

## **CONSOLIDATED FINANCIAL STATEMENTS**

PT Bank Panin, Tbk. & Subsidiaries

	F FINANCIAL POSITION						QUALITY AND OTHER INFORMATION			STATEMENTS OF CASH FLOWS	
	SER 31, 2024 AND 2023 lions Rupiah)		CONSOL			(In Milb	R 31, 2024 AND 2023 ns Rupiah) INDIVIDUAL			FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023 (In Millors Rupah)	CONSOLIDATED
ASSETS 1. Cash 2. Placement to Bank Indonesia	1,798,494 9,590,081	1,287,221 8,222,980	1,809,940 10,818,260	1,297,547 10,336,352	NO. DESCRIPTION  L. RELATED PARTIES  1. Interbank placement	C SM S	1,2024	DEC 31, 2023 SM S D	L TOTAL	CASH FLOWS FROM OPERATING ACTIVITIES Interest, Ivan commissions and fees received Interest, prizes, fund commissions and fees paid	DEC 31, 2024 DEC 31, 2023 15,258,508 14,375,601 (6,400,044) (5,336,905)
Interbank placement     Spot and derivatives / forward claims	5,207,819 40,010	4,851,535 20,437	5,227,436 40,010	4,870,164 20,437	a. Rupiah b. Foreign currency 2. Spot and derivatives / forward claims	101,290	- 101,290 221,111		- 221,111	Other operating revenues received Other operating expenses paid Gain on foreign exchange transactions - net	2,098,226 2,252,408 (5,591,688) (4,770,774) 150,160 121,795
Securities held     Securities sold under repurchase agreement (repo)     Claims on securites bought under reverse repo	37,834,722 22,105,850 1,095,467	26,454,061 10,239,610 4,827,120	40,183,372 22,105,850 1,095,467	28,771,063 10,239,610 4,827,120	a. Rupiah b. Foreign currency 3. Securities held					Non-operating income received - net Non-operating expense paid - net Income tax expense paid	95,742 (53,565) (819,931) (816,417)
Acceptance claims     Loans	1,415,079 129,253,393	1,637,787 129,288,776	1,415,079 148,901,716	1,637,787 148,498,946	a. Rupiah b. Foreign currency 4. Securities sold under repurchase agreement (repo)					Operating cash flows before changes in operating assets and liabilities  Decrease (Increase) in operating assets  Securities (measured at fair value through oroff or loss)	4,641,666 5,921,450 (4,701,332) (4,506,903)
Sharia financing     Equity investment     Other financial assets	3,640,956 1,135,391	3,625,418 1,164,744	775,604 1,854,386	766,401 1,818,596	a. Rupiah b. Foreign currency 5. Claims on securities bought under reverse repo					Loans Securities purchased with agreements to resell Finance lease provivables	(1,931,203) (10,471,886) 3,731,663 5,815,025 (75,779) (247,809)
Impairment on financial assets -/-     a. Securities held	(21)	(39)	(21)	(39)	a. Rupiah b. Foreign currency 6. Acceptance claims					Consumer financing receivables Sales and lease-back receivables Factoring receivables Factoring receivables	(662,551) (1,975,812) (30,476) (14,556) - 10,612
b. Loans and sharia financing     c. Others     14. Intangible Assets	(7,211,919) (12,856) 536,022	(7,959,028) (15,796) 510,945	(7,679,331) (27,809) 622,647	(8,480,493) (16,749) 590,539	Loans and financing provided     a. Micro, small and medium enterprises (UMKM)     i. Rupiah	202,327	- 21,133 223,460 197,522		- 21,133 218,655	Other assets Increase (Decrease) in operating liabilities Liabilities payable immediately	169,962 (912,473) (25,291) 15,985
Accumulated amortisation on intangible assets -/- 15. Fixed assets and equipment	(339,405) 9,885,156	(301,965) 10,096,189	(392,766) 10,385,887	(346,543) 10,600,490	ii. Foreign currency     b. Non micro, small and medium enterprises (UMKM)     i. Ruplah	1,408,583 547,897	- 239,386 2,195,866 2,096,059	290	- 239,386 2,335,735	Deposits Deposits from other banks Acceptances perable	7,149,275 3,376,318 (563,625) (420,300) (607) (965)
