CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

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	STATEMENTS OF FINA							STATEMENT		NG ASSET QL			NFORMATIC)N					
	AS OF JUNE 30, 2023 AND (In Millions F		R 31, 2022						AS	OF JUNE 30, 2 (In Millions		1022							
NO.	DESCRIPTION	INDIV			LIDATED								INDIVI	DUAL					
-	ASSETS	JUN 30, 2023	DEC 31, 2022	JUN 30, 2023	DEC 31, 2022	NO.	DESCRIPTION	С	SM	JUN 30, 2	023 D	L	TOTAL	C	SM	JUN 30, 21	D D	L	TOTAL
1.	Cash	1,242,103	1,690,275	1,253,109		L	RELATED PARTIES						`						
2. 3.	Placement to Bank Indonesia Interbank placement	9,176,936 8,483,129	8,251,847 6,591,391	9,978,337 8,127,768	9,442,469 6,206,592	1.	Interbank placement a. Rupiah	400,000					400,000		-				
4.	Spot and derivatives / forward claims	24,047	29,385	24,047	29,385		b. Foreign currency	348,992	-	-		-	348,992	186,448	-	-	-	-	186,448
5. c	Securities held	29,288,741	28,359,038	31,597,112		2.	Spot and derivatives / forward claims a. Rupiah												
6. 7.	Securites sold under repurchase agreement (repo) Claims on securites bought under reverse repo	4,452,140	2,537,263 10,642,145	4,452,140	2,537,263 10,642,145		b. Foreign currency												
8.	Acceptance claims	2,035,991	2,132,501	2,035,991	2,132,501	3.	Securities held				İ	İ		İ				İ	i
9.	Loans	120,386,534	120,287,068	138,960,817	136,987,594		a. Rupiah b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
10. 11.	Sharia financing Equity investment	3,653,354	3,652,581	772,165	791,409	4.	Securities sold under repurchase agreement (repo)		Ī			1							
12.	Other financial assets	1,070,102	1,084,457	1,673,378	1,472,661		a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
13.	Impairment on financial assets -/-					5.	b. Foreign currency Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-
	Securities held Loans and sharia financing	(36) (6,693,410)	(53) (6,364,830)	(36) (7,215,797)	(53) (6,801,865)	J.	a. Rupiah				-		-						
	c. Others	(13,459)	(14,175)	(15,587)	(23,902)		b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
14.	Intangible Assets	500,507	462,606	579,886	525,500	6. 7.	Acceptance claims Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-
45	Accumulated amortisation on intangible assets -/-	(290,717)	(272,702)	(333,212)	(312,181)	1 "	Micro, small and medium enterprises (UMKM)												
15.	Fixed assets and equipment Accumulated depreciation on fixed assets and equipments -/-	10,078,794 (380,126)	9,980,063 (224,950)	10,559,162 (449,016)	10,459,430 (282,494)		i. Rupiah	188,857	-	-	-	21,133	209,990	-	-	-	-	21,133	21,133
16.	Non productive assets						ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	Abandoned properties Foreclosed assets	740,964	746,327	740,964	746,327		Non micro, small and medium enterprises (UNIKM) i. Rupiah	1,601,986	42	_		239,386	1,841,414	1,475,987		.]		239,387	1,715,374
	rorecosed assets Suspense accounts	1,615,434	1,642,935	2,651,737	2,426,296		ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Interbranch assets *						c. Restructured loans	472.000				24.422	405 400	200 424				24 422	204.257
17.	Other assets	2,561,409	2,436,280	2,826,076	2,887,187		i. Rupiah ii. Foreign currency	173,989				21,133	195,122	200,124				21,133	221,257
l	TOTAL ASSETS	187,932,437	193,649,452	208,219,041	212,431,881	8.	Equity investment	3,511,955	-	-	-	-	3,511,955	3,511,958	-	-	-	-	3,511,958
	LIABILITIES AND EQUITIES					9. 10.	Other receivables	-	-	-	-	-	-	-	-	-		-	-
	LIABILITIES			ļ		10.	Commitments and contingencies a. Rupiah	695,177	858				696.035	1,761,913					1,761,913
1.	Current account Saving account	11,942,343 52,074,295	12,298,265 49,458,405	12,228,221 52.846.626	12,548,845 50,960,859		b. Foreign currency	-		-	-	-	-	-	-	-	-	-	-
3.	Deposit	68,425,404	69,452,371	79,273,742		1.	NON-RELATED PARTIES												
4.	Electronic money	285	170	285	170	1.	Interbank placement a. Rupiah	2,293,166				_	2,293,166	514,266					514,266
5. 6.	Liabilities to Bank Indonesia Interbank liabilities	49.355	2.542.091	296.734	435,531 3,258,814		b. Foreign currency	5,440,971	-	-	-	-	5,440,971	4,124,268	-	-	-	-	4,124,268
