

## **CONSOLIDATED FINANCIAL STATEMENTS**

							PT Bank Panin, Tbk. & Subsidiaries
	STATEMENTS OF FINAN As of June 30, 2025 and d (In Milions Ru	ECEMBER 31, 20	024				STATEMENTS OF EARWING ASSET QUALITY AND OTHER INFORMATION AS OF JUNE 30, 2025 AND 2024 (In Millions Rupain)
NO.	DESCRIPTION ASSETS		DEC 31, 2024	JUN 30, 2025	DEC 31, 2024	NO.	C SM S D L TOTAL C SM S D L TOTAL
1. 2. 3.	Cash Placement to Bank Indonesia Interbank placement	1,345,424 7,378,817 3,771,296	1,798,494 9,590,081 5,207,819	1,365,236 9,057,654 3,290,426	1,809,940 10,818,260 5,227,436	1.	RELATED PARTIES
4. 5. 6.	Spot and derivatives / forward claims Securities held Securities sold under repurchase agreement (repo)	16,763 45,015,537 4,161,963	40,010 37,834,722 22,105,850	16,763 47,338,462 4,161,963	40,010 40,183,372 22,105,850	2.	Spot and derivatives   forward claims
7. 8.	Claims on securites bought under reverse repo Acceptance claims	68,613 1,539,797	1,095,467 1,415,079	68,613 1,539,797	1,095,467 1,415,079	3.	a. Rupish
9. 10. 11.	Loans Sharia financing Equity investment	128,176,310 - 3,654,945	129,253,393 - 3,640,956	148,644,752 - 766,776	148,901,716 - 775,604	4.	b. Foeigin currency Securities sold under repurchase agreement (repo) a. Rupaih
12. 13.	Other financial assets Impairment on financial assets /- a. Securities held	1,063,936	1,135,391	1,818,541	1,854,386	5.	b. Foreign currency Claims on securities bought under reverse repo a. Rupieh
	Securines neir     Loans and sharia financing     Others	(6,923,224) (10,304)	(7,211,919) (12,856)	(7,376,086) (24,458)	(7,679,331) (27,809)	6.	b. Foreign currency
14. 15.	Intangible Assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment	553,683 (363,416) 10,003,448	536,022 (339,405) 9,885,156	643,816 (420,749) 10,512,459	622,647 (392,766) 10,385,887		a. Micro, small and medium enterprises (LMKM) i. Rupish ii. Foreign currency 20,992 21,133 222,125 197,692
16.	Accumulated depreciation on fixed assets and equipments -/- Non productive assets	(614,975)	(422,596)	(706,811)	(487,625)		b. Non micro, small and medium enterprises (LMKM) i. Rupiah ii. Foelan currency  1,176,709 550,803 - 239,386 1,966,898 1,507,629 547,896 - 239,386 2,294,651 ii. Foelan currency
	Abandoned properties     Foreclosed assets     Suspense accounts	962,516 1,551,688	970,017 1,542,234	962,516 2,960,798	970,017 2,929,399		C. Restructured loans i. Rupsish 30,467 514,947 21,133 566,547 87,880 21,133 109,013
17.	d. Interbranch assets * Other assets TOTAL ASSETS	3,041,763 204,394,576	3,006,305 221,070,199	3,426,724 228.047.188	3,411,057 <b>243,958,575</b>	8. 9.	Other receivables
	LIABILITIES AND EQUITIES	204,004,010	221,010,100	220,041,100	240,000,070	10.	a. Rupish 575,250 79 575,329 784,088 14 784,102 b. Foreign currency
1. 2.	LIABILITIES Current account Saving account	11,800,232 48,821,566	12,009,834 50,748,530	12,319,335 50,336,813	12,394,313 52,649,977	1.	Intertrank placement
3. 4. 5.	Deposit Electronic money Liabilities to Bank Indonesia	77,298,673 654	77,197,147 633	88,324,163 654	87,325,742 633 402,305	2.	b. Freigin curency 3,208,919 3,208,919 4,132,349 4,132,349 Spot and devinatives i forward claims a. Rupain 16,735 16,735 50,166 50,166
6. 7.	Interbank liabilities Spot and derivatives / forward liabilities	1,163,182 16,473	821,073 43,308	1,290,645	952,588 43,308	3.	b. Foreign currency 28 28 9 9 9 Securifies held a. Rupiah 43,696,001 65,366 43,761,957 30,543,771 62,425 30,605,196
8. 9. 10.	Liabilities on securities sold under repurchase agreement (repo) Acceptance liabilities Issued securities	4,123,693 1,542,722 5,286,587	21,189,337 1,418,048 5,283,387	4,123,693 1,542,722 6,756,587	21,189,337 1,418,048 6,203,387	4.	b. Foreign currency 1253,580 1253,590 1,399,642 1,399,642 Securities sold under repurchase agreement (repo) a. Rupish 4,161,963 4,161,963 10,763,919 10,763,919
11. 12. 13.	Loans received Margin deposit Interbranch liabilities *	214,128	195,455	3,039,619 214,282	2,937,757 195,602	5.	b. Foreign currency
14. 15.	Other liabilities Minority interest	2,979,733	1,851,080	3,282,024 3,699,117	2,175,962 3,745,266	6.	b. Foreign currency
16.	EQUITIES Paid in capital						a. Micro, small and medium enterprises (UMKM) i. Rupish 19,756,165 964,442 53,811 119,486 604,154 21,498,058 19,955,316 997,809 57,280 125,592 351,021 21,487,008
	a. Capital b. Unpaid capital -/- c. Treasury stock -/-	9,600,000 (7,191,235) (2,187)	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235) (2,187)	9,600,000 (7,191,235) (610)		b. Non micro, small and medium enterprises (UMXM) i. Rupish 87,068,602 8,489,489 87,883 554,337 1,584,915 97,794,236 84,812,951 10,691,039 117,163 215,943 2,387,214 98,224,310
17.	Additional paid in capital a. Agio	3,421,684	3,440,707	3,421,684	3,440,707		ii. Foreign currency 6,463,849 119,461 - 60,796 6,644,126 5,518,850 126,200 - 61,320 5,706,370 C. Restructured loans i. Rugainh 4,988,383 7,583,419 32,369 450,863 1,300,993 14,356,027 4,816,497 9,710,378 51,592 215,222 1,559,146 16,645,635
	b. Disagio -{- c. Fund for paid-up capital d. Other	-	-	(269,072)	(269,072)	8. 9.	
18.	Other comprehensive gain (loss) a. Gain	7,672,454	7,625,869	7,769,299	7,723,258	10.	Committeets and contingencies         33,346,517         123,996         384         914         2,609         33,474,420         36,824,623         265,668         -         -         36,090,291           D. Freign currency         3,196,709         -         -         3,196,709         5,456,402         -         -         5,456,402         -         -         5,456,402         -         -         -         5,456,402         -
19.	b. Loss -/- Reserves a. General reserves	(226,271)	(583,760) 34,703,882	(240,063) 36,738,279	(611,266) 35,162,839	1.	
20.	b. Appropriated reserves Gain/loss a. Previous years	1,010,762	140,000	140,000 2,764,765	140,000	2.	b. To other parties
	b. Current year c. Dividends paid TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	1,451,807 (1,010,762) 51,146,933	2,577,514 50,312,367	1,380,353 (1,010,762) 53,101,061	2,738,143 - 52,324,350		IMPARIMENT LOSS ALLOWANCE AS OF JUNE 80, 2025 AND 2024
*stated at	TOTAL LIABILITIES AND EQUITIES  t net carrying value	204,394,576			243,958,575	No.	(M MIGOS Rigids)  JUN 30, 2025  JUN 30, 2025  Required Allowance for Possible  Required Allowance for Possible
	STATEMENTS OF PROFIT OR LOSS AND O					140.	
	FOR THE SIX MONTHS PERIOD ENDE (In Millions Rup	ED JUNE 30, 2025		IE .		1.	Losses on Earning Assets   Losses on Earning A
NO.		ED JUNE 30, 2025 piah) INDIVID	DUAL	CONSOL JUN 30, 2025		1. 2. 3. 4.	Losses on Earning Assets   Stage 1   Stage 2   Stage 3   General   Specific   Stage 1   Stage 2   Stage 3   General   Specific   Spec
OPERAT A.	(In Millions Rup DESCRIPTION TOMAL INCOME AND EXPENSES Interest income and expenses Interest income	ED JUNE 30, 2025 piah) INDIVIO JUN 30, 2025 6,648,351	DUAL JUN 30, 2024 6,304,359	CONSOL JUN 30, 2025	7,556,700	1. 2. 3. 4. 5. 6. 7.	Losses on Earning Assets   Losses   L
OPERAT	(In Millors Rup  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income  Interest expenses  Net interest income (expenses)  Operational Income and Expenses Other than interest	ED JUNE 30, 2025 glah) INDIVIG JUN 30, 2025 6,648,351 2,911,147 3,737,204	5 AND 2024 DUAL JUN 30, 2024 6,304,359 2,560,134 3,744,225	CONSOL JUN 30, 2025 7,826,277 3,439,089 4,387,188	7,556,700 3,081,328 4,475,372	1. 2. 3. 4. 5.	Losses on Earning Assets   Losses on Earning A
0PERAT A. 1. 2.	(In Millors Rup  DESCRIPTION  IONAL INCOME AND EXPENSES  Interest income and expenses  Interest income  Interest expenses  Net interest income (expenses)	ED JUNE 30, 2025 olah) INDIVIC JUN 30, 2025 6,648,351 2,911,147	5 AND 2024 DUAL JUN 30, 2024 6,304,359 2,560,134	CONSOL JUN 30, 2025 7,826,277 3,439,089	7,556,700 3,081,328	1. 2. 3. 4. 5. 6. 7. 8. 9.	Losses on Earning Assets   Autoward: for impartment   Losses on Earning Assets   Autoward: for impartment   Losses on Earning Assets