Accumulated depreciation on fixed assets and equipme  16. Non productive assets  a. Abandoned properties	ts -/- (422,596) 970,017	(517,683) 735,601	(487,625) 970,017	(598,346) 735,601	ii. Foreign currency c. Restructured loans i. Rubiah	60.885	- 21,133 82,018 114,696		- 21,133 135,829	Securities sold with agreements to repurchase Other liabilities Net cash Provided by Operating Activities	11,427,392 7,353,646 (107,392) (70,848) 19,021,692 3,871,484
b. Foredosed assets c. Suspense accounts	1,542,234	1,569,063	2,929,399	2,884,811	i. Trupial ii. Foreign currency 8. Equity investment 9. Other receivables	3,511,955	- 3,511,955 3,511,955		- 3,511,955	CASH FLOWS FROM INVESTING ACTIVITIES Securities purchased (other than those measured at fair value throught profit or loss)	(31,926,116) (3,262,381)
d. Interbranch assets *  17. Other assets  TOTAL ASSETS	3,006,305 221,070,199	3,108,193	3,411,057 243,958,575	3,556,756	Commitments and contingencies     a. Rupiah	604,859 110 -	604,969 475,514	876	- 476,390	Proceed from securities sold and matured (other than those measured at fair value throught profit or loss)  Proceeds from sale of premises and equipment  Dividends received	12,995,599 2,539,607 23,114 4,632 52,102 62,659
LIABILITIES AND EQUITIES	221,010,133	130,043,103	240,500,010	222,010,030	b. Foreign currency  II. NON-RELATED PARTIES  1. Interbank placement					Acquisition of premises and equipment Acquisition of intangible assets Net cash Used in Investing Activities	(311,238) (159,835) (126,985) (142,099) (19,293,524) (957,417)
LIABILITIES  1. Current account  2. Savino account	12,009,834 50,748,530	11,716,620 51,134,530	12,394,313 52,649,977	12,010,654 53,755,459	a. Rupiah b. Foreign currency 2. Spot and derivatives / forward claims	1,021,882 4,084,647 -	- 1,021,882 924,169 - 4,084,647 3,706,255		- 924,169 - 3,706,255	CASH FLOWS FROM FINANCING ACTIVITIES Bonds issuance cost Issuance of securities by parent entity	(26,908) - 3,960,000 -
Deposit     Electronic money	77,197,147 633	69,716,086 438	87,325,742 633	79,454,645 438	a. Rupiah b. Foreign currency 3. Securities held	39,885	39,985 20,375 - 25 62		20,375 - 62	Issuance of subordinated bonds by parent entity Redemption of securities issued Lease liability payment	50,000 - (4,000,000) (105,268) (80,412)
Liabilities to Bank Indonesia     Interbank liabilities     Sont and derivatives / froward liabilities	821,073 43,308	1,031,418 16,432	402,305 952,588 43,308	1,359,143 1,479,374 16,432	a. Rupiah     b. Foreign currency     Securities sold under repurchase agreement (repo)	36,517,072 1,251,604	- 66,046 36,583,118 24,873,094 1,519,115		- 61,852 24,934,946 - 1,519,115	Borrowings repayment by subsidiaries Borrowings received by subsidiaries Subordinaled bonds issuance cost	(3,365,664) (2,493,637) 3,500,000 3,150,000 (2,147) -
Spot and derivatives / forward liabilities     Liabilities on securites sold under repurchase agreeme     Acceptance Liabilities		16,432 9,761,945 1,641,363		9,761,945 1,641,363	a. Rupiah     b. Foreign currency     Claims on securities bought under reverse repo	22,105,850	22,105,850 10,239,610 		- 10,239,610	Redemption of subordinated bonds Payment of cash dividends Net cash Provided by (Used in) Financing Activities	(2,400,000) (100,000) - (193,310) 1,610,013 (3,717,359)
10. Issued securities 11. Loans received	5,283,387	3,699,276	6,203,387 2,937,757	3,699,276 2,803,373	a. Rupiah b. Foreign currency 6. Acceptance claims	1,095,467	- 1,095,467 4,827,120 - 1,415,079 1,637,787		- 4,827,120 - 1,637,787	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	1,338,181 (803,292) 16,504,062 17,353,469
Margin deposit     Interbranch liabilities *     Other liabilities	195,455 - 1,851,080	212,659 - 2,054,953	195,602 - 2,175,962	212,801	Loans and financing provided     a. Micro, small and medium enterprises (UMKM)     i. Ruplah	20,630,733 754,506 110,983	48.997 496.022 22.041.241 20.146.742	1,177,262 67,819 91,09		Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT END OF YEAR	13,392 (46,115) 17,855,635 16,504,062
