

CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

	STATEMENTS OF FINANG As of September 30, 2023 and (In Millions Rup	D DECEMBER 31 liah)						S		EARNING ASSET AS OF SEPTEMBE (In Millio									
NO.	DESCRIPTION	INDIVI SEP 30, 2023	DUAL DEC 31, 2022	CONSOL SEP 30, 2023		NO.	DESCRIPTION												
	ASSETS							С	SM	S	D D	L	TOTAL	С	SM	8	D	L	TOTAL
1.	Cash Placement to Bank Indonesia	1,091,345 8,385,990	1,690,275 8,251,847	1,100,036 9,170,044	1,704,409 9,442,469	I.	RELATED PARTIES Interbank placement			Т									
3.	Interbank placement	6,853,584	6,591,391	6,874,842	6,206,592	"	a. Rupiah	-											
4.	Soot and derivatives / forward claims	43,690	29,385	43.690	29.385		b. Foreign currency	205,961				-	205,961	164,590				-	164,590
5.	Securities held	32,094,643	28,359,038	34,398,930	30,861,208	2	Spot and derivatives / forward claims												
6.	Securites sold under repurchase agreement (repo)	1,176,612	2,537,263	1,176,612	2,537,263		a. Rupiah	-		-	-	-		-	-	-	-	-	-
7.	Claims on securites bought under reverse repo	4,001,053	10,642,145	4,001,053	10,642,145	3.	b. Foreign currency Securities held	-		1 .		-	-	-	-	-	-	- 1	1
8.	Acceptance claims	1,778,954	2,132,501	1,778,954	2,132,501	3.	a. Rupiah												
9.	Loans	121,376,112	120,287,068	140,236,567	136,987,594		b. Foreign currency												
10. 11.	Sharia financing Equity investment	3,644,818	3,652,581	778,571	791,409	4.	Securities sold under repurchase agreement (repo)									İ		İ	
12.	Other financial assets	1,128,325	1,084,457	1,751,360	1,472,661		a. Rupiah	-				-	-	-	-	-	-	-	-
13.	Impairment on financial assets -/-	1,120,020	1,004,401	1,701,000	1,472,001		b. Foreign currency	-			-	-	-	-	-	-	-	-	-
	a. Securities held	(35)	(53)	(35)	(53)	5.	Claims on securifies bought under reverse repo												
	b. Loan and sharia financing	(6,882,220)	(6,364,830)	(7,419,411)	(6,801,865)		a. Rupiah b. Foreign currency	-		1 .	1	-	1	-	-		1	-	1
	c. Others	(12,940)	(14,175)	(14,326)	(23,902)	6.	Acceptance claims]								
14.	Intangible Assets	517,621	462,606	597,153	525,500	7.	Loans and financing provided											İ	
	Accumulated amortisation on intangible assets -/-	(300,715)	(272,702)	(344,750)	(312,181)		a. Micro, small and medium enterprises (UMKM)												
15.	Fixed assets and equipment Accumulated depreciation on fixed assets and equipments -/-	10,103,070 (460,900)	9,980,063 (224,950)	10,589,846 (539,662)	10,459,430 (282,494)		i. Rupiah	187,666				21,133	208,799	-	-	-	-	21,133	21,133
16.	Non productive assets	(400,300)	(224,300)	(333,002)	(202,434)		ii. Foreign currency	-				-				-	-	-	-
10.	Abandoned properties	738,282	746,327	738,282	746,327	1	Non micro, small and medium enterprises (UMKM) i. Rupiah	1,747,422				239,386	1,986,808	1,446,224	79			239,387	1,685,690
	b. Foreclosed assets	1,622,177	1,642,935	2,746,726	2,426,296		ii. Foreign currency	1,141,422] :] [239,300	1,300,000	1,440,224	13			233,301	1,000,000
	c. Suspense accounts	-		-	-		c. Restructured loans												
	d. Interbranch assets *	-		-	-		i. Rupiah	162,326				21,133	183,459	197,357		-	-	21,133	218,490
17.	Other assets	3,275,979	2,436,280	3,745,519	2,887,187		ii. Foreign currency	-			-	-	-	-	-	-	-	-	-
	TOTAL ASSETS	190,175,445	193,649,452	211,410,001	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	-		1 .		-	-	-	-	-	-	- 1	1
	LIABILITIES AND EQUITIES					10.	Commitments and contingencies a. Rupiah	919,397					919,397	1,757,434	971				1,758,405
1.	Current account	11,456,120	12,298,265	11,752,498	12,548,845		b. Foreign currency	313,331] [313,331	1,101,404	-				1,700,400
2.	Saving account	52,659,096	49,458,405	53,666,324	50,960,859	II.	NON-RELATED PARTIES												
3.	Deposit	68,045,095	69,452,371	78,872,351	78,334,735	1.	Interbank placement												
4.	Electronic money	418	170	418	170		a. Rupiah	954,574		-	-	-	954,574	1,381,770	-	-	-	-	1,381,770
5.	Liabilities to Bank Indonesia		-	-	435,531	١,	b. Foreign currency	5,693,049					5,693,049	5,055,706		-		-	5,055,706
6.	Interbank liabilities	1,275,173	2,542,091	1,861,659	3,258,814	2	Spot and derivatives / forward claims a. Rupiah	43,576					43,576	47,123					47,123
7.	Spot and derivatives / forward liabilities	44,422	29,561	44,422	29,561		b. Foreign currency	43,370					43,376	47,123 899					899