7.	Spot and derivatives / forward liabilities	22,270	29,561	290,734	29,561	2.	Spot and derivatives / forward claims a. Rupiah	24,045					24.045	30,314					20.244
8.	Liabilities on securites sold under repurchase agreement						b. Foreign currency	24,045					24,045 2	246					30,314 246
9.	(repo) Acceptance Liabilities	2,039,900	2,408,299 2,137,042	2,039,900	2,408,299 2,137,042	3.	Securities held				İ	İ						İ	
10.	Issued securities	3,697,491	7,794,490	3,697,491	7,794,490		a. Rupiah b. Foreign currency	27,719,851 1,479,075	-	-	-	89,815	27,809,666 1,479,075	33,217,238 2,194,280	-	-		191,138	33,408,376 2,194,280
11.	Loans received	-	-	2,238,259	1,708,664	4.	Securities sold under repurchase agreement (repo)	1,413,013	-			1	1,473,073	2,134,200					2,134,200
12.	Margin deposit	192,425	220,949	192,566	221,084	"	a. Rupiah	-	-		-		-	-	-	-		-	-
13. 14.	Interbranch liabilities * Other liabilities	1,629,084	1,343,803	2.387.488	1.877.693		b. Foreign currency	-		-	-	-			-	-	-	-	-
15.	Minority interest	-	-	3,486,153	3,315,198	5.	Claims on securities bought under reverse repo a. Rupiah	4,452,140			-		4,452,140	1,504,019					1,504,019
							b. Foreign currency		-	-	-	-	-	-		-	-	-	
16.	EQUITIES Paid in capital					6.	Acceptance claims	2,035,991	-		-		2,035,991	1,536,791		-	-		1,536,791
10.	a. Capital	9,600,000	9,600,000	9,600,000	9,600,000	7.	Loans and financing provided a. Micro, small and medium enterprises (UMKM)												
	b. Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)		i. Rupiah	18,860,050	1,664,060	131,519	133,711	544,261	21,333,601	20,891,794	1,060,578	74,406	134,438	479,883	22,641,099
17.	c. Treasury stock -/- Additional paid in capital	(610)	(610)	(610)	(610)		ii. Foreign currency b. Non micro, small and medium enterorises (UMKM)	46,536	12,169	-		-	58,705	66,877	-	-	-		66,877
"	a. Agio	3,440,707	3,440,707	3,440,707	3,440,707		Non micro, small and medium enterprises (UNIKM) i. Rupiah	81,092,492	7,336,953	102,429	473,239	2,768,637	91,773,750	75,892,867	5,685,343	164,856	399,582	2,405,617	84,548,265
	b. Disagio -/-	-			-		ii. Foreign currency	4,758,868	410,206	-	-	-	5,169,074	7,307,000	126,601			-	7,433,601
	c. Fund for paid-up capital d. Other	-		(269,072)	(269,072)		c. Restructured loans i. Rupiah	11,274,646	7,388,264	156,927	522,266	2,482,565	21,824,668	21,247,438	3,873,426	199,037	483,023	2,381,979	28,184,903
18.	Other comprehensive gain (loss)			(200,012)	(203,012)		ii. Foreign currency	1,853,497	422,375	130,327	322,200	2,402,300	2,275,872	2,287,638	3,073,420	155,037	403,023	2,301,313	28,184,903
	a. Gain	8,234,887	8,283,843	8,311,529		8.	Equity investment	141,399	-				141,399	167,007	-	-	-	-	167,007
19.	b. Loss /- Reserves	(258,939)	(663,938)	(325,297)	(739,893)	9.	Other receivables			-			-	-	-	-	-		-
19.	a. General reserves	32,358,657	29,699,884	32,814,662	30,075,890	10.	Commitments and contingencies a. Rupiah	33,567,653	108,092				33,675,745	31,195,518	176,693			17,915	31,390,126
	b. Appropriated reserves	140,000	140,000	140,000	140,000		b. Foreign currency	6,428,986		-	-	-	6,428,986	2,712,175	-	-		.,	2,712,175
20.	Gainloss		101 001	4 040 000	1,002,700	III.	OTHER INFORMATIONS Appeter placed on collaboral :												
	a. Previous years b. Current year	1,536,118	481,631 2,655,355	1,249,033 1,739,589		1.	Assets pledged as collateral : a. To Bank Indonesia												
	c. Dividends paid	-	(481,631)	-	(481,631)		b. To other parties												-
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	47,859,585	45,964,006	49,509,306	47,400,896	2.	Foreclosed assets						1,615,434						1,625,074
	TOTAL LIABILITIES AND EQUITIES	187,932,437	193,649,452	208,219,041	212,431,881														
*stated a	at net carrying value									AIRMENT LOSS OF JUNE 30, 2									
I									AS			022							
	STATEMENTS OF PROFIT OR LOSS AND	OTHER CO	OMPREHEN	(In Millions Rupish) STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME JUN 30, 2022															