15. Minority interest		-	3,745,266	3,607,669	ii. Foreign currency b. Non micro, small and medium enterprises (UMKM) i. Rupiah	57,396 87,600,888 8,039,281 464,634	- 57,396 59,380	9,856,300 105,703 421,67	- 59,380	Cash and cash equivalents consist of: Cash on hand Demand deposits with Bank Indonesia	1,809,940 1,297,547 9,286,821 7,870,438
EQUITIES  16. Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	9,600,000	ii. Foreign currency c. Restructured loans i. Rupolah	5,856,638 121,435 - 5,656,956 7,553,902 448,522	- 60,271 6,038,344 5,925,452 43,055 1,975,678 15,583,113 8,167,854	9,000,300 103,703 421,07 437,050 - 9.204,581 98,155 419,24	- 6,362,502	Demand deposits with other banks Placements with Bank Indonesia and other banks Total cash and cash equivalents	683,870 1,297,741 6,075,004 6,038,336 17,855,635 16,504,062
b. Unpaid capital -/- c. Treasury stock -/-	(7,191,235) (610)	(7,191,235) (610)	(7,191,235) (610)	(7,191,235) (610)	i. Rupan ii. Foreign currency 8. Equity investment 9. Other receivables	5,561,956 /,563,902 448,522 908,580 121,435 129,001 -	43,055 1,975,678 15,863,113 8,167,854 1,030,015 1,893,048 129,001 113,463	9,204,881 98,155 419,24	48 1,984,158 19,873,996 2,012,421 113,463	STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMM	
Additional paid in capital     Agio     Disagio -/-	3,440,707	3,440,707	3,440,707	3,440,707	Commitments and contingencies     a. Rupiah	35,442,855 127,526 3,578		248,901 - 2	25 2 33,605,057	(In Millions Rupiah)  COMPONENTS OF CAPITAL  DEC 31, 2024	
c. Fund for paid-up capital d. Other		-	(269,072)	(269,072)	b. Foreign currency  III. OTHER INFORMATIONS  1. Assets pledged as collateral:	4,200,729	- 4,200,729 4,380,305	· · · · ·	- 4,380,305	INUIVIDUAL   CONS   1. Core Capital (Tier 1)	DLIDATED INDIVIDUAL CONSOLIDATED 50,388,636 41,784,263 47,287,667 50,388,636 41,784,263 47,287,667
Other comprehensive gain (loss)     a. Gain     b. Loss -/-	7,625,869 (583,760)	7,728,800 (381,691)	7,723,258 (611,266)	7,818,541 (444,566)	a. To Bank Indonesia b. To other parties 2. Foreolosed assets		- 1,542,234		1,569,063	1.2 Capital Additional Reserves         46,356,868           1.2.1 Additional Tier 1         48,677,344	2,408,155
19. Reserves a. General reserves	34,703,882	32,372,894	35,162,839	32,828,899			DSS ALLOWANCE			1.2.1.1.1 Surplus of the financial statement translation     1.2.1.1.2 Potential benefits of the changes in financial	8,053,930 7,939,598 8,028,314
b. Appropriated reserves     Gainloss     a. Previous years	140,000	140,000	140,000 1,591,586	140,000				DEC 31, 2023			8,053,930 7,939,598 8,028,314
Previous years     Current year     Dividends paid	2,577,514	2,150,584	1,591,586 2,738,143	1,250,257 2,531,895	NO. DESCRIPTION	Allowance for Impairment           Stage 1         Stage 2         Stage 3	General Specific Stage 1	owance for impairment	Required Allowance for Possible Losses on Earning Assets General Specific	1.2.1.2.1 Agio 3,440,707	42,933,275 37,964,185 40,051,758 3,440,707 3,440,707 3,440,707
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS  TOTAL LIABILITIES AND EQUITIES  * stated at net carrying value	50,312,367 221,070,199	47,859,449 198,845,169		49,704,816 222,010,050	Interbank placement     Spot and derivatives / forward claims     Securities held	658 -  60,054 -	- 52,078 - 2,722 - 400 - 2,161 66,046 57,208		48,515 - 205 - 10,052 61,852	1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit 2,577,514	35,162,839 32,372,894 32,828,899 1,591,586 - 1,250,257 2,738,143 2,150,584 2,531,895
