## PaninBank PANIN BANK **CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries**

	STATEMENTS OF FINA AS OF SEPTEMBER 30, 2022 A	ND DECEME		21			STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2022 AND 2021 (In Millions Rupiah)													STATEMENTS OF CASH FLOWS FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022 AND 2021 (In Millions Rupiah)							
No.	(In Millions R	INDIVID		CONSOLI										INDIVID	UAL						(In Millions R DESCRIPTION	upiah)			LIDATED		
	ASSETS			SEP 30, 2022		No.	DESCRIPTION		C	SM	SEP 3	), 2022 D	L	TOTAL	C	SM	SEP 30, 2 S	2021 D	L	TOTAL	CASH FLOWS FROM OPERATING ACTIVITIES Interest, loan commissions and fees received			SEP 30, 2022 10,169,406	SEP 30, 2021 10,829,080		
1.	Cash Placement to Bank Indonesia	1,136,296 7,436,293	1,728,075 4,906,121	1,149,161 8,717,256	1,740,383 6,591,501	l. 1.	RELATED PARTIES Interbank placement														Interest, prizes, fund commissions and fees received Other operating revenues received			(2,831,240) 1,373,341	(3,908,693) 2,199,110		
3.	Interbank placement Spot and derivatives / forward claims	6,602,066 48,022	9,422,778 5,557	6,613,520 48,022	5,434,375 5,557		a. Rupiah b. Foreign currency		- 164,590	-	-		-	- 164,590	1,075,000 195,619	-				1,075,000 195,619	Other operating expenses paid Gain on foreign exchange transactions - net			(3,595,363) 89,462	(3,259,375) 90,466		
5.	Securities held	34,898,466	26,992,431	37,342,589	30,654,627	2.	Spot and derivatives / forward claims a. Rupiah														Non-operating income received - net Tax expense paid			6,084 (599,995)	34,023 (539,931) 5,444,680		
6. 7.	Securites sold under repurchase agreement (Repo) Claims on securites bought under reverse repo	399,760	6,154,113 15,960,099	- 399,760	6,154,113 15,960,099	3	b. Foreign currency Securities held				-		-	-		-	-				Operating cash flows before changes in operating assets and liabilities Decrease (Increase) in operating assets			4,611,695	5,444,680		
8. 9	Acceptance claims Loans	1,761,816 114,731,259	2,083,313 111,281,807	1,761,816 130,556,660	2,083,313 124,844,880	Ŭ.	a. Rupiah		-		-		-	-	-	-	-	-	-	-	Placement with Bank Indonesia and other banks Securities (being measured at fair value through profit or loss)			- (3.198.841)	171,288 3,359,282		
10.	Sharia financing			-	-		<ul> <li>b. Foreign currency</li> <li>Securities sold under repurchase agreement (Repo)</li> </ul>									-					Loans Securities purchased with agreements to resell			(6,301,213) 15,560,339	1,684,173 127,705		
11. 12.	Equity investment Other financial assets	3,653,357 1,144,762	3,643,269 1,096,839	785,084 1,484,787	724,171 1,419,769		a. Rupiah b. Foreign currency		-				-	-	-	-	-	•		•	Finance lease receivables Consumer financing receivables			(39,234) (638,543)	61,865 1,238,208		
13.	Impairment on financial assets -/- a. Securities held	(45)	(180)	(45)	(16.087)	5.	Claims on securities bought under reverse repo a. Rupiah			-						-					Sales and lease-back receivables Factoring receivables			(91,277)	3,429		
	b. Loans and sharia financing	(5,593,880)	(5,552,006)	(6,069,021)	(5,786,248)	6	b. Foreign currency Acceptance claims		-				-	-	-	-	-	•	-		Other assets Increase (Decrease) in operating liabilities			(1,318,671)	511,499		
14.	c. Others Intangible Assets	(10,588) 389,206	(5,461) 360,813	(37,630) 452,755	(21,953) 418,693		Loans and financing provided a. Micro, small and medium enterprises (UMKM)														Liabilities payable immediately Deposits			204,120 1,255,606	173,104 (8,157,935)		
15.	Accumulated amortisation on intangible assets -/- Fixed assets and equipment	(265,622) 10,864,224	(254,023) 10,688,984	(312,222) 11,311,279	(295,862) 11,123,774		i. Rupiah				-		21,133	21,133		-			21,133	21,133	Deposits from other banks Acceptances payable			(851,430) 2,901	(1,320,067) (566)		
10.	Accumulated depreciation on fixed assets and equipments -/-	(713,317)	(438,488)	(774,414)	(481,413)		<ul> <li>ii. Foreign currency</li> <li>b. Non micro, small and medium enterprises (UMKM)</li> </ul>		-		-	-	-	-	-	-	-	-		-	Securities sold with agreements to repurchase Other liabilities			(6,902,041) (104,678) 2,188,733	(2,518,308) (274,844) 503,513		
