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

	STATEMENTS OF FINANC						i Dank			TEMENTS OF E	ARNING ASSET QUA	LITY AND OTHER IN								,		STATEMENTS OF				
	AS OF DECEMBER 31, 2 (In Millions Rup		DUAL	CONSC	DLIDATED					A	S OF DECEMBER 31, (In Millions R		INDI	VIDUAL								(In Millions F	EMBER 31, 2023 ANI Rupiah)	0 2022	CONSOLID	ATED
NO.	DESCRIPTION				DEC 31, 2022	NO.	DESCRIPTION		C	SM	DEC 31, 20 S	23 D L		C	SM	DEC 31, 2022 S D	L	TOTAL	CASH FLOWS FI	ROM OPERATING ACTIVI	DESCRIPTIO	N				DEC 31, 2022
1. 2.	Cash Placement to Bank Indonesia	1,287,221 8,222,980	1,690,275 8,251,847	1,297,547 10,336,352	1,704,409 9,442,469	L 1.	RELATED PARTIES Interbank placement		1										Interest, prizes, fu	missions and fees receiver nd commissions and fees (14,375,601 (5,336,905)	13,748,599 (3,863,846)
3. 4.	Interbank placement Spot and derivatives / forward claims	4,851,535 20,437	6,591,391 29,385	4,870,164 20,437	6,206,592 29,385		a. Rupiah b. Foreign currency		221,111	-		-		400,000	-			400,000 139,786	Other operating re Other operating e	(penses paid					2,252,408 (4,770,774)	1,556,801 (4,627,276)
5. 6.	Securities held Securites sold under repurchase agreement (repo)	26,454,061 10,239,610	28,359,038 2,537,263	28,771,063 10,239,610	30,861,208 2,537,263	2	Spot and derivatives / forward claims a. Ruoiah												Non-operating inc	change transactions - net ome received - net					121,795 95,742	120,998
7. 8.	Claims on securites bought under reverse repo Acceptance claims	4,827,120 1,637,787	10,642,145 2,132,501	4,827,120 1,637,787	10,642,145		b. Foreign currency					-				-			Non-operating exp Tax expense paid			754			(816,417)	(8,979) (751,503)
9. 10.	Loans Sharia financing	129,288,776	120,287,068	148,498,946	136,987,594	3.	Securities held a. Rupiah					-			-			-		ws before changes in oper e) in operating assets	rating assets and liab	plities		-	5,921,450	6,174,794
11.	Equity investment Other financial assets	3,625,418 1,164,744	3,652,581 1,084,457	766,401 1,818,596	791,409	4.	 b. Foreign currency Securities sold under repurchase agreement (repo) 			-		-			-			-		ing measured at fair value	through profit or loss	5)			(4,506,903) (10,471,886)	(1,279,630) (12,374,150)
13.	Impairment on financial assets -/- a. Securities held	(39)	(53)	(39)	(53)		a. Rupiah b. Foreign currency												Securities pur Finance lease	chased with agreements to receivables	io resell				5,815,025 (247,809)	5,317,954 (77,336)
	 b. Loan and sharia financing c. Others 	(7,959,028) (15,796)	(6,364,830) (14,175)	(8,480,493) (16,749)	(6,801,865)	5.	Claims on securities bought under reverse repo												Consumer fin	ancing receivables se-back receivables					(1,975,812) (14,556)	(1,331,490) (78,778)
14.	Intangible Assets	510,945	462,606	590,539	525,500		a. Rupiah b. Foreign currency					-							Factoring rec Other assets						10,612 (912,473)	(1,473,046)
15.	Accumulated amortisation on intangible assets -/- Fixed assets and equipment	(301,965) 10,096,189	(272,702) 9,980,063	(346,543) 10,600,490	(312,181) 10,459,430		Acceptance claims Loans and financing provided		-	-		-							Increase (Decrease	e) in operating liabilities able immediately					15,985	(1,901)