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5.	DESCRIPTION  IDMAL INCOME AND EXPENSES  Interest income and expenses  Interest income interest income interest income interest income interest income planterest income (expenses)  Departional Income and Expenses Other than Interest  Positive (negative) mark to market on financial sasets  Positive (negative) mark to market on financial siabilities  Gain (loss) on sale of financial sasets  Gain (loss) on sale of financial sasets  Gain (loss) on investment under equity method	ED JUNE 30, 2023 JIND NI 30, 2025 JUN 30, 2025 6,648,351 2,911,147 3,737,204 110,968 134,275 25,506	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650	CONSOL JUN 30, 2025   7,826,277   3,439,089   4,387,188   110,968   134,275   25,506   8,618	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 35,650 18,219	1. 2. 3. 4. 5. 6. 7. 8. 9.	Losses on Earning Assets   Interbank placement   Stage 1   Stage 2   Stage 3   General   Specific   Stage 1   Stage 2   Stage 3   General   Stage 2   Stage 3
DPERAT  A.  1. 2.  B. 1. 2. 3. 4. 5. 6. 7.	(In Millors Buy  DESCRIPTION  IONAL INCOME AND EXPENSES  Interest income and expenses  Interest income interest income interest income interest expenses  Net interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial abailities  Gain (loss) on sale of financial assets  Positive (negative) mark to market on financial abailities  Gain (loss) on sale of financial assets  Gain (loss) on sole of and derivatives froward (realised)  Gain (loss) on investment under equity inerbod  Gain (loss) on fineign exchange translation  Dividend income  Commission/provision/fee and administration income	ED JUNE 30, 2025	5 AND 2024  DUAL  JUN 30, 2024  6,304,359 2,560,134 3,744,225  (135,968) 97,037 35,650 2,199 52,102 214,343	CONSOL JUN 30, 2025 3 7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874	7,556,700 3,081,328 4,475,372 (135,968) 97,037 35,650 18,219 2,199 14,518 357,381	1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	Losses on Earning Assets   Autovarice for impariment   Losses on Earning Assets   Autovarice for impariment   Losses on Earning Assets
DPERAT  A.  1. 2.  B. 1. 2. 3. 4. 5. 6. 7.	DESCRIPTION  INDIVIDUAL INCOME AND EXPENSES  Interest income and expenses  Interest income  Interest income  Interest income  Interest expenses  Net interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial labilities  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on investment under equity method	ED JUNE 30, 2025	6,304,359 2,560,134 3,744,225 (135,968) - 97,037 35,650 - 2,199 52,102	CONSOL JUN 30, 2025 7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 35,650 18,219 2,199 14,518	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. NO. L.	Losses on Earning Assets   Autovarice for impariment   Losses on Earning Assets   Autovarice for impariment   Losses on Earning Assets
DEFAT A. 1. 2. B. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	DESCRIPTION  INFORMATION OF EXPENSES  Interest income and expenses  Interest income mel expenses  Interest expenses  Net interest income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial labilities  Gain (loss) on sight of financial assets  Gain (loss) on sight of financial assets  Gain (loss) on sight of market on financial alabilities  Gain (loss) on sight of financial assets  Gain (loss) on sight of financial assets  Gain (loss) on foreign excharge translation  Dividend income  Commiscin provision/fee and administration income  Other income  Provision (recovery) of financial assets' impairment	ED JUNE 30, 2025  (Sh)  INDIVID: JUN 30, 2025  6,648,351 2,911,147 3,737,204  110,968 2 134,275 25,506 4,377 152,128 216,134 462,347 591,089	5 AND 2024  DUAL  JUN 30, 2024  6,304,359 2,560,134 3,744,225  (135,968) - 97,037 35,650 - 2,199 52,102 214,334 504,771 522,562	CONSOL JUN 30, 2025 7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,446	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 35,650 18,219 2,199 2,199 14,518 357,381 631,936 797,787	1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	Losses on Earning Assets   Losses   Losses on
DPERATI A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.	DESCRIPTION  IDMAL INCOME AND EXPENSES Interest income and expenses Interest income and expenses Interest income (expenses) Operational Income and Expenses Other than Interest Positive (negative) mark to market on financial liabilities Gain (loss) on sate of financial assets Positive (negative) mark to market on financial liabilities Gain (loss) on sapt and derivatives if forward (realised) Gain (loss) on spot and derivatives if forward (realised) Gain (loss) on foreign exchange translation Divident income Commiscin provisionifee and administration income Other income Other income Provision (recovery) of financial assets' impairment Losses on operational risk Personnel expenses Promotion expenses Promotion expenses Other expenses Other expenses Other expenses Other expenses Other Position Income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS)	50 JUNE 80, 2025 (ash) INDIVIDE 80, 2025 (ash) INDIVID	6,304,359 2,560,134 3,744,225 (135,968) - 97,037 35,660 - 2,199 52,102 214,343 504,771 522,562 14,683 1,026,042 8,728	CONSOL JUN 30, 2025 7,826,277 3,439,089 4,387,188 110,968 152,5506 8,618 4,377 18,237 307,874 594,838 897,446 2,591 1,277,134 17,951	7,556,700 3,081,328 4,475,372 (135,968) 97,037 36,650 18,219 2,119 2,193 14,518 357,381 631,936 797,787 14,518 37,926	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. NO. L.	Stage 1   Stage 2   Stage 3   Censes on Earning Assets   Conses on Earnin
DPERATI A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.	DESCRIPTION  IDMAL INCOME AND EXPENSES  Interest income and expenses  Interest income interest income interest income interest income of expenses  Net interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on frinancial assets  Positive (negative) mark to market on frinancial alabilities  Gain (loss) on sale of francial assets  Gain (loss) on sale of francial assets  Gain (loss) on sole and derivatives inforward (nealised)  Gain (loss) on investment under equity method  Commiscin/provision/free and administration income  Other income  Phovision (recovery) of financial assets' impairment  Losses on operational risk  Personnel expenses  Net Operational Income (Expenses) Other than Interest	ED JUNE 30, 2023 abi) INDINI(1) JUN 30, 2025  6,648,351 2,911,147 3,737,204  110,968 - 134,275 25,506 134,275 152,128 216,148 462,347 591,087 1,015,754 9,543 1,397,433 (1,910,697)	6,304,359 2,560,134 3,744,225 (135,968) - 97,037 35,650 - 2,199 52,102 214,343 504,771 522,562 1,4563 1,026,042 8,728 1,436,640 1,436,642 8,728 8,728 1,436,642 8,728 8,72	CONSOL JUN 30, 2025   7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,446 2,591 1,277,134 1,7951 1,576,008 (2,566,437)	7,556,700 3,081,328 4,475,372 (135,968) 97,037 35,650 18,219 14,518 357,381 631,938 1,304,431 37,928 (1,613,958 (2,747,713)	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. NO. L.	Committee   Comm
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	Interest income and expenses Interest income and expenses Interest income and expenses Interest income and Expenses Other than Interest Income and Expenses Other than Interest Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial assets Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on sole and definatives i forward (nealised) Gain (loss) on foreign exchange translation Dividend income Commiscin/provision/fee and administration income Other income Porvision (necovery) of financial assets' impairment Losses on operational risk Personale upenses Other expenses Net Operational Income (Expenses) Other than Interest Other non operational income (Expenses) ERATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipment Other non operational income (expenses) Non OPERATIONAL PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	ED JUNE 30, 2023 abi) INDINI(I) JUN 30, 2025 6,648,351 2,911,147 3,737,204  110,968 134,275 25,506 - 134,275 152,128 216,148 462,47 591,0897 1,793 1,826,507	6,304,359 6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 - 2,199 52,102 214,343 504,771 522,562 14,583 1,026,042 8,436,366 (2,238,417) 1,505,808	CONSOL JUN 30, 2025   7,826,277 3,439,099 4,387,188   110,968   134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,436 2,591 1,277,134 1,576,503 (2,586,437) 1,820,751	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 35,650 18,219 2,199 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 37,926 1,613,956 (2,747,713) 1,727,659	1. 2. 3. 4. 5. 6. 7. 8. 9. 10	Consequence
