

	STATEMENTS OF FINAN	CIAL POSITION							STAT	EMENTS OF EAR				ON							STATEMENTS OF CASH FLOWS			
	AS OF MARCH 31, 2024 AND I (In Millions Ru			00100	DLIDATED					AS	OF MARCH 31 (In Millions	1, 2024 AND 2023 s Rupiah)		INDIVID							FOR THE THREE MONTHS ENDED MARCH 31, 2 (In Millions Rupiah)	, 2024 AND 2023	0000	LIDATED
NO.	CONSOLIDATED				DLIDATED DEC 31, 2023	NO.	DESCRIPTION	þ	C	SM	MAR 31, S	, 2024 D	L	TOTAL	C	SM	MAR 31, 202 S	<u> </u>	L	TOTAL	DESCRIPTION CASH FLOWS FROM OPERATING ACTIVITIES		CONSC MAR 31, 2024	
	Cash	2,255,380	1,287,221	2,275,027		<b>I.</b>	RELATED PARTIES	I	·   		·	- 1	- 1	[				 	I		Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid		3,563,098 (1,537,301	3,561,714 (1,342,175)
3.	Placement to Bank Indonesia Interbank placement	6,524,649 4,481,868	8,222,980 4,851,535	7,360,146 4,508,146			a. Rupiah b. Foreign currency		368,593		-	-	-	368,593	353,036	-	-	-		353,036	Other operating revenues received		611,590	620,937
	Spot and derivatives / forward claims	40,304	20,437	40,304	20,437	2.	Spot and derivatives / forward claims		366,593		-	-	-	308,593	353,036	-				353,036	Other operating expenses paid Gain on foreign exchange transactions - net		(1,495,440) 42,232	18,303
	Securities held Securities sold under repurchase agreement (repo)	32,627,146 12,712,114	26,454,061 10,239,610	34,932,976 12,712,114			a. Rupiah b. Foreign currency		-	•	:	•	•	•	·		•	•	:	•	Non-operating income received - net Non-operating expense paid - net		(84,541	19,996
7.	Claims on securites bought under reverse repo	2,055,401	4,827,120 1,637,787	2.055.401	4,827,120	3.	Securities held a. Rupiah												]		Tax expense paid		(173,979	(99,046)
8. 9.	Acceptance claims Loans	2,055,401 126,386,638	1,637,787 129,288,776	2,055,401 146,048,127			b. Foreign currency														Operating cash flows before changes in operating assets and liabilities		925,655	1,616,505
10. 11	Sharia financing Enuity investment	3,630,850	3,625,418	790 270	766,401	4.	Securities sold under repurchase agreement (repo) a. Rupiah														Decrease (Increase) in operating assets Placement with Bank Indonesia and other banks			(149,945)
11. 12.	Equity investment Other financial assets	3,630,850 1,289,312	3,625,418 1,164,744	789,370 1,978,726		5	<ul> <li>Foreign currency</li> <li>Claims on securities bought under reverse repo</li> </ul>		-										•		Securities (being measured at fair value through profit or loss)		(3,846,164	(228,500)
13.	Impairment on financial assets -/- a Securities held	(10)	(20)	/20/	1201	1	a. Rupiah		-												Loans Securities purchased with agreements to resell		2,804,012 4,827,120	9,127,968
	<ul> <li>a. Securities held</li> <li>b. Loans and sharia financing</li> </ul>	(28) (8,159,281)	(39) (7,959,028)	(28) (8,655,105)		6.	b. Foreign currency Acceptance claims		:		:	:			:		:	:		•	Finance lease receivables Consumer financing receivables		(27,488 (465,644	(103,556) (525,446)
14	c. Others	(14,336)	(15,796)	(21,120)	(16,749)	7.	Loans and financing provided a. Micro, small and medium enterprises (UMKM)														Sales and lease-back receivables		4,673	(1,129)
14.	Intangible Assets Accumulated amortisation on intangible assets -/-	521,374 (312,398)	510,945 (301,965)	600,296 (358,248)			i. Rupiah ii. Foreion currency		197,566				21,133	218,699	187,575				21,133	208,708	Other assets Increase (Decrease) in operating liabilities		(381,638	(62,454)
