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

	STATEMENTS OF FINANC							<u>\$1</u>				OTHER INFORMA	TION						STATEMENTS OF CASH F			
AS OF SEPTEMBER 30, 2024 AND DECEMBER 31, 2023 (In Millons Rupiah)										S OF SEPTEMB	ER 30, 2024 AND : ons Rupiah)								FOR THE NINE MONTHS PERIOD ENDED SEP (In Millions Rupiah)			
NO.	DESCRIPTION	INDIVIE SEP 30, 2024		CONSOLI SEP 30, 2024		NO.	DESCRIPTION			SEP 3	80, 2024		INDIVI	DUAL		SEP 30, 2023			DESCRIPTION		CONSO SEP 30, 2024	DATED SEP 30, 2023
	ASSETS						RELATED PARTIES	C	SM	S		L	TOTAL	C	SM	S D	L	TOTAL	CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Cash Placement to Bank Indonesia	1,054,843 5,650,099	1,287,221 8,222,980	1,067,823 6,814,751	1,297,547 10,336,352	l. 1.	Interbank placement												Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid		11,216,941 (4,719,317	10,815,790 (3,945,772)
3.	Interbank placement	4,576,495	4,851,535	4,387,611	4,870,164		a. Rupiah	200,000			-		200,000	-					Other operating revenues received		1,507,331	1,875,228
4.	Spot and derivatives / forward claims Securities held	120,211 40,875,860	20,437 26,454,061	120,211 43,208,141	20,437 28,771,063	2.	<li>b. Foreign currency Spot and derivatives / forward claims</li>	361,645			-		361,645	205,961	-	-	-	- 205,961	Other operating expenses paid Gain on foreign exchange transactions - net		(4,333,868) 102,548	(3,609,227) 83,953
6.	Securites sold under repurchase agreement (repo)	11,208,662	10,239,610	11,208,662	10,239,610		a. Rupiah									-	-		Non-operating income received - net			72,546
7.	Claims on securites bought under reverse repo	-	4,827,120	-	4,827,120	3.	b. Foreign currency Securities held		-										Non-operating expense paid - net Tax expense paid		(12,526)	(694,128)
8. 9.	Acceptance claims Loans	2,067,503 129,344,447	1,637,787 129,288,776	2,067,503 149,021,289	1,637,787 148,498,946	J.	a. Rupiah												Operating cash flows before changes in operating assets and liabilities		3,168,162	4,598,390
10.	Sharia financing		-			4	b. Foreign currency		-	.			· ·						Decrease (Increase) in operating assets			
11.	Equity investment Other financial assets	3,648,716 1,163,790	3,625,418 1,164,744	791,343 1,857,901	766,401 1,818,596	4.	Securities sold under repurchase agreement (repo) a. Rupiah			.									Securities (being measured at fair value through profit or loss)		(1,170,434	(2,365,528)
13.	Impairment on financial assets -/-	1,100,730	1,104,144	1,007,001	1,010,030		b. Foreign currency		-										Loans Securities purchased with agreements to resell		(1,599,749) 4,827,120	(2,605,732) 6,641,092
	a. Securities held	(21)	(39)	(21)	(39)	5.	Claims on securities bought under reverse repo a. Rupiah												Finance lease receivables		(57,801	(230,626)
	<ul> <li>Loans and sharia financing</li> <li>Others</li> </ul>	(6,979,977) (12,846)	(7,959,028) (15,796)	(7,424,618) (27,364)	(8,480,493) (16,749)		b. Foreign currency		-										Consumer financing receivables Sales and lease-back receivables		(645,355	(1,386,168)
14.	Intangible Assets	529,138	510,945	614,204	590,539	6. 7.	Acceptance claims Loans and financing provided		-		-				-	-	-		Other assets		(20,371) 72,150	(11,510) (1,050,343)
15.	Accumulated amortisation on intangible assets -/-	(327,761) 10,101,870	(301,965) 10,096,189	(378,128) 10,629,867	(346,543) 10.600.490	1.	a. Micro, small and medium enterprises (UMKM)												Increase (Decrease) in operating liabilities			
10.	Fixed assets and equipment Accumulated depreciation on fixed assets and equipments -/-	(750,443)	(517,683)	(860,181)	(598,346)		i. Rupiah	197,657				21,133	218,790	187,666			- 21,1	33 208,799	Liabilities payable immediately Deposits		66,095 7,860,230	68,736 2,446,732
16.	Non productive assets						ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)		-							-			Deposits from other banks		(1,426,434	(1,397,157)