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	Interest income and expenses Interest income and expenses Interest income and expenses Interest income and Expenses Other than Interest Income and Expenses Other than Interest Operational Income and Expenses Other than Interest Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial assets Gain (loss) on sale of financial assets Gain (loss) on solar of derivatives i forward (nealised) Gain (loss) on solar of derivatives i forward (nealised) Gain (loss) on foreign exchange translation Dividend income Commission/provision/fee and administration income Other income Porvision (necovery) of financial assets' impairment Losses on operational risk Personnel expenses Other expenses Net Operational Income (Expenses) Other than Interest Other one operational income (expenses) RATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipment Other non operational income (expenses) Non OPERATIONAL PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income taxes Estimated current period tax—1 b. Delemed fax income (expenses)	ED JUNE 30, 2023  B) INDIVICE  6,648,351 2,911,147 3,737,204  110,968 134,275 25,506 4,377 152,128 216,148 462,347 1,51,754 1,97,754 1,187,768 1,397,483 1,397,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,564 1,1818,756	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 1,505,808 (2,238,417) 1,505,808 (13,436) 1,441,378	CONSOL JUN 30, 2025 ] 7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,436 2,591 1,277,134 17,951 1,576,008 (2,566,437) 1,820,751 1,916 (12,874) (19,959) 1,809,793	JUN 30, 2024  7,556,700 3,061,326 4,475,372  (135,968)  97,037 35,650 18,219 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 379,26 1,613,958 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114	1. 2 3. 4. 5. 6. 7. 8. 9. 10. NO. L	Stage 1   Stage 2   Stage 3   Stage 3   Stage 4   Stage 2   Stage 3   Stage 4   Stage 2   Stage 3   Stage 4   Stage 5   Stag
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  IDNAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Gain (loss) on sale of financial assets  Gain (loss) on one definative of financial assets  Gain (loss) on investment under equity method  Commiscon/provision/ee and administration income  Other income  Other income  Provision (ecovery) of financial assets' impairment  Losses on operational risk  Personnel expenses  Promotion expenses  Other expenses  Nome (Expenses) Other than Interest  OPERATIONAL PROFIT (LOSS)  CURRENT PERIOD PROFIT (LOSS)  CURRENT PERIOD PROFIT (LOSS)  ELECTROPICAL PROFIT (LOSS)  CURRENT PERIOD PROFIT (LOSS)  ELECTROPICAL SECTIONAL PROFIT (LOSS)  ELECTROPICAL PROFIT (LOSS)  CURRENT PERIOD PROFIT (LOSS)  ELECTROPICAL PROFIT (LOSS)	ED JUNE 30, 2025 (ash) INDIVICE (ash	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,660 2,199 52,102 214,343 504,771 522,562 1,436,636 (2,238,417) 1,505,808 (14,430) 1,491,378	7,826,277 3,439,083 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,833 897,446 2,591 1,277,134 17,951 1,576,003 (2,568,437) 1,820,751	7,556,700 3,081,328 4,475,372 (135,968) 97,037 3,6,650 18,219 2,199 14,57,381 631,936 797,787 14,583 1,304,431 37,926 13,044,31 1,727,659 8,228 (20,773) (12,545) 1,715,114	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. II. III. III. IV.	Committee Characteristic Foundation   Committee Characteristic Found
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPE	DESCRIPTION  IONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial alabilities  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on site of marcial assets  Gain (loss) on investment under equity method  Commiscin/provision/fee and administration income  Other income  Phorison (recovery) of financial assets' impairment  Losses on operational risk  Personnel expenses  Net Operational Income (Expenses) Other than Interest  OPERATIONAL PROFIT (LOSS)  Cain (loss) on sale of fined assets and equipment  Other non operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Cain (loss) on sale of fined assets and equipment  Other non operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Cain (loss) on sale of fined assets and equipment  Other non operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Carrier (LOSS)  Carrier (LOSS)  MINORITY INTEREST PROFIT (LOSS)  MINORITY INTEREST PROFIT (LOSS)  Interest And will not be reclassified to profit or loss a. Gain on fixed asset revaluation	ED JUNE 30, 2023  B) INDIVICE  6,648,351 2,911,147 3,737,204  110,968 134,275 25,506 4,377 152,128 216,148 462,347 1,51,754 1,97,754 1,187,768 1,397,483 1,397,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,483 1,197,564 1,1818,756	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 1,505,808 (2,238,417) 1,505,808 (13,436) 1,441,378	CONSOL JUN 30, 2025   7,826,277   3,439,089   4,387,188   110,968   134,275   25,506   8,618   4,377   18,237   307,874   594,836   897,846   2,591   1,277,134   1,576,003   (2,566,437)   1,820,751   1,916   (12,874)   (10,958)   1,809,793   368,056   (17,542)   1,424,195   1,424,195	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 35,650 18,219 2,119 2,119 14,518 357,381 1631,936 797,787 14,583 1,304,431 37,926 (2,747,713) 1,727,659 1,715,114 376,034 2,938 1,365,065	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. III. III. III. IV.	Committee   Comm
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPE	DESCRIPTION  IDNAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sole and derivatives inforward (realised)  Gain (loss) on investment under equity method  Gain (loss) on investment under equity method  Gain (loss) on foreign exchange translation  Dividend income  Commission/provision/fee and administration income  Other income  Provision (recovery) of financial assets' impairment  Losses on operational rink  Personnel expenses  Net Operational Income (Expenses) Other than Interest  OPERATIONAL ROOTE (LOSS)  Gain (loss) on sale of fined assets and equipment  Other one operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  CURRENT FERIOD PROFIT (LOSS)  CURRENT FERIOD PROFIT (LOSS)  NET ROFIT (LOSS)  NET ROFIT (LOSS)  NET ROFIT (LOSS)  THER ROFIT (LOSS)  OTHER COMPREHENSIVE INCOME  1. Items that will not be reclassified to profit or loss  2. Items that will be reclassified to profit or loss  2. Items that will be reclassified to profit or loss	ED JUNE 30, 2023  (a) INDINIC (b) JUN 30, 2025  (c) 6,648,351 (c) 911,147 (c) 3,737,204  (c) 110,968 (c) 134,275 (c) 25,506 (c) 4,377 (c) 152,128 (c) 148 (d) 462,147 (d) 175	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 1,505,808 (2,238,417) 1,505,808 (14,343) 1,491,378 346,679 27,815 1,172,514	CONSOL JUN 30, 2025 ]  7,826,277 3,439,093 4,387,188  110,968 134,275 25,506 6,618 4,377 18,237 307,874 594,838 68,7346 2,591 1,277,134 1,277,134 1,576,008 (2,566,437) 1,820,751  1,916 (12,874) (10,958) 1,809,793 368,056 (17,542) 1,424,195 43,842	JUN 30, 2024  7,556,700 3,081,328 4,475,372  (135,968)  97,037 35,650 18,219 2,199 14,518 357,381 631,936 14,583 1,304,431 37,926 1,613,958 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114 25,985 1,365,065 88,848	1. 2 3. 4. 5. 6. 7. 8. 9. 10. III. III. III. III. III. III. III.	Losses of Emiring Asset   Stage 2   Stage 3   Stage 3   Stage 2   Stage 3   Stage 3   Stage 3   Stage 2   Stage 3   Stage 3