16.	Accumulated depreciation on fixed assets and equipments -/- Non productive assets	(517,683)	(224,950)	(598,346)	(282,494)		 a. Micro, small and medium enterprises (UMKM) i. Rupiah 		197,522				21,133 218,655	187,530			21,133	208,663	Deposits Deposits from						3,376,318 (420,300)	7,775,613
	a. Abandoned properties b. Foreclosed assets	735,601 1,569,063	746,327 1,642,935	735,601 2,884,811	746,327 2,426,296		ii. Foreign currency		131,322			-	.1,133 210,030				21,133	200,003	Acceptances		rchase				(965) 7,353,646	4,541 (4,493,742)
	c. Suspense accounts d. Interbranch assets *			-			 b. Non micro, small and medium enterprises (UMKM) i. Rupiah 		2,096,059	290		- (139,386 2,335,735	1,639,240	71		239,386	1,878,697	Other liabilitie					-	(70,848) 3,871,484	168,543 (176,457)
17.	Other assets	3,108,193	2,436,280	3,556,756	2,887,187		ii. Foreign currency c. Restructured loans		-	-									CASH FLOWS FI	ROM INVESTING ACTIVIT	TIES					
	TOTAL ASSETS	198,845,169	193,649,452	222,010,050	212,431,881		i. Rupiah ii. Foreign currency		114,696			-	21,133 135,829	194,811			21,133	215,944	Securities mature	ed (other than those meas d (other than those measu	red at fair value throu				(1,292,061) 569,287	(834,840) 4,275,872
	LIABILITIES AND EQUITIES LIABILITIES					1 1	Equity investment		3,511,955			-	- 3,511,955	3,511,958				3,511,958	Dividends receive		ient				4,632 62,659	36,115 50,727
1.	Current account Saving account	11,716,620 51,134,530	12,298,265 49,458,405	12,010,654 53,755,459	12,548,845 50,960,859	1 1	Other receivables Commitments and contingencies			-		-		-	-				Acquisition of inta						(159,835) (142,099)	(216,043) (135,113)
3.	Deposit Electronic money	69,716,086 438	69,452,371 170	79,454,645	78,334,735		a. Rupiah b. Foreign currency		475,514	876			- 476,390	1,510,830				1,510,830) Provided by Investing Act				-	(957,417)	3,176,718
4. 5.	Liabilities to Bank Indonesia		-	1,359,143	435,531	\rightarrow	NON-RELATED PARTIES	I								1			Redemption of se		TIES				(4,000,000)	
0. 7.	Interbank liabilities Spot and derivatives / forward liabilities	1,031,418 16,432	2,542,091 29,561	1,479,374 16,432		L	Interbank placement a. Rupiah		924,169				- 924,169					1,584,319	Payment of lease Borrowings repaid	by subsidiaries					(80,412) (2,493,637)	(85,557) (1,567,431)
8. 9.	Liablifies on securites sold under repurchase agreement (repo) Acceptance Liablifies	9,761,945 1,641,363	2,408,299 2,137,042	9,761,945 1,641,363	2,137,042	2	 b. Foreign currency Spot and derivatives / forward claims 		3,706,255			-	- 3,706,255		•			4,467,286		ued subordinated bonds					3,150,000 (100,000)	2,425,576
10. 11.	Issued securities Loans received	3,699,276	7,794,490	3,699,276	7,794,490		a. Rupiah b. Foreign currency		20,375 62		-	-	- 20,375 - 62	1 1	•	· · ·		29,351 34	Payment of cash (Net cash (Used in	lividends) Provided by Financing Ac	ctivities				(193,310) (3,717,359)	(481,075) 291,513
12. 13.	Margin deposit Interbranch liabilities *	212,659	220,949	212,801	221,084	3.	Securities held a. Rupiah		24,873,094				61.852 04.004.00	26,305,675			65,951	26,371,626	NET (DECREASE) INCREASE IN CASH AN	ND CASH EQUIVALE	ENTS			(803,292)	3,291,774
14. 15.	Other liabilities Minority interest	2,054,953	1,343,803 -	2,502,662 3,607,669	1,877,693 3,315,198		b. Foreign currency		24,873,094 1,519,115	:		-	61,852 24,934,946 - 1,519,115	26,305,675 1,987,412			05,951	26,371,626 1,987,412		EQUIVALENTS AT BEG	INNING OF YEAR				17,353,469	13,766,259