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					IE						JUN 30, 2023					JUN 30, 2022				
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2023 AND 2022 (In Millions Rupiah)						NO.	Description		Δllow	ance for Impairme	nt		Allowance for Possible	ΔΙΙ	owance for Impairme	nt		Required Allowance for Possible		
	(In Millions R	upiah)				NO.	Description						on Earning Assets				Losses on Ear			
		INDIVI	DUAL	CONSOL	IDATED	-	Interbank placement	_	Stage 1 1.863	Stage 2	Stage 3	Genera	Specific 4.831	Stage 1 739	Stage 2	Stage 3	General 48,250	Specific		
NO.	DESCRIPTION	JUN 30, 2023	JUN 30, 2022	JUN 30, 2023	JUN 30, 2022	2.	Spot and derivatives / forward claims		1,003				240 -	139			40,230			
OPERA*	TIONAL INCOME AND EXPENSES					2 Spot are cervatives from the comms								14.186	191.13					
A.	Interest income and expenses					3.	4. Securities sold under repurchase agreement (repo)									14,100	131,10			
1.	Interest income	6,143,632	5,909,274	7,352,167	6,876,051	5	Claims on securities bought under reverse repo		342	1					·					
2.	Interest expenses	2,152,653	1,607,701	2,568,465	1,839,995	6.	Acceptances claims		5,811				5.593	3.879			11.859			
	Net interest income (expenses)	3,990,979	4,301,573	4,783,702	5,036,056	7	Loans and financing provided		3.066.887	317.406	3.309.117		9.044 1.867.784	1,565,675	539.478	3,496,225	869.221	1.516.94		
В.	Operational Income and Expenses Other than Interest					8	Equity investment						6.534	1,000,010	- 000,410	0,400,220	36.790	1,010,0		
1.	Positive (negative) mark to market on financial assets	109,652	(236,328)	109,652	(236,328)	9.	Other receivables				\ .						-			
2.	Positive (negative) mark to market on financial liabilities			7.1		10.	Commitment and contingencies		73,604	538	486		6.166 5.447	57.375	1.312	2.101	16.002	26,75		
3.	Gain (loss) on sale of financial assets	77.679	152,421	79,486	158,528		J													
4.	Gain (loss) on spot and derivatives / forward (realised)	15,262	30,826	15,262	30,826															
5.	Gain (loss) on investment under equity method		.,,	32,419	48,829		STATEMENTS OF COMMITMENTS AND CONTINGENCIES													
6.	Gain (loss) on foreign exchange translation	3,291	3,536	3,291	3,975		AS OF JUNE 30, 2023 AND DECEMBER 31, 2022						AS OF JUNE 30, 2023 AND 2022							
7	Dividend income	267.787	19,414	10,444	19,414		(In Millions F	Rupiah)							(in %)					
8	Commision/provision/fee and administration income	195,465	172,724	334.673	282,550	NO.	DESCRIPTION	INDIV	/IDUAL	CONSO	LIDATED						JUN 30, 2023	JUN 30, 202		
9.	Other income	413,725	680,165	1,096,109	828,702	NO.		JUN 30, 2023	DEC 31, 2022	JUN 30, 2023	DEC 31, 2022	Perform	ince Ratio							
10.	Provision (recovery) of financial assets' impairment	1,008,543	1,178,146	1,188,761	1,520,486	I.	COMMITTED CLAIMS					Consolio	ated							
11.	Losses on operational risk	2,567	1,486	2,567	1,486		Unused borrowing / financing	-	-			CONSUM		ID)			32.9	8 27.1		
12.	Personnel expenses	965,250	881,905	1.208.440	1,089,479		2. Foreign currency positions to be received from spot and derivative /					1.	Capital Adequacy Ratio (C	*				3 213		
13.	Promotion expenses	11.634	10,925	21.890	23.275		forward transactions	3,120,720	4,581,314	3,120,720	4,581,314	2.	Non performing earning as	sets and non earning as	ssets to total earning a	ssets and non earning	3.2			
14.		1,205,485	1.221.727	1.413.579	1,503,075		3. Others	-	-		-	3.	00000				2.7			
14.	Other expenses	(2.110.618)	(2.471.431)	(2.153.901)		II.	COMMITTED LIABILITIES		,			3.	Non performing earning assets to total earning assets Impairment provision on financial assets to total earning assets							
	Net Operational Income (Expenses) Other than Interest	17 77 7	17 7 7	12	(3,001,305)		Undisbursed loan / financing facilities to debtors					4.		anciai assets to total ea	arning assets		3.9			
HOHOD	OPERATIONAL PROFIT (LOSS)	1,880,361	1,830,142	2,629,801	2,034,751		a. Committed	30,530,419	28,682,195	30,532,240	28,832,885	5.	Gross NPL				3.6			
NON OP	ERATIONAL INCOME (EXPENSES)		10.100				b. Uncommitted	8,006,928	7,818,483	8,777,677	9,165,041	6.	Net NPL				1.1	-		
1.	Gain (loss) on sale of fixed assets and equipment	172	19,493	414	19,245		Outstanding irrevocable L/C	1,286,886	1,672,645	1,286,886	1,672,645	7.	Return on Asset (ROA)				2.11	3 1.		
2.	Other non operational income (expenses)	(530)	(19,441)	(4,056)	(20,562)		Foreign currency positions to be submitted for spot and derivative / forward transactions	3.089.698	4.452.752	3.089.698	4.452.752	8.	Return on Equity (ROE)				7.5	3 7.		
	NON OPERATIONAL PROFIT (LOSS)	(358)	52	(3,642)	(1,317)		torward transactions 4. Others	3,089,698	4,452,752	3,069,698	4,452,752	9.	Net Interest Margin (NIM)				5.1	7 53		
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	1,880,003	1,830,194	2,626,159	2,033,434	l			-		<u> </u>	10.	Operating Expense to Ope	rating Revenue			70.8	19 74.)		
	Income taxes					III.	CONTINGENT CLAIMS		1		$\overline{}$	11.	Cost to Income Ratio (CIR				40.9	4 41.5		
	a. Estimated current period tax -/-	317,872	465,806	499,699	497,390		Received guarantees		-			Individu	ı							
	b. Deferred tax income (expenses)	(26,013)	68,508	(27,271)	67,703		2. Others	1,704,275	1,430,664	1,704,275	1,430,664	1	Capital Adequacy Ratio (C	AR)			33.5	5 27.		
	NET PROFIT (LOSS)	1,536,118	1,432,896	2,099,189	1,603,747	IV.	CONTINGENT LIABILITIES					2.	Non performing earning as	,	ecote to total parming a	ecate and non parning		/		
	MINORITY INTEREST PROFIT (LOSS)			359,600	40,894		Issued guarantees	976,533	976,644	1,807,133	7	۲.	assets	oow and non carrilly as	oooso to total carrilly d	ooco anu nun calling	2.9	6 2		
	OTHER COMPREHENSIVE INCOME						2. Others	579,699	524,503	579,699	524,503	3.	Non performing earning as	sets to total earning ass	sets		2.6	6 2		
	Items that will not be reclassified to profit or loss						DANIS MANA	OFMENT				Impairment provision on financial assets to total earning assets					4.0			
	a. Gain on fixed asset revaluation	152	5,890	152	5,890		BANK'S MANA	GEMENT				5.	Gross NPL		,		36			
	b. Gain (loss) on defined benefit actuarial program	-	-	-	-		D OF COMMISSIONERS	N. 1				6.	Net NPL				1.0			
	c. Others	-	-	(237)	236		ident Commissioner/Independent Commissioner :	Nelson Tampubo	iion			7	Deturn on Asset (DOA)				1.0			