15.	Fixed assets and equipment	9,952,089	10,096,189	10,466,389	10,600,490		b. Non micro, small and medium enterprises (UMKM)					-						-	-		Liabilities payable immediately Deposits		83,424 (3,325,222	
16.	Accumulated depreciation on fixed assets and equipments -/- Non productive assets	(586,702)	(517,683)	(674,801)	(598,346)		i. Rupiah ii. Foreign currency		1,495,905	547,942	:		239,386	2,283,233	1,696,135	:	•	:	239,386	1,935,521	Deposits from other banks		1,437,756	(2,364,953)
	a. Abandoned properties	934,499	735,601	934,499			c. Restructured loans i. Rupiah		101,316				21,133	122,449	185,623				21,133	206,756	Acceptances payable Securities sold with agreements to repurchase		1,269 2,584,184	(611) (2,408,299)
	<ul> <li>b. Foreclosed assets</li> <li>c. Suspense accounts</li> </ul>	1,560,605	1,569,063	2,996,821	2,884,811		ii. Foreign currency						21,133		-				21,133		Other liabilities		38,336	(42,405)
	d. Interbranch assets *			-		8. 9.	Equity investment Other receivables		3,511,955	:	:	:	•	3,511,955	3,511,955	-	•	:	:	3,511,955	Net cash Provided by Operating Activities		4,660,271	3,911,452
	Other assets TOTAL ASSETS	3,310,718 199.210.202	3,108,193 198.845.169	4,009,636 221,998.676	3,556,756 222.010.050	10.	Commitments and contingencies a. Rupiah		916,868	2,509				010 977	1,111,904					1.111.904	CASH FLOWS FROM INVESTING ACTIVITIES Securities sold (purchased) (other than those measured at fair value throught profit or loss)		(4,911,250	1,247,668
			,040,100				b. Foreign currency		310,000 -	2,509				919,377	1,111,904				:	1,111,904	Securities matured (other than those measured at fair value throught profit or loss)		1,800	420,323
	LIABILITIES AND EQUITIES LIABILITIES					L.	NON-RELATED PARTIES Interbank placement			1		1	1	1				1		]	Proceeds from sale of premises and equipment Acquisition of premises and equipment		5,367 (56,405	(19,814)
1.	Current account	11,234,501	11,716,620	11,620,671			a. Rupiah		24.061					24.061 4.089.214	2.428.676 4.280.964					2.428.676	Acquisition of intangible assets		(29,202) (4,989,690)	(50,061)
2.	Saving account	50,844,342 67,591,718	51,134,530 69,716,086	52,602,473 77,673,125		2.	b. Foreign currency Spot and derivatives / forward claims		4.089.214	-		-				-		-		4.280.964	Net cash (Used in) Provided by Investing Activities		(4,363,030	1,030,320
3. 4.	Deposit Electronic money	460	69,716,086 438	//,6/3,125 460	/9,454,645		a. Rupiah b. Foreign currency		40.172 132	:	:	:	:	40.172 132	60.400 371		:	:	:	60.400 371	CASH FLOWS FROM FINANCING ACTIVITIES Redemption of securities issued			(3.900.000)
5.	Liabilities to Bank Indonesia		1001.000	595,621		3.	Securities held		30,984,253				05 F07		28.079.244				81.841	28.161.085	Payment of lease obligations		(16,146	(27,847)
	Interbank liabilities Spot and derivatives / forward liabilities	2,912,490 39,851	1,031,418 16,432	3,679,918 39,851			a. Rupiah b. Foreign currency		30.984.253 1.577.328		:	-	65.565	31.049.818 1.577.328	28.079.244 1.513.843				o1.041 -	28.161.085 1.513.843	Borrowings repaid by subsidiaries Borrowings received by subsidiaries		(604,602) 950,000	
8.	Liabilities on securites sold under repurchase agreement (repo)	12,346,129	9,761,945	12,346,129	9,761,945	4.	Securities sold under repurchase agreement (repo) a. Rupiah		12.712.114					12.712.114							Redemption of issued subordinated bonds Net cash (Used in) Financing Activities		(2.400.000	(2,625,426)
9. 10.	Acceptance Liabilities Issued securities	2,060,246 1,300,112	1,641,363 3,699,276	2,060,246 1,300,112	1,641,363 3,699,276	5	b. Foreign currency Claims on securities bought under reverse repo		-					-					-					
