

PT BANK OCBC NISP Tbk

LAPORAN POSISI KEUANGAN  
PER 31 DESEMBER 2012, 2011 DAN 2010  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2012, 2011 AND 2010  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	Catatan/ Notes	2012	2011	2010	
<b>ASET</b>					<b>ASSETS</b>
Kas	2c,2g,6	692,832	721,809	896,588	Cash
Giro pada					Current accounts with
Bank Indonesia	2c,2h,7	5,417,517	4,074,605	2,634,557	Bank Indonesia
Giro pada bank lain	2c,2h,8				Current accounts
- Pihak berelasi	2f,46	40,601	10,937	18,594	Related parties -
- Pihak ketiga		253,654	196,801	89,466	Third parties -
		294,255	207,738	108,060	
Penempatan pada bank lain dan					Placements with other banks and
Bank Indonesia	2c,2i,9				Bank Indonesia
- Pihak berelasi	2f,46	-	-	1,465,062	Related party -
- Pihak ketiga		5,462,497	3,293,731	2,808,490	Third parties -
Dikurangi: Cadangan kerugian					Less: Allowance for
penurunan nilai		-	-	(400)	impairment losses
		5,462,497	3,293,731	4,273,152	
Efek-efek	2c,2j,10	6,408,098	7,062,286	6,208,711	Marketable securities
Dikurangi: Cadangan kerugian					Less: Allowance for
penurunan nilai		(1,988)	(3,810)	(4,869)	impairment losses
		6,406,110	7,058,476	6,203,842	
Obligasi Pemerintah	2c,2j,11	1,770,451	468,631	1,858,125	Government bonds
Efek-efek yang dibeli dengan janji					Securities purchased under
dijual kembali	2c,2k,12	3,075,278	-	-	resale agreements
Tagihan derivatif	2c,2l,13				Derivative receivables
- Pihak berelasi	2f,46	10,599	4,497	11,040	Related parties -
- Pihak ketiga		91,662	70,505	39,991	Third parties -
		102,261	75,002	51,031	
Pinjaman yang diberikan	2c,2m,14				Loans
- Pihak berelasi	2f,46	554,398	328,294	282,396	Related parties -
- Pihak ketiga		52,177,614	40,794,602	31,258,165	Third parties -
Pendapatan bunga yang masih					Accrued interest income
akan diterima		164,703	152,882	-	Less: Allowance for
Dikurangi: Cadangan kerugian					impairment losses
penurunan nilai		(1,022,627)	(734,426)	(622,365)	
		51,874,088	40,541,352	30,918,196	
Tagihan akseptasi	2c,2n,15	2,074,978	1,303,242	978,709	Acceptance receivables
Dikurangi: Cadangan kerugian					Less: Allowance for
penurunan nilai		(6,065)	(16,853)	(5,762)	impairment losses
		2,068,913	1,286,389	972,947	
Pajak dibayar dimuka	24a	18,396	-	-	Prepaid tax
Aset tetap	2p,17	1,364,211	1,276,996	1,174,618	Fixed assets
Dikurangi: Akumulasi penyusutan		(562,688)	(441,582)	(344,023)	Less: Accumulated depreciation
		801,523	835,414	830,595	
Aset pajak tangguhan	2x,24d	101,304	50,991	54,149	Deferred tax assets
Biaya dibayar dimuka	2o,16				Prepayments
- Pihak berelasi	2f,46	1,333	1,478	2,060	Related party -
- Pihak ketiga		520,726	419,271	270,914	Third parties -
		522,059	420,749	272,974	
Aset lain-lain	2c,2q,18	582,412	875,336	1,134,929	Other assets
Dikurangi: Cadangan kerugian					Less: Allowance for
penurunan nilai		(48,159)	(75,826)	(67,586)	impairment losses
		534,253	799,510	1,067,343	
<b>JUMLAH ASET</b>		<u>79,141,737</u>	<u>59,834,397</u>	<u>50,141,559</u>	<b>TOTAL ASSETS</b>