497,390			Received guarantees	-	-	-	-
67,703			2. Others	1,704,275	1,430,664	1,704,275	1,430,664
1,603,747		IV.	CONTINGENT LIABILITIES				
40,894			Issued guarantees	976,533	976,644	1,807,133	1,715,621
			2. Others	579,699	524,503	579,699	524,503
5.890			BANK'S MANA	GEMENT			
		BOARD	OF COMMISSIONERS	·	·		
236				Nelson Tampubol	on		
200				Lintang Nugroho			
				Chandra Rahardja	a Gunawan		
1				Johnny			
			missioner :	Gregory James Te	erry		
(894,799)		- Indep	endent Commissioner :	Drs. H. Riyanto			
(231,100)				Herwidayatmo			
			ty President Director :	Hendrawan Danu	sanutra		
(888.673)		- Direc		Edy Heryanto	oupunu		
715.074		- Direc	tor :	Januar Hardi			7
. 10,014		- Direc	tor :	Haryono Wongson	negoro		
1.562.853		- Direc		Gunawan Santosi)		
40.894		- Direc	-	Lionto Gunawan			
		- Direc	-	Suwito Tjokroraha Antonius Ketut Dv			
1,603,747		- Comp	oliance Director :	Antonius Ketut Di	virianto		
701,726			SHAREHOL	DERS			
13,348		1 100	nate Shareholder : 31	DENO			
715.074			nate Shareholder : 41 Hugh :				
/10,0/4			ugri : Panin Financial Tbk.				: 46.04%
			traint No. 1103 Pty Limited				: 38.82%
		10					
481,631		II. No	n Ultimate Shareholder through non Capital Market (≥ 5%)				: Nil
64.88		III. Pul	olic (< 5% each)				: 15.14%