11.	Loans received			3,148,718	2,803,373	) <sup>3.</sup>	a. Rupiah		-						1.514.177					1.514.177	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS		(2,400,161	2,884,952
12. 13.	Margin deposit Interbranch liabilities *	217,567	212,659	217,709	212,801	6.	b. Foreign currency Acceptance claims		2.055.401	:		:		2.055.401	2.635.550		-	:	:	- 2.635.550	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD		16,504,062 39,417	17,353,469 (359,137)
14.	Other liabilities	2,207,028	2,054,953	2,673,730		7.	Loans and financing provided												Ţ		Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT END OF PERIOD		39,417	
15.	Minority interest			3,658,052	3,607,669		<ul> <li>Micro, small and medium enterprises (UMKM)</li> <li>i. Rupiah</li> </ul>		19.615.232	1.290.884	51.846	81.556	695.418	21.734.936	19.705.489	1.150.899	147.698	125.515	463.340	21.592.941	Cash and cash equivalents consist of:			
	EQUITIES						ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)		59.294					59.294	51.725	12.527			•	64.252	Cash on hand		2,275,027	1,633,453
16.	Paid in capital	0.000.000	0.000.000	0.000.000	0.000.000		i. Rupiah		83.417.216	10.281.212	130.236	469.747	2.290.279	96.588.690	81.132.770	6.950.034	197.828	188.360	3.038.854	91.507.846	Demand deposits with Bank Indonesia Demand deposits with other banks		5,790,147 1,385,121	6,897,460 1,247,938
	a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)			ii. Foreign currency c. Restructured loans		5.319.847	122.566		59.373		5.501.786	5.044.764	419.178		•	·	5.463.942	Placements with Bank Indonesia and other banks		4,693,023	10,100,433
	c. Treasury stock -/-	(1,101,200)	(610)	(610)			i. Rupiah		6.404.715 926.075	9.878.802 122.566	99.320	440.009	2.013.117	18.835.963 1.048.641	12.667.693 1.846.407	5.486.424 431.705	304.658	466.034	2.437.572	21.362.381	Total cash and cash equivalents		14,143,318	19,879,284
17.	Additional paid in capital a. Agio	3.440.707	3,440,707	3,440,707	3.440.707	8.	ii. Foreign currency Equity investment		926.075 118.895	122.566				1.048.641 118.895	1.846.407 147.608	431.705			:	2.278.112 147.608				
	а. Ayuu b. Disagio -/-	-	U,TTU,IUI -			9. 10.	Other receivables Commitments and contingencies				-							·	·		STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY R AS OF MARCH 31, 2024 AND 2023		AL BANK	
	<ul> <li>Fund for paid-up capital</li> <li>Other</li> </ul>	· ·		(269,072)	(269,072)	10.	a. Rupiah		35.688.057	246.389				35.934.446	32.723.671	45.316	1.000			32.769.987	(In Millions Rupiah)	MAR 31, 2024		R 31, 2023
18.	<ol> <li>Other</li> <li>Other comprehensive gain (loss)</li> </ol>			(203,072)	(203,012)		b. Foreign currency OTHER INFORMATIONS		4.709.316	·	•	-	-	4.709.316	5.471.906	· ·	·		•	5.471.906	COMPONENTS OF CAPITAL INDIVIDUA	JAL CONSOLIDA	TED INDIVIDUAL	CONSOLIDATED
	a. Gain b. Loss -/-	7,724,898 (501,088)	7,728,800 (381,691)	7,813,146 (569,336)		1.	Assets pledged as collateral : a. To Bank Indonesia														L. Core Capital (Tier 1)         42,325,1           1         Core Capital/Common Equity Tier 1 (CET 1)         42,325,1	5,865 47,90	5,152 40,717,36 5,152 40,717,36	2 45,942,893
19.	b. Loss -!- Reserves					, I	b. To other parties							1500.005						1005051	1.1 Paid-in Capital (net of Treasury Stock) 2,408, 1.2 Capital Additional Reserves 44,484,	3,155 2,40	8,155 2,408,15	5 2,408,155