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPE	DESCRIPTION  IDNAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sole and definatives informat (nealsed)  Gain (loss) on sole and definatives informat (nealsed)  Gain (loss) on investment under equity method  Gain (loss) on foreign exchange translation  Dividend income  Commiscin/provision/fee and administration income  Other income  Provision (recovery) of financial assets' impairment  Losses on operational risk  Parsonnel expenses  Net Operational Income (Expenses) Other than interest  OPERATIONAL PROFIT (LOSS)  Carin (loss) on sale of fined assets and equipment  Other one operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Carin (loss) on sale of fined assets and equipment  Other one operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Carin (loss) on the fined sasets and equipment  Other one operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  Carin (loss) on the fined benefit actuarial program  Comment (LOSS)  MINORITY MITERST PROFIT (LOSS)  OTHER COMPREHENSIVE INCOME  1. Items that will be reclassified to profit or loss  a. Gain on fixed asset revaluation  b. Gain (loss) on defined benefit actuarial program  c. Others  2. Items that will be reclassified to profit or loss  a. Translation adjustment from foreign currency  b. Changes in financial assets of debt internument  measured at air value through other comprehersive	ED JUNE 30, 2023 abh) INDINIC JUN 30, 2025 6,648,351 2,911,147 3,737,204  110,968 134,275 25,506 4,377 152,128 216,148 462,47 591,0897 1,715,754 9,374,33 (1,910,697) 1,826,507 1,793 (9,544) (7,7751) 1,818,756 350,171 (16,778) 1,451,807	5 AND 2024  DUAL JUN 30, 2024  6,304,359 2,560,134 3,744,225  (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 522,562 14,583 1,026,042 8,436,868 (2,238,417) 1,505,808  928 (15,358) (14,430) 1,491,378 346,679 27,815 1,172,514	CONSOL JUN 30, 2025   7,826,277 3,439,089 4,387,188 110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,846 2,591 1,277,134 17,576,003 (2,586,437) 1,820,751 1,916 (12,874) (10,958) 1,809,793 368,056 (17,542) 1,424,193 43,842	JUN 30, 2024  7,556,700 3,081,328 4,475,372  (135,968)  97,037 35,650 18,219 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 37,926 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114 376,034 25,985 1,365,085 88,848	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. III. III. III. III. III. III. III.	Content of Content C
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPE	DESCRIPTION  IDNAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income interest income (expenses)  Departional Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial liabilities  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on investment under equity method  Gain (loss) on foreign exchange translation  Dividend income  Commiscin/provision/fee and administration income  Other income  Provision (recovery) of financial assets' impairment  Losses on operational risk  Parsonnel expenses  Net Operational Income (Expenses) Other than Interest  OPERATIONAL PROFIT (LOSS)  ERRITONAL INCOME (EXPENSES)  Gain (loss) on sale of fined assets and equipment  Other non operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  ERRITORATIONAL PROFIT (LOSS)  Income bases  a. Estimated current period tax -1- b. Deferred tax income (expenses)  NINORITY INTEREST PROFIT (LOSS)  INNORITY INTEREST PROFIT (LOSS)  INNORITY INTEREST PROFIT (LOSS)  INNORITY INTEREST PROFIT (LOSS)  INNORITY INTEREST PROFIT (LOSS)  INT	ED JUNE 30, 2025 (ash) INDIVICE (ash	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 522,562 1,458 1,026,042 1,505,808 (2,238,473 1,505,808 (14,430) 1,491,378 9,115 	CONSOL JUN 30, 2025 ]  7,826,277 3,439,083 4,387,188  110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,833 897,446 2,591 1,277,134 17,951 1,576,003 (2,586,437) 1,820,751 1,1809,793 368,056 (17,542) 1,424,195 43,842	7,556,700 3,081,328 4,475,372 (135,968) - 97,037 36,650 18,219 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 37,926 1,613,956 (2,747,713) 1,727,659 1,715,114 376,034 25,985 1,365,965 88,848	1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   1	Constrict Columns or Service by North Columns or Engineering Agent   Suppr 1   Suppr 2   Suppr 3   Suppr 1   Suppr 2   Suppr 3   Suppr 4   Suppr 4   Suppr 4   Suppr 5   Suppr
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DIAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Departitional Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sinestment under equity method  Gain (loss) on sinestment under equity method  Gain (loss) on investment under equity method  Commiscion/provision/fee and administration income  Other income  Provision (recovery) of financial assets' impairment  Losses on operational risk  Parsonnel expenses  Net Operational Income (Expenses) Other than Interest  OPERATIONAL PROFIT (LOSS)  EARTIONAL INCOME (EXPENSES)  Gain (loss) on sale of fined assets and equipment  Other non operational income (expenses)  NON OPERATIONAL PROFIT (LOSS)  CARRENT PERROD PROFIT (LOSS)  EXPENSIONAL PROFIT (LOSS)  CARRENT PERROD (PROFIT (LOSS)  MINORITY INTEREST PROFIT (LOSS)  INTER PROFIT (LOSS)  MINORITY INTEREST PROFIT (LOSS)  MINORITY INTEREST PROFIT (LOSS)  Intern that will not be reclassified to profit or loss  a. Gain of fixed asset revaluation  b. Gain (loss) on defined benefit actuarial program  c. Others  2. Items that will be reclassified to profit or loss  a. Translation adjustment from foreign currency  b. Changes in financial assets of debt instrument  measured aft avvilue through other comprehensive  income  c. Others  OTHER COMPREHENSIVE INCOME OF THE CURRENT  PERROD - NET OF APPILLABALE NCOME TAX  CURRENT PERROD OTOTAL COMPREHENSIVE INCOME  Profit attributable to:	ED JUNE 30, 2023 (ash) INDIVICE 30, 2025 (ash) INDIVIC	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,333 504,771 522,562 14,583 1,026,042 8,728 1,458,636 (2,238,437) 1,595,808 928 (15,358) 14,430) 1,491,378 9,115 1,172,514	CONSOL JUN 30, 2025 ]  7,826,277 3,439,083 4,387,188  110,968 134,275 25,506 8,618 8,618 8,618 8,618 8,7446 2,591 1,277,134 17,951 1,576,033 (2,566,033 (2,566,033 (1,520,751 1,820,752 1,820,751 1,	JUN 30, 2024  7,556,700 3,061,328 4,475,372  (135,968)  97,037 35,650 18,219 2,199 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 37,926 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114 25,985 1,365,965 88,848	1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   1	Supplement   Sup
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  IDNAL INCOME AND EXPENSES Interest income and expenses Interest income and expenses Interest income and expenses Interest income (expenses) Operational Income and Expenses Other than Interest Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial assets Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on foreign excharge translation Dividend income Commission/provision/See and admiristration income Other income Provision (recovery) of financial assets' impairment Losses on operational risk Personnel expenses Other expenses Int Operational Income (Expenses) Other than Interest Other on operational one (Expenses) OTHER COMPREHENSIVE INCOME  I mome taxes a. Estimated current period tax -/- b. Deferred tax income (expenses) NET PROFIT (LOSS) OTHER COMPREHENSIVE INCOME  I. Items that will not be reclassified to profit or loss a. Gain on fixed asset realization b. Gain (loss) on defined benefit actuarial program c. Others D. Changes in fixed asset sating our propriet or loss a. Transistion adjustment from foreign currency D. Changes in fixed asset sating our propriet or loss b. Changes in fixed asset sating our propriet or loss c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD. PROFIT (LOSS) OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD TOTAL COMPREHENSIVE INCOME OTHER PERIOD FOR FOR PUCABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	ED JUNE 30, 2025  DINDIVID 30, 2025  6.648,351 2,911,147 3,737,204  110,968 134,275 25,506 4,377 152,128 216,148 462,347 1,015,754 1,1826,507  1,277 1,017,408,97) 1,1826,507 1,1826,507 1,1826,507 1,1826,507 1,1826,507 1,1826,507 1,1826,507	6,304,359 2,560,134 3,744,225 3,744,225 (135,968) 97,037 35,660 2,199 52,102 214,343 504,771 522,562 1,4583 1,026,042 8,728 1,436,636 (2,238,417) 1,505,808 1,448,309 1,491,378 346,679 27,815 1,172,514	CONSOL JUN 30, 2025 ]  7,826,277 3,439,089 4,387,188  110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,446 2,591 1,277,134 17,951 1,576,008 (2,566,437) 1,820,751  1,1916 (12,874) (19,958) 1,809,793 368,056 (17,542) 1,424,195 43,842 432,966	JUN 30, 2024  7,556,700 3,061,326 4,475,372  (135,968)  97,037 35,650 18,219 2,199 2,199 14,518 357,381 631,936 13,04,431 37,926 1,613,958 (2,747,713) 1,727,659 8,228 (20,773) 1,715,114 376,034 25,985 1,365,065 88,848	1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   1	Secretary Support   Supp