		JUN 30, 2023	JUN 30, 2022			
Perform	ance Ratio				1	
Consolio	dated				1	
1.	Capital Adequacy Ratio (CAR)	32.98	27.60		1	
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3.26	2.56		1	
3.	Assets Non performing earning assets to total earning assets	2.75	2.50		1	
4.	Impairment provision on financial assets to total earning assets	3.93	3.43		1	
5.	Gross NPL	3.66	3.43		4	
6.	Net NPL	1.18	0.74		1	2 Ac
7.	Return on Asset (ROA)	2.18	1.99	1	ı.	2.
8.	Return on Equity (ROE)	7.53	7.13		۱	2.2
9.	Net Interest Margin (NIM)	5.17	5.53		1	2.3
9. 10.	Operating Expense to Operating Revenue	70.89	74.61		1	
11.		40.94	41.93		1	
	Cost to Income Ratio (CIR)	40.94	41.93	Ī	. 8	Supp
Individu	1			Г	1	1 Ca
1.	Capital Adequacy Ratio (CAR)	33.55	27.49	1		2 Ag
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.96	2.47		1	3 Ge As
3.	Non performing earning assets to total earning assets	2.66	2.47		1	4 De
4.	Impairment provision on financial assets to total earning assets	4.05	3.50		١	4.
5.	Gross NPL	3.67	3.37		1	4.2
6.	Net NPI	1.07	0.59		1	4.3
7.	Return on Asset (ROA)	2.00	1.98	h	ntal	I Con
8.	Return on Equity (ROE)	7.52	7.36	۲		
9.	Net Interest Margin (NIM)	4.88	5.22	Ļ	1017	140014
10.	Operating Expense to Operating Revenue	73.98	72.81			WEIG
11.	Loan to Deposit Ratio (LDR)	90.89	91.75			IGHTE
12.	Cost to Income Ratio (CIR)	43.06	42.09		SSE	
Complia		40.00	42.00			KET F
1.	a. Percentage violation of Legal Lending Limit		$\overline{}$		SSE	
1.	Related parties)PEF IJSK	RATIO
	ii. Non related parties		1	V	VEIG	SHTE
	b. Percentage of excess of violation of the Legal Lending Limit				SSE	ETS AL RIS
	i. Related parties					SHTED
	ii. Non related parties	-			SSE	
2.	ii. Non related parties Reserve Requirement	-				BASE
۷.	a. Primary reserve requirement - Rupiah					TALA
	a. Primary reserve requirement - Nuplair - Daily *)	6.27	3.44	-		CET
	- Daily) - Average **)	8.22	5.71		ı UIII	UEI
	b. Reserve requirement - Foreign currency (daily) *)	4.02	4.01	F	rom	AT 1
3.		0.23	0.12	Ë	. 2111	
J.	Net Open Position	0.23	0.12	F		