	EQUITIES					4.	Securities sold under repurchase agreement (repo) a. Rupiah		10,239,610			-	- 10,239,610	2,537,263				2,537,263		change rate changes I EQUIVALENTS AT END	OF YEAR				(46,115) 16,504,062	295,436 17,353,469
16.	Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	9,600,000	5.	 Foreign currency Claims on securities bought under reverse repo 					-						-		quivalents consist of:						
	 b. Unpaid capital -/- c. Treasury stock -/- 	(7,191,235) (610)	(7,191,235) (610)	(7,191,235) (610)	(7,191,235) (610)		a. Rupiah b. Foreign currency		4,827,120	-			- 4,827,120	10,642,144				10,642,144		, isits with Bank Indonesia					1,297,547 7,870,438	1,704,409 7,204,803
17.	Additional paid in capital a. Agio	3,440,707	3,440,707	3,440,707			Acceptance claims		1,637,787				- 1,637,787	2,132,501				2,132,501	Placements v	isits with other banks ith Bank Indonesia and ot	her banks				1,297,741 6,038,336	1,252,121 7,192,136 17,252,460
	b. Disagio -/- c. Fund for paid-up capital	-	-	-,		7.	Loans and financing provided a. Micro, small and medium enterprises (UMKM)												Total cash and c	isri equivalents					16,504,062	17,353,469
18	d. Other Other comprehensive gain (loss)			(269,072)	(269,072)		i. Rupiah ii. Foreign currency		20,146,742 59,380	1,177,262	67,819 -	91,096 6 -	40,281 22,123,200 - 59,380		958,480 13,047	133,788 77,587	439,573	21,657,874 68,478		STATEME		TION OF CAPITAL OF DECEMBER 31	ADEQUACY RATIO	COMMERCIAL B	ANK	
10.	a. Gain b. Loss -/-	7,728,800 (381,691)	8,283,843 (663,938)	7,818,541 (444,566)			 b. Non micro, small and medium enterprises (UMKM) i. Rupiah 		85,556,977	9,856,300	105,703	421,673 2,2	48.651 98,189,304	79,389,642	7,183,209	332,177 459,470	2,600,005	89,964,503				(In Millions F		2023	DEC 31	2022
19.	Reserves a. General reserves			32.828.899	1		ii. Foreign currency		5,925,452	437,050	-	-	- 6,362,502		986,364			6,508,854	I. Core Capita	COMPONENTS	OF CAPITAL		INDIVIDUAL 41,784,263		INDIVIDUAL	
	b. Appropriated reserves	32,372,894 140,000	29,699,884 140,000	32,828,899	30,075,890 140,000		c. Restructured loans i. Rupiah		8,167,854	9,204,581	98,155	419,248 1,9	19,873,996		5,546,207	381,320 442,477	2,312,195	22,191,224	1 Core Ci	pital/Common Equity Ti d-in Capital (net of Treas			41,784,263 2,408,155	47,287,667	40,181,986 2,408,155	45,370,359 2,408,155
20.	Gain/loss a. Previous years		481,631	1,250,257	1,423,792	8.	ii. Foreign currency Equity investment		1,893,048 113,463	119,373	•	•	- 2,012,421 - 113,463		999,411			2,424,583 140,623	1.2 Ca	bital Additional Reserves			43,916,171 45,903,783	45,739,139 48,080,072		43,874,952 45,460,087
	 b. Current year c. Dividends paid 	2,150,584	2,655,355 (481,631)	2,531,895	(481,631)	1 1	Other receivables											-		1.2.1.1 Other compreh	ensive income lus of the financial sta	atement translation	7,939,598	8,028,314	7,957,253	7,959,653
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	47,859,449	45,964,006	49,704,816		10.	Commitments and contingencies a. Rupiah		33,356,129	248,901		25	2 33,605,057		52,818	808 -		32,838,074			ntial benefits of the ch ts measured at fair va					