	a. General reserves	32,491,666	32,372,894	32,947,671		2.	Foreclosed assets							1.560.605						1.605.254	1.2.1 Additional Tier 1 46,504,	4,619 48,76	7,280 44,234,84	5 46,127,803
20.	<ul> <li>Appropriated reserves</li> <li>Gain/loss</li> </ul>	140,000	140,000	140,000	140,000					114	PAIRMENTLOS	SS ALLOWANCE									1.2.1.1.1 Surplus of the financial statement translation	- 7,90	8,312 7,953,83	5 8,034,175
	a. Previous years	2,150,584		3,783,382							OF MARCH 31	, 2024 AND 2023									1.2.1.1.2 Potential benefits of the changes in financial assets measured at fair value through other			
	<ul> <li>b. Current year</li> <li>c. Dividends paid</li> </ul>	600,836	2,150,584	687,208	2,531,895						(In Millions MAR 31, 2024						MAR 31, 2023				comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation 7,820,	).826 7.90	8,312 7,953,83	5 8,034,175
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	48,455,758	47,859,449			NO.	Description		Allowanc	e for Impairment			Allowance for Po s on Earning Ass		Allow	ance for Impairm	nent		Allowance fo s on Earning		1.2.1.2 Other capital additional reserves (other disclosed 38.683			1 1
	TOTAL LIABILITIES AND EQUITIES net carrying value	199,210,202	198,845,169	221,998,676	222,010,050			Stage	e1	Stage 2	Stage 3	General	l Spe		Stage 1	Stage 2	Stage 3	General		Specific	1.2.1.2.1 Agio 3,440;	0,707 3,44	0,707 3,440,70	7 3,440,707
	STATEMENTS OF PROFIT OR LOSS AND O		ENSIVE INCOM	IF		1.	Interbank placement Spot and derivatives / forward claims		125			4	44,819 403		1,294				0,627 608	:	1.2.1.2.2 General reserves 32,491, 1.2.1.2.3 Previous year profit 2,150,	0,584 3,78	3,382 2,655,35	5 3,960,501
	FOR THE THREE MONTHS ENDED N	ARCH 31, 2024		-		3.	Securities held		60,573			- 1	403	65,565	73,707			. 1	0,127	81,841	12.12.4 Current year profit 600, 12.12.5 Funds for paid-in capital		7,208 481,64	
	(In Millions Rup	iah) INDIVI	DUAL	CONSO	LIDATED	4.	Securities sold under repurchase agreement (repo)			-			-								1.2.1.2.6 Others	077)		
No.	DESCRIPTION ONAL INCOME AND EXPENSES	MAR 31, 2024				5.						•	-						-		1.2.2 Deduction Tier 1 (2,019,8 1.2.2.1 Other comprehensive income (663,0			
	Interest income and expenses					6. 7.	Acceptances claims Loans and financing provided	2	9,066 .929,601	382,463	4,847,21		15,007 69,096	- 2,515,092	7,058	246,993	- 5,048,80		1,893 6,327	- 1,684,337	1.2.2.1.1 Defisit of the financial statement translation 1.2.2.1.2 Potential losses from the changes in financial			
1.	Interest income	3,156,247	3,062,250	3,835,407		1. 8.	Equity investment	2,	-	-	4,047,21		36,308	-,010,002	-,000,100	240,333	- 0,040,00		6,596		assets measured at fair value through other comprehensive income (663.0	,008) (729	(106) (739,69	(841,198)
	Interest expenses Net interest income (expenses)	1,260,390 1,895,857	1,092,239 1,970,011	1,519,961 <b>2,315,446</b>	1,284,884 2,367,789	9.	Other receivables														1.2.2.2 Other capital additional reserves (other disclosed			
	Operational Income and Expenses Other than Interest	.,000,001	.,010,011	2,010,990	2,001,103	10.	Commitment and contingencies		76,060	541	8	13 1	13,649	12,445	66,817	766	6 44	40 1	5,719	2,416	1222.1 Disagio	,oog) (1,64) -	(687,97	- (031,493)
1.	Positive (negative) mark to market on financial assets	(50,978)	32,204	(50,978)	32,204		STATEMENTS OF COMMITM AS OF MARCH 31, 2024	MENTS AND CONTINGENCI AND DECEMBER 31, 2023								CIAL RATIOS CAI March 31, 2024					1.2.2.2. Previous year loss 1.2.2.2.3 Current year loss	:		
