



## PT Bank Panin, Tbk. & Subsidiaries

	Capital Stock
<b>Balance as of January 1, 2024</b>	<b>2,408,765</b>
Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment	-
Net income for the current period	-
Other comprehensive income-after tax	-
<b>Balance as of June 30, 2024</b>	<b>2,408,765</b>
Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment	-
Transfer to retained earnings	-
Net income for the current period	-
Other comprehensive income-after tax	-
<b>Balance as of December 31, 2024</b>	<b>2,408,765</b>
Treasury Stock	-
Additional Paid-in Capital	-
Distribution of dividends	-
Dividends from subsidiary paid to non-controlling interest	-
Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment	-
Net income for the current period	-
Other comprehensive income-after tax	-
<b>Balance as of June 30, 2025</b>	<b>2,408,765</b>

FINANCIAL RATIOS CALCULATION AS OF JUNE 30, 2025 AND 2024 (in %)			
		JUN 30, 2025	JUN 30, 2024
<b>Performance Ratio</b>			
<b>Consolidated</b>			
1.	Capital Adequacy Ratio (CAR)	35.47	32.24
2.	Non performing earning assets and /non earning assets to total earning assets and non earning assets	3.22	2.93
3.	Non performing earning assets to total earning assets	2.05	2.15
4.	Impairment provision on financial assets to total earning assets	3.60	4.08
5.	Gross NPL	2.81	2.88
6.	Net NPL	0.71	0.63
7.	Return on Asset (ROA)	1.55	1.48
8.	Return on Equity (ROE)	5.40	5.33
9.	Net Interest Margin (NIM)	4.23	4.53
10.	Operating Expense to Operating Revenue	79.84	79.86
11.	Cost to Income Ratio (CIR)	51.53	54.09
<b>Individual</b>			
1.	Capital Adequacy Ratio (CAR)	36.52	32.47
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.99	2.61
3.	Non performing earning assets to total earning assets	1.82	2.01
4.	Impairment provision on financial assets to total earning assets	3.77	4.26
5.	Gross NPL	2.60	2.79
6.	Net NPL	0.39	0.43
7.	Return on Asset (ROA)	1.77	1.52
8.	Return on Equity (ROE)	6.36	5.54
9.	Net Interest Margin (NIM)	4.07	4.29
10.	Operating Expense to Operating Revenue	76.44	78.71
11.	Loan to Deposit Ratio (LDR)	92.92	97.30
12.	Cost to Income Ratio (CIR)	50.25	55.11
<b>Compliance</b>			
1.	a. Percentage violation of Legal Lending Limit	-	-
	i. Related parties	-	-
	ii. Non related parties	-	-
	b. Percentage of excess of violation of the Legal Lending Limit	-	-
	i. Related parties	-	-
	ii. Non related parties	-	-
2.	Reserve Requirement		
	a. Primary reserve requirement - Rupiah		
	- Daily *)	5.24	3.95
	- Average **)	4.01	6.71
	b. Reserve requirement - Foreign currency (daily *)	4.01	4.03
3.	Net Open Position	0.60	0.80

\*) Realisation of Daily Primary Reserves as of June 30, 2025 and 2024  
 \*\*) Realisation of Average Primary Reserves as of June 30, 2025 and 2024

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK				
AS OF JUNE 18, 2025 AND 2024				
(In Millions Rupiah)				
COMPONENTS OF CAPITAL		30 JUN 2025	30 JUN 2024	30 JUN 2024
		INDIVIDUAL	KONSOLIDASIAN	KONSOLIDASIAN
<b>I. Core Capital (Tier 1)</b>				
1 Core Capital(Common Equity Tier 1 (CET 1)		45,671,825	51,196,646	42,993,239
1.1 Paid-in Capital (net of Treasury Stock)		2,406,577	2,406,577	2,408,155
1.2 Capital Additional Reserves		47,062,978	48,751,679	44,815,880
1.2.1 Additional Tier 1		40,099,360	51,337,767	47,076,297
1.2.1.1 Other comprehensive income		7,945,188	8,043,448	7,800,971
1.2.1.1.1 Surplus of the financial statement translation		-	-	-
1.2.1.1.2 Potential benefits of the changes in financial assets measured at fair value through other comprehensive income		-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation		7,945,188	8,043,448	7,800,971
1.2.1.2 Other capital additional reserves (other disclosed reserves)		-	-	-
1.2.1.2.1 Ago		41,154,172	43,294,319	39,275,326
1.2.1.2.2 General reserves		3,421,684	3,421,684	3,440,707
1.2.1.2.3 Previous year profit		36,260,081	36,738,279	34,662,105
1.2.1.2.4 Current year profit		-	1,754,003	-
1.2.1.2.5 Funds for paid-in capital		1,451,807	1,380,353	1,172,514
1.2.1.2.6 Others		-	-	-
1.2.2 Deduction Tier 1		(2,006,382)	(2,586,088)	(2,952,417)
1.2.2.1 Other comprehensive income		(285,580)	(295,916)	(891,542)
1.2.2.1.1 Default of the financial statement translation		-	-	-
1.2.2.1.2 Potential losses from the changes in financial assets measured at fair value through other comprehensive income		(285,580)	(295,916)	(891,542)
1.2.2.2 Other capital additional reserves (other disclosed reserves)		-	-	-
1.2.2.2.1 Disagio		(1,720,802)	(2,290,172)	(1,368,875)
1.2.2.2.2 Previous year loss		-	-	-
1.2.2.2.3 Current year loss		-	-	-
1.2.2.2.4 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assets		-	-	-
1.2.2.2.5 Less difference of fair value adjustment of financial instruments in the Trading Book		-	-	-
1.2.2.2.6 Provision for Asset Quality Assessment non productive		(1,720,802)	(2,290,172)	(1,368,875)
1.2.2.2.7 Others		-	-	-
1.3 Non Controlling Interest		-	97,854	-
1.4 Deduction Core Capital		(3,827,730)	(1,022,464)	(4,630,796)
1.4.1 Deferred tax calculated		-	(50,103)	-
1.4.2 Goodwill		-	-	(866,024)
1.4.3 Other intangible assets		(19,267)	(223,867)	(199,759)
1.4.4 Investments in shares		(3,637,463)	(749,294)	(3,616,511)
1.4.5 Shortage of capital on insurance subsidiaries		-	-	-
1.4.6 Securitisation 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 bank		-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transaction because of the law, grants, or grants will		-	-	-
1.4.7.3 Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment		-	-	-
1.4.7.4 Subsidiaries' exposure because share transaction (if any)		-	-	-
2 Additional Core Capital/Additional Tier 1 (AT 1)		-	-	-
2.1 Instrument which comply with AT 1		-	-	-
2.2 Ago/Disagio		-	-	-
2.3 Other deduction core capital		-	-	-
2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank		-	-	-
2.3.2 Cross-ownership in another entity acquired by the transaction because of the law, grants, or grants will		-	-	-
2.3.3 Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment		-	-	-
2.3.4 Subsidiaries' exposure because share transaction (if any)		-	-	-
II. Supplemental Capital (Tier 2)		1,284,778	1,473,817	1,490,958
1 Capital Instrument in the form of Stock or others which comply with Tier 2		71,700	71,700	282,100
2 Ago/Disagio		-	-	282,100
3 General provision on earning assets (max. 1.25% Credit Risk Weighted Assets)		1,213,078	1,402,117	1,208,858
4 Deduction supplemental capital (Tier 2)		-	-	1,399,277
4.1 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 transaction because of the law, grants, or grants will		-	-	-
Total Core Capital and Supplemental Capital		46,956,011	52,580,463	44,084,197
		46,956,011	52,580,463	44,084,197