8. 9.	Liabilities on securites sold under repurchase agreement (repo) Acceptance Liabilities	1,147,730 1,782,231	2,408,299 2,137,042	1,147,730 1,782,231	2,408,299 2,137,042	3.	Securities held						117	033					
10.	Issued securities	3,698,372	7,794,490	3,698,372	7.794.490		a. Rupiah	30,511,936				84,784	30,596,720	32,457,082				191,138	32,648,220
11.	Loans received	0,030,072	1,134,430	2,717,960	1,708,664		b. Foreign currency	1,497,923				-	1,497,923	2,250,246		-	-	-	2,250,246
12.	Margin deposit	173,250	220,949	173,392	221,084	4.	Securities sold under repurchase agreement (repo)												
13.	Interbranch liabilities *	-		-			a. Rupiah	1,176,612					1,176,612	-	-	-	-	-	1
14.	Other liabilities	1,768,074	1,343,803	2,273,836	1,877,693	5.	b. Foreign currency Claims on securities bought under reverse repo	-						-	-	1	-	-	1
15.	Minority interest	-		3,543,087	3,315,198	J.	a. Rupiah	4,001,053					4,001,053	399,760					399,760
						1	b. Foreign currency	4,001,000				-	1,001,000	300,100		.]	.]	.]	-
	EQUITIES					6.	Acceptance claims	1,778,954			-	-	1,778,954	1,761,816		-	-	-	1,761,816
	Paid in capital	0.000.000	0.000.000	0.000.000	0.000.000	7.	Loans and financing provided									İ		İ	İ
	a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	1	a. Micro, small and medium enterprises (UMKM)		,								,		
	c. Treasury stock -/-	(7,191,235)	(1, 191,233)	(7,191,230)	(7,191,230)	1	i. Rupiah	19,419,954	1,352,631 12,345		78,849	617,757	21,611,316 59,839	20,368,177	1,036,656	161,281	168,723	488,375	22,223,212
17.	Additional paid in capital	(010)	(010)	(010)	(010)	1	ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)	47,494	12,348	'			59,839	64,085	·		-	-	64,085
	a. Agio	3,440,707	3,440,707	3,440,707	3,440,707		i. Rupiah	83,142,877	6,052,453	82,737	476,188	2,741,069	92,495,324	77,426,512	4,347,175	168,036	453,455	2,371,127	84,766,305
	b. Disagio -/-	-		-	-	1	ii. Foreign currency	4,669,076	344,950			-	5,014,026	5,658,936	311,898			-	5,970,834
	c. Fund for paid-up capital	-	-	-	-	1	c. Restructured loans											İ	
	d. Other	-	-	(269,072)	(269,072)	1	i. Rupiah	11,739,892	6,173,109		485,668	2,479,702	21,041,106	17,965,617	2,893,744	297,100	477,552	2,238,546	23,872,559
18.	Other comprehensive gain (loss)	0.040.40-	0.000.040	0.007.000	0.204.020	1	ii. Foreign currency	2,021,440	12,345	-		-	2,033,785	2,093,822	311,898	-	-	-	2,405,720
	a. Gain	8,219,495 (562,785)	8,283,843 (663,938)	8,297,239 (630,787)	8,361,272 (739,893)	8. 9.	Equity investment Other receivables	132,863				-	132,863	141,399		1	-	-	141,399
19.	b. Loss -/- Reserves	(302,785)	(003,938)	(030,787)	(139,893)	9. 10.	Other receivables Commitments and contingencies							-		1		-	1
13.	a. General reserves	32,367,887	29,699,884	32,823,892	30,075,890	10.	a. Rupiah	33,699,123	34,911				33,734,034	34,869,056	42,003				34,911,059
	b. Appropriated reserves	140,000	140,000	140,000	140,000		b. Foreign currency	5,365,496					5,365,496	4,031,176					4,031,176
20.	Gain/loss					III.	OTHER INFORMATIONS												
	a. Previous years	-	481,631	1,249,953	1,423,792	1.	Assets pledged as collateral :												
	b. Current year	2,112,005	2,655,355	2,415,634	3,041,676	1	a. To Bank Indonesia												-
	c. Dividends paid		(481,631)		(481,631)	2	b. To other parties Foreclosed assets						1,622,177						1,641,076
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	48,125,464	45,964,006	49,875,721	47,400,896		I Urouluscu daseta						1,022,177						1,041,070
	TOTAL LIABILITIES AND EQUITIES	190,175,445	102 040 452	244 440 004	242 424 004					IMPAIRMENT L	OSS ALLOWANC	Ε							
	net carrying value	190,1/0,445	193,049,452	211,410,001	212,431,881					AS OF SEPTEMBE	R 30, 2023 AND 2								
Statut at											ins Rupiah)								
	STATEMENTS OF PROFIT OR LOSS AND O	THER COMPRE	HENSIVE INCOM	E		1				SEP 30, 2023		d Allowance for F	Possible			SEP 30, 2		ired Allowance f	or Possible
	FOR THE NINE MONTHS PERIOD ENDED:	SEPTEMBER 30,				NO.	DESCRIPTION		ance for Impairr		Loss	es on Earning As	ssets		owance for Impai		i	osses on Earning	
	(In Millions Rup	iiah)				1		Stone 1	Stann 2	Stano 3	Gonor	al S	nacific	Stone 1	Stage 2	Stann 1		neral	

