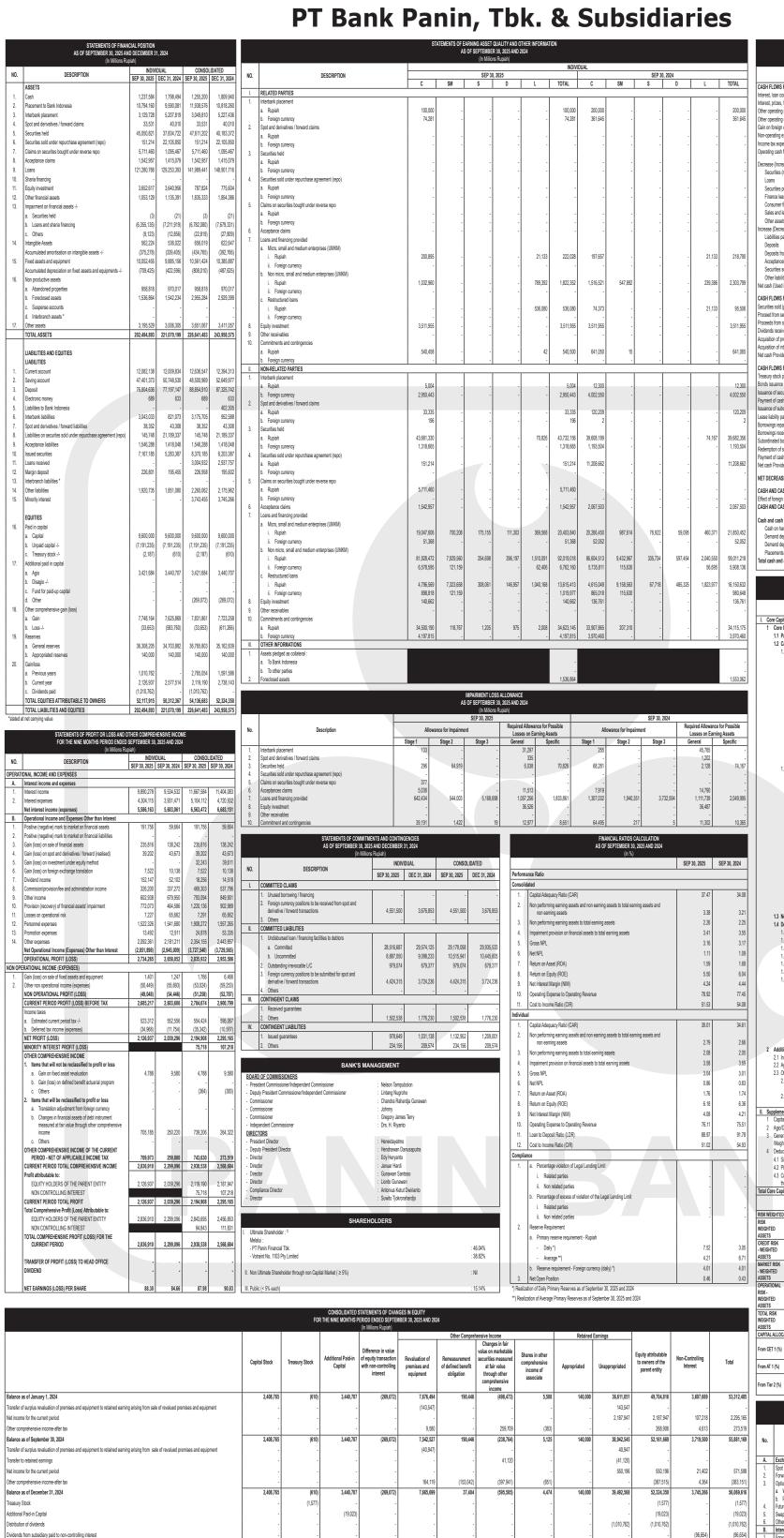


## **CONSOLIDATED FINANCIAL STATEMENTS**



(In Millions F	7-7			CONSOLID	ATED
DESCRIPTION			SEP	30, 2025	SEP 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES				44 507 604	44.040
Interest, loan commissions and fees received				11,597,601	11,216
Interest, prizes, fund commissions and fees paid Other operating revenues received				(5,149,730)	(4,719,
				1,148,529	1,507
Other operating expenses paid				(4,133,794)	(4,333,
Gain on foreign exchange transactions - net				95,733	102
Non-operating expense paid - net				(16,012)	(12,
Income tax expense paid				(553,998)	(592,
Operating cash flows before changes in operating assets and liabilities				2,988,329	3,168
Decrease (Increase) in operating assets					
Securities (measured at fair value through profit or loss)				10,985,338	(1,170,
loans				4,926,123	(1,599,
Securities purchased with agreements to resell				(4,615,993)	4,827
Finance lease receivables				(93,283)	(57,
Consumer financing receivables				64,857	(645,
Sales and lease-back receivables				(22,064)	(20,
Other assets					
				(214,041)	72
Increase (Decrease) in operating liabilities				77.050	
Liabilities payable immediately				77,958	66,
Deposits				(2,377,607)	7,860,
Deposits from other banks				2,103,814	(1,426,
Acceptances payable				362	1,
Securities sold with agreements to repurchase				(21,043,589)	1,158,
Other liabilities				44,617	(44,6
Net cash (Used in) Provided by Operating Activities				(7,175,179)	12,188,
A LANGE CHAIR FROM INVESTIGA A ATTUITIES					
CASH FLOWS FROM INVESTING ACTIVITIES					
Securities sold (purchased) (other than those measured at fair value throught profit of				(21,088,336)	(18,454,
Proceed from securities sold and matured (other than those measured at fair value the	rought profit or loss	)		25,853,406	4,540,