	Positive (negative) mark to market on financial liabilities Gain (loss) on sale of financial assets	- 69,375	- 50,023	- 69,375	- 50,915		AS OF MARCH 31, 2024 J (In Million	ns Rupiah)							ASUP	(in %)					1.2.2.2.4 Less difference between Provision for Asset Quality Assessment and the allowance for			
4.	Gain (loss) on spot and derivatives / forward (realised)	19,739	6,908	19,739		NO.	DESCRIPTION	INDIVIDUAL MAR 31, 2024 DE		CONSOLI MAR 31, 2024		Perform	mance Ratio					MAR 31, 2	124 MJ	AK 31, 2023	impairment losses on productive assets	•		
	Gain (loss) on investment under equity method	-	-	17,800	12,815	Ŀ	COMMITTED CLAIMS	1 1					lidated								1.2.2.2.5 Less difference of fair value adjustment of financial instruments in the Trading Book		-	
0. 7.	Gain (loss) on foreign exchange translation Dividend income	2,611	128	2,611	128		Unused borrowing / financing     Foreign currency positions to be received from spot and	-	-			1.	-	acy Ratio (CAR)					31.99	32.91	1.2.2.2.6 Provision for Asset Quality Assessment non productive (1,356,8	,869) (1,647	(687,97	i) (831,493)
8.	Commision/provision/fee and administration income	101,339	98,401	177,595	172,494		derivative / forward transactions	4.674.517	3.441.868	4.674.517	3.441.86	58 2.	Non performin non earni		and non earning ass	sets to total earnin	ng assets and		3.03	2.74	1.222.7 Others 1.3 Non Controlling Interest	-	B.648	- 842.648
9. 10.	Other income Provision (Receivery) of financial accele' impairment	374,582	139,487	429,192			3. Others COMMITTED LIABILITIES		· · ·	•		- 3.		*	to total earning asse	ets			2.31	2.74	1.4 Deduction Core Capital (4,567,0	,032) (1,832	,578) (4,497,97	(1,763,022)
10. 11.	Provision (Recovery) of financial assets' impairment Losses on operational risk	272,145 7,834	599,375 1,030	394,524 7,834			1. Undisbursed loan / financing facilities to debtors					4.			ial assets to total ear				4.33	4.02	1.4.1 Defered tax calculated (744,6 1.4.2 Goodwill			
12.	Personnel expenses	511,255	486,146	652,697	614,584		a. Committed b. Uncommitted	30.298.901 9.252.498	28.021.095 8.061.365	30.142.040 10.231.233	28.135.30 9.726.24		Gross NPL						3.17	3.60	1.4.3 Other intangible assets (208,9 1.4.4 Investments in shares (3,613,4			
13. 14.	Promotion expenses Other expenses	4,639 742,483	6,483 597,760	21,063 873,506			2. Outstanding irrevocable L/C	1.117.798	1.415.309	1.117.798	1.415.30		Net NPL						0.49	0.80	1.4.5 Shortage of capital on insurance subsidiaries 1.4.6 Securitation exposure	· · ·		
	Net Operational Income (Expenses) Other than Interest	(1,021,688)	(1,363,643)	or 3,506 (1,284,290)			<ol><li>Foreign currency positions to be submitted for spot and derivative / forward transactions</li></ol>	4.593.064	3.416.667	4.593.064	3.416.66	57 8.	Return on Ass Return on Equ						1.62 5.76	1.45 5.15	1.4.7 Other deduction core capital			
	OPERATIONAL PROFIT (LOSS)	874,169	606,368	1,031,156	832,700		4. Others CONTINGENT CLAIMS	· ·	-	-		· · · ·	Return on Equ Net Interest M						5./6 4.71	5.15	1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank			
	RATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipment	70	106	4,157	221	- 11.	1. Received guarantees	.[	-				Operating Exp		ig Revenue				77.09	79.92	1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will			
	Other non operational income (expenses)	/101 687)	(3.124)	4,107	(4 773)		2. Others	1.755.756	1.695.062	1.755.756	1.695.06		Cost to Incom						52.17	46.57	1.4.7.3 Exposure of Credit Risk because of settlement risk - Non			