	a. Abandoned properties b. Foreclosed assets	937,201 1,553,062	735,601 1,569,063	937,201 2,942,617	735,601 2,884,811		i. Rupiah	1,516,521	547,892	.		239,386	2,303,799	1,747,422			- 239,3	86 1,986,808	Acceptances payable Securities sold with agreements to repurchase		1,027 1,158,143	(1,264) (1,260,569)
	c. Suspense accounts	-,000,002	-,000,000		-,007,011		ii. Foreign currency c. Restructured loans				-	· ·	.			-	-		Other liabilities		(44,644	146,871
	d. Interbranch assets *	-	-	-			i. Rupiah	74,373		.		21,133	95,506	162,326			- 21,1	33 183,459	Net cash Provided by Operating Activities		12,188,139	3,592,924
17.	Other assets TOTAL ASSETS	3,153,914 207.914.763	3,108,193 198.845.169	3,609,003 230.587.815	3,556,756 222.010.050		ii. Foreign currency		-	.	-		· ·				-		CASH FLOWS FROM INVESTING ACTIVITIES			
				,001,010	;•.•;•••	8.	Equity investment Other receivables	3,511,955					3,511,955	3,511,955	:	-		- 3,511,955	Securities purchased (other than those measured at fair value throught profit or loss) Securities matured (other than those measured at fair value throught profit or loss)		(18,454,890) 4,540,802	(205,913) 569,287
	LIABILITIES AND EQUITIES LIABILITIES					10.	Commitments and contingencies												Proceeds from sale of premises and equipment		19,096	3,343
1.	Current account	11,709,190	11,716,620	12,087,285	12,010,654		a. Rupiah b. Foreign currency	641,050	15		· ·	· ·	641,065	919,397	-	:	:	- 919,397	Dividends received Acouisition of premises and equipment		52,102	62,659 (128,000)
2.	Saving account	51,868,513	51,134,530	53,725,566	53,755,459	IL.			· ·	. <u> </u>	· · ·	· ·	· · · · ·	-	-1		-1	-1 -	Acquisition of premises and equipment Acquisition of intangible assets		(255,124) (93,541)	(128,000) (115,829)
3. 4.	Deposit Electronic money	77,329,828 613	69,716,086 438	87,268,139 613	79,454,645 438	1.	Interbank placement a. Rupiah	12,300					12.300	954.574				- 954.574	Net cash (Used in) Provided by Investing Activities		(14,191,555	185,547
5.	Liabilities to Bank Indonesia	-	-	-	1,359,143		a. Ruplan b. Foreign currency	4,002,550					4,002,550	954,574 5,693,049				- 954,574	CASH FLOWS FROM FINANCING ACTIVITIES			
6.	Interbank liabilities	51,186	1,031,418	1,412,082	1,479,374	2.	Spot and derivatives / forward claims												Issuance of bank's securities Issuance of bank's bonds		50,000	
1.	Spot and derivatives / forward liabilities Liabilities on securites sold under repurchase agreement (repo)	115,732 10,920,088	16,432 9,761,945	115,732 10,920,088	16,432 9,761,945		a. Rupiah b. Foreign currency	120,209	-		· ·		120,209	43,576 114			-	- 43,576	Bonds issuance cost		50,000 (2,091)	
9.	Acceptance Liabilities	2,072,106	1,641,363	2,072,106	1,641,363	3.	Securities held	2	-				2	114			-	114	Subordinated bonds issuance cost		(2,147	
10. 11.	Issued securities	1,396,732	3,699,276	1,396,732 3.001,999	3,699,276 2,803,373		a. Rupiah	39,608,189	-	.	· ·	74,167	39,682,356	30,511,936			- 84,7		Redemption of issued bonds Payment of lease obligations		(74,599	(4,000,000) (71,522)
12.	Loans received Margin deposit	183,212	212,659	183,357	2,003,373 212,801	4.	b. Foreign currency Securities sold under repurchase agreement (repo)	1,193,504					1,193,504	1,497,923	-	-	-	- 1,497,923	Borrowings repaid by subsidiaries		(2,551,534	(1,882,860)
13.	Interbranch liabilities *	· ·		-			a. Rupiah	11,208,662					11,208,662	1,176,612		-	-	- 1,176,612	Borrowings received by subsidiaries		2,750,000	2,455,000
14. 15.	Other liabilities Minority interest	2,109,018	2,054,953	2,522,947 3,719,500	2,502,662 3,607,669	5.	<ul> <li>b. Foreign currency</li> <li>Claims on securities bought under reverse repo</li> </ul>		-		-		· ·						Redemption of issued subordinated bonds Payment of cash dividends		(2,400,000)	(100,000) (193,310)
10.	winding interest		-	3,718,300	3,007,008	J.	a. Rupiah							4,001,053				- 4,001,053	Net cash Used in Financing Activities		(2,180,371	(3,792,692)