				OLIDATED STATEMENTS (IX MONTHS PERIOD END (In Millions R.	DED JUNE 30, 2023 AND								
						Other Compre	hensive Income		Retained	l Earnings			
	Capital Stock	Treasury Stock	Additional Paid-in Capital	Difference in value of equity transaction with non-controlling interest	Revaluation of premises and equipment	Remeasurement of defined benefit obligation	Changes in fair value on marketable securities measured at fair value through other comprehensive income	Shares in other comprehensive income of associate	Appropriated	Unappropriated	Equity attributable to owners of the parent entity	Non-Controlling Interest	Total
Balance as of January 1, 2022	2,408,765	(610)	3,440,707	(269,072)	7,957,289	396,638	373,179	2,423	140,000	30,996,274	45,445,593	3,102,154	48,547
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-		.	(61,355)	-				61,355			l .
Distribution of cash dividends	-	-			-					(481,631)	(481,631)		(481
Net income for the current period	-	-		.	-					1,562,853	1,562,853	40,894	1,603
Other comprehensive income-after tax	-	-			5,890		(867,253)	236			(861,127)	(27,546)	(888)
Balance as of June 30, 2022	2,408,765	(610)	3,440,707	(269,072)	7,901,824 (442,053)	396,638	(494,074)	2,659	140,000	32,138,851 442.053	45,665,688	3,115,502	48,781
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	-	-	-	1	(442,003)	-				1,478,823	1,478,823	190,440	1,669
Other comprehensive income-after tax	1			'	224,030	161,572	(130,309)	1,092		1,410,023	256,385	9,256	265
Balance as of December 31, 2022	2,408,765	(610)	3.440.707	(269,072)	7,683,801	558,210		3,751	140.000	34,059,727	47,400,896	3,315,198	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	2,400,703	(010)	3,440,707	(203,012)	(3,968)	330,210	(024,303)	3,731	140,000	34,039,727	41,400,030	3,313,130	30,710
Transier or surprus revariation or premises and equipment to renamed earning arising from sale or revalued premises and equipment. Non-controlling interest in net assets of subsidiaries	•	-		'	(3,300)	-	1			3,300		(193,309)	(193
Net income for the current period	1			1	•	•]			1,739,589	1,739,589	359,600	2,099
Other comprehensive income-after tax	•	-		'	152		368.906	(237)		1,739,309	368.821	4,664	373
Balance as of June 30, 2023	2.408.765	(610)	3.440.707	(269.072)	7.679.985	558.210		3.514	140.000	35.803.284	49.509.306	3,486,153	
balance as of June 30, 2023	2,400,103	(010)	3,440,707	(203,012)	1,010,000	330,210	(233,411)	3,314	140,000	33,003,204	43,303,300	3,400,133	JE,330

SUCIALE						4	ruiwaiu
						3.	Option
2,423	140,000	30,996,274	45,445,593	3,102,154	48,547,747		a. Written
		61,355					b. Purchased
-	-	(481,631)	(481,631)		(481,631)	4.	Future
-	-	1,562,853	1,562,853	40,894	1,603,747	5.	Swap
236	-	-	(861,127)	(27,546)	(888,673)	6.	Others
2,659	140,000	32,138,851	45,665,688	3,115,502	48,781,190	В.	Interest Rate Related
-	-	442,053	-	-	-	1.	Forward
-	-	1,478,823	1,478,823	190,440	1,669,263	2	Option
1,092	-	-	256,385	9,256	265,641	-	a. Written
3,751	140,000	34,059,727	47,400,896	3,315,198	50,716,094		b. Purchased
-	-	3,968			-	١.	
-	-	-		(193,309)	(193,309)	3.	Future
		1,739,589	1,739,589	359,600	2,099,189	4.	Swap
(237)			368,821	4,664	373,485	5.	Others
3,514	140,000	35,803,284	49,509,306	3,486,153	52,995,459	C.	Others
							TOTAL
							e financial information was taken from the Co

To 00	
16	
Lun	

Terbaik Bank Buku 3 dan 4 - Bank

a Translation adjustment from foreign currency b. Changes in financial assets of debt instrument measured at fair value through other comprehensive