16.	Non productive assets						i. Rupiah ii. Foreign currency		1,446,224	79			239,387	1,685,690 -	1,684,496	-	242,500	•		1,926,996	Net cash Provided by Operating Activities CASH FLOWS FROM INVESTING ACTIVITIES			2,100,733			
	a. Abandoned properties b. Foreclosed assets	207,472 1,641,076	210,633 1,493,728	207,472 2,427,150	210,633 2,258,170		<ul> <li>Restructured loans</li> <li>i. Rupiah</li> </ul>		197,357				21,133	218,490	149,586	-			21,133	170,719	Securities (other than being measured at fair value through profit or loss) Proceeds from sale of subsidiary's shares			844,969	2,753,273 101,803		
	c. Suspense accounts d. Interbranch assets *			-	-	8	ii. Foreign currency Equity investment		3,511,958			•	-	3,511,958	3.511.958	-	•	•	-	3,511,958	Proceeds from sale of premises and equipment Dividends received			32,493 57,936	7,792 44,213		
17.	Other assets	2,747,059	889,293	3,239,230	1,440,047	9.	Other receivables Commitments and contingencies		-		-	-		-	-	-				-	Acquisition of premises and equipment Acquisition of intangible assets			(188,297) (80,107)	(137,653) (71,815)		
	TOTAL ASSETS	181,077,682	190,667,695	199,303,209	204,462,542	10.	a. Rupiah		1,757,434	971				1,758,405	1,663,652	-				1,663,652	Net cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES			666,994	2,697,613		
	LIABILITIES AND EQUITIES LIABILITIES					П.	b. Foreign currency NON-RELATED PARTIES	l	·1	-	•	· ·	-1		•		-1				Redemption of subsidiary's securities Payment of lease obligations			(54,430)	(2,000,000) (50,566)		
1.	Current account	11,885,812	11,944,656	12,028,942	12,031,331	1.	Interbank placement a. Rupiah		1,381,770	-				1,381,770	295,003					295,003	Borrowings received (paid) Redemption of securities			367,507	(1,141,322) (3,500,000)		
2. 3.	Saving account Deposit	49,999,654 62,586,411	47,613,541 66,822,782	51,350,995 71,944,497	48,455,590 73,581,908	2.	<li>b. Foreign currency Spot and derivatives / forward claims</li>		5,055,706				-	5,055,706	4,937,780		-	-		4,937,780	Payment of cash dividends Net cash Used in Financing Activities			(481,074) (167,997)	(6,691,888)		
4.	Electronic money Liabilities to Bank Indonesia	60	43	60	43		a. Rupiah b. Foreign currency		47,123 899	•	•	-	:	47,123 899	1,373 59	-	:		:	1,373 59	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS			2,687,730	(3,490,762)		
6.	Interbank liabilities	58,102	1,496,140	915,210	1,766,641	3.	Securities held a. Rupiah		32,457,082				191.138	32,648,220	30,379,391		211,522			30,590,913	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD Effect of foreign exchange rate changes			13,766,259 25,948	14,569,658 (1,615)		
7. 8.	Spot and derivatives / forward liabilities Liabilities on securites sold under repurchase agreement	52,928	6,036	52,928	6,036		b. Foreign currency		2,250,246				-	2,250,246	2,189,261		- 211,022			2,189,261	CASH AND ČASH EQUIVALENTS AT END OF PERIOD			16,479,937	11,077,281		
9.	(Repo) Acceptance Liabilities	- 1,764,717	6,902,041 2,083,313	- 1,764,717	6,902,041 2,083,313	4.	Securities sold under repurchase agreement (Repo) a. Rupiah				-										Cash and cash equivalents consist of: Cash on hand Demand deposits with Bank Indonesia			1,149,161 7,103,312	1,139,252 1,585,290		
10.	Issued securities Loans received	7,792,281	7,785,937	7,792,281 1,653,557	7,785,937 1,286,050	5.	<ul> <li>Foreign currency Claims on securities bought under reverse repo</li> </ul>														Demand deposits with other banks Placements with ank Indonesia and other banks			1,518,530	3,154,090		
12.	Margin deposit	146,887	188,061	147,019	188,184		a. Rupiah b. Foreign currency		399,760		:			399,760	17,131,521	-	-			17,131,521	Total cash and cash equivalents				11,077,281		
13. 14.	Interbranch liabilities * Other liabilities	- 1,827,686	- 1,463,648	- 2,307,005	- 1,827,721		Acceptance claims Loans and financing provided		1,761,816	-				1,761,816	2,105,972	-	-		-	2,105,972	STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 30			ERCIAL BAI	NK		