	EQUITIES						b. Foreign currency												NET DECREASE IN CASH AND CASH EQUIVALENTS		(4,183,787	(14,221)
16.	Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	9,600,000	6. 7.	Acceptance claims Loans and financing provided	2,067,503					2,067,503	1,778,954				- 1,778,954	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD		16,504,062	17,353,469
	b. Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)	1.	a. Micro, small and medium enterprises (UMKM)												Effect of foreign exchange rate changes		(50,090)	(194,326)
	c. Treasury stock -/-	(610)	(610)	(610)	(610)		i. Rupiah	20,266,450	987,614	76,922	59,095	460,371	21,850,452	19,419,954	1,352,631 12,345	142,125 7	8,849 617,7		CASH AND CASH EQUIVALENTS AT END OF PERIOD		12,270,185	17,144,922
17.	Additional paid in capital a. Agio	3,440,707	3,440,707	3,440,707	3,440,707		ii. Foreign ourrency b. Non micro, small and medium enterprises (UMKM)	52,052					52,052	47,494	12,340			- 59,839	Cash and cash equivalents consist of:			
	b. Disagio -/-	-	-	-	-		i. Rupiah	86,604,513	9,432,967	335,734	597,454		99,011,218	83,142,877	6,052,453	82,737 47	6,188 2,741,0		Cash on hand		1,067,823	1,100,036
	c. Fund for paid-up capital			-	-		ii. Foreign currency c. Restructured loans	5,735,811	115,630		-	56,695	5,908,136	4,669,076	344,950		-	- 5,014,026	Demand deposits with Bank Indonesia Demand deposits with other banks		4,626,251 916,892	8,459,044 1,397,574
18.	d. Other Other comprehensive gain (loss)			(269,072)	(269,072)		i. Rupiah	4,615,049	9,158,563	67,718	485,325	1,823,977	16,150,632	11,739,892	6,173,109	162,735 48	5,668 2,479,7	02 21,041,106	Penempatan pada Bank Indonesia dan bank lain		5,659,219	6,188,268
	a. Gain	7,718,744	7,728,800	7,805,957	7,818,541		ii. Foreign currency	865,018	115,630	.			980,648	2,021,440	12,345			- 2,033,785	Total cash and cash equivalents		12,270,185	17,144,922
19.	b. Loss -/-	(253,237)	(381,691)	(306,623)	(444,566)	8. 9.	Equity investment Other receivables	136,761					136,761	132,863			-	- 132,863	STATEMENTS OF CALCULATION OF CAPITAL ADEQ		IAL BANK	
13.	Reserves a. General reserves	34,664,880	32,372,894	35,123,837	32,828,899	10.	Commitments and contingencies												AS OF SEPTEMBER 30, 2024 (In Millions Rupiah)	AND 2023		
	b. Appropriated reserves	140,000	140,000	140,000	140,000		a. Rupiah b. Foreign currency	33,907,865 3,970,460					34,115,175 3,970,460	33,699,123 5,365,496	34,911	-	-	- 33,734,034 - 5,365,496	COMPONENTS OF CAPITAL	SEP 30, 2024		30, 2023
20.	Gain/loss a. Previous years			1,630,761	1,250,257		OTHER INFORMATIONS	0,070,400	·			· · ·	0,010,400	0,000,400				0,000,430		DIVIDUAL CONSOLID 44,098,435 49,6	ATED INDIVIDUAL 7,965 41,738,08	CONSOLIDATED 47,132,564
	b. Current year	2,039,296	2,150,584	2,187,947	2,531,895	1.	Assets pledged as collateral :												1 Core Capital/Common Equity Tier 1 (CET 1)	44,098,435 49,6	7,965 41,738,08	47,132,564
	c. Dividends paid	-	47 050 110	-	40 704 040		a. To Bank Indonesia b. To other parties														18,155 2,408,15 18,526 43,852,32	
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS TOTAL LIABILITIES AND EQUITIES	50,158,545 207,914,763	47,859,449 198,845,169	52,161,669 230,587,815	49,704,816 222,010,050	2.	Foreclosed assets						1,553,062					1,622,177		40,170,400 47,9 47,943,079 50,2		47,953,941
* stated	at net carrying value					L														7,798,196 7,8	14,767 7,944,60	8,023,755
	STATEMENTS OF PROFIT OR LOSS AND OTI			E							OSS ALLOWANC								1.2.1.1.1 Surplus of the financial statement translation 1.2.1.1.2 Potential benefits of the changes in financial			.
	FOR THE NINE MONTHS PERIOD ENDED SI (In Millions Rupia		2024 AND 2023						A		ER 30, 2024 AND : ons Rupiah)	2023							assets measured at fair value through other			