	TOTAL LIABILITIES AND EQUITIES et carrying value	198,845,169	193,649,452	222,010,050	212,431,881	I.	b. Foreign currency OTHER INFORMATIONS		4,380,305	-	-	•	- 4,380,305	4,801,063	-	· ·	· ·	4,801,063		1.2.1.1.3 Surpl	prehensive income lus of fixed assets rev		- 7,939,598	8,028,314	- 7,957,253	(78,220) 8,037,873
	STATEMENTS OF PROFIT OR LOSS AND OT FOR THE YEARS ENDED DECEME			ΛE		1.	Assets pledged as collateral : a. To Bank Indonesia													1.2.1.2 Other capital ac reserves) 1.2.1.2.1 Agio		her disclosed	37,964,185 3,440,707	40,051,758 3.440.707	35,795,946 3,440,707	37,500,434 3.440.707
	(In Millions Rup			CONSC	DLIDATED	2	b. To other parties Foreclosed assets						- 1,569,063					- 1,642,935		1.2.1.2.2 Gene 1.2.1.2.3 Previ	eral reserves		32,372,894	32,828,899	29,699,884	30,075,890 942,161
NO.	DESCRIPTION ONAL INCOME AND EXPENSES	DEC 31, 2023	DEC 31, 2022		DEC 31, 2022															1.2.1.2.4 Curre			2,150,584	2,531,895	2,655,355	3,041,676
	Interest income and expenses										IMPAIRMENT LOSS S of December 31,								12	1.2.1.2.6 Other 2 Deduction Tier 1			. (1,987,612)	- (2,340,933)	(1,472,235)	- (1,585,135)
1.	Interest income Interest expenses	12,249,622 4,443,997	11,860,328 3,372,054	14,599,755 5,332,584	13,911,386 3,893,562						(In Millions R DEC 31, 2023	piah)				DEC 31, 2022					it of the financial stat		(643,868)	(703,072)	(788,622)	(788,622)
	Net interest income (expenses)	7,805,625	8,488,274	9,267,171	1 1	NO.	DESCRIPTION			ce for Impairme		Required Allowar Losses on Ea	rning Assets		ance for Impairment		quired Allowance fo Losses on Earning	g Assets		asset	ntial losses from the o ts measured at fair va			(700.070)	(700.000)	(700.000)
B. 1	Operational Income and Expenses Other than Interest Positive (negative) mark to market on financial assets	43,136	(142,546)	10 100	(142,546)	1.	Interbank placement	Sta	ge 1 2,722	Stage 2	Stage 3	General 48,515	Specific -	Stage 1 1,682	Stage 2	Stage 3 0	General 65,914	Specific -		1.2.2.2 Other capital ac reserves)	orehensive income dditional reserves (ot	her disclosed	(643,868) (1,343,744)	(703,072) (1,637,861)	(788,622) (683,613)	(788,622) (796,513)
2.	Positive (negative) mark to market on financial liabilities	43,130	(142,540)	43,136	(142,040)	1 1	Spot and derivatives / forward claims Securities held		- 57,208		:	205 10.052	61,852	- 58,968			294 15.354	- 65,951		1.2.2.2.1 Disag 1.2.2.2.2 Previ			(1,040,144)	(1,031,001)	(000,013)	-
3.	Gain (loss) on sale of financial assets Gain (loss) on spot and derivatives / forward (realised)	142,973	202,790	145,339		1 1	Securities sold under repurchase agreement (repo)		-			-		-			-	-		1.2.2.2.3 Curre		Provision for Asset				
	Gain (loss) on investment under equity method	53,836	54,407	53,836 53,149	54,407 87,579		Claims on securities bought under reverse repo Acceptances claims		330 7,658			- 11,869		6,652			17,126			Quali	ity Assessment and the imment losses on proceeding to the imment loss on proceeding to the imment los	he allowance for				
	Gain (loss) on foreign exchange translation Dividend income	9,934 267,801	11,455 50,767	9,934 10,459			Loans and financing provided Equity investment		3,049,852	194,808	4,714,368	1,105,455 36,254	2,471,931	1,291,480	264,785	4,808,565	765,189 36,526	1,616,656		finan	difference of fair valu cial instruments in the	e Trading Book				-