15.	Minority interest	· ·		3,160,911	3,102,154		a. Micro, small and medium enterprises (UMKM)		20.269.177	1 026 656	161 001	160 700	400 275	22 222 242	10 001 007	1 226 104	000 010	112.046	551 410	22 604 254	(In Millions R		0, 2022	SEP 3	0 2021		
	EQUITIES						i. Rupiah ii. Foreign currency		20,368,177 64,085	1,036,656	161,281	168,723	488,375	22,223,212 64,085	19,891,867 52,743	1,326,104	808,919	112,946	551,418 -	22,691,254 52,743	COMPONENTS OF CAPITAL	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED		
16.	Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	9,600,000		<ul> <li>b. Non micro, small and medium enterprises (UMKM)</li> <li>i. Rupiah</li> </ul>		77,426,512	4,347,175	168,036	453,455	2,371,127	84,766,305	73,038,196	3,253,898	356,052	231,959	1,421,457	78,301,562	Core Capital (Tier 1)     Core Capital/Common Equity Tier 1 (CET 1)	39,040,516 39,040,516	43,963,573 43,963,573	38,283,369 38,283,369	43,818,234 43,818,234		
	<ul> <li>b. Unpaid capital -/-</li> <li>c. Treasury stock -/-</li> </ul>	(7,191,235)	(7,191,235) (610)	(7,191,235) (610)	(7,191,235) (610)		ii. Foreign currency c. Restructured loans		5,658,936	311,898	-			5,970,834	6,090,670	364,725				6,455,395	1.1 Paid-in Capital (net of Treasury Stock) 1.2 Capital Additional Reserves	2,408,155 41,234,220	2,408,155 42,603,814	2,408,155 40,167,962	2,408,155 41,814,144		
17.	Additional paid in capital	(***)	()	(***)			i. Rupiah ii. Foreign currency		17,965,617 2,093,822	2,893,744 311,898	297,100	477,552	2,238,546	23,872,559 2,405,720	23,786,744 1,138,250	3,495,829 290,116	1,073,468	266,233	997,568	29,619,842 1,428,366	1.2.1 Additional Tier 1 1.2.1.1 Other comprehensive income	43,078,644 8,164,284	44,679,590 8,241,077	40,711,416 7,988,111	42,613,877 8,015,100		
	a. Agio b. Disagio -/-	3,440,707	3,440,707	3,440,707	3,440,707		Equity investment Other receivables		141,399	-	-			141,399	129,774	-				129,774	1.2.1.1.1 Surplus of the financial statement translation 1.2.1.1.2 Potential benefits of the changes in financial	-	-	-	-		
	c. Fund for paid-up capital			(269,072)	(269,072)		Commitments and contingencies		24,000,050	40.000				24.044.050	20.047.005	75 404				20.022.500	assets measured at fair value through other comprehensive income			279,249	248,092		
18.	Other comprehensive gain (loss)			/			a. Rupiah b. Foreign currency		34,869,056 4,031,176	42,003				34,911,059 4,031,176	30,847,265 3,080,670	75,124	- -		- 30	30,922,569 3,080,670	12.1.1.3 Surplus of fixed assets revaluation 1.2.1.2 Other capital additional reserves (other disclosed	8,164,284	8,241,077	7,708,862	7,767,008		
	a. Gain b. Loss -/-	8,289,565 (788,936)	8,729,202 (34,837)	8,360,753 (893,262)	8,764,366 (34,837)	1.	OTHER INFORMATIONS Assets pledged as collateral :											-			reserves)	34,914,360	36,438,513	32,723,305	34,598,777		
19.	Reserves a. General reserves	29,264,153	27,110,025	29,640,158	27,484,260		a. To Bank Indonesia b. To other parties													•	12.1.2.1 Agio 1.2.1.2.2 General reserves	3,440,707 29,264,153	3,440,707 29,640,158	3,440,707 27,079,193	3,440,707 27,453,429		
	b. Appropriated reserves	140,000	140,000	140,000	140,000	2.	Foreclosed assets							1,641,076						1,510,965	1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit	- 2,209,500	942,138 2,415,510	- 2,203,405	1,446,949 2,257,692		
20.	Gain/loss a. Previous years	481,631		1,423,769	1,448,541							OSS ALLOWA R 30, 2022 A									1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others			•	•		
	b. Current year c. Dividends paid	2,209,500 (481,631)	2,568,245	2,415,510 (481,631)	2,063,473						(In Millio	ns Rupiah)									1.2.2 Deduction Tier 1 1.2.2.1 Other comprehensive income	(1,844,424) (1,157,521)	(2,075,776) (1,275,849)	(543,454)	(799,733)		
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	44,963,144	44,361,497	46,185,087	45,445,593	No	POS-POS		Alloware	e for Impairme	SEP 30, 202	Required	Allowance for Po		Aller	wance for Impai	SEP 30, 20	Require	d Allowance		122.1.1 Defisit of the financial statement translation 122.1.2 Potential losses from the changes in financial	-	-		-		