No.	DESCRIPTION	INDIVID		CONSOLI						SEP 30, 202	4					SEP 30, 2023			comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation	7,798,196 7,8	- 7,944,60	8,023,755
		SEP 30, 2024	SEP 30, 2023	SEP 30, 2024	SEP 30, 2023	No.	Description	Allowa	ince for Impairme	ent		ed Allowance for I ses on Earning As		Allow	vance for Impairmen	t	Required Allowar Losses on Ea		1.2.1.2 Other capital additional reserves (other disclosed			
	TIONAL INCOME AND EXPENSES							Stage 1	Stage 2	Stage 3			pecific	Stage 1	Stage 2	Stage 3	General	Specific			13,252 37,920,59 10,707 3,440,70	
A.		9,534,532	9,153,846	11,404,083	10,978,331	1.	Interbank placement	255				45,765		2,660			68,536		1.2.1.2.2 General reserves	34,664,880 35,1	3,837 32,367,88	32,823,892
1.	Interest income Interest expenses	9,534,532 3,931,471	9,153,846 3,272,662	4,720,932	10,978,331 3,915,469	2.	Spot and derivatives / forward claims	•			-	1,202		-			437	-	1.2.1.2.3 Previous year profit		10,761	1,249,953 2,415,634
L 2.	Net interest income (expenses)	5,603,061	5,881,184	4,720,952 6,683,151	7,062,862	3.	Securities held	68,281				2,128	74,167	76,490			10,069	84,784	1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-in capital	2,039,296 2,1	17,947 2,112,00	2,415,534
B.		-,000,001	0,001,104	0,000,101	.,002,002	4.	Securities sold under repurchase agreement (repo)								-				1.2.1.2.6 Others	-	-	·
1.	Positive (negative) mark to market on financial assets	59,664	(31,483)	59,664	(31,483)	5.	Claims on securities bought under reverse repo	-													9,493) (2,012,878 4,332) (748,538	
2.	Positive (negative) mark to market on financial liabilities					6.	Acceptances claims	7,919	•			14,790		5,529			13,597		1.2.2.1.1 Defisit of the financial statement translation	(30	- (140,001	(010,000)
	Gain (loss) on sale of financial assets	138,242	99,715	138,242	102,081	1.	Loans and financing provided	1,307,032	1,940,351	3,732		,111,739	2,049,995	2,937,330	204,671	3,740,219	882,054	1,916,198				
4.	Gain (loss) on spot and derivatives / forward (realised)	43,673	33,558	43,673	33,558	8.	Equity investment					36,487		-	-		36,448	-	assets measured at fair value through other comprehensive income	(337,293) (38	4,332) (748,53)	(816,560)
5.	Gain (loss) on investment under equity method	-		39,611	45,339	9.	Other receivables	-				11 202	10.205	-	-				1.2.2.2 Other capital additional reserves (other disclosed			
6.	Gain (loss) on foreign exchange translation	10,138	4,022	10,138	4,022	10.	Commitment and contingencies	64,495	217		5	11,302	10,365	80,902	568	45	16,549	1,746	reserves) ( 1.2.2.2.1 Disagio	1,429,386) (1,90	5,161) (1,264,342	(1,553,970)
	Dividend income	52,102	267,801	14,518	10,459		STATEMENTS OF COMMITMENTS AND CON					_			CIAL RATIOS CALCU				1.2.2.2 Previous year loss		-	
8.	Commision/provision/fee and administration income	337,272	299,332	537,796	508,923		AS OF SEPTEMBER 30, 2024 AND DECEME (In Millions Rupiah)	JER 31, 2023						AS OF S	EPTEMBER 30, 2024 (in %)	TAND 2023			1.2.2.2.3 Current year loss 1.2.2.2.4 Less difference between Provision for Asset		-	.
	Other income	679,950	624,378	849,901	1,361,989	NO.	DESCRIPTION	DIVIDUAL		OLIDATED							SEP 30, 2024	SEP 30, 2023	Quality Assessment and the allowance for			
10.		464,586	1,235,747	902,989	1,522,081	I.	SEP 30, 202	4 DEC 31, 2023	SEP 30, 2024	DEC 31, 20		ormance Ratio							impairment losses on productive assets 12225 Loss difference of fair value adjustment of		-	.
11.	Losses on operational risk	65,662	19,418	65,662	19,418		University of the first sector of the fir				- Cons	solidated							1.2.2.2.5 Less difference of fair value adjustment of financial instruments in the Trading Book		-	.
12.	Personnel expenses	1,541,680	1,453,035	1,957,265	1,818,859		2. Foreign currency positions to be received from spot and	2 4 4 9 9 9	5 5 40 50	2 244	1.	. Capital Ade	quacy Ratio (CAR)				34.08	32.50	1.2.2.2.6 Provision for Asset Quality Assessment			