Stage 1 Stage 2

Stage 3

68.536

10,069

13,597

882,054

36,448

1,916,19

PERATIONAL INCOME AND EXPENSES					Securities held	76.4	100	
A. Interest income and expenses					Securities neid Securities sold under repurchase agreement (repo)	/0,4	30 -	
Interest income	9,153,846	8,838,172	10,978,331	10,330,593			1 1	
Interest expenses	3,272,662	2,409,718	3,915,469	2,772,371	Claims on securities bought under reverse repo			
Net interest income (expenses)	5,881,184	6,428,454	7,062,862	7,558,222	6. Acceptances claims	5,5		
B. Operational Income and Expenses Other than Interest					7. Loans and financing provided	2,937,3	330 204,671	3,740,2
Positive (negative) mark to market on financial assets	(31,483)	(289,503)	(31,483)	(289,503)	8. Equity investment			
2. Positive (negative) mark to market on financial liabilities	-				9. Other receivables			
Gain (loss) on sale of financial assets	99,715	175,508	102,081	182,632	Commitment and contingencies	80,9	902 568	
Gain (loss) on spot and derivatives / forward (realised)	33,558	45,153	33,558	45,153				
Gain (loss) on investment under equity method			45,339	83,437	STATEMENTS OF COMMITME			
Gain (loss) on foreign exchange translation	4.022	5,689	4.022	6.128	AS OF SEPTEMBER 30, 2023			
7. Dividend income	267.801	50.767	10.459	19,447	(In Millions			
Commision/provision/fee and administration income	299.332	266,954	508.923	437,419	IO. DESCRIPTION	INDIVIDUAL SEP 30, 2023 DEC 31.		LIDATED DEC 31, 2022
9. Other income	624,378	981.052	1.361.989	1,225,782	I. COMMITTED CLAIMS	SEP 30, 2023 DEC 31,	, 2022 SEP 30, 2023	DEC 31, 2022
Provision (recovery) of financial assets' impairment	1,235,747	1.512.154	1,522,081	2.031.895	Unused borrowing / financing	1 .		1
Losses on operational risk	19,418	1,732	19.418	1.732	Foreign currency positions to be received from spot and derivative	e		
12. Personnel expenses	1.453.035	1.333.443	1.818.859	1,654,022	/ forward transactions		581,314 3,166,743	4,581,31
Promotion expenses	17.073	14.826	33.145	29.686	3. Others	-		
14. Other expenses	1.828.790	1,927,146	2.165.559	2.307.594	II. COMMITTED LIABILITIES	, ,		
Net Operational Income (Expenses) Other than Interest	(3,256,740)	(3,553,681)	(3,524,174)	(4,314,434)	Undisbursed loan / financing facilities to debtors	00 400 400	200 405	00.000.00
OPERATIONAL PROFIT (LOSS)	2.624.444	2.874.773	3.538.688	3.243.788	a. Committed b. Uncommitted		582,195 28,014,579 318,483 10,733,496	28,832,88 9,165,04
N OPERATIONAL INCOME (EXPENSES)	2,024,444	2,014,113	3,330,000	3,243,700	D. Uncommitted Outstanding irrevocable L/C		318,483 10,733,496 372,645 1,386,605	9,165,04
	310	22.395	17.230	22.162	Foreign currency positions to be submitted for spot and derivative		1,000,000	1,072,04
Gain (loss) on sale of fixed assets and equipment Other non operational income (expenses)	(2.901)	(55,663)	(7,973)	(57,492)	forward transactions		152,752 3,045,614	4,452,752
	(2,901)	(33,268)	9.257	(35,330)	4. Others			
NON OPERATIONAL PROFIT (LOSS)	2.621.853	2.841.505	3,547,945	3.208.458	II. CONTINGENT CLAIMS			