	TOTAL LIABILITIES AND EQUITIES	181,077,682	190,667,695	199,303,209	204,462,542			Sta		e for impairme Stage 2	ent Stage 3	Genera			Stage 1	Stage 2			es on Earnin ral	ig Assets Specific	assets measured at fair value through other comprehensive income	(1,157,521)	(1,275,849)				
* stated	at net carrying value						Interbank placement Spot and derivatives / forward claims		1,040	-		- 6	56,021 480	:	221				65,034 10	•	1.2.2.2 Other capital additional reserves (other disclosed reserves)	(686,903)	(799,927)	(543,454)	(799,733)		
	STATEMENTS OF PROFIT OR LOSS AND FOR THE NINE MONTHS PERIOD ENDE	D SEPTEMB	MPREHENS ER 30, 202	SIVE INCOM 2 AND 2021	IE	3. 4.	Securities held Securities sold under repurchase agreement (Repo)		603	175,412		: 1	15,265	191,138	1,642	71	18 142	2,128	15,217	22,405	12.2.2.1 Disagio 1.2.2.2.2 Previous year loss	- 1000,000			-		
	(In Millions R	upiah) INDIVID		CONSOL			Claims on securities bought under reverse repo Acceptances claims		311 4,801				3,998 13,362		4,048		:	•	16,622		1.2.2.2.3 Current year loss				-		
No.	DESCRIPTION TIONAL INCOME AND EXPENSES			SEP 30, 2022		7.	Loans and financing provided		4,801 1,350,511	450,276	3,793,0	193 83		,506,984	4,048 1,191,579	321,21	13 4,307	7,132 9	977,899	1,940,063	12.2.2.4 Less difference between Provision for Asset Quality Assessment and the allowance for						
A.	Interest income and expenses					9.	Equity investment Other receivables			-		-	· .						36,417		impairment losses on productive assets 1.2.2.2.5 Less difference of fair value adjustment of				-		
1.	Interest income Interest expenses	8,838,172 2,409,718	9,639,750 3,315,423	10,330,593 2,772,371	11,005,276 3,781,415	10.	Commitment and contingencies		58,682	1,328		139	17,024	2,149	43,038	58			14,391	3,834	financial instruments in the Trading Book 1.2.2.2.6 Provision for Asset Quality Assessment				-		
	Net interest income (expenses)	6,428,454	6,324,327				STATEMENTS OF COMMITME AS OF SEPTEMBER 30, 2022										ALCULATIO				non productive 1.2.2.2.7 Others	(686,903)	(799,927)	(543,454)	(799,733)		
<b>B.</b> 1.	Operational Income and Expenses Other than Interest Positive (negative) mark to market on financial assets	(289,503)	(67,300)	(289,503)	(67,300)		(In Millions			CONCO	LIDATED					(in %)			0 30 3030	SEP 30, 2021	1.3 Non Controlling Interest 1.4 Deduction Core Capital	(4,601,859)	786,450 (1,834,846)	- (4,292,748)	1,018,237 (1,422,302)		
2.	Positive (negative) mark to market on financial liabilities Gain (loss) on sale of financial assets	175,508	1,211,017	182,632	1,215,290	No.	POS-POS	SEP 30, 2022				Perform	nance Ratio					SE	- JU, ZUZZ	JEF 30, 2021	1.4.1 Deffered tax calculated 1.4.2 Goodwill	(842,361)	(926,884)	(603,488)	(647,376)		
4.	Gain (loss) on spot and derivatives / forward (realised)	45,153	46,783	45,153	46,783	L	COMMITTED CLAIMS 1. Unused borrowing / financing	-				- Consol	-								1.4.3 Other intangible assets	(123,584) (3,635,914)	(140,533) (767,429)	(64,986)	(78,105)		
5. 6.	Gain (loss) on investment under equity method Gain (loss) on foreign exchange translation	- 5,689	- (19,737)	83,437 6,128	34,075 (18,787)		<ol> <li>Foreign currency positions to be received from spot and derivative / forward transactions</li> </ol>	3 680 491	1,462,605	3 680 484	1 462 60	1.	Capital Adequa		and non comi	accate in intel -	amino accelo or d	Inon	28.30	30.05	1.4.4 Investments in shares 1.4.5 Shortage of capital on insurance subsidiaries	(J,030,914) -	(/6/,429)	(3,624,274)	(090,821)		
7.	Dividend income	50,767	44,213	19,447	23,333		3. Others	earning assets 2.65 2.49								1.4.6 Securitisation exposure 1.4.7 Other deduction core capital				-							
8. 9.	Commision/provision/fee and administration income Other income	266,954 981,052	257,440 526,840	437,419 1,225,782	386,440 636,410	II.	COMMITTED LIABILITIES 1. Undisbursed loan / financing facilities to debtors	3. Non performing earning assets to total earning assets 2.69 2.47								1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	.										