8.	Commision/provision/fee and administration income	408,216	370,645	693,537	610,949		Other receivables					-					-			non p	ision for Asset Quality productive	/ Assessment	(1,343,744)	(1,637,861)	(683,613)	(796,513)
9. 10.	Other income Provision (recovery) of financial assets' impairment	833,007 2,351,864	1,268,101 2,584,923	1,636,613 2,769,587	1,592,159	10.	Commitment and contingencies		73,889	323	1,487	16,418	12,503	70,659	381	246	20,616	2,762		1.2.2.2.7 Other Controlling Interest	rs			- 930,270 (4 700 007)		834,150
10.	Provision (recovery) of inflancial assets impairment Losses on operational risk	49,384	2,004,923 54,915	2,109,307 49,384	54,915		AS OF DECEMB	ITMENTS AND CONTINGEN BER 31, 2023 AND 2022	ICIES						CIAL RATIOS CALCU ECEMBER 31, 2023				1.4	fuction Core Capital 1 Deffered tax calculated 2 Goodwill			(4,540,063) (723,108)	(1,789,897) (796,943)	(4,507,133) (682,091)	(1,746,898) (760,165)
12. 13.	Personnel expenses	1,946,068 22,972	1,827,354	2,434,736 56,774	2,275,014	NO.	(In Mil	lions Rupiah) INDIVIDU/		CONS					(in %)	DE	C 31, 2023 D	IEC 31, 2022	1.4	2 Goodwill 3 Other intangible assets 4 Investments in shares			- (208,980) (3,607,975)	(243,996) (748,958)	(189,904) (3.635,138)	(213,319) (773,414)
13.	Promotion expenses Other expenses	22,972	20,256 2,364,169	2,839,881	2,842,757		COMMITTED CLAIMS	DEC 31, 2023 D	JEC 31, 2022	DEC 31, 2023	DEC 31, 2022	Performance F Consolidated	atio						1.4	 Westments in snares Shortage of capital on i Securitisation exposure 	insurance subsidiarie	5	- (0,001,010)	(140,300)	(0,000,100)	(110,914)
	Net Operational Income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS)	(5,117,319) 2,688,306	(5,035,998) 3,452,276	(5,504,359) 3,762,812	(5,851,290)		Unused borrowing / financing Foreign currency positions to be received from spot and derivative / forward transactions	3.441.868	4,581,314	3.441.86	4,581,314	1. Cap	ital Adequacy Ratio (CAR I performing earning asse	,	sets to total earning	ssets and	32.40	30.07		 Other deduction core ca 1.4.7.1 Placement of fu 	apital	1 and/or Tier			-]	-
NON OPI	RATIONAL INCOME (EXPENSES)						3. Others COMMITTED LIABILITIES	-	-,001,014	v,=+1,00			non earning assets performing earning assets				3.35 2.66	2.54 2.55		2 to other bank 1.4.7.2 Cross-ownershi	ip in another entity ar	cquired by the	'		· ·	-
	Gain (loss) on sale of fixed assets and equipment Other non operational income (expenses)	327 8,589	23,783 (91,238)	979 11,935			I. Undisbursed loan / financing facilities to debtors a. Committed	28,021,095	28,682,195	28,135,30	28,832,885	4. Imp	airment provision on finar	-			4.25	3.61		1.4.7.3 Exposure of Cr			'		'	-
	NON OPERATIONAL PROFIT (LOSS)	8,916	(67,455)	12,914	(77,641)		b. Uncommitted 2. Outstanding irrevocable L/C	8,061,365 1,415,309	7,818,483	9,726,24	9,165,041 1,672,645		ss NPL NPL				3.09 0.57	3.53 0.92		Non Delivery V 1.4.7.4 Subsidiaries' ex (if any)		riah transaction	'			-
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,697,222	3,384,821	3,775,726	4,088,893		Solution and the second s	3,416,667	4,452,752	3,416,66	4,452,752	7. Ret	um on Asset (ROA)				1.57	1.91		(if any) nal Core Capital/Addition rument which comply with						
	a. Estimated current year tax -/-	618,465	746,094	838,996			4. Others CONTINGENT CLAIMS						um on Equity (ROE) Interest Margin (NIM)				5.42 4.93	6.89 5.53	2.2 Agi 2.3 Oth	o/Disagio er deduction core capital						-