Statements of profit or loss and other comprehensive income for the Years ended december 31, 2024 and 2023 (In Millows Rugids)					Securities sold under repurchase agreement (repo)     Claims on securities bought under reverse repo     Acceptances claims	693 - 6388 -			11.869	12.125 Funds for paid-in capital 1.2126 Others - 1.220 Deduction Tier 1 (2.304.476) 1.221 Other comprehensive income (81.925)	(2,825,273) (1,987,612) (2,340,933) (842,844) (643,868) (703,072)
NO. DESCRIPTION  OPERATIONAL INCOME AND EXPENSES	INDIV DEC 31, 2024		CONSOL DEC 31, 2024		7. Loans and financing provided  Equity investment	927,643 931,082 5,363		194,808 4,714,368	1,105,455 2,471,931 36,254 -	1.22.1.1 Delis d'iniprellativer intoine 1.22.1.1 Delis of the financial statement translation 1.22.1.2 Potential losses from the changes in financial assets measured at fair value through other	
Interest income and expenses     Interest income	12,991,896			14,599,755	Other receivables     Commitment and contingencies			323 1,487	- 16,418 12,503	comprehensive income (814,925) 1.2.2.2 Other capital additional reserves (other disclosed reserves) (1,505,551)	(842,844)     (643,868)     (703,072)       (1,982,429)     (1,343,744)     (1,637,861)
Interest expenses     Net interest income (expenses)      Operational income and Expenses Other than Interest.	5,488,278 <b>7,503,618</b>	4,443,997 <b>7,805,625</b>	6,540,932 <b>8,932,853</b>	5,332,584 9,267,171	AS OF DECEMBE	MENTS AND CONTINGENCIES R 31, 2024 AND 2023 ns Rupidh)		INCIAL RATIOS CALCULATION F DECEMBER 31, 2024 AND 2023 (in %)		12221 Disagio - 12222 Previous year loss - 12223 Current year loss -	
Operational Income and Expenses Other than Intere     Positive (negative) mark to market on financial assets     Positive (negative) mark to market on financial liabilities	(108,210)	43,136	(108,210)	43,136	NO. DESCRIPTION	INDIVIDUAL   CONSOLIDATED	Performance Ratio		EC 31, 2024 DEC 31, 2023	1.2.2.2.4 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assets -	
Gain (loss) on sale of financial assets     Gain (loss) on spot and derivatives / forward (realised)	161,215 66,773	142,973 53,836		145,339 53,836	I. COMMITTED CLAIMS  1. Unused borrowing / financing		Consolidated  1. Capital Adequacy Ratio (CAR)		34.54 32.40	12225 Less difference of fair value adjustment of financial instruments in the Trading Book 12226 Provision for Asset Quality Assessment	
Gain (loss) on investment under equity method     Gain (loss) on foreign exchange translation     Dividend income	9,789 52,102	9,934 267,801	32,283 9,789 14,518	53,149 9,934 10,459	Foreign currency positions to be received from spot and derivative / forward transactions     Others	3,676,853 3,441,868 3,676,853 3,441	Non performing earning assets and non earning non earning assets		3.01 3.35	1.2.2.2.7 Others 1.3 Non Controlling Interest	(1,982,429) (1,343,744) (1,637,861) 956,872 930,270
Commision/provision/fee and administration income     Other income	460,860 1,095,461	408,216 833,007	706,253 1,335,897	693,537 1,636,613	II. COMMITTED LIABILITIES  1. Undisbursed loan / financing facilities to debtors a. Committed	29.574.125 28.021.095 29.935.533 28.135	Non performing earning assets to total earning at Impairment provision on financial assets to Impairment provision on the Impairment provision of Impairment pr		2.08 2.66 3.53 4.25	1.4.1 Deffered tax calculated (96,410) 1.4.2 Goodwill (96,410)	(1,138,323) (4,540,063) (1,789,897) (150,299) (723,108) (796,943)
Provision (recovery) of financial assets' impairment     Losses on operational risk     Personnel expenses	1,056,118 22,741 2,029,700	2,351,864 49,384 1,946,068	1,682,728 22,752 2,559,308	2,769,587 49,384 2,434,736	b. Uncommitted     C. Outstanding irrevocable L/C	9,098,233 8,061,365 10,445,605 9,726 679,377 1,415,309 679,377 1,415	240 6. Net NPL		3.05 3.09 0.90 0.57 1.56 1.57	1.4.3 Other intangible assets (196,617) 1.4.4 Investments in shares (3,623,495) 1.4.5 Shortage of capital on insurance subsidiaries	(229,881) (208,980) (243,996) (758,143) (3,607,975) (748,958)