1,361,989 INDIVIDUAL CONSOLIDATED SEP 30, 2024 DEC 31, 2023 SEP 30, 2024 DEC 31, 2023 NO. DESCRIPTION 1,522,081 I. COMMITTED CLAIMS 19,418 Unused borrowing / financing Foreign currency positions to be received from spot and derivative / forward transactions 1,818,859 5,549,593 3,441,868 5,549,593 3,441,868 33,145 3. Others
 COMMITTED LIABILITIES
 1. Undisbursed loan / finan
 a. Committed
 b. Uncommitted
 2. Outstanding improvement 2,165.559 Ι. (3,524,174) financing facilities to debtors 28,021,095 8,061,365 1,415,309 28,267,513 9,795,024 711,842 28,066,04 28,135,30 2,658,052 2,624,444 2,953,586 3,538,688 8,908,510 711,842 9,726,240 1,415,309 2. Outstanding irrevocable L/C
 3. Foreign currency positions to be submitted for spot and derivative / forward transactions 17,230 5,511,983 5,511,983 3,416,667 3,416,667 (7,973) Others 9,257 3,547,945 1,653,847 1,695,062 1,653,847 1,695,062

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14. Other expenses

Net Operational Income (Expenses) Other than Interest

OPERATIONAL PROFIT (LOSS)

2. Other non operational income (expenses)

NON OPERATIONAL PROFIT (LOSS)

Gain (loss) on sale of fixed assets and equipment

CURRENT PERIOD PROFIT (LOSS) BEFORE TAX

Promotion expenses

NON OPERATIONAL INCOME (EXPENSES)

ncome taxes

Balance as of January 1, 2023

Other comprehensive income-after tax

Balance as of September 30, 2023

Transfer of surplus revaluation of pre-

Net income for the current period

Other comprehensive income-after tax

Balance as of December 31, 2023

Other comprehensive income-after tax

idokak Variante ParinBank Marine M

(KBMI 3) - Infobank Digital Brand

Balance as of September 30, 2024

Non-controlling interest in net assets of subsidiaries Net income for the current period

equipment

equipment Net income for the current period

Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and

Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and

Information Infor

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14	,790 -	5,529			13,597		
1,111	,739 2,049,995	2,937,330	204,671	3,740,219	882,054	1,916,198	
36	,487 -				36,448		
11	,302 10,365	80,902	568	45	16,549	1,746	
			ANCIAL RATIOS CAL SEPTEMBER 30, 20 (in %)				
					SEP 30, 2024	SEP 30, 2023	
Perform	ance Ratio						
Consoli	dated						
1.	Capital Adequacy Ratio (C	,			34.08	32.50	
2.	Non performing earning a non earning assets	issets and non earning	assets to total earning	assets and	3.21	3.24	
3.	Non performing earning a	ssets to total earning a	issets		2.25	2.77	
4.	Impairment provision on fi	inancial assets to total	earning assets		3.55	3.98	
5.	Gross NPL				3.17	3.70	
6.	Net NPL				1.09	1.21	
7.	Return on Asset (ROA)				1.68	2.00	
8.	Return on Equity (ROE)				6.04	6.93	
9.	Net Interest Margin (NIM)				4.44	5.06	
10.	Operating Expense to Op	erating Revenue			77.45	72.81	
11.	Cost to Income Ratio (CIF	R)			54.08	44.37	