OTHER COMPREHENSIVE INCOME OF THE CURRENT

CURRENT PERIOD TOTAL COMPREHENSIVE INCOME

PERIOD - NET OF APPLICABLE INCOME TAX

Total Comprehensive Profit (Loss) Attributable to:

EQUITY HOLDERS OF THE PARENT ENTITY

TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD

TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE

Profit attributable to:

NON CONTROLLING INTEREST

NON CONTROLLING INTEREST



(KBMI 3) - Infobank Digital Brand Awards 2023



PT. Bank Panin, Tbk. terdaftar dan diawasi oleh Otoritas Jasa Keuangan

373,570 (894,79

373,485

2,472,674

2,099,189

2,108,410

364,264

2,472,674

359,309 (810,562)

359,461 (804,672)

1,895,579

1,895,579

628,224

628,224









(KBMI 3) - Infobank Digital Brand



The 3rd Best Mobile Banking Conventional Bank (KBMI 3) - Infobank Digital Brand Awards 2023



Bank - Infobank & MRI Service Excellence Award 2023





Tahun 2022 - Lembaga Penjamin Simpanan

Firm Imidis & Rickari (a member of Delottile Asia Pacific Nethoric and the biotice Network), with reagagement partner crusy name, with a seven a companion.

This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 37PD/LK03/2019 dated December 19, 2019 concerning "Trensparency and Publication of Bank's Report", croy of the OLK's Circular Letter No.95EO.NR 302020 dated June 30, 2020 regarding "Trensparency and Publication of Comercial Bank's Report", Financial Services Authority Regulation (POLIK) No. 14PD.NR 44/2022 dated August 10, 2022 concerning "Similaris conferenced Statements of Lessues or Public Companies" and Expegnant LA (practice) Statements of Lessues or Public Companies and Expegnant LA (practice) Statements of Lessues or Public Companies and Expegnant LA (practice) Statements of Lessues or Public Companies and Expegnant LA (practice) Statements of Lessues or Public Companies and Expegnant LA (practice) Statements of Lessues or Public Companies Financial Statements of Lessues or Public Companies Financial Statements of Lessues or Public Companies Financial Statements of Lessues or Public Companies Financial Statements of Lessues or Public Companies and Expedit Novi 10 (1997) and Lessues August 10 (1997) and Lessues 10 (1997) and Lessues 10 (1997) and Lessues 10 (1997) and Lessues

Jakarta, July 26, 2023 PT BANK PANIN Tbk.

STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2023 AND 2022

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK AS OF JUNE 30, 2023 AND 2022

JUN 30, 2023

2,408,155

43,766,961

7,953,835

7,953,835

37.335.482

3,440,707 32,358,657

1,536,118

(1,522,356

(1,165,801

(561,176

(209.790

(3,635,911

1,192,446

CET 1 Ratio (%)

(356,555)

46,997,942 46,997,942 2,408,155

45,340,307

8,033,905

39,243,991 3,440,707 32,814,662

1.739.589

(422,470)

(1,515,119)

(635,286

DESCRIPTION

CASH FLOWS FROM OPERATING ACTIVITIES nterest, loan commissions and fees received Interest, prizes, fund commis

Other operating expenses paid Gain on foreign exchange transactions - net

Securities purchased with agreements to resell

Operating cash flows before changes in operating assets and liabilities Decrease (Increase) in operating assets Securities (being measured at fair value through profit or loss)

Non-operating income received - net Tax expense paid

Finance lease receivables Consumer financing receivables

Deposits from other banks

191,138

1,516,944

26,750

Sales and lease-back receivables

crease (Decrease) in operating liabilities Liabilities payable immediately

Acceptances payable
Securities sold with agreements to repurchase
Other liabilities
Vel cash Provided by Operating Activities

CASH FLOWS FROM INVESTING ACTIVITIES ecurities (other than being measured at fair value through profit or loss)

Proceeds from sale of premises and equipment

Acquisition of premises and equipment

Net cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES

rrowings repaid by subsidiaries

Borrowings received by subsidiaries

Redemption of issued subordinated bonds Net cash Provided by (Used in) Financing Activities

NET INCREASE IN CASH AND CASH EQUIVALENTS

CASH AND CASH EQUIVALENTS AT END OF PERIOD

Cash on namo
Demand deposits with Bank Indonesia
Demand deposits with other banks
Placements with Bank Indonesia and other banks
Total cash and cash equivalents