10.	Impairment of financial assets Losses on operational risk	1,512,154 1,732	2,389,660 12,913	2,031,895 1,732	2,892,074 12,913		a. Committed	31,320,632	5 Ginss NP 353 357									3.60 3.52	1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will				_				
12.	Personnel expenses	1,333,443	1,283,721	1,654,022	1,562,907		b. Uncommitted 2. Outstanding irrevocable L/C	5.         Gross NPL         3.53         3.52           7.055,336         7.262,557         7.999,335         7.641,333         6.         Net NPL         0.88         0.81									1.4.7.3 Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment				-						
13. 14.	Promotion expenses Other expenses	14,826 1,927,146	13,744 1,820,436	29,686 2,307,594	28,507 2,127,287		Foreign currency positions to be submitted for spot and derivative / forward transactions	3,675,579	1,519,638	3,675,579	1,519,63	7.	Return on Asset						2.07	1.86	14.7.4 Subsidiaries' exposure because shariah transaction (if any)				_		
	Net Operational Income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS)	(3,553,681) 2,874,773	(3,521,218) 2,803,109	(4,314,434)	(4,367,444)		4. Others	3,013,319	1,319,030	3,013,319	1,318,03	- 8. - 0	Return on Equit Net Interest Mar						7.34 5.59	7.03 5.06	Additional Core Capital/Additional Tier 1 (AT 1)     2.1 Instrument which comply with AT 1						
NON O	ERATIONAL INCOME (EXPENSES)						CONTINGENT CLAIMS 1. Received guarantees					9. 10.	Operating Expe	• • •	g Revenue				5.59 73.06	78.46	2.2 Agio/Disagio				-		
1. 2.	Gain (loss) on sale of fixed assets and equipment Other non operational income (expenses)	22,395 (55,663)	1,186 4,121	22,162 (57,492)	1,692 54,043		2. Others	1,398,600	1,354,012	1,489,908	1,354,01	-	Cost to Income	Ratio (CIR)					42.77	39.06	2.3 Other deduction core capital 2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to			'	-		
	NON OPERATIONAL PROFIT (LOSS)	(33,268)	5,307	(35,330)	55,735	IV.	CONTINGENT LIABILITIES 1. Issued guarantees	1,026,143	967,035	1,621,123	1,152,45	Individu	u <b>al</b> Capital Adequar						28.30	29.75	other bank 2.3.2 Cross-ownership in another entity acquired by the transition						

CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	BEFORE TAX 2,841,505 2,808,416 3,208,458 2,912,152		1. Issued guarantees	1,026,143 967,	035 1,621,123 1,152,455	1	Capital Adequacy Ratio (CAR)	28.30	29.75				ntity acquired by	/ the transition						
Income taxes	2,041,303	2,000,410	3,200,430	2,312,132	2. Others	532,546 479,	638 532,546 479,638					II. Supplemental		aw, grants, or g	grants will		2.455.233	2.608.052	3.358.79	0 3.490.293
a. Estimated current period tax -/-	719.228	655.244	766.897	669,916				2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.52	2.22				r othoro which a	comely with Tig			2,233,20	
	87.223	000,244 50,233	65,195		BANK'S MA	ANAGEMENT			·			1 Capital Instrument in the form of Stock 2 Agio/Disagio			II ULIEIS WIILLII L	comply with the	1,4/2,000	1,472,000	2,233,20	2,233,200
b. Deferred tax income (expenses) NET PROFIT (LOSS)	87,223 2.209.500	50,233 2.203.405	2.506.756		BOARD OF COMMISSIONERS			3.	Non performing earning assets to total earning assets	2.62	2.27		3 General provision on earning assets (max. 1,25% Credit Risk							
MINORITY INTEREST PROFIT (LOSS)	2,209,500	2,203,405	1	1 - 1 -	President Commissioner/Independent Commissioner     Nelson Tampubolon				Impairment provision on financial assets to total earning assets	3.59	3.45	Weighted Assets)					988,433	1,141,252	1,125,59	0 1,257,093
OTHER COMPREHENSIVE INCOME			91,246	36,372	Deputy President Commissioner/Independent Commissioner     Lintang Nugroho				Gross NPL	3.55	3.42	4 Deduction supplemental capital (Tier 2)					(6,000)	(6,000)		
					- Commissioner	: Chandra Rahardia Gunawan			Net NPI	0.72	0.59	4.1 Sinking						-		