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  IONAL INCOME AND EXPENSES  Interest income and expenses  Interest income (expenses)  Operational Income and Expenses Other than Interest  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Positive (negative) mark to market on financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sale of financial assets  Gain (loss) on sole and definatives / forward (nealised)  Gain (loss) on foreign exchange transistion  Divided income  Commiscin/provision/fee and administration income  Other income  Porvision (necovery) of financial assets' impairment  Losses on operational risk  Personale upenses  Net Operational Income (Expenses) Other than Interest  Other expenses  Net Operational Income (Expenses)  Net Preport (LOSS)  CURRENT PERIOD PROFIT (LOSS)  CURRENT PERIOD PROFIT (LOSS)  OTHER COMPREHENSIVE INCOME  1. Items that will not be reclassified to profit or loss  a. Transiation adjustment from foreign currency b. Changes in financial assets of debt instrument measured at fair value through other comprehensive income  c. Others  OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD TOTAL PROFIT  PERIOD. NET OP APPLICABLE INCOME TAX  CURRENT PERIOD TOTAL PROFIT  VON CONTROLLING INTEREST  CURRENT PERIOD TOTAL PROFIT  Total Comprehensive Profit (Loss) Afrithutable to:  ECUITY HOLDERS OF THE PARENT ENTITY  NON CONTROLLING INTEREST  CURRENT PERIOD TOTAL PROFIT  Total Comprehensive Profit (Loss) Afrithutable to:  ECUITY HOLDERS OF THE PARENT ENTITY	ED JUNE 30, 2025 [abi) INDIVICE JUN 30, 2025 [abi) 10017 [abi) 1007 [abi) 100	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,650 2,199 52,102 214,343 504,771 522,562 14,583 1,026,042 8,728 1,436,636 (2,238,417) 1,505,808 9,115 1,443,03 1,44	CONSOL JUN 30, 2025   7,826,277   3,439,089   4,387,188   110,968   134,275   25,506   8,618   4,377   18,237   307,874   594,838   897,446   2,591   1,277,134   17,951   1,576,008   (2,566,437)   1,820,751   1,1809,793   368,056   (17,542)   1,424,195   43,842   1,532   1,532   1,532   1,532   1,532   1,532   1,532   1,424,195   43,842   1,424,195   1,808,073   1	JUN 30, 2024  7,556,700 3,061,326 4,475,372  (135,968)  97,037 35,650 18,219 2,199 2,199 14,518 357,381 631,936 14,518 357,381 1,518,431 379,26 1,613,958 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114 376,034 25,985 1,365,065 88,848  9,115 (295)  (190,298) 1,183,587 1,276,217 88,848 1,365,065	1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   1	Tested planner    Signal   S
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  Interest income and expenses Interest income (expenses) Departional Income and Expenses Other than Interest Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial labilities Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on sinestment under equity method Gain (loss) on investment under equity method Gain (loss) on investment under equity method Commiscioripovision/fee and administration income Other income Provision (recovery) of financial assets' impairment Losses on operational risk Parsonnel expenses Net Operational Income (Expenses) Other than Interest Descriptional Income (Expenses) OPERATIONAL PROFIT (LOSS) ERATIONAL INCOME (EXPENSES) Gain (loss) on a find assets and equipment Other non operational income (expenses) NON OPERATIONAL PROFIT (LOSS) ERATIONAL INCOME (EXPENSES) Gain (loss) on operational income (expenses) NON OPERATIONAL PROFIT (LOSS)  INNONOTITY INTEREST PROFIT (LOSS) INNO	50 JUNE 30, 2025 (18) INDIVICE 30, 2025 (18) INDIVICE 30, 2025 (18) INDIVICE 30, 2025 (18) INDIVICE 31, 2911, 147 (18) INDIVICE 31, 37, 37, 204 (19) INDIVICE 31, 37, 37, 204 (19) INDIVICE 31, 37, 37, 204 (19) INDIVICE 31, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,660 2,199 52,102 214,343 504,771 522,562 1,4583 1,026,042 1,438,636 (2,238,417) 1,505,808 (14,430) 1,491,378 9,115 1,172,514	CONSOL JUN 30, 2025 ]  7,826,277 3,439,083 4,387,188  110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,446 2,591 1,277,134 17,951 1,576,003 (2,566,437) 1,820,751  1,916 (12,874) (10,958) 1,809,793 368,056 (17,542) 1,424,195 43,842 1,532 (115) 432,966 434,843 1,838,578 1,380,5578	JUN 30, 2024  7,556,700 3,081,328 4,475,372  (135,968) - 97,037 36,650 18,219 2,199 14,518 357,381 631,936 797,787 14,583 1,304,431 37,926 1,613,958 (2,747,713) 1,727,659  8,228 (20,773) (12,545) 1,715,114 376,034 25,985 1,365,065 88,848  9,115 (295)  (190,298) (191,387) 1,183,587  1,276,217 88,848 1,365,065	1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   1	Part of place   Part of plac
OPERAT  A.  1. 2.  B.  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14.  NON OPER	DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  DESCRIPTION  Interest income and expenses Interest income (expenses) Departional Income and Expenses Other than Interest Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial labilities Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on sale of financial assets Gain (loss) on investment under equity method Gain (loss) on foreign exchange translation Dividend income Commiscriptions/son'fee and administration income Other income Provision (recovery) of financial assets' impairment Losses on operational risk Parsonnel expenses Net Operational income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS) ERRITONAL INCOME (EXPENSES) Gain (loss) on sale of fined assets and equipment Other non operational income (expenses) NON OPERATIONAL PROFIT (LOSS) ERRITORAL INCOME (EXPENSES) Income bases a. Estimated current period tax -1- b. Deferred tax income (expenses) NNON OPERATIONAL PROFIT (LOSS) INNORITY INTEREST PROFIT (LOSS) OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain on fixed asset revaluation b. Gain (loss) on defined benefit actuarial program c. Others United States of the proper comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD. NET OF APPULLABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT [LOSS) FOR THE EXTERNATION OF THE PROFIT [LOSS) FOR THE EXTERNATION OF THE PROFIT [LOSS] FOR THE	50 JUNE 30, 2025  INDIVICE 30, 2025  6.648,351 2.911,17 3.737,204  110,968 134,275 25,506 4.377 152,128 216,148 462,347 591,089 2.577 1,015,754 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,769 1,1876,779	6,304,359 2,560,134 3,744,225 (135,968) 97,037 35,660 2,199 52,102 214,343 504,771 522,562 1,4583 1,026,042 8,728 1,436,636 (2,238,417) 1,505,808 (14,430) 1,491,378 9,115 1,172,514 (192,993) (183,578) 988,936	CONSOL JUN 30, 2025 ]  7,826,277 3,439,083 4,387,188  110,968 134,275 25,506 8,618 4,377 18,237 307,874 594,838 897,446 2,591 1,277,134 17,951 1,576,003 (2,566,437) 1,820,751  1,916 (12,874) (10,958) 1,809,793 368,056 (17,542) 1,424,195 43,842 1,532 (115) 432,966 434,833 1,838,578 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573 1,380,573	JUN 30, 2024  7,556,700 3,061,326 4,475,372  (135,968)  97,037 35,650 18,219 2,199 14,518 357,381 631,938 14,518 357,381 631,938 1,304,431 1,727,659 8,228 (20,773) 1,727,659 1,715,114 376,034 25,985 1,368,488 9,115 (295)  (190,288)  (190,288)  (190,298)  (181,478) 1,183,587 1,276,217 88,848 1,365,065 1,093,954 8,043 1,365,065	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. III. III. III. III. III. III. III.	Telesia placement   Sept   S