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	2,621,853	2,841,505	3,547,945	3,208,458	Received guarantees			
Income taxes		740.000	704 /00	700.000	2. Others	1,709,387 1,4	1,709,387	1,430,664
a. Estimated current period tax -/-	514,046	719,228	721,166	766,897	V. CONTINGENT LIABILITIES 1. Issued quarantees	984.634 9	976.644 1.484.752	1,715,62
b. Deferred tax income (expenses)	4,198	87,223	6,190	65,195 2.506.756	Issued guarantees Others		976,644 1,484,752 524,503 483,093	1,715,62
NET PROFIT (LOSS)	2,112,005	2,209,500	2,832,969	-,,	L. Ones	100,000	100,000	024,00
MINORITY INTEREST PROFIT (LOSS)			417,335	91,246	BANK'S MAN	IAGEMENT		
OTHER COMPREHENSIVE INCOME					OARD OF COMMISSIONERS			
Items that will not be reclassified to profit or loss	1		l .	Ι.		Moloon Tomouholos		
Gain on fixed asset revaluation	648	6,493	648	6,493	President Commissioner/Independent Commissioner Deputy President Commissioner/Independent Commissioner	: Nelson Tampubolon : Lintang Nugroho		
b. Gain (loss) on defined benefit actuarial program	-				Deputy President Commissioner/Independent Commissioner Commissioner	: Lintang Nugrono : Chandra Rahardia Gunawa	an	
c. Others	-		1,785	(1,293)	Commissioner	: Unandra Kanardja Gunawa : Johnny	311	
2. Items that will be reclassified to profit or loss					Commissioner	: Gregory James Terry		
Translation adjustment from foreign currency	-				Independent Commissioner	: Drs. H. Riyanto		
b. Changes in financial assets of debt instrument					RECTORS	. 5.6. H. Hydrio		
measured at fair value through other comprehensive income	48.805	(1,132,715)	60,622	(1,232,074)	President Director	: Herwidavatmo		
c. Others	40,000	(1,132,113)	00,022	(1,232,014)	Deputy President Director	: Hendrawan Danusaputra		
C. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT	'				Director	: Edy Heryanto		
PERIOD - NET OF APPLICABLE INCOME TAX	49.453	(1.126.222)	63.055	(1.226.874)	Director	: Januar Hardi		
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	2.161.458	1.083.278	2.896.024	1.279.882	Director	: Haryono Wongsonegoro		
Profit attributable to:	2,101,430	1,000,210	2,000,024	1,210,002	Director	: Gunawan Santoso		
EQUITY HOLDERS OF THE PARENT ENTITY	2.112.005	2.209.500	2.415.634	2.415.510	Director	: Lionto Gunawan		
NON CONTROLLING INTEREST	2,112,000	2,203,300	417.335	91.246	Director	: Suwito Tjokrorahardjo		
CURRENT PERIOD TOTAL PROFIT	2,112,005	2,209,500	2,832,969	2,506,756	Compliance Director	: Antonius Ketut Dwirianto		
	2,112,005	2,209,500	2,632,969	2,000,756				
Total Comprehensive Profit (Loss) Attributable to:					<u> </u>			
EQUITY HOLDERS OF THE PARENT ENTITY	2,161,458	1,083,278	2,474,825	1,221,125	SHAREHO	DLDERS		
NON CONTROLLING INTEREST			421,199	58,757	Ultimate Shareholder: 9			
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE		4 000 0==		4 070 000	Through:			
CURRENT PERIOD	2,161,458	1,083,278	2,896,024	1,279,882	- PT Panin Financial Tbk.			: 46.04%
					- Votraint No. 1103 Pty Limited			: 38.82%
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE								