					1. Issued guarantees			1,040,304	963,983 1,406,8	15 1,387,672								Ua	ansition because o	JI LITE IAW, QIAIILS	5, UL YEALINS WILL		-		
b. Deferred tax income (expenses)	(11,754)	4,198	(10,567)	6,190	2. Others			237,757	374,014 237,1	57 374,014	Individual								xposure of Credit F		settlement risk -				
NET PROFIT (LOSS)	2,039,296	2,112,005	2,295,165	2,832,969							1. Capi	ital Adequacy Ratio (CAR)			34.6	61 33.03			on Delivery Versus						
MINORITY INTEREST PROFIT (LOSS)			107,218	417,335			BANK'S MANAG	EMENT				performing earning assets a	nd non earning assets to t	otal earning assets and					ubsidiaries' exposu ansaction (if anv)	ure because sha	ariah				
OTHER COMPREHENSIVE INCOME					BOARD OF COMMISSIONERS							non earning assets			2.6		2 Addi		tal/Additional Tier	er 1 (AT 1)					
1. Items that will not be reclassified to profit or loss					President Commissioner/In			Nelson Tampubolon			3. Non	performing earning assets to	o total earning assets		2.0	15 2.62			h comply with AT 1						
a. Gain on fixed asset revaluation	9.580	648	9,580	648	Deputy President Commiss			Lintang Nugroho			4. Impa	airment provision on financial	assets to total earning as	sets	3.6	9 4.12		Agio/Disagio				· ·			
b. Gain (loss) on defined benefit actuarial program					- Commissioner	onen/independent oonin					5. Gros	as NPL			3.0	1 3.62	2.3	Other deduction	i core capital nt of funds in instru		T 0				· ·
c. Others			(383)	1,785				Chandra Rahardja Guna	awan		6. Net N	NPL			0.0	1.02		2.3.1 Placemer to other b		ument AT 1 and/	or Her 2				
<ol> <li>Items that will be reclassified to profit or loss</li> </ol>			(000)	1,100	- Commissioner			Johnny			7. Retu	urn on Asset (ROA)			1:	4 1.85		2.3.2 Cross-ow	nership in another	r entity acquired	by the transition				
					- Commissioner			Gregory James Terry				urn on Equity (ROE)			6.3	6.84			of the law, grants,	or grants will					<u> </u>
a. Translation adjustment from foreign currency					- Independent Commissioner		:	Drs. H. Riyanto							43			nental Capital (Ti	ier 2) n the form of Stor	ek ar athara wh	ish semply	1,490,413	1,679,695	1,745,090	1,922,690
<li>b. Changes in financial assets of debt instrument measured at fair value through other comprehensive</li>					DIRECTORS							Interest Margin (NIM)	_					ntar instrument in 1 Tier 2		CK OF OUTIERS WIT	licit compiy	267.000	267,000	717.400	717.400
income	250,220	48,805	264,322	60,622	- President Director		1	Herwidayatmo			10. Oper	rating Expense to Operating	Revenue		75.5		2 Agi	o/Disagio							
c. Others					- Deputy President Director		1	Hendrawan Danusaputra			11. Loan	n to Deposit Ratio (LDR)			91.3	18 91.84			n earning assets	(max. 1.25% Cr	redit Risk				
OTHER COMPREHENSIVE INCOME OF THE CURRENT					- Director		::	Edy Heryanto			12. Cost	t to Income Ratio (CIR)			54.9	46.23		ghted Assets)	ental capital (Tier	. 2)		1,223,413	1,412,695	1,027,690	1,205,290
PERIOD - NET OF APPLICABLE INCOME TAX	259,800	49,453	273,519	63,055	- Director			Januar Hardi			Compliance							Sinking Fund	entai capitai (Tier	(2)			:		
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	2,299,096	2,161,458	2,568,684	2,896,024	- Director			Gunawan Santoso			1. a. I	Percentage violation of Lega	I Lendina Limit						unds in instrument	t AT 1 and/or Tie	er 2 to other bank				
Profit attributable to:					- Director			Lionto Gunawan				i. Related parties					4.3		ip in another entity		e transition				
EQUITY HOLDERS OF THE PARENT ENTITY	2.039.296	2,112,005	2,187,947	2.415.634	Compliance Director			Antonius Ketut Dwirianto				ii. Non related parties					Tabl Care Ca	because of the pital and Suppler	law, grants, or gra	ants will		45.588.848	- 51.297.660	43.483.171	49.055.254