COMPONENTS OF CAPITAL

1 Adultional filet 1
12.1.1 Other comprehensive income
12.1.1.1 Surplus of the financial statement translation
12.1.1.2 Potential benefits of the changes in financial
assets measured at fair value through other

comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation

1.2.1.2.3 Previous year profit

1.2.1.2.4 Current year profit

1.2.2.1 Other comprehensive income

1.2.2.2.1 Disagio 1.2.2.2.2 Previous year loss

1.2.2.2.7 Others

1.4.4 Investments in shares
1.4.5 Shortage of capital on insurance su

Additional Core Capital/Additional Tier 1 (AT 1) Instrument which comply with AT 1
 Agio/Disagio .3 Other deduction core capital

Agio/Disagio

4.1 Sinking Fund

the law, grants, or grants will

119,462,153

8.22%

0.00%

1.60%

1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transitive because of the law, grants, or grants will
 1.4.7.3 Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment 1.4.7.4 Subsidiaries' exposure because shariah transaction (if any)

2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank
2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank
2.3.2 Cross-swimeship in another entity acquired by the transition
because of the law, grants, or grants will
demental Capital (Tier 2)

General provision on earning assets (max. 1,25% Credit Risk Weighter

4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank

4.3 Cross-ownership in another entity acquired by the transition because of

137,216,050

1,695,195

10,489,207

8.26% 7.80%

0.00%

1.52%

0.00%

0.00%

1.66%

389,491 1,672,615

4,088,342

6,210,418

6,210,418

1.4.1 Deffered tax calculated

1.4.6 Securitisation exposure 1.4.7 Other deduction core capital

1.4.2 Goodwill 1.4.3 Other intangible assets

1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others 1.2.2 Deduction Tier 1

> 1.2.2.1.1 Defisit of the financial statement translation 122.1.7 Details of the manual statement estimation of the changes in financial assets measured at fair value through other comprehensive income
> 1222 Other capital additional reserves (other disclosed reserve)

> > 12222 Previous year loss
> > 12223 Current year loss
> > 12224 Less difference between Provision for Asset
> > Quality Assessment and the allowance for
> > impariment losses on productive assets
> > 12225 Less difference of fair value adjustement of
> > financial instruments in the Trading Book
> > 1222b Provision for Asset Quality Assessment
> > prognomorative

1.1 Paid-in Capital (net of Treasury Stock)

1.2 Capital Additional Reserves

1.2.1 Additional Tier 1

Cash and cash equivalents consist of: Cash on hand

CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD

Acquisition of intangible assets

(2,101,898)

(1,654,700)

6,190,005 (196,833)

(965,510)

(8,379) (177,529)

2,504,147 (2,962,080)

2,080,058

2,685 (82,164)

(83,606)

(4.000.000) (48,157) (1,217,167)

1,310,000

(4,055,324)

2,314,916

17,353,469

(309,170) 19,359,215

8,476,206

0, 2023 JUN 30, 2022 CONSOLIDATED INDIVIDUAL CONSOLIDATED

2,408,155

40,868,158

42.302.039

8,170,490

34,131,549

1,432,896

(1,433,881

(744,290)

(689,591

(732,134

(128.148

2,273,057 2,653,514

996,614

(6,000

1.76%

3,185 49,270,999 41,408,023 46,390,216

JUN 30, 2023 JUN 30, 2022

INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED

31.46% 25.73%

23.20%

0.000% 0.000%

and Payables
Trading Hedging Receivables Payables

11,570

24,047

17,638

22,270

1,138,387

(6,000)

1,370,557

31.94%

0.000%

42,563

(1,848,392) 934,973

(2,280,109)

59,813 17,620

(7,220,789) 14,456,080

(374,818)

(1,315,469)

(965,628) 2,992 (6,902,041) (89,968)

28,726

(150,679)

(49,553) 665,100

(31,657)

313,562

281,905

13,766,259 31,228 14,878,694

2,408,155

42,160,334

43.826.933

942,046

1.562.853

(1,666,599)

(849,570)

(817,029)

(810,045)

(146.267)

hudaral Herwidayatmo President Directo Hendrawan Danusaputra Deputy President Director





The Best Debit Card Conventional The 2" Credit Card Conventional The 2" Best Mortgage Loan Bank (KBMI 3) - Infobank Digital Brand Awards 2023 Bank (KBMI 3) - Infobank Digital Brand Digital Brand Awards 2023 Digital Brand Awards 2023