		AS OF SEPTEM	BER 30, 2023 AND (in %)	2022								
					SEP 30, 2023	SEP 30, 2022						
	ance Ratio											
Consolio	1											
1.	Capital Adequacy Ratio (CAR)				32.50	28.30						
2.	Non performing earning assets and non eassets	earning assets to to	otal earning assets a	nd non earning	3.24	2.65						
3.	Non performing earning assets to total ea	minn assets			2.77	2.69						
4.	Impairment provision on financial assets I		sets		3.98	3.54						
5.	Impalment provision on intancial assers to oral earning assers 3.34 Gross NPL 3.70 3.53											
6.	Net NPL				1.21	0.81						
7.	Return on Asset (ROA)				2.00	2.07						
8.	Return on Equity (ROE)				6.93	7.34						
9.	Net Interest Margin (NIM)				5.06	5.59						
10.	Operating Expense to Operating Revenu	е			72.81	73.06						
11.	Cost to Income Ratio (CIR)				44.37	42.77						
ndividu	al											
1.	Capital Adequacy Ratio (CAR)				33.03	28.30						
2.	Non performing earning assets and non eassets	earning assets to to	otal earning assets a	nd non earning	2.93	2.52						
3.	Non performing earning assets to total ea	rning assets			2.62	2.60						
4.	Impairment provision on financial assets	to total earning ass	ets		4.12	3.59						
5.	Gross NPL		3.62	3.55								
6.	Net NPL				1.02	0.72						
7.	Return on Asset (ROA)				1.85	2.0						
8.	Return on Equity (ROE)				6.84	7.56						
9.	Net Interest Margin (NIM)				4.77	5.2						
10.	Operating Expense to Operating Revenu	е			74.89	71.46						
11.	Loan to Deposit Ratio (LDR)				91.84	92.17						
12.	Cost to Income Ratio (CIR)		_	_	46.23	43.30						
Complia 1.		11.9	_	Δ								
I.	Percentage violation of Legal Lending Related parties	Limit										
	ii. Non related parties											
	b. Percentage of excess of violation of the	a Lenal Lendino L	imit									
	i. Related parties	ic Logal Collaing L										
	ii. Non related parties											
2.	Reserve Requirement											
	a. Primary reserve requirement - Rupiah											
	- Daily *)				6.18	5.10						
	- Average **)				8.61	8.5						
	b. Reserve requirement - Foreign curren	cy (daily) *)			4.07	4.0						
3.	Net Open Position				0.29	0.28						
1 Realiz	ation of Daily Primary Reserves as of Septe	mher 30 2023 and	12022									