	b. Deferred tax income (expenses) NET PROFIT (LOSS)	71,827 2,150,584	16,628 2,655,355	68,806 3,005,536			1. Received guarantees 2. Others	1,695,062	- 1,430,664	1,695,06	1,430,664		erating Expense to Operat t to Income Ratio (CIR)	ing Revenue			78.18 45.26	74.53 41.63	2.3	1 Placement of funds in in other bank						-
	MINORITY INTEREST PROFIT (LOSS)	,	,	473,641		IV.	CONTINGENT LIABILITIES 1. Issued guarantees	963,983	976,644	1,387,67	1,715,621	Individual								2 Cross-ownership in and because of the law, gra		by the transition	<u> </u>			
	OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss						2. Others	374,014	524,503	374,014			ital Adequacy Ratio (CAF I performing earning asse	1	sets to total earning as	ssets and	32.98	29.81	1 Capital	tal Capital (Tier 2) Instrument in the form of S	tock or others which	comply with Tier 2	1,761,068 532,300	1,948,888 532,300	2,203,719 1,282,700	2,371,772 1,282,700
	a. Gain on fixed asset revaluation	1,035	226,676	18,065	231,496			MANAGEMENT				1 1	non earning assets performing earning asse	ts to total earning assr	els -		2.77 2.15	2.44 2.49		provision on earning asse	ets (max. 1.25% Cred	it Risk	1,228,768	4 440 500	-	4 000 070
	 b. Gain (loss) on defined benefit actuarial program c. Others 	(367,336)	164,136	(368,734) 1,757	158,972 1.328	- Presid	D OF COMMISSIONERS ident Commissioner/Independent Commissioner	: Nelson Tampubol				4. Imp	airment provision on finar	-		_	4.46	3.71	4 Deducti	d Assets) on supplemental capital (Ti king Fund	ier 2)		1,220,700	1,416,588	921,019	1,089,072
	 Items that will be reclassified to profit or loss 			.,	.,		Ity President Commissioner/Independent Commissioner missioner	: Lintang Nugroho : Chandra Rahardji					ss NPL NPL				2.97 0.29	3.58 0.81	4.2 Pla	cement of funds in instrum						-
	 a. Translation adjustment from foreign currency b. Changes in financial assets of debt instrument 	-		•			missioner missioner	: Johnny : Gregory James Te					um on Asset (ROA)				1.42	1.83	of t	ss-ownership in another er ne law, grants, or grants wi Il and Supplemental Cap	ป		43,545,331	49,236 555	42,385,705	47,742,131
	 changes in manual assess of depting unlength measured at fair value through other comprehensive income 	111,160	(962,027)	133,077	(1,014,828)		pendent Commissioner	: Drs. H. Riyanto					um on Equity (ROE) Interest Margin (NIM)				5.21 4.71	6.79 5.20		DEC 31, 2023 INDIVIDUAL CONSOLIDA	DEC 3			DEC 31, 2023		C 31, 2022
	c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT	-	-			- Presid	dent Director fy President Director	: Herwidayatmo	anutra				rating Expense to Operat n to Deposit Ratio (LDR)				80.81 97.51	74.76 91.67	RISK WEIGHTED A CREDIT RISK			C	APITAL ADEQUACY R	ATIO		
	YEAR - NET OF APPLICABLE INCOME TAX CURRENT YEAR TOTAL COMPREHENSIVE INCOME	(255,141) 1,895,443	(571,215) 2,084,140			- Direct	tor	: Hendrawan Danus : Edy Heryanto	opulla				n to Deposit Ratio (LDR) t to Income Ratio (CIR)				97.51 47.56	91.67 41.77	- WEIGHTED ASSETS	120,669,494 139,667,	,479 130,625,091	C 146,316,529	ET 1 Ratio (%)	31.65%	31.12% 28.26%	28.57%
	CURRENT YEAR TOTAL COMPREHENSIVE INCOME Profit attributable to:	1,030,443	∠, 004,14U	2,103,101	2,043,3/8	- Direct	tor	: Januar Hardi : Haryono Wongson				Compliance 1. a.	Percentage violation of L	egal Lendino Limit					MARKET RISK - WEIGHTED ASSETS	3,353,746 3,349,	635 1,982,725	1,976,716	ier 1 Ratio (%)	31.65%	31.12% 28.26%	28.57%
	EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST	2,150,584	2,655,355	2,531,895 473,641	1 1	- Direct - Direct		: Gunawan Santoso : Lionto Gunawan					i. Related parties					-	OPERATIONAL RISK -	u,uuu,i 40 (3,349,	,					
	NON CONTROLLING INTEREST CURRENT YEAR TOTAL PROFIT	2,150,584	2,655,355		231,334 3,273,010	- Direct	tor pliance Director	: Suwito Tjokrorahar : Antonius Ketut Dwi					ii. Non related parties Percentage of excess of		ending Limit		-	-	WEIGHTED ASSETS	8,016,975 8,949,	,435 9,589,659	T. 10,489,207	ier 2 Ratio (%)	1.33%	1.28% 1.55%	1.49%
	Total Comprehensive Profit (Loss) Attributable to:	1.005.440	2.004.440	0.000.000	2.420.004								i. Related parties	,	·				TOTAL RISK WEIGHTED			A	apital dequacy	22.001	101/01/	
	EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST	1,895,443	2,084,140	2,303,920 485,781	2,436,934 213,044		SHARI	EHOLDERS					ii. Non related parties erve Requirement				-	-	CAR BASED	132,040,215 151,966,	549 142,197,475		ET 1 for		32.40% 29.81%	
1	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT YEAR	1,895,443	2,084,140	2,789,701	2,649,978		nate Shareholder : 9 ough :					a.	Primary reserve requiren	ient - Rupiah			E (0		ON RISK PROFILE CAPITAL ALLOCA	9.74% 9.7 10N FOR CAR BASED ON I	70% 9.59%	9.55% B	uffer (%) ERCENTAGE OF BUFI		22.70% 20.22%	20.52%
						- PT	ragin : Panin Financial Tbk. traint No. 1103 Pty Limited				: 46.04% : 38.82%		 Daily *) Average **) 				5.68 7.32	5.14 8.02	From CET 1 (%)		42% 8.04%	8.06% C	apital		U-U-UITA (76)	
	TRANSEER OF DOCEIT // OSSI TO LIFAD OFFICE		1			- vuli					. 55.0E /I	b.	Reserve requirement - F	oreion currency (daily)	*)		4.03	4.07	(n)		0.01/1					1
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE Dividend	· ·	481,631		481,631		Illimate Shareholder through non Conital Madati (* 2011				- NI			oroign concilloy (colly)	,				From AT 4 (81)	p.nov	00%		uffer (%)		2.500% 2.500%	
	DIVIDEND					II. Non	Ultimate Shareholder through non Capital Market (\geq 5%)				: NI	3. Net *) Realization of	Open Position Daily Primary Reserves a	as of December 31, 202	23 and 2022		0.18	0.73	From AT 1 (%)		00% 0.00%	0.00% C B C	uffer (%) ountercyclical uffer (%) apital		2.500% 2.500% 0.000% 0.000%	
		- - 89.28	481,631 110.24	105.11		II. Non	Ultimate Shareholder through non Capital Market (≥5%) lic (< 5% each)				: Nil : 15.14%	3. Net *) Realization of	Open Position	as of December 31, 202	23 and 2022				From AT 1 (%) From Tier 2 (%)		00% 0.00% 28% 1.55%	0.00% C B 1.49% s	uffer (%) ountercyclical uffer (%) apital urcharge for	0.000%		0.000%

				OLIDATED STATEMENTS He years ended dece (In Millions F	MBER 31, 2023 AND 202									
						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	N
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					(503,408)	-				503,408	-	-		
Distribution of cash dividends									-	(481,631)	(481,631)	-	(481,631)	
Net income for the current year							-			3,041,676	3,041,676	231,334	3,273,010	
Other comprehensive income-after tax			-	-	229,920	161,572	(997,562)	1,328	-	-	(604,742)	(18,290)	(623,032)	
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		-			(19,429)				-	19,429	-	-		