NET EARNINGS (LOSS) PER SHARE   60.27   48.68   57.31   52.98   III. Public (< 5% each) : 15.14%								**) Healization of Average Primary Reserves as of June 30, 2025 and 2024						
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2025 AND 2024														
(In Millions Rupiet)														
					Other Comprehe				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, 2024	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		-	-	-	(140,228)	-				140,228		_	-	
Net income for the current period	-		-	-			-	-	-	1,276,217	1,276,217	88,848	1,365,065	
Other comprehensive income-after tax	-	-	-	-	9,115		(191,082)	(296)	-		(182,263)	785	(181,478)	
Balance as of June 30, 2024	2,408,765	(610)	3,440,707	(269,072)	7,545,381	190,446	(689,555)	5,212	140,000	38,027,496	50,798,770	3,697,302	54,496,072	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(44,266)	-	_	-		44,266		-	-	
Transfer to retained earnings	-	-	-	-	-	-	41,120	-	-	(41,120)	-	-	-	
Net income for the current period	-	-	-	-	-	-	-	-	-	1,461,926	1,461,926	39,772	1,501,698	
Other comprehensive income-after tax	-	-	-	-	164,584	(153,042)	52,850	(738)	-	-	63,654	8,192	71,846	
Balance as of December 31, 2024	2,408,765		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	
Treasury Stock	-	(1,577)	-	-	-	-	-	-	-	-	(1,577)	-	(1,577)	
Additional Paid-in Capital	-	-	(19,023)	-	-	-	-	-	-	-	(19,023)	-	(19,023)	
Distribution of dividends	-	-	-	-	-	-		-	-	(1,010,762)	(1,010,762)	-	(1,010,762)	
Dividends from subsidiary paid to non-controlling interest	-	-	-	-	-	-		-	-	-	-	(96,654)	(96,654)	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(10,476)	-		-		10,476		-	-	
Net income for the current period	-	-	-	-	-	-		-	-	1,380,353	1,380,353	43,842	1,424,195	
Other comprehensive income-after tax		-	-	-	1,532	-	426,303	(115)	-		427,720	6,663	434,383	
Balance as of June 30, 2025	2,408,765	(2,187)	3,421,684	(269,072)	7,656,755	37,404	(169,282)	4,359	140,000	39,872,635	53,101,061	3,699,117	56,800,178	

