
TOTAL LIABILITIES AND EQUITY		266,478,563	249,757,139

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT Bank OCBC NISP Tbk
For The Six Month Period Ended 30 June 2024 and 2023

(in million Rupiah)

No.	Description	CONSOLIDATED	
		30 June 2024	30 June 2023
OPERATING INCOME AND EXPENSES			
A. Interest income and expenses			
1.	Interest income	8,819,792	7,907,429
2.	Interest expenses -/-	3,560,347	3,010,912
	Net Interest Income	5,259,445	4,896,517
B. Other Operating Income and Expenses			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(26,630)	(231,672)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) on sale of financial assets	92,893	543,753
4.	Gain (loss) on spot and derivatives/forward (realised)	(85,913)	(7,572)
5.	Gain (loss) from investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	-	-
7.	Dividend income	-	-
8.	Commission/provision/fees and administration	436,389	512,372
9.	Other income	20,359	20,163
10.	Allowance (recovery) for Impairment losses of financial assets	(577,739)	915,939
11.	Losses related to operational risk	914	216
12.	Salaries and employee benefits	1,647,107	1,414,237
13.	Promotion expenses	143,988	121,176
14.	Other expenses	1,585,949	656,632
	Other Operating Income (Expenses)	(2,363,121)	(2,271,156)
	OPERATIONAL PROFIT (LOSS)	2,896,324	2,625,361
NON OPERATING INCOME (EXPENSES)			
1.	Gain (loss) from sale of premises and equipment	41	295
2.	Non operating income (expense)	170,076	3,582
	PROFIT (LOSS) FROM NON OPERATING	170,117	3,877
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	3,066,441	2,629,238
	Income Tax	(675,506)	(564,140)
	a. Estimated current tax -/-	(640,578)	(748,343)
	b. Deferred tax Income (expenses)	(34,928)	184,203
	PROFIT (LOSS) AFTER TAX	2,390,935	2,065,098
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	26,968	17,630
	a. Revaluation surplus of fixed asset	-	-
	b. Gain (loss) remeasurement on defined benefit actuarial plan	26,968	17,630
	c. Others	-	-
2.	Items that will be reclassified to profit or loss	(97,151)	333,650
	a. Gain (loss) adjustments due to the translation of financial statements in foreign currency	-	-
	b. Unrealized gain/loss on financial assets measured through other comprehensive income	(97,151)	333,650
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME CURRENT YEAR - NET INCOME TAX	(70,183)	351,280
	COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	2,320,752	2,416,378
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	(1,652,061)	(1,330,767)
	EARNINGS PER SHARE		
	- Basic	104.20	90.00
	- Diluted	104.20	90.00

COMMITMENT AND CONTINGENCIES
PT Bank OCBC NISP Tbk
30 June 2024 and 31 December 2023

(in million Rupiah)

No.	Description	CONSOLIDATED	
		30 June 2024	31 December 2023
I.	COMMITMENT RECEIVABLES	144,453,463	128,604,577
	1. Undrawn borrowing facilities received	4,912,500	4,619,100
	2. Foreign currency positions to be received from spot and derivative / forward purchase transactions	139,540,963	123,985,477
	3. Others	-	-
II.	COMMITMENT PAYABLES	229,400,172	203,340,129
	1. Undrawn loan facilities granted to customers	86,677,468	76,700,617
	a. Committed	17,989,016	14,160,750
	b. Uncommitted	68,688,452	62,539,867
	2. Outstanding irrevocable letters of credit	2,628,431	2,844,901
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	140,094,273	123,794,611
	4. Others	-	-
III.	CONTINGENT RECEIVABLES	1,652,801	1,297,243
	1. Guarantees received	1,652,801	1,297,243
	2. Others	-	-
IV.	CONTINGENT PAYABLES	8,105,785	7,315,578
	1. Guaranteed issued	8,105,785	7,315,578
	2. Others	-	-

Jakarta, 31 July 2024

Board of Directors
PT Bank OCBC NISP Tbk