1. Items that will not be reclassified to profit or loss	6 493	083	0.400	083	- Commissioner	: Johnny		0.		0.12					1 and/or Tier 2		(6,000)	(6,000)		
a. Gain on fixed asset revaluation	6,493	983	6,493	983				7.	Return on Asset (ROA)	2.06	2.06 1.97		4.3 Cross-ownership in another entity acquired by the transition I of the law, grants, or grants will				ise			
b. Gain (loss) on defined benefit actuarial program					- Commissioner	: Gregory James Terry		8.	Return on Equity (ROE)	7.56	7.85	Total Core Capital					41.495.749	46.571.625	41.642.15	9 47.308.527
c. Others	•		(1,293)	) 244	- Independent Commissioner	: Drs. H. Riyanto		9	Net Interest Margin (NIM)	5.27	4.88	Total Core Capital	SEP 30.1		SEP 30.	2021	41,433,143	SEP 30, 2022		SEP 30, 2021
2. Items that will be reclassified to profit or loss					DIRECTORS					0.27		IN			INDIVIDUAL CO		IN	DIVIDUAL CONSOLID		
a. Translation adjustment from foreign currency					- President Director	: Herwidayatmo		10.	Operating Expense to Operating Revenue	/1.46	75.92	RISK WEIGHTED ASS	ETS				Capital Adequacy Ra	tio		
b. Changes in financial assets of debt instrument		_			- Deputy President Director	: Hendrawan Danusaputra		11.	Loan to Deposit Ratio (LDR)	92.17	86.14	CREDIT RISK								
measured at fair value through other comprehensive income	(1.132.715)	(1 7/7 188)	(1 232 07/)	(1.745.570)	- Director	: Edy Heryanto		12.	Cost to Income Ratio (CIR)	43.30	37.64	- WEIGHTED					CET 1 Ratio (%)	26.63% 20	5.72% 27	.35% 27.83%
c. Others	(1,132,113)	(1,141,100)	(1,202,014)	(1,140,010)	- Director	: Januar Hardi		Comp	innee				6,188,740	141,129,629	120,927,033	135,347,745				
OTHER COMPREHENSIVE INCOME OF THE CURRENT					- Director	: Haryono Wongsonegoro		Comp		1 1		MARKET RISK - WEIGHTED					Tier 1 Ratio (%)	26.63% 21	5.72% 27	.35% 27.83%
PERIOD - NET OF APPLICABLE INCOME TAX	(1.126.222)	(1 746 205)	(1 226 874)	(1.744.343)	- Director	: Gunawan Santoso		1.	a. Percentage violation of Legal Lending Limit				2,744,813	2,739,296	1,473,786	1,517,250	TIEL I RAUD (7)	20.03.0	.12.0 21	55 16 21.05 /6
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	1.083.278	457.200	1.279.882	1 1 1 1	- Director				i. Related parties		-	OPERATIONAL								-
Profit attributable to:	1,000,210	107,200	1,210,002	010,121		: Ng Kean Yik			ii. Non related parties			RISK -					Tier 2 Ratio (%)	1.67%	1.58% 2	2.22%
EQUITY HOLDERS OF THE PARENT ENTITY	2.209.500	2.203.405	2.415.510	2.257.692	- Director	: Lionto Gunawan						WEIGHTED ASSETS	7.696.938	20.683.363	17.585.250	20.560.175				
NON CONTROLLING INTEREST	2,200,000	2,200,400	91.246	36.372	- Director	: Suwito Tjokrorahardjo			b. Percentage of excess of violation of the Legal Lending Limit			TOTAL RISK	1,030,530	20,003,303	11,303,230		Capital	_		
CURRENT PERIOD TOTAL PROFIT	2.209.500	2.203.405	2.506.756		- Compliance Director	: Antonius Ketut Dwirianto			i. Related parties		•	WEIGHTED					Adequacy			
Total Comprehensive Profit (Loss) Attributable to:	2,203,300	2,203,403	2,000,700	2,234,004				]	ii. Non related parties	-	-		6,630,491	164,552,288	139,986,069	157,425,170		28.30% 2	3.30% 29	.75% 30.05%
EQUITY HOLDERS OF THE PARENT ENTITY	1.083.278	457.200	1.221.125	5 512,914				. 2	Reserve Requirement			CAR BASED ON					CET 1 for			
NON CONTROLLING INTEREST	1,000,270	407,200	58,757		SHARE	HOLDERS		-				RISK PROFILE	9.59%	9.55%	9.52%		Buffer (%)			20.50%
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE			30,131	30,007	I. Ultimate Shareholder : 3				a. Primary reserve requirement - Rupiah			CAPITAL ALLOCATIO	I FOR CAR BA	SED ON RISK PI	ROFILE			JFFER MANDATORY FIL	LED BY BANK	,%)
CURRENT PERIOD	1,083,278	457,200	1,279,882	549,721	Through :				- Daily*)	5.10	0.52	From CET 1 (%)	7.92%	7.97%	7.12%		Capital Conservation			