13. Promotion expenses 14. Other expenses	18,141 2,718,316	22,972 2,505,934	60,590 3,061,673	56,774 2,839,881	Foreign currency positions to be submitted for spot and derivative / forward transactions     Others	3,724,236 3,416,667 3,724,236 3,416	7. Return on Asset (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (NIM)		1.56 1.57 5.61 5.42 4.38 4.93	1.4.6 Securifisation exposure     1.4.7 Other deduction core capital     1.4.7.1 Placement of funds in instrument AT 1 and/or Tier	
Net Operational Income (Expenses) Other than Inte OPERATIONAL PROFIT (LOSS)  NON OPERATIONAL INCOME (EXPENSES)	st (4,107,026) 3,396,592	(5,117,319) 2,688,306	(5,168,533) 3,764,320	(5,504,359) 3,762,812	III. CONTINGENT CLAIMS  1. Received guarantees	4770.00	10. Operating Expense to Operating Revenue		4.38 4.93 78.72 78.18 51.21 45.26	2 to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	
Gain (loss) on sale of fixed assets and equipment     Other non operational income (expenses)	(5,292) (100,763)	327 8,589	(108,367)	979 11,935	Others     CONTINGENT LIABILITIES     I. Issued guarantees	1,776,230 1,695,062 1,776,230 1,695 1,031,138 963,983 1,209,001 1,387	Individual		35.13 32.98	1.4.7.3 Exposure of Credit Risk because of settlement risk - Non     Delivery Herus Payment     1.4.7.4 Subsidiaries' exposure because sharia transaction     (finance)	
NON OPERATIONAL PROFIT (LOSS)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income taxes	(106,055) 3,290,537	8,916 2,697,222	(109,426) 3,654,894	12,914 3,775,726	2. Others	209,574 374,014 209,574 374	i. Cupitari acquacy i tase (ci i i)	assets to total earning assets and	2.50 2.77	2 Additional Core Capital Additional Tier 1 (AT 1) 2.1 Instrument which comply with AT 1 2.2 Asia Discoin	
a. Estimated current year tax -/-     b. Deferred tax income (expenses)	82,047 (630,976)	618,465 71,827	132,222 (655,909)	838,996 68,806	BOARD OF COMMISSIONERS	ANAGEMENT	Non performing earning assets to total earning at     Impairment provision on financial assets to total earning at		1.91 2.15 3.65 4.46	22 Agio Disagui 23 Other deduction core capital 2.3.1 Placement of funds in instrument AT 1 and for Tier 2 to	
NET PROFIT (LOSS) MINORITY INTEREST PROFIT (LOSS) OTHER COMPREHENSING MICRONE	2,577,514	2,150,584	2,866,763 128,620	3,005,536 473,641	President Commissioner/Independent Commissioner     Deputy President Commissioner/Independent Commissioner     Commissioner	Nelson Tampubolon     Lintang Nugroho     Chandra Rahardja Gunawan	Gross NPL     Net NPL		2.92 2.97 0.69 0.29	other bank 2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will  III. Mindal Delanorizar (Tar 2)  1.438.221	1,622,176 1,761,068 1,948,888
OTHER COMPREHENSIVE INCOME  1. Items that will not be reclassified to profit or los  a. Gain on fixed asset revaluation	162,692	1,035	183,735	18,065	- Commissioner - Commissioner - Commissioner	: Chandra Rahardja Gunawan : Johnny : Gregory James Terry	Return on Asset (ROA)     Return on Equity (ROE)		1.62 1.42 5.98 5.21	1 Capital Instrument in the form of Stock or others which comply with Tier 2 201,900 2 Agio Disagio -	1,622,176         1,761,068         1,948,888           201,900         532,300         532,300
b. Gain (loss) on defined benefit actuarial progra     c. Others	1	(367,336)	(150,375) (1,034)	(368,734)	- Independent Commissioner <u>DIRECTORS</u>	: Drs. H. Riyanto	Net Interest Margin (NIM)     Operating Expense to Operating Revenue		4.15 4.71 76.94 80.81	3 General provision on earning assets (max. 1.25% Credit Risk Weighted Assets) 1,236,321 4 Deduction supplemental capital (Tier 2) 4 Solvino Fund	1,420,276 1,228,768 1,416,588