NON CONTROLLING INTEREST	1		107.218	417.335							b. Decembran of evenes of violation of the Long Longing Limit					Total Core Ca		nental Capital	SEP 30.	43,300,040	51,297,000 SEP 30, 2024		49,000,204 SEP 30, 2023		
CURRENT PERIOD TOTAL PROFIT	2,039,296	2,112,005	2,295,165	2,832,969	Director : Suwito Tjokrorafardjo     Director : Haryono Wongsonegoro						D. Percentage of excess of violation of the Legal Lenging Limit     i. Related parties							CONSOLIDATED	INDIVIDUAL C	IND		ATED INDIVIDU	IAL CONSOLIDATED		
Total Comprehensive Profit (Loss) Attributable to:					Director			naryono mongaonegoro									RISK WEIGHTED CREDIT RISK	ASSETS			C	APITAL ADEQUACY RAT	0		_
EQUITY HOLDERS OF THE PARENT ENTITY	2,299,096	2,161,458	2.456.853	2.474.825							i	ii. Non related parties					- WEIGHTED				c	ET 1 Ratio (%)	33.48% 3	32.96% 31.7	71% 31.22%
NON CONTROLLING INTEREST	2,200,000	2,101,100	111,831	421,199			SHAREHOLD	ERS			2. Rese	erve Requirement					ASSETS MARKET RISK	117,932,155	135,847,507	119,245,526	137,668,477			_	
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE			111,001	421,133	I. Ultimate Shareholder : 3						a. I	Primary reserve requirement	t - Rupiah				- WEIGHTED ASSETS	5.764.030	5,757,148		2.800.755	ier 1 Ratio (%)	33.48% 3	32.96% 31.7	71% 31.22%
CURRENT PERIOD	2.299.096	2.161.458	2.568.684	2.896.024	Through :							- Daily*)			3.0	6.18	OPERATIONAL	5,764,030	3,/3/,148	2,796,374	2,800,755			_	
					- PT Panin Financial Tbk.					: 46.04%		<ul> <li>Average **)</li> </ul>			6.1	1 8.61	RISK - WEIGHTED ASSETS	8.016.975	8,949,435	9.589.659	10.489.207	ier 2 Ratio (%)	1.13%	1.12% 1.3	33% 1.27%
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE					- Votraint No. 1103 Pty Limit	ed				: 38.82%	h l	Reserve requirement - Forei	on currency (daily) *)			4.07	TOTAL RISK	6,010,975	6,343,433	9,089,639			-	_	
DIVIDEND												Open Position	gir currency (using)		0.4	13 0.29	WEIGHTED ASSETS	131.713.160	150.554.090	131.631.559		apital Adequacy latio (%)	34.61% 3	54.08% 33.0	03% 32.50%
DIVIDEND					II. Non Ultimate Shareholder th	rough non Capital Market	(≥5%)			: Nill					0.9	0.29	CAR BASED ON	131,113,100	100,000,000	131,031,335					-
											,	f Daily Primary Reserves as					RISK PROFILE	9.53%	9.56%	9.74%	9.70% B	ET 1 for luffer (%)	25.08% 2	4.52% 23.3	29% 22.80%
NET EARNINGS (LOSS) PER SHARE	84.66	87.68	90.83	100.29	III. Public (< 5% each)					: 15.14%	") Realization o	of Average Primary Reserves	as of September 30, 202	4 and 2023			CAPITAL ALLOCA	TION FOR CAR BAS	ED ON RISK PROFILE	F	P	ERCENTAGE OF BUFFE	MANDATORY FILLED	BY BANK (%)	
						0000	OLIDATED STATEMENTS		v												c	apital		1	
							MONTHS PERIOD ENDER										Dari CET 1 (%)	8.40%	8.44%	8.41%		onservation luffer (%)	2.500% 2	2.500% 2.50	00% 2.500%
							(In Millions R	upiah)									Dari AT 1 (%)	0.00%	0.00%	0.00%	C	ountercyclical			
									Other Compre	nensive Income		Retaine	d Earnings	-			Uan Ai 1 (%)	0.00%	0.00%	0.00%	в	luffer (%)	0.000% 0	0.000% 0.00	00% 0.000%
							Difference in value			Changes in fair value on marketable				Equity attributable			Dari Tier 2 (%)	1,13%	1,12%	1,33%	1.27% U	apital Surcharge ntuk Bank			
				Capital	Stock Treasury Stock	Additional Paid-in Capital	of equity transaction with non-controlling	Revaluation of premises and	Remeasurement of defined benefit	securities measured	Shares in other comprehensive		Unappropriated	to owners of the	Non-Controlling Interest	Total		.,	.,.=/*		s	istemik (%)	1,000% 1	1,000% 1,00	00% 1,000%
						Supital	interest	equipment	obligation	at fair value through	income of associat		onappropriated	parent entity	marcal				STATEMENTS (	OF FORFIGN F	XCHANGE AND	DERIVATIVE / FOR	ARD TRANSACTIC	ON	