2.	Other non operational income (expenses)	(101,687)	(3,124)	(103,156)	(4,773)	IV. CONTINGENT LIABIL						- n.	Cost to income Ratio (Cili			52.1	/ 40.5/		1.4.1.0 Dr	elivery Versus Pa	umont	Seglement har	1101	1			
	NON OPERATIONAL PROFIT (LOSS)	(101,617)	(3,018)	(98,999)	(4,552)	1. Issued guarantees			893.942	963.983 1.31	8,704 1,387,672	Individu	ual					11			iyineni. sure because sha	ariah transaction					-
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	772,552	603,350	932,157	828,148	2. Others					4.659 374.014		Capital Adequacy Ratio (C	AR)		32.2	7 33.3	11	(if	any)				•			
	Income taxes					2. 0000			201.000	011011	0.100		Non performing earning as	sets and non earning assets to	p total earning assets and				ditional Core Cap Instrument which					•	•	•	
	<ul> <li>Estimated current period tax -/-</li> </ul>	182,020	114,273	200,859	163,657			BANK'S MANAG	EMENT				non earning assets		,	2.8	0 2.5		Acio/Disacio	r compry with Ar	1						
	b. Deferred tax income (expenses)	10,304	(7,431)	8,904	(4,701)							3.	Non performing earning a	sets to total earning assets		2.2	4 2.6		Other deduction	core capital						-	
	NET PROFIT (LOSS)	600,836	481,646	740,202	000,100	BOARD OF COMMISSIONERS						4.	Impairment provision on fi	ancial assets to total earning a	assets	4.5	4 4.2		2.3.1 Placemen		ument AT 1 and/	or Tier 2 to					
	MINORITY INTEREST PROFIT (LOSS)			52,994	70,268 -	President Commissioner/Inc			Nelson Tampubolon			5				3.2	0 3.6		other bank			h		•	•	•	-
	OTHER COMPREHENSIVE INCOME				•	Deputy President Commissi	ioner/Independent Com	missioner :	Lintang Nugroho			6.							2.3.2 Cross-owr because of	of the law, grants		by the transition					
	1. Items that will not be reclassified to profit or loss				•	Commissioner		:	Chandra Rahardja Gur	nawan		b.	Net NPL			0.3		II. Supple	mental Capital (T				1,536,64	7 1,729,0	30 2,294	,496	2,425,787
	a. Gain on fixed asset revaluation	7,026	152	7,026	152 .	Commissioner		:	Johnny			7.	Return on Asset (ROA)			1.5	8 1.2		pital Instrument i	in the form of St	ock or others w	hich comply					
	b. Gain (loss) on defined benefit actuarial program	-			·  .	Commissioner		:	Gregory James Terry			8.	Return on Equity (ROE)			5.6	8 4.75		th Tier 2 io/Disagio				347,20	0 347,2	00 1,092	,600	1,092,600
	c. Others	-		(263)	(284)	Independent Commissioner		:	Drs. H. Riyanto			9.	Net Interest Margin (NIM)			4.3	6 4.7		neral provision o	n earning asset	s (max. 1.25% C	redit Risk					
	2. Items that will be reclassified to profit or loss					DIRECTORS						10.	Operating Expense to Operating	rating Downous		76.2	0 82.1	We	eighted Assets)				1,189,44	7 1,381,8	30 1,201	,896	1,333,187
	a. Translation adjustment from foreign currency	-				President Director			Herwidavatmo			10.						4 Dei	duction supplement	ental capital (Ti	er 2)			•	•	•	
	<li>b. Changes in financial assets of debt instrument measured at fair value through other comprehensive</li>					Deputy President Director			Hendrawan Danusaputra			1.	Loan to Deposit Ratio (LD	·		97.4			Sinking Fund Placement of fun	de in instrument	AT 1 and/or Tier	2 to other back			•		-
	income	(11,553)	52,922	(19,537)	25,932					٩		12.	Cost to Income Ratio (CIF			52.4	8 47.5		Cross-ownership				se			-	
	c. Others	(,				Director			Edy Heryanto			Compli	iance						of the law, grants	s, or grants will						-	
	OTHER COMPREHENSIVE INCOME OF THE CURRENT				· · · ·	Director			Januar Hardi			1.	a. Percentage violation	f Legal Lending Limit				Total Core C	apital and Supple	emental Capital 131. 2024		31. 2023	43,862,51	2 49,634,1 MAR 31, 2024		,858 MAR 31, 20	48,368,680
	PERIOD - NET OF APPLICABLE INCOME TAX	(4,527)	53,074	(12,774)	25,800	Director		:	Haryono Wongsonegoro	)			i. Related parties								INDIVIDUAL		1 -			MAR 31, 20 VIDUAL CON	
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	596,309	534,720	727,428	685,590 -	Director		:	Gunawan Santoso									RISK WEIGHTE		CONFOCIDINED	T mornoune T	CONCERNIED	CAPITAL ADEQUACY				10007000
	Profit attributable to:				4 -	Director			Lionto Gunawan				ii. Non related parti					CREDIT RISK - WEIGHTED					CET 1 Ratio (%)	31.14%	30.88%	31.58%	31,26%