Items that will be reclassified to profit or loss     a. Translation adjustment from foreign currency     b. Changes in financial assets of debt instrument		-			- President Director - Deputy President Director	: Herwidayatmo : Hendrawan Danusaputra	Loan to Deposit Ratio (LDR)     Cost to Income Ratio (CIR)		92.33 97.51 51.81 47.56	1.1 Sinking Fund     4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank     4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	
measured at fair value through other compreh income  c. Others	(130,561)	111,160	(141,958)	133,077	- Director - Director	: Edy Heryanto : Januar Hardi	Compliance  1. a. Percentage violation of Legal Lending Limit			Total Core Capital and Supplemental Capital   46,286,722	52,010,812 43,545,331 49,236,555 C31, 2024 DEC 31, 2023 CONSOLIDATED INDIVIDUAL CONSOLIDATED
OTHER COMPREHENSIVE INCOME OF THE CURRE YEAR - NET OF APPLICABLE INCOME TAX	(124,596)	(255,141)	(109,632)		- Director - Director - Compliance Director	Gunawan Santoso     Lionto Gunawan     Antonius Ketut Dwińanto	i. Related parties ii. Non related parties			RISK WEIGHTED ASSETS	33.46% 31.65% 31.12%
CURRENT YEAR TOTAL COMPREHENSIVE INCOMI Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY	2,452,918 2,577,514	1,895,443 2,150,584	2,757,131 2,738,143	2,789,701 2,531,895	- Compliance Director - Director - Director	: Antonius Returt ownamo     : Suwito Tjokrorahardjo     : Haryono Wongsonegoro	b. Percentage of excess of violation of the Legr     i. Related parties	al Lending Limit		ASSETS 117,429,776 135,278,981 120,699,494 130,697,479 MARKET RISK - WIGHTED ASSETS 6,379,183 6,375,965 3,383,746 3346,815 Tier 1 Ratio (K) 34,0415	33.46% 31.65% 31.12%
NON CONTROLLING INTEREST  CURRENT YEAR TOTAL PROFIT		2,150,584 2,150,584	128,620	473,641			ii. Non related parties  2. Reserve Requirement			OPERATIONAL RISK: WEIGHTED ASSETS 7,935,960 8,946,359 8,016,975 8,949,435 Tier 2 Ratio (%) 1,09%	1.08% 1.33% 1.28%
Total Comprehensive Profit (Loss) Attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NOW CONTROLLING INTEREST	2,452,918	1,895,443	2,619,534 137,597	2,303,920 485,781	L. Ultimate Shareholder: <sup>3)</sup>	HOLDERS	Primary reserve requirement - Rupiah     Daily *)		6.44 5.68	TOTAL RISK WIGGREST 131,7M4,919 159,603,865 132,640,215 151,966,546 Ratio (N) 35.13% CARR BASET ON CET 6 for	34.54% 32.98% 32.40%
NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT YEAR	2,452,918	1,895,443	137,597 2,757,131	485,781 2,789,701	Through: -PT Panin Financial Tbk. Metroid No. 1100 Rbs Limited	: 46.04% - 38.994	Average **)     b. Reserve requirement - Foreign currency (dai	ily)*)	6.52 7.32 4.02 4.03	CAR BASED ON RISK PROFILE 9.53% 9.59% 9.74% 9.74% 9.70% Buffer (%) 25.69%  CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTIAGE OF BUFFER MAND/	24.98% 23.24% 22.70% XTORY FILLED BY BANK (%)
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND				, -]	- Voltraint No. 1103 Pty Limited  II. Non Ultimate Shareholder through non Capital Market (≥ 5%)	: 38.82% : Nii	Net Open Position  *) Realization of Daily Primary Reserves as of December 31  **) Realization of Suverana Primary Reserves as of December 31  **Open Theorem Primary Reserves as of December 31		0.47 0.18	From CET 1 (%) 8.44% 8.48% 8.41% 8.45% Conservation Buffer (%) 2.500%	2.500% 2.500% 2.500%
NET EARNINGS (LOSS) PER SHARE	107.01	89.28	113.67	105.11	III. Public (< 5% each)	: 15.14%	**) Realization of Average Primary Reserves as of Decembe	n v1, 2024 and 2023		From XT 1 (%) 0.00% 0.00% 0.00% 0.00% 0.000	0.000% 0.000% 0.000% 1.000% 1.000% 1.000%
						TEMENTS OF CHANGES IN EQUITY				STATEMENTS OF FOREIGN EXCHANGE AND DERIVATIVE   FORWARD T AS OF DECEMBER 31, 2024	TRANSACTION
						D DECEMBER 31, 2024 AND 2023  (filions Rupiah)  Other Comprehensive Income  Changes in fair	Retained Earnings			(In Millions Rupialt)	Individual  Uppe Derivatives Receivables and