Dividens from subsidiary paid to non-controlling interest	· ·	-	-			-			-			(193,310)	(193,310)	
Net income for the current year		-	-				· ·		-	2,531,895	2,531,895	473,641	3,005,536	
Other comprehensive income-after tax		-			12,122	(367,764)	125,910	1,757	-		(227,975)	12,140	(215,835)	
Balance as of December 31, 2023	2,408,765	(610)	3,440,707	(269,072)	7,676,494	190,446	(498,473)	5,508	140,000	36,611,051	49,704,816	3,607,669	53,312,485	

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The 3rd Best Conventional Bank (KBMI 3) - Infobank Digital Brand

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Bank Implementasi KEJAR Terbaik Kategori Bank Umum Konvensional KEJAR Award 2023 OJK

(\)1500678

		(In Millions Rupiah)		INDIVIDUAL			
NO.	Transaction	Notional Amount	Тур	e	Derivatives Receivables an Payables		
		Amount	Trading	Hedging	Receivables	Payables	
A.	Exchanged Rate Related						
1.	Spot	1,678,273	1,678,273		864	1,9	
2	Forward	1,159,280	1,159,280		6,632	9,5	
3.	Option						
	a. Written				.		
	b. Purchased						
4.	Future						
5.	Swap	4,020,983	4,020,983		12,941	4,9	
6.	Others				.		
B.	Interest Rate Related						
1.	Forward						
2	Option						
	a. Written				· ·		
	b. Purchased						
3.	Future				.		
4.	Swap				.		
5.	Others			-			
C.	Others						
	TOTAL	6.858.536	6,858,536		20,437	16,4	

- The financial information was taken from the Consolidated Financial Statements as of December 31, 2023 and 2022 which have been audited by the Public Acounting Firm Imedia & Relax (a member of Delotite Asia Pacific Network), with engagement partner partner Formy Alimin, who issued an ummodified group of the Asia Pacific Network and the Delotite Network), with engagement partner Formy Alimin, who issued an ummodified group of Asia Pacific Network (and the Delotite Network), with engagement partner Formy Alimin, who issued an ummodified group of Abication of Delotite Asia Pacific Network (and the Delotite Network), with engagement partner Formy Alimin, who issued an ummodified group of Abication of Deventional Commercial Bark's Report, roup of the OUKS Conduct Latter No. SEGUK (SIG202) dated June 30, 2020 regarding "Transparency and Publication of Deventional Commercial Bark's Report, report of the OUKS Conduct Latter No. SIGEOUK (SIG202) dated June 30, 2020 regarding "Transparency and Publication of Deventional Commercial Bark's Report, report of the Date Statement's Hauter (Latter Latter Statement) and Explores Automative services and Barkes Report. (Financial Statements of Issues or Public Companies' and Barkes Report (Conduct Latter Latter No. SIGEOUX) (Conduct Latter Latter Latter to the presentation of consolidated financial statement and Declosure of Issuer or Public Companies' Financial Statements' related to the presentation of consolidated financial statement and Declosure of Issuer or Public Companies' Financial Take Candoa Comment. Minimini Automan. Minimini Automa

Jakarta, February 23, 2024 PT BANK PANIN Tbk.



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

 The Best Debt Card Conventional
 The 2** Credit Card Conventional
 The Best Deposito Conventional Bank
 The 3** Credit Card Conventional Bank
 C

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

<u>Herwidayatmo</u> President Directo

Hendrawan Danusaputra Deputy President Directo