Specific Stage 1 Stage 2

1,350,511

Stage 3

3,793,09

175,41

450,276

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2023 AND 2022 (In Militors Rusieli)														
						Other Compre	hensive Income		Retained	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	48,547,747	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-		-	-	(67,653)	-	-	-		67,653	-	-		
Distribution of cash dividends	-			-	-	-	-	-	-	(481,631)	(481,631)	-	(481,631)	
Net income for the current period	-	-	-	-	-	-	-	-	-	2,415,510	2,415,510	91,246	2,506,756	
Other comprehensive income-after tax	-	-	-	-	6,493	-	(1,199,585)	(1,293)	-	-	(1,194,385)	(32,489)	(1,226,874)	
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	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(435,755)	-	-	-	-	435,755		-	-	
Net income for the current period	-	-	-	-		-	-	-		626,166	626,166	140,088	766,254	
Other comprehensive income-after tax	-	-	-	-	223,427	161,572	202,023	2,621	-	-	589,643	14,199	603,842	
Balance as of December 31, 2022	2,408,765	(610)	3,440,707	(269,072)	7,683,801	558,210	(624,383)	3,751	140,000	34,059,727	47,400,896	3,315,198	50,716,094	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(14,118)	-	-	-		14,118		-		
Net assets of subsidiaries attributtable to non-controlling interest	-	-	-	-		-	-	-				(193,310)	(193,310)	
Net income for the current period	-			-		-	-	-		2,415,634	2,415,634	417,335	2,832,969	
Other comprehensive income-after tax	-	-	-		648		56,758	1,785			59,191	3,864	63,055	
Balance as of September 30, 2023	2,408,765	(610)	3,440,707	(269,072)	7,670,331	558,210	(567,625)	5,536	140,000	36,489,479	49,875,721	3,543,087	53,418,808	
	· ·													













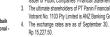












(2,605,732) Securities purchased with agreements to resell 6,641,092 15,560,339 Finance lease receivables (230,626) (638,543) (91,277) (1,318,671) Consumer financing receivables (1,386,168) Sales and lease-back receivables Other assets crease (Decrease) in operating liabilities Liabilities payable immediately 68,736 2,446,732 1,255,606 Deposits from other banks (851,430) 2,901 (6,902,041) (104,678) (1,397,157) (1,264 (1,260,569 146,87 Net cash Provided by Operating Activities CASH FLOWS FROM INVESTING ACTIVITIES Securities (other than being measured at fair value through profit or loss)
Proceeds from sale of premises and equipment
Dividend's received 844,969 32,493 57,936 Acquisition of premises and equipment (128,000) (188,297) Acquisition of intangible assets (115,829 Net cash Provided by Investing Activities Redemption of issued bonds Payment of lease obligations (71,522) (54,430) Borrowings repaid by subsidiaries (1.882.860) 2,455,000 (100,000) (193,310) 367,507 Net cash Used in Financing Activities (3,792,692) (167,997) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (14.221) 2.687.730 CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD 17,353,469 13,766,259 Effect of foreign exchange rate changes
CASH AND CASH EQUIVALENTS AT END OF PERIOD 25,948 **16,479,937** 17,144,922 Cash and cash equivalents consist of: 1,100,036 8,459,044 1,397,574 1,518,530 Demand deposits with other banks Placements with Bank Indonesia and other banks 6,188,268 6,708,934 Total cash and cash equivalents 17,144,922 16,479,937 STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK AS OF SEPTEMBER 30, 2023 AND 2022 0, 2023 SEP 30, 2022 CONSOLIDATED INDIVIDUAL CONSOLIDATED 47,132,564 39,040,516 43,963,573 SEP 30, 2023 INDIVIDUAL CONSC COMPONENTS OF CAPITAL I. Core Capital (Tier 1) Core Capital/Common Equity Tier 1 (CET 1)

1.1 Paid-in Capital (net of Treasury Stock) 2,408,155 2,408,155 2,408,155 2,408,155 1.2 Capital Additional Reserves 43,852,326 45,583,411 41,234,220 42,603,814 1.2.1 Additional Tier 1 45.865.204 12.1.1 Other comprehensive income
1.2.1.1.1 Surplus of the financial statement translation
1.2.1.1.2 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 7,944,605 8,023,755 8,164,284 8,241,077 1.2.1.2 Other capital additional reserves (other disclosed 34,914,360 36,438,513 37,920,599 1.2.1.2.1 Agio 3,440,707 3.440.707 3.440.70 3.440.707 1.2.1.2.1 August 1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-in capital 32,823,892 1,249,953 2,415,634 32,367,887 29,264,153 2,112,005 1.2.1.2.6 Others 1.2.2 Deduction Tier 1 (2.012.878) (2,370,530) (816,560) (1,844,424) (2,075,776) (1,275,849) Deduction lier 1