of the first of th	1,000,210	101,200	1,210,002		<ul> <li>PT Panin Financial Tbk.</li> </ul>		: 46.04%		- Average **)	8.51	3.50	From CET 1 (%)	1.3276	1.31%	1.12%		Buffer (%)	2.500% 2.	500% 2.	500% 2.500%
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE					<ul> <li>Votraint No. 1103 Pty Limited</li> </ul>		: 38.82%		<li>b. Reserve requirement - Foreign currency (daily) *)</li>	4.01	4.01	From AT 1 (%)					Countercyclical			
DIVIDEND	481.631		481.631							4.01		From AI 1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer (%)	0.000% 0.	000% 0.	0.00% 0.000%
			.01,001		II. Non Ultimate Shareholder through non Capital Market (≥ 5%)		: nil	3.	Net Open Position	0.28	0.18						Capital			
NET EARNINGS (LOSS) PER SHARE	91.73	91.47	100.28	93.73	III. Public (< 5% each)		: 15.14%		ation of Daily Primary Reserves as of September 30, 2022 and 2021 zation of Average Primary Reserves as of September 30, 2022 and 2021			From Tier 2 (%)	1.67%	1.58%	2.40%		Surcharge for D-SIB (%)	1.000% 1.	000% 1.0	000% 1.000%
	31.13	51.41	100.20	1 33.13	L III. Public (Sovieacit)		: 10.1476	") Real	cauon or Average Finnary Reserves as or September 30, 2022 and 2021								D-91D (%)	1.000% 1.	1.1	1.000%

	CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022 AND 2021 (In Millions Rupilah)															STATEMENTS OF FOREIGN EXCHANGE AND DERIVATIVE / FORWARD TRANSACTION AS OF SEPTEMBER 30, 2022 (In Millions Rupiah)						
						Other Compre	hensive Income		Retained	Earnings								Individual				
	Capital Stock	Treasurv Stock	T Ott	T OtI	Additional Paid-in	Difference in value of equity transaction with	Revaluation of		Changes in fair value on marketable securities measured	Shares in other comprehensive			Equity attributable to owners of the	Non-Controlling	Total	No.	Transaction	Notional Amount	Typ		Derivatives Rec Payab Receivables	
	Capital Stock	Treasury Stock	Capital	non-controlling	premises and	Actuarial gain (loss)		income of associate	Appropriated	Unappropriated	parent entity	Interest	IUIdi	A.	Exchanged Rate Related							
				interest	equipment		through other							1.	Spot	2,240,900	2,240,900	· '	1,273	1,764		
							comprehensive income							2.	Forward	1,894,407	1,894,407	ا۔ ا	9,843	30,721		
Balance as of January 1, 2021 Difference in value of equity transaction with non-controlling interest	2,408,765	(610)	3,440,707	(268,112) 19,851	7,596,018	(23,051)	2,076,881	1,998	140,000	28,850,755	44,223,351 19,851	3,236,981 (19,851)	47,460,332	3.	Option a. Written b. Purchased		-			-		
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment Net income for the current period	-		-		(49,623)		-		-	49,623 2.257.692	2.257.692	- 36,372	- 2,294,064	4. 5.	Future Swap	3,153,615	3,153,615		36,906	20,443		
Other complensive income after tax Additional Paid-in Capital of Subsidiaries	-	-	-	-	983	-	(1,746,005)	244	-	-	(1,744,778)	435 101,803	(1,744,343) 101,803	6. B.	Others Interest Rate Related	76,138	76,138					
Balance as of September 30, 2021 Difference in value of equity transaction with non-controlling interest. Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises	2,408,765	(610)	3,440,707	(248,261) (20,811)	7,547,378	(23,051)	330,876	2,242	140,000	31,158,070	44,756,116 (20,811)	<b>3,355,740</b> 20,811	48,111,856 -	1. 2.	Forward Option a. Written			-		-		
and equipment			-		(32,423)			-		32,423					b. Purchased			i - 1				
Net income for the current period	-	-	-	-	1	-				(194,219)	(194,219)	(282,869)	(477,088)	3.	Future	· ·		ا۔ ا	· ·			
Other comprehensive income-after tax Balance as of December 31, 2021	2 400 705	-	-	-	442,334	419,689 396,638	42,303	181	440.000	-	904,507	8,472	912,979	4.	Swap	· ·		- 1	· ·	•		
Balance as of December 31, 2021 Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises	2,408,765	(610)	3,440,707	(269,072)	7,957,289	396,638	3/3,1/9	2,423	140,000	30,996,274	45,445,593	3,102,154	48,547,747	5.	Others Others		-	·	<u>├</u>			