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY  FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023  (In Millions Rupsh)													
					Other Comprehensive 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, 2023	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			-
Dividends from subsidiary paid to non-controlling interests	-	-	-	-	-	-			-	-	-	(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
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment Transfer to retained earnings	-		-		(184,494)		- 41,120		-	184,494 (41,120)			-
Net income for the current year									-	2,738,143	2,738,143	128,620	2,866,763
Other comprehensive income-after tax					173,699	(153,042)	(138,232)	(1,034)			(118,609)	8,977	(109,632)
Balance as of December 31, 2024	2,408,765	(610)	3,440,707	(269,072)	7,665,699	37,404	(595,585)	4,474	140,000	39,492,568	52,324,350	3,745,266	56,069,616





















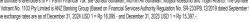
<sup>2.</sup> This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 37P-OX.102019 dated December 19, 2019 concerning "Transparency and Publication of Early Report," only of the Oxfo, Croincler Laten. 1995-EDIC MISS/2020 date and so, 30,2001 regarding "Transparency and Publication of Convencious Commercial Batherial Statements of Issues or Public Companies" and Experient. Kill Regulation No. 1101. CPT and Late In the Appends of the December of December of Depagement. Kill regulation No. 1101. CPT and Late In the Appends of the December of Experient Commercial Statements and Experient Commercial Statements and Experient Commercial Statements and Commer

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4,507,623

7,401,089 7,401,089

4,507,623







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Forward Option a. Written b. Purchased

Forward Option a. Written Purchased

2,034 7,958

12,324

25,357

<u>Herwidayatmo</u> President Director Hendrawan Danusaputra Deputy President Directo