	EQUITY HOLDERS OF THE PARENT ENTITY	600,836	481,646	687,208	589,522	Director		:	Suwito Tjokrorahardjo				<li>b. Percentage of excess</li>	of violation of the Legal Lendir	ng Limit			- WEIGHTED ASSETS	118,541,231	136,774,715	117,273,644	134,384,697	CEI 1 Ratio (%)	31.14%	30.88%	31.58%	31.26%
	NON CONTROLLING INTEREST			52,994	70,268	Compliance Director		:	Antonius Ketut Dwirianto	D			i. Related parties				-	MARKET RISK - WEIGHTED					Tier 1 Ratio (%)	31.14%	30,88%	31.58%	31,26%
	CURRENT PERIOD TOTAL PROFIT	600,836	481,646	740,202	659,790								ii. Non related parti-	5				ASSETS	9,380,156	9,387,322	2,088,650	2,081,689	TIEF 1 Katio (%)	31.14%	30.86%	31.38%	31.20%
	Total Comprehensive Profit (Loss) Attributable to:												Reserve Requirement					OPERATIONAL RISK - WEIGHT					Tier 2 Ratio (%)	1,13%	1.11%	1.78%	1.65%
	EQUITY HOLDERS OF THE PARENT ENTITY	596,309	534,720	677,045	624,148			SHAREHOLD	DERS			2.						ASSETS	8,016,975	8,949,435	9,589,659	10,489,207	11er 2 Katio (%)	1.13%	1.11%	1./076	1.63%
	NON CONTROLLING INTEREST			50,383	61,442 L	Ultimate Shareholder : 31						1	a. Primary reserve requi	ement - Rupian				TOTAL RISK WEIGHTED					Capital Adequacy				
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD	596.309	534.720	727.428	685.590	Through :							- Daily*)			4.0	6 4.93	ASSETS	135,938,362	155,111,472	128,951,953	146,955,593	Ratio (%)	32.27%	31.99%	33.35%	32.91%
	CURRENT PERIOD	390,309	334,720	121,420	000,090	- PT Panin Financial Tbk.					: 46.04%		<ul> <li>Average **)</li> </ul>			8.1	1 8.01	CAR BASED					CET 1				
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE					- Votraint No. 1103 Pty Limite	ed				: 38.82%		b. Reserve requirement	Foreign currency (daily) *)		4.0	2 3.9	ON RISK PROFILE	9.56%	9.55%	9.82%	9.78%	for Buffer (%)	22.71%	22,44%	23.53%	23.13%
	DIVIDEND		•									1	Net Open Position			0.2	2 0.24	CAPITAL ALLO	CATION FOR CAR BA				PERCENTAGE OF BU	FFER MANDATORY FILI			
	DIVIDEND		•		•	Non Ultimate Shareholder the	ough non Capital Market	(≥5%)			: Nil			(14. 1. 04. 0004. 14	1000	0.2	2 0.2	From CET 1 (%)	8435	8.44%	8.04%		Capital Conservation				
	NET EARNINGS (LOSS) PER SHARE	24.94	20.00	28.53	24.47	. Public (< 5% each)					: 15.14%	· · ·		es as of March 31, 2024 and 2				From GET 1 (%)	) 6.43%	8,447	0.04%	6.13%	Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
	NET EARNINGS (LOSS) PER SHARE	24.94	20.00	26.03	24.4/	. Public (< 5% each)					: 13.14%	Keal	lization of Average Primary Re	erves as of March 31, 2024 a	na 2023			From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical				
								OLIDATED STATEMENTS															Buffer (%) Capital surcharge	0.000%	0.000%	0.000%	0.000%
							FOR THE	E THREE MONTHS ENDER		2023								From Tier 2 (%)	1.13%	1.11%	1.78%	1.65%	for D-SIB (%)	1.000%	1.000%	1.000%	1.000%
								(In Millions F	kupian)	Other Comp	rehensive Income		R	tained Earnings						STATEMEN	TS OF FOREIGN	EXCHANGE A	ND DERIVATIVE / FI	ORWARD TRANS	CTION		
								Difference in value			Changes in fair	1			-								RCH 31, 2024				
							Additional Paid-in	of equity transaction	Revaluation of	Remeasurement	value on marketable		n other		Equity attributable	Non-Controlling						(In Millio	ins Rupiah)		in the set		
					Capital Stock	Treasury Stock		with non-controlling	premises and	of defined benefit	securities measured at fair value through	compreh	nensive Appropriat	d Unappropriated	to owners of the parent entity	Interest	Total						├	Individual		vatives Recei	ivahles an
								interest	equipment	obligation	other comprehensive		associate		parent enuly			No.		Transac	tion		Notional Amount	Туре		Payable	es
											income												Amount	Trading He	edging Rec	eivables	Payables
	as of January 1, 2023				2,40	B,765 (610)	3,440,707	7 (269,072)	7,683,801	558,21	10 (624,383	3)	3,751 1	0,000 34,059,72	27 47,400,896	3,315,198	50,716,094	A. E	xchanged Rate R	elated			000 400	002 422		200	
	of surplus revaluation of premises and equipment to retained earning ipment	arising from sal	e or revalued prer	nises and			.		(3.698)					- 3.69				1. Sp 2. Fo	pot prward				963,122 1.585,237	963,122 1.585.237		365 10.085	49 8.92
1 240							1	1	(3,030)	1	1	1	1	0,0-	-	1		1 6 10	un multu				1,000,201	1,000,201		10,000	0,32