22.1 Other comprehensive income
122.1.1 Defisit of the financial statement translation
122.1.2 Polerial classes from the changes in financial
assets measured at fair value through other
comprehensive income
122.2 Other capital additional reserves (other disclosed
mesonesis) (1,157,521) (1,264,342) (1,553,970) (686,903) (799,927) reserves) 1.2.2.2.1 Disagio

FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2023 AND 2022

DESCRIPTION

CASH FLOWS FROM OPERATING ACTIVITI

Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid

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)

Other operating revenues received

Tax expense paid

Deposits

Specific

1,506,984

1.2.2.2.2 Previous year loss

non productive 1.2.2.2.7 Others

1.4.5 Shortage of capital on insurance subsidiaries 1.4.6 Securitisation exposure

Non Controlling Interest
 A Deduction Core Capital
 1.4.1 Deferred tax calculated
 1.4.2 Goodwil
 1.4.3 Other intangible assets
 1.4.4 Investments in shares

12222 Previous year loss
12223 Current year loss
12224 Less difference between Provision for Asset
Cualify Assessment and the allowance for
impairment losses on productive assets
12225 Less difference of fair value adjustment of
financial instruments in the Trading Book
12226 Provision for Asset Qualify Assessment
non nonactive

(1,553,970)

909,919

(1,768,921) (755,942)

(1,264,342)

(4.522,400)

(216,906) (3,627,375)

(686,903)

(4.601.859)

(123,584) (3,635,914)

(799,927)

786,450

(1,834,846)

(140,533) (767,429)

General

15,265

3.998

13,362

835,750

36,534

CONSOL SEP 30, 2023

10,815,790

(3,945,772)

1.875.228

(3,609,227) 83,953 72,546

4,598,390

(2,831,240)

1.373.341

(3,595,363) 89,462 6,084

	4.0 Securitisa						- 1		- 1		- 1	-
1.		uction core capita					-				-	-
	1.4.7.1 PI	acement of funds	in instrument A	T 1 and/or Tier								
	2	to other bank					-		-		-	-
	1.4.7.2 Cr	oss-ownership in	another entity :	acquired by the								
	tra	insition because o	if the law, grant	ts, or grants will			-		-		-	-
	1.4.7.3 Ex	posure of Credit I	Risk because o	ıf settlement risk -	Non							
	De	elivery Versus Pay	ment				-		-		-	-
	1.4.7.4 St	ubsidiaries' exposi	ure because sh	nariah transaction								
	(if	any)					-				-	-
2 Additi	onal Core Cap	ital/Additional T	ier 1 (AT 1)								-	
2.1 In	strument which	comply with AT 1					-		-		-	-
2.2 Ag	gio/Disagio						-				-	-
2.3 01	ther deduction	core capital					-				-	
2	3.1 Placemen	t of funds in instru	ment AT 1 and	Vor Tier 2 to							l	
	other bank	(-				-	
2	3.2 Cross-ow	nership in another	entity acquired	d by the transition		ĺ					i	
		of the law, grants,		,			-				-	
II. Suppleme	ntal Capital (T	ier 2)				1,745,	090		1,922,690		2,455,233	2,608,052
1 Capita	I Instrument in	the form of Stock	or others which	h comply with Tier	2	717.	400		717,400		1,472,800	1,472,800
2 Agio/D	lisagio						-					
		earning assets (n	nax. 1.25% Cre	edit Risk								
Weighted Assets)						1.027.	690		1.205.290		988.433	1.141.252
4 Deduction supplemental capital (Tier 2)							-				(6,000)	(6,000)
4.1 Sinking Fund												()
4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank											(6,000)	(6,000)
		in another entity			se of						(0,000)	(0,000)
	e law, grants, c		andanoa ni nu	J 11011011011 000001	00 01							-
Total Core Capi						43,483.	171	4	9.055.254	4	1.495.749	46.571.625
		30, 2023	SEP	30, 2022	Г	,,	Ë	_	30. 2023	т		EP 30, 2022
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	1		IND	OVIDUAL	CONSOLID	ATED	INDIVIDUA	L CONSOLIDATED
RISK WEIGHTED	ASSETS	/			CA	PITAL ADEQU	ACY	RATIO		_		
CREDIT RISK												
WEIGHTED					CE	T 1 Ratio (%)		31.71%	31	1.22%	26.63	% 26.72%
ASSETS	119,245,526	137,668,477	126,188,740	141,129,629	L		┖					
MARKET RISK					L							
- WEIGHTED ASSETS	2.796,374	2.800.755	2.744.813	2,739,296	Tie	r 1 Ratio (%)		31.71%	31	1.22%	26.63	% 26.72%
OPERATIONAL	2,190,314	2,000,733	2,744,013	2,139,290	H		⊢	-			_	_
RISK -												
WEIGHTED					Tie	r 2 Ratio (%)	L	1.33%	_ 1	1.27%	1.67	% 1.58%
ASSETS	9,589,659	10,489,207	17,696,938	20,683,363			И					
TOTAL RISK					Cap	oital	П		7			
WEIGHTED						equacy						
ASSETS	131,631,559	150,958,439	146,630,491	164,552,288	Rat	io (%)	L	33.03%	3	2.50%	28.30	% 28.30%
CAR BASED On RISK					CE	T 1 for		23.29%		2.80%	18.71	% 18.75%
PROFILE	9.74%	9.70%	9,59%	9.55%	But	ffer (%)		23.23%	"	2.0076	10./1	/0./0%
		R BASED ON RISK		2.33/0	PFI	RCENTAGE O	F BUI	FFER MAN	DATORY FIL	LED F	Y BANK (%)	-
						oital	1	. an mrii			. January (71)	1
From CET 1 (%)	8.41%	8.43%	7.92%	7.97%		servation						