and equipment					(67,653)		.			67.653	-		.	<sup>L</sup> .	TOTAL	7.365.060	7.365.060	·	48.022	52.928		
Distribution of cash dividends	-	-	-	-		-	.		-	(481,631)	(481,631)	-	(481,631)	Notes:	1.00.2	1,000,000	1,000,000		40,022	02,020		
Net income for the current period Other comprehensive income-after tax	-	-	-	-	6,493	-	(1,199,585)	(1,293)	-	2,415,510	2,415,510 (1,194,385)	91,246 (32,489)	2,506,756 (1,226,874)	1. The a	bove firancial information was taken from the Consolidated Financial S per of Deloitte Asia Pacific Network and the Deloitte Network), with Partr					rm Imelda & Rekan (a		
Balance as of September 30, 2022	2,408,765	(610)	3,440,707	(269,072)	7,896,129	396,638	(826,406)	1,130	140,000	32,997,806	46,185,087	3,160,911	49,345,998		consolidated financial statement have been prepared in accordance v					19, 2019 concerning		
														"Trans	sparency and Publication of Bank's Report", copy of the OJK's Circula	r Letter No.9/SEOJK.0	3/2020 dated June 3	.0. 2020 recardino "Tr	ansoarency and Public	ation of Convensional		





Peserta Sistem BI-RTGS dan BI-SSS Terbaik Bank Buku 3 dan 4 - Bank Indonesia

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Peringkat I Tabungan Bank Umum Konvensional (KBMI 3) Infobank Digital Brand Awards 2022 – Majalah Infobank



Peringkat II Kartu Debit Bank Umum Konvensional (KBMI 3), Infobank Digital Brand Awards 2022 – Majalah Infobank

Peringkat I Internet Banking Bank Umum Konvensional (KBMI 3) Infobank Digital Brand Awards 2022 – Majalah Infobank

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Peringkat III Kartu Kredit Bank Umum Konvensional (KBMI 3), Infobank Digital Brand Awards 2022 – Majalah Infobank

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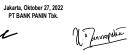
Bank Pendukung UMKM Terbaik Kelompok Bank Buku 3 dan 4, Bank Indonesia



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Financial Health and Corporate Performance Innovative Banking Retai Business, Category : BUKU 4 with total assets under 500 trillion

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Hendrawan Danusaputra Deputy President Director



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PT. Bank Panin, Tbk. merupakan peserta penjaminan LPS 🕼

mmitment CC", ESG Award 2021 Berita Satu Media Holding

The stace francial information as blen from the Consolided Francial Statements and Obsember 13, 2021 (which have been audited by the Able-Accounting From Intels & Reakin (a method of Delate Kale Pacific Network and the Delate Network), with Pathen-Indrage Formy Allmin, who issued an unmofiled and coption.
 This consolidated francial statement three are prepared in accountance with the Francial Services Julionly Regulation III of DPU/LIX02019 dated Desember 19, 2019 concerning Transpaperoy and Publication of Basick Report, and yor BANK Devices Julionly Regulation IIII of DPU/LIX02019 dated Desember 19, 2019 concerning Transpaperoy and Publication of Basick Report, and yor BANK Devices Julionly Regulation IIII of DPU/LIX02019 dated Desember 19, 2019 concerning Transpaperoy and Publication of Basick Report, and yor BANK Devices Julion 19, 2019 Concerning Stranspaperoy and Publication of Concensional Commercial and Report. Francial Service Julion 19, 2014 (Concensional Francial Statement Strates) and Publication of Devices Julional Statement Strates on Public Compared and Baspaperi LX Regulation IIV IIII 67 Incideate Inte Augent Contensional Concensional Statement Strates 2012 (Engeding Thesentition and Disclosure of Statement Francial Statements Fraide to the presentation of concilated Francial Statement Adve.
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