ner comprehe income (624,383

56,75

69,15

(498,473)

259,70

(238,764)

(567,625)

558,2

558,210

(367,764

190,446

190,446

ty attributable wners of the	Non-Controlling	Total	Dari Tier 2 (†	6) 1,13%	1,12%	1,33%	1,27%	Capital Surcharge untuk Bank Sistemik (%)	1,000%	1,000%	1,000%	1,000%	
erent entity					STATEMENT	S OF FOREIG		ND DERIVATIVE MBER 30, 2024 1s Rupiah)	/ FORWARD TF	RANSACTION			
47,400,896	3,315,198	50,716,094								Individual			
-		-	No.		Transact	ion		Notional Amount	Ту		Derivatives Receivables and Payables		
-	(193,310)	(193,310)						Anivan	Trading	Hedging	Receivables	Payables	
2,415,634	417,335	2,832,969		Exchanged Rate R	elated			2,058,573	2.058.573		4.444	662	
59,191	3,864	63,055		Spot Forward				2,056,573	2,056,573		1,141 52,513		
49,875,721	3,543,087	53,418,808		Option				2,010,420	2,013,420		02,010	00,011	
		í		a. Written									
-	-			b. Purchased									
116,261	56,306	172,567		Future					-		-		
(287,166)	8,276	(278,890)		Swap				5,969,759	5,969,759		59,766		
49,704,816	3,607,669	53,312,485		Others Interest Rate Relat	ad .			953,820	953,820	· ·	6,791	6,909	
		i l		Forward	eu							1	
	-			Option									
2,187,947	107,218	2,295,165		a. Written									
268,906	4,613	273,519		b. Purchased								· ·	
52,161,669	3,719,500	55,881,169		Future					-		-	· ·	
				Swap					-		-	· ·	
	In.	M		Others Others					-	· ·	-	· ·	
		N/2		TOTAL				11.061.577	11,061,577		120,211	115,732	
Ank	2		Notes:										

non productive

1.4.4 integrateria in strates 1.4.5 Shortage of capital on insurance subsidiaries 1.4.6 Securitisatic exposure 1.4.7 Other deduction core capital 1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other tank

1472 Cross-ownership in another entity acquired by the

1.2.2.2.7 Others

1.3 Non Controlling Interest
 1.4 Deduction Core Capital
 1.4.1 Deffered tax calculated
 1.4.2 Goodwill

1.4.3 Other intangible assets

1.4.4 Investments in shares

44.37

(1,905,161)

967.025

(1,735,741) (725,783)

(236,076)

(773,882)

(1,264,342)

. (**4,522,400**) (678,119)

(216,906)

(3,627,375)

(1,429,386)

(4,486,120)

(653,488)

(201,377)

(3,631,255)

(1,553,970)

909.919

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

(252,403)

(760,576)

 Notes:
 1. The framework in the Consolidated Financial Statements as of Desember 11.2023 which have been audited by the Patic Accounting Firm Imidea & Rekan (a member of Dakotte Asia Pacific Network and the Dakotte Network), white regagement patient which is sead an unmodified opnion.

 2. This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 3/FOA(XI32)19 dated Desember 19, 2019 concerning "Transparency and Publication of Constraint Constraint Services Authority Regulation No. 3/FOA(XI32)19 dated Desember 19, 2019 concerning "Transparency and Publication of Constraint Constraint Services Authority Regulation No. 3/FOA(XI22) dated June 30, 2019 regarding the Transparency and Publication of Constraint Constraint Services Authority Regulation No. 3/FOA(XI22) dated June 30, 2019 regarding the Transparency and Publication of Constraint Constraint Services Authority Regulation No. 3/FOA(XI22) dated June 30, 2019 regarding the Autor Autor Constraint Constraint Services Authority Regulation No. 3/FOA(XI22) dated June 30, 2019 regarding The Autor Constraint Constraint Services Authority Regulation No. 3/FOA(XI22) dated June 30, 2019 regarding The Autor Constraint Consteconstrating Constraint Constraint Constraint Constraint Constra

Jakarta, October 25, 2024 PT BANK PANIN Tbk.

L. a fenusapatien

PT. Bank Panin, Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan LPS

Herwidayatmo President Directo

hundaral

SPPA Scaling Up Campaign 2023 - IDX Tempo IDNFinancials 52 untuk Kategori Main Index & High Market Capitalization

140,01

140,00

140.000

140,000

3,75

1,785

5,536

5.508

(383

5,125

34,059,7

14,118

2,415,634

36,489,479

5,311 116,261

36,611,051

143,547

2,187,947

38,942,545

1500678

si KEJAR Terba

Excellence Financial performance of in 2022 - Infobank Award 2023 Kategori Bank Umum Konvensional -KEJAR Award 2023 OJK

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