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	Catatan/ Notes	2012	2011	2010	
<b>LIABILITAS DAN EKUITAS</b>					<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>					<b>LIABILITIES</b>
Liabilitas segera	2c,2r,19	355,091	302,778	306,313	Obligations due immediately
Simpanan nasabah	2c,2s,20				Deposits from customers
Giro					Current accounts
- Pihak berelasi	2f,46	45,521	41,251	130,767	Related parties -
- Pihak ketiga		<u>11,594,797</u>	<u>10,216,056</u>	<u>7,412,458</u>	Third parties -
		11,640,318	10,257,307	7,543,225	
Tabungan					Saving accounts
- Pihak berelasi	2f,46	103,316	133,133	70,404	Related parties -
- Pihak ketiga		<u>18,420,382</u>	<u>18,072,994</u>	<u>14,602,171</u>	Third parties -
		18,523,698	18,206,127	14,672,575	
Deposito berjangka					Time Deposits
- Pihak berelasi	2f,46	215,317	90,668	100,780	Related parties -
- Pihak ketiga		<u>30,381,347</u>	<u>18,865,437</u>	<u>17,109,374</u>	Third parties -
		30,596,664	18,956,105	17,210,154	
Simpanan dari bank lain	2c,2s,21				Deposits from other banks
Giro dan tabungan					Current and savings
- Pihak berelasi	2f,46	16,311	12,119	16,043	accounts
- Pihak ketiga		<u>58,957</u>	<u>78,324</u>	<u>79,217</u>	Related parties -
		75,268	90,443	95,260	Third parties -
Inter-bank call money					Inter-bank call money
- Pihak berelasi	2f,46	1,734,750	453,375	216,240	Related parties -
- Pihak ketiga		<u>1,836,225</u>	<u>790,675</u>	<u>843,725</u>	Third parties -
		3,570,975	1,244,050	1,059,965	
Deposito berjangka		473,239	13,465	8,236	Time deposits
Liabilitas derivatif	2c,2l,13				Derivative payables
- Pihak berelasi	2f,46	5,444	22,751	410	Related parties -
- Pihak ketiga		<u>87,089</u>	<u>93,225</u>	<u>38,634</u>	Third parties -
		92,533	115,976	39,044	
Liabilitas akseptansi	2c,2n,22	2,074,978	1,303,242	898,233	Acceptance payables
Pinjaman yang diterima	2c,2t,23	-	290,160	-	Borrowings
Estimasi kerugian komitmen dan kontinjensi	25	-	-	33,259	Estimated losses on commitment and contingencies
Biaya yang masih harus dibayar	2c,26				Accrued expenses
- Pihak berelasi	2f,46	2,465	-	-	Related parties -
- Pihak ketiga		<u>408,125</u>	<u>376,220</u>	<u>371,078</u>	Third parties -
		410,590	376,220	371,078	
Utang pajak	2x,24b				Tax payables
- Pajak penghasilan		35,398	65,534	16,065	Corporate income tax -
- Pajak lain-lain		<u>62,452</u>	<u>48,728</u>	<u>42,770</u>	Other taxes -
		97,850	114,262	58,835	
Liabilitas imbalan kerja	2b,2y,44	245,831	128,251	97,986	Employee benefits obligation
Liabilitas lain-lain	2c,27	558,029	372,282	444,886	Other liabilities
Obligasi subordinasi	2c,2u,28	<u>1,475,197</u>	<u>1,473,350</u>	<u>1,471,767</u>	Subordinated bonds
<b>JUMLAH LIABILITAS</b>		<u>70,190,261</u>	<u>53,244,018</u>	<u>44,310,816</u>	<b>TOTAL LIABILITIES</b>

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	Catatan/ Notes	2012	2011	2010	
<b>LIABILITAS DAN EKUITAS</b> (lanjutan)					<b>LIABILITIES AND EQUITY</b> (continued)
<b>EKUITAS</b>					<b>EQUITY</b>
Modal saham -					Share capital -
Modal dasar					Authorized capital
28.000.000.000 lembar saham					28,000,000,000 shares in
pada tahun 2012 dan 2011					2012 and 2011 and
dan 9.600.000.000 lembar saham					9,600,000,000 shares
pada tanggal tahun 2010					in 2010
dengan nilai nominal					with par value Rp 125
Rp125 (nilai penuh) per saham					(full amount) per share
Modal ditempatkan dan disetor penuh					Issued and fully paid
8.548.918.395 lembar saham					8,548,918,395 shares
pada tahun 2012, 7.041.942.665					in 2012, 7,041,942,665
lembar saham pada tahun 2011 dan					shares in 2011 and
5.814.574.345 lembar saham pada					5,814,574,345 shares
tahun 2010	1b,1c,29	1,068,615	880,243	726,822	in 2010
Tambahan modal disetor/agio saham	2d,29	3,689,839	2,373,045	2,520,051	Additional paid-in capital/agio
Keuntungan bersih yang					Unrealised gain from
belum direalisasi dari kenaikan					increase in fair
nilai wajar efek-efek					value of available for sale
dan obligasi pemerintah yang tersedia					marketable securities
untuk dijual setelah dikurangi					and government bonds
pajak tangguhan	2j	19,611	17,175	16,608	net of deferred tax
Saldo laba					Retained earnings
- Sudah ditentukan penggunaannya	30	1,550	1,450	1,350	Appropriated -
- Belum ditentukan penggunaannya	2b	4,171,861	3,318,466	2,565,912	Unappropriated -
Jumlah saldo laba		4,173,411	3,319,916	2,567,262	Total retained earnings
<b>JUMLAH EKUITAS</b>		<u>8,951,476</u>	<u>6,590,379</u>	<u>5,830,743</u>	<b>TOTAL EQUITY</b>
<b>JUMLAH LIABILITAS</b>					<b>TOTAL LIABILITIES</b>
<b>DAN EKUITAS</b>		<u>79,141,737</u>	<u>59,834,397</u>	<u>50,141,559</u>	<b>AND EQUITY</b>

PT BANK OCBC NISP Tbk

**LAPORAN LABA RUGI KOMPREHENSIF  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2012, 2011 DAN 2010**  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