						income						
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
	-			(3,698)	-	-	-	-	3,698		-	
			· ·	-	-				589,522	589,522	70,268	659,790
	-			152	-	34,758	(284)			34,626	(8,826)	25,800
2,408,765	(610)	3,440,707	(269,072)	7,680,255	558,210	(589,625)	3,467	140,000	34,652,947	48,025,044	3,376,640	51,401,684
	-			(15,731)	-	-	-	-	15,731		-	-
	-			-	-	-	-	-	-		(193,310)	(193,310)
•	-			-	-	-	-	-	1,942,373	1,942,373	403,373	2,345,746
	-			11,970	(367,764)	91,152	2,041			(262,601)	20,966	(241,635)
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
				(120,002)	-		-	-	120,002		-	
									687,208	687,208	52,994	740,202
	-			7,026	-	(16,926)	(263)	-	-	(10,163)	(2,611)	(12,774)
2,408,765	(610)	3,440,707	(269,072)	7,563,518	190,446	(515,399)	5,245	140,000	37,418,261	50,381,861	3,658,052	54,039,913



equipment Net income for the current period

Other comprehensive income-after tax

Other comprehensive income-after tax

The 3<sup>rd</sup> Best Conventional Bank (KBMI 3) - Infobank Digital Brand

Uner comprehensive income are tax Balance as of March 13, 2023 Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment Distribution of cash dividends Net income for the current period

Order comprehensive income-anie tax Balance as of Genement 31, 2023 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 Other comprehensive income-after tax Balance as of March 31, 2024

PaninBank



er SPPA Scaling Up Campaign 2023 - IDX

www.panin.co.id

The 2<sup>nd</sup> Best – Website Conventiona Bank - Infobank & MRI Service Excellence Award 2023



Excellence Financial performance Bank in 2022 - Infobank Award 2023



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

2. 3. Option Writter

2.

3. 4. Future Swap 5. C. Others TOTA

uture

Swap

Others B. Interest Rate Rel

. Jrwaru Option Written

Purchased

Notes: The fin-

Notes:
 The financial information was taken from the Consolidated Financial Statements as of December 31, 2023 which have been audited by the Public Accounting Firm imelds & Rekan (a member of Debite Asia Pacific Network and the Debite Network), with engagement partner Formy Almin, who issued an unmodified option.
 This consolidated francial statement have been prepared in accountance with the Financial Services Authority Regulation No. 317(2):03219 data December 19, 2019 concerning "Transparency on Authorition of Basik Service, Tennorial Services Authority Regulation No. 317(2):0319 data December 19, 2019 concerning "Submission of Periodic Financial Statements of Issues or Public Companies" and Baspean-LK Regulation No. 1116.27 included in the Appendix of the Deare of the Chamma of Baspean-LK (content) (UNI) No. 157:3718/2/012 datad Jane 25, 2012 regarding "Thereating and the Statement" of Issues or Public Companies" and Baspean-LK (content) (UNI) Sciences Authority Regulation No. 1116.27 included in the Appendix of the Deare of the Chamma of Baspean-LK (content) (UNI) No. 157:3718/2/012 datad Jane 25, 2012 regarding "Thereating and Deareach Teancial Bastement to Consolidated financial abatement dave.
 The utimate stateholdes of PT Panni Francial Bastements Generation Authority Regulation No. 372:3789.122.2019 datad Segreture 47, 2019 datad Segretur

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9,267,581

6,719,222

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8,929

30,425

39,851

29,854

40,304

Jakarta, April 29, 2024 PT BANK PANIN Tbk. hundaral

J. Jenusapatien

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

The Best Debit Card Conventional The 2<sup>rd</sup> Credit Card Conventional The Best Deposito Conventional Bank (BMI 3) - Intobank Digital Brand Stark (BMI 3) - Intobank Digital Brand Conventional Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand Rendo Science Bank (BMI 3) - Intobank Digital Brand (BMI 3) - Intobank Digital Brand (BMI 3) - Intobank Digital Brand Rendo Science

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

Tempo IDNFinancials 52 untuk Kategori Main Index & High Market Capitalization

Herwidayatmo President Director

Hendrawan Danusaputra Deputy President Director