The Best KBMI 3 Bank in Marketing



Terbesar yang Diberikan kepada 1 Institusi Kategori Bank, IDX SPPA Award

PaninBank





Terbesar untuk Instrumen Non-government Bond – SPPA Scaling Up Campaign 2024 - Bursa Efek Indonesia

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Jakarta, July 25, 2025 PT BANK PANIN Tbk.

hundaral

Herwidayatmo President Director

Hendrawan Danusaputra Deputy President Director

CONSOLIDATED JUN 30, 2025 JUI

(3.449.179)

815.086

(2,565,575)

60,170

12.544

2,266,108

6.903.173

(835,256) 1,026,854

(28,457)

(107,117)

72.49

(1,389,723)

485,756

18,859

(8,654,492

(14,519,379) 19,154,790 3,776 120,808

(91,394)

4,622,704

(20,600) (96,709) (45,082)

(1,150,250)

1,026,064

(286,577

17,855,635

1.365.236

7,509,654

591,169

4.247.257

13,713,316

42.593.239

47,076,297

7,800,971

7.800.971

3,440,707

34,662,105

1,172,514

(2,260,417)

(891,542)

(891,542)

(1.368.875)

(1,368,875)

(4,630,796)

(814,526)

(199.759

INDIVIDUAL KONSOLIDASIAN INDIVIDUAL KONSOLIDASIAN

51,106,646 51,106,646

2,406,577 48,751,679

8,043,448

8,043,448

3,421,684

36,738,279

1,754,00

1.380.353

(295,916)