**STATEMENTS OF COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2012, 2011 AND 2010**  
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	Catatan/ Notes	2012	2011	2010	
<b>PENDAPATAN/(BEBAN) BUNGA</b>					<b>INTEREST INCOME/(EXPENSE)</b>
Pendapatan bunga	2f,2v,2w, 31,46	4,924,182	4,187,166	3,634,389	Interest income
Beban bunga	2f,2v,2w, 32,46	(2,358,155)	(1,931,724)	(1,641,200)	Interest expense
<b>PENDAPATAN BUNGA BERSIH</b>		<u>2,566,027</u>	<u>2,255,442</u>	<u>1,993,189</u>	<b>NET INTEREST INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>					<b>OTHER OPERATING INCOME</b>
Provisi dan komisi	2w,35	513,619	440,611	388,368	Fee and commissions
Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan		809	(2,329)	35,183	Gain/(loss) from changes in fair value of financial instruments
Keuntungan dari penjualan instrumen keuangan	36	108,683	45,671	45,100	Gain from sale of financial instruments
Laba selisih kurs - bersih	2e,37	<u>212,743</u>	<u>166,913</u>	<u>94,526</u>	Foreign exchange gain - net
Jumlah pendapatan operasional lainnya		<u>835,854</u>	<u>650,866</u>	<u>563,177</u>	Total other operating income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan	2c,33	(254,259)	(243,957)	(197,287)	Allowance for impairment losses on financial assets
Pembalikan/(pembentukan) penyisihan lainnya	2c,34	7,443	33,276	(9,485)	Reversal/(allowance) of possible losses - others
<b>BEBAN OPERASIONAL LAINNYA</b>					<b>OTHER OPERATING EXPENSES</b>
Gaji dan tunjangan Umum dan administrasi	2y,38,44 2f,39,46	(1,172,793) (712,881)	(949,353) (700,448)	(893,777) (657,317)	Salaries and benefits General and administrative
Lain-lain	40	<u>(55,824)</u>	<u>(53,134)</u>	<u>(43,119)</u>	Others
Jumlah beban operasional lainnya		<u>(1,941,498)</u>	<u>(1,702,935)</u>	<u>(1,594,213)</u>	Total other operating expenses
<b>LABA OPERASIONAL</b>		<u>1,213,567</u>	<u>992,692</u>	<u>755,381</u>	<b>INCOME FROM OPERATIONS</b>
Pendapatan/(beban) bukan operasional – bersih	41	<u>8,674</u>	<u>13,183</u>	<u>(188,765)</u>	Non operating income/(expenses) – net
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<u>1,222,241</u>	<u>1,005,875</u>	<u>566,616</u>	<b>INCOME BEFORE TAX</b>
<b>PAJAK PENGHASILAN</b> (Beban)/manfaat pajak penghasilan					<b>INCOME TAX</b>
- Kini		(337,256)	(249,784)	(188,897)	Income tax (expense)/benefit Current -
- Tangguhan		<u>30,471</u>	<u>(3,437)</u>	<u>40,943</u>	Deferred -
Beban pajak penghasilan - bersih	2x,24c	<u>(306,785)</u>	<u>(253,221)</u>	<u>(147,954)</u>	Income tax expense - net
<b>LABA BERSIH</b>		<u><u>915,456</u></u>	<u><u>752,654</u></u>	<u><u>418,662</u></u>	<b>NET INCOME</b>
<b>PENDAPATAN/(BEBAN) KOMPREHENSIF LAIN:</b>					<b>OTHER COMPREHENSIVE INCOME/(EXPENSES):</b>
Aset keuangan tersedia untuk dijual					Available for sale financial assets
- Keuntungan/(kerugian) untuk tahun berjalan		37,540	763	(12,260)	Gain/(loss) for the year
- Transfer keuntungan/(kerugian) ke laba bersih		(34,292)	(6)	40,151	Transfer of gain/(loss) to net income
Kerugian aktuarial program imbalan pasti	2b,44	(82,615)	-	-	Actuarial loss on defined benefit plan
<b>MANFAAT/(BEBAN) PAJAK PENGHASILAN TERKAIT</b>		<u>19,842</u>	<u>(190)</u>	<u>(6,973)</u>	<b>RELATED INCOME TAX (EXPENSE)/BENEFIT</b>
<b>(BEBAN)/PENDAPATAN KOMPREHENSIF LAIN TAHUN BERJALAN, SETELAH PAJAK</b>		<u>(59,525)</u>	<u>567</u>	<u>20,918</u>	<b>COMPREHENSIVE (EXPENSES) INCOME FOR THE YEAR, NET OF TAX</b>
<b>TOTAL LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK</b>		<u><u>855,931</u></u>	<u><u>753,221</u></u>	<u><u>439,580</u></u>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX</b>
<b>LABA BERSIH PER SAHAM DASAR</b> (Nilai penuh)	2aa,45	<u><u>116.37</u></u>	<u><u>106.88</u></u>	<u><u>59.45</u></u>	<b>BASIC EARNINGS PER SHARE</b> (Full amount)