RISK WEIGHTED ASSETS					CAPITAL ADEQUACY RATIO				
CREDIT RISK - WEIGHTED ASSETS	114,911,695	133,593,984	119,684,734	127,871,691	CET 1 Ratio (%)	33.52%	34.48%	31.37%	31.15%
MARKET RISK - WEIGHTED ASSETS	5,727,982	5,727,982	8,883,743	8,882,214	Tier 1 Ratio (%)	33.52%	34.48%	31.37%	31.15%
OPERATIONAL RISK - WEIGHTED ASSETS	7,905,960	8,948,338	8,016,875	8,949,433	Tier 2 Ratio (%)	1.80%	0.99%	1.90%	1.90%
TOTAL RISK WEIGHTED ASSETS	128,545,537	148,226,315	135,765,412	154,833,340	Capital Adequacy Ratio (%)	34.52%	35.47%	32.47%	32.44%
CAR BASED ON RISK PROFILE	0.44%	0.47%	0.39%	0.35%	CET 1 for Buffer (%)	27.88%	26.00%	22.91%	22.69%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)				
From CET 1 (%)	0.44%	0.48%	0.40%	0.45%	Digital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
From AT 1 (%)	0.80%	0.80%	0.80%	0.80%	Counterparty Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	0.80%	0.89%	1.10%	0.89%	Capital sufficiency for G-SIB (%)	1.00%	1.00%	1.00%	1.00%

No.	Transaction	Individual				
		Notional Amount	Type		Derivatives Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchanged Rate Related</b>					
1.	Spot	1,819,173	1,819,173	-	1,015	682
2.	Forward	1,124,957	1,124,957	-	8,403	6,394
3.	Option	-	-	-	-	-
a.	Written	-	-	-	-	-
b.	Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,078,080	2,078,080	-	5,673	7,785
6.	Others	324,700	324,700	-	1,572	1,612
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
a.	Written	-	-	-	-	-
b.	Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	-	-	-	-	-
	<b>Total</b>	<b>5,242,909</b>	<b>5,242,909</b>	<b>-</b>	<b>16,663</b>	<b>16,473</b>

									
The Best KBMI 3 Bank in Marketing Engagement Index - Infobank Award 2025	Most Active Bank - Total Niali Transaksi Terbesar yang Diberikan kepada 1 Institusi Keuangan Bank, CXI SPPA Scaling Up Campaign 2024 - Bursa Ekl Indonesia	Best First Mover - Total Niali Transaksi Terbesar untuk Instrumen Non-government Bond - SPPA Scaling Up Campaign 2024 - Bursa Ekl Indonesia	Most Active Price Giver Trader Total Niali Transaksi Terbesar Sebagai Price Giver/ Responder Kategori Transaksi RFO - SPPA Scaling Up Campaign 2024 - Bursa Ekl Indonesia	Most Active RFO Trader Total Niali Transaksi Terbesar Kategori Transaksi RFO - SPPA Scaling Up Campaign 2024 - Bursa Ekl Indonesia	Dealer Utama Surat Berharga Syariah Negara Terbaik Tahun 2024 di Pasar Sekunder - Kemerenku RI	Dealer Utama Surat Utang Negara Terbaik Tahun 2024 di Pasar Perdana - Kemerenku RI	The Best Conventional Bank in Excellent Website - 2nd Indonesian Best Bank Service Excellence 2025 - Infobank dan MRI	The Best Conventional Bank in Excellent Branch ATM - 2nd Indonesian Best Bank Service Excellence 2025 - Infobank dan MRI	Best Bank 2025 for Empowering Housing Ownership through Strategic Mortgage Partnerships and KPR Innovation - Warta Ekonomi