(295.916

(2,290,172)

(2,290,172)

(1,022,464)

(50,103)

JUN 30, 2024

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK AS OF JUNE 30, 2025 AND 2024

JUN 30, 2025

45,671,825

49,099,360

7,945,188

7,945,188

3,421,684

36,280,681

1,451,807

(2,006,382)

(285,580)

(285,580)

(1.720.802)

(1,720,802)

(3,827,730)

(190.267)

1,284,776

71,700

1,213,076

1,473,817 1,490,958

52,580,463 44,084,197

34,48% 31,37%

34.48% 31.37%

0.99% 1.10%

35.47% 32.47%

26.00% 22.91%

0.000% 0.000%

1.000%

8,403

5,673

16,763

JUN 30, 2025 JUN 30, 2024

OMDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED

282,100

1,208,858

71,700

1,402,117

35.52%

36.52%

0.000%

1,124,957

2,078,080

1.09% Capital surcharg for D-SIB (%)

Notional Amount

1,124,957

2,078,080

5,346,910 5,346,910

AS OF JUNE 30, 2025

JUN 30, 2024

7,342,487

(3.123.521)

863,275

79,231

14,197 (368,885) 2,081,637

(1.798.917)

4,827,120

(40.286) (537,193) (10,512)

(289,934)

102.300 (1,677,493)

(1,241,956)

(15,217)

(163,266)

(62,254) (4,899,461)

(1,679,227) 1,980,000

(4,714,669)

16,504,062

1 158 883 5,463,415

1,434,340

11,962,651

48.240.301

49,356,288

7,888,085

7.888.085

3,440,707

35,121,062

1,630,217

1,276,217

(2,622,734)

(948,681)

(948.681)

(1,674,053)

(1,674,053)

(1,860,359)

(886,024)

(236.502)

1,681,377

282,100

1,399,277

49,921,678

32.24%

22.69%

0.000%

6,394

(2,725,147)

DESCRIPTION

CASH FLOWS FROM OPERATING ACTIVITIES Interest, loan commissions and fees received

Interest, prizes, fund commissions and fees paid

Gain on foreign exchange transactions - net

Decrease (Increase) in operating assets Securities (measured at fair value through profit or loss)

Finance lease receivables

Deposits from other banks

Other liabilities

Consumer financing receivables Sales and lease-back receivables Other assets

ncrease (Decrease) in operating liabilities Liabilities payable immediately Deposits

Acceptances payable Securities sold with agreements to repurchase

Net cash (Used in) Provided by Operating Activities

CASH FLOWS FROM INVESTING ACTIVITIES

Acquisition of premises and equipment

Net cash Provided by (Used in) by Investing Activities

CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD

CASH AND CASH EQUIVALENTS AT END OF PERIOD Cash and cash equivalents consist of:

Placements with Bank Indonesia and other banks

Core Capital (Tier 1)
 Core Capital/Common Equity Tier 1 (CET 1)

Paid-in Capital (net of Treasury Stock)
 Capital Additional Reserves
 1.2.1 Additional Tier 1

1.2.1.1 Other comprehensive income

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

1.2.1.2 Other capital additional reserves (other disclosed reserves) 1.2.1.2.1 Agio

1.2.1.2.2 General reserves

1.2.1.2.6 Others 1.2.2 Deduction Tier 1

1.2.2.1 Other comprehensive income

1.2.1.2.3 Previous year profit

1.2.1.2.5 Floridos year profit 1.2.1.2.5 Funds for paid-in capital

1.2.2.1.1 Defisit 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

1.2.2.2.4 Less difference between Provision for Asse 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 Ass non produ 1.2.2.2.7 Others

1.2.2.2 Other capital additional reserves (other disclosed

reserves)
1.2.2.2.1 Disagio
1.2.2.2.2 Previous year loss
1.2.2.2.3 Current year loss

1.3 Non Controlling Interest
1.4 Deduction Core Capital

1.4.2 Goodwill 1.4.3 Other intangible assets
 1.4.4 Investments in shares
 1.4.5 Shortage of capital on insurance shares

1.4.1 Deffered tax calculated

1.4.7 Other deduction core capital

2.1 Instrument which comply with AT 1 2.2 Agio/Disagio

because of the law, grants, or grants will

II. Supplemental Capital (Tier 2)

with Tier 2 2 Agio/Disagio

4.1 Sinking Fund

5,727,992

- WEIGHTED
ASSETS
MARKET RISK
- WEIGHTED
ASSETS
OPERATIONAL
RISK - WEIGHTE
ASSETS
TOTAL RISK
WEIGHTED

n CET 1 (%) rom AT 1 (%)

rom Tier 2 (%)

Exchanged Rate Related

Purchased Future

> Written Purchased

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 transition 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 sharia transaction

2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank

Capital Instrument in the form of Stock or others which comply

General provision on earning assets (max. 1.25% Credit Risk Weighted Assets)

 Deduction supplemental capital (Tier 2)

 Sinking Fixed

Total Core Capital and Supplement Capital

JUN 30, 2825

NONDOLLATED NONDOLLA CONSOLIDATED NONDOLLA CONSOLIDATED

5,727,992 8,083,743

8,946,359

8.48%

0.99%

8,092,2

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 becau

COMPONENTS OF CAPITAL

CASH FLOWS FROM FINANCING ACTIVITIES

Acquisition of intangible assets

ease liability payment. Borrowings repayment by subsidiaries Borrowings received by subsidiaries

Redemption of subordinated bonds

Net cash Used in Financing Activities

Demand deposits with other banks

Total cash and cash equivalents

Securities purchased (other than those measured at fair value throught profit or loss)
Proceed from securities old and metured (other than those measured at fair value throught profit or loss)
Proceeds from saile of premises and equipment
Dividents' received

Armicilian of securities and equipment

Securities purchased with agreements to resell

Operating cash flows before changes in operating assets and liabilities

Other operating expenses paid

ncome tax expense paid

Dealer Utama Surat Utang Negara Terbaik Tahun 2024 di Pasar Perdana Transaksi Terbesar Sebagai Price Giver/ Transaksi Terbesar Kategori Transaksi RFO – SPPA Scaling Up Campaign 2024 Negara Terbaik Tahun 2024 di Pasar Website – 22nd Indonesian Best Bank Service Excellence 2025 - Infobank Responder Kategori Transaksi RFQ -Sekunder - Kemenkeu RI SPPA Scaling Up Campaign 2024 - Bursa www.panin.co.id paninbank.official