	``			D-SIB	(%)	1.000%	1.0	1.000%	1.000%	
		STATEMENT	S OF FOREIGN	EXCHANGE AND DEI AS OF SEPTEMBER (In Millions Rupi	30, 2023	ORWARD T	RANSACTIO	N		
				1	7	Ir	dividual			
No.		Transaction		Notional	Туре			Derivatives Receivables a		
				Amount	Tradir	g H	ledging	Receivables	Payables	
A.	Exchanged Rate F	Related								
1.	Spot			950,655	95	0,655	-	1,048	1,524	
2.	Forward			1,741,054	1,74	1,054	-	5,634	30,039	
3.	Option									
	a. Written					-	-	-	-	
	b. Purchased			-		-	-		-	
4.	Future			-		-	-	-	-	
5.	Swap			3,520,649	3,52	0,649	-	37,008	12,859	
6.	Others			-		-	-	-	-	
В.	Interest Rate Rela	ted								
1.	Forward			-		-	-	-	-	
2.	Option									
	a. Written					-	-	-	-	
	b. Purchased			-		-	-		-	
3.	Future			-		-	-		-	
4.	Swap			-		-	-		-	
5.	Others			-		-	-		-	
C.	Others									
	TOTAL			6,212,358	6,21	2,358		43,690	44,422	
ntoe:										

The financial information was idean from the Consolidated Financial Statements as of December 31, 2020 which have been audied by the Public According Firm Imited & Relatin (a member of Debitet Asia Pacific Network and the Debitet Network), with engagement partier Formy Almin, who issued an unmodified opinion.
 This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 37/PD-VLX(32/01/9 dated December 19, 2019 concenting "Transparency and Publication of Consensation Commercial Best Report," Financial Services Authority Regulation (PURI, No. 1476/NCR/2021 dated Aure 30, 2020 regarding "Transparency and Publication of Commercial Statements of Issuers or Public Companies" and Bapepan-LK Regulation No. VIII. 627 included in the Appendix of the December Of the Charman of Bapepan-LK (currently OUK) No. KEP-347/BC/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Issuer or Public Companies" and Bapepan-LK Regulation No. VIII. 627 included in the Appendix of the December Of the Charman of Bapepan-LK (currently OUK) No. KEP-347/BC/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Issuer or Public Companies" and Bapepan-LK Regulation No. VIII. 627 included in the Appendix of the December Of the Charman of Bapepan-LK (currently OUK) No. KEP-347/BC/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Issuer or Public Companies" have been advantaged by the Commercial Services Authority Regulation No. SP. 233/PB. 12. 2019 dated September 9, 2019, 15, 227. 50.
 The exchange cates are as of September 30, 2020 USD 1 = Rp 15,5455 — December 31, 2022 USD 1 = Rp 15,567.50 and September 30, 2022 USD 1 = Rp 15,227.50.