Proceeds from sale of premises and equipment				7,542	19,
Dividends received				49,576	52,
Acquisition of premises and equipment				(163,595)	(255,1
Acquisition of intangible assets				(91,750)	(93,5
Net cash Provided by (Used in) Investing Activities				4,566,843	(14,191,5
CASH FLOWS FROM FINANCING ACTIVITIES					
Treasury stock purchase				(20,600)	
Bonds issuance cost				(19,017)	(2,0
Issuance of securities by parent entity				3,200,000	50,
Payment of cash dividends by subsidiary				(96,709)	
Issuance of subordinated bonds by parent entity				-	50,
Lease liability payment				(72,292)	(74,5
Borrowings repayment by subsidiaries				(1,467,856)	(2,551,5
Borrowings received by subsidiaries				1,535,000	2,750,
Subordinated bonds issuance cost				-	(2,1
Redemption of subordinated bonds				(1,302,000)	(2,400,0
Payment of cash dividends				(1,010,762)	
Net cash Provided by (Used in) Financing Activities				745,764	(2,180,3
NET DECREASE IN CASH AND CASH EQUIVALENTS				(1,862,572)	(4,183,7
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD				17,855,635	16,504,
Effect of foreign exchange rate changes				250.524	(50,0
CASH AND CASH EQUIVALENTS AT END OF PERIOD				16,243,587	12,270,
STATE OF THE STATE				10,270,001	12,210,
Cash and cash equivalents consist of:					
				1,255,200	1,067,
Cash on hand				10.969.576	4,626,
Cash on hand Demand deposits with Bank Indonesia				10,303,370 1	
				612,892	
Demand deposits with Bank Indonesia Demand deposits with other banks					916,
Demand deposits with Bank Indonesia Demand deposits with other banks Placements with Bank Indonesia and other banks				612,892 3,405,919	916, 5,659,
Demand deposits with Bank Indonesia Demand deposits with other banks				612,892	916, 5,659,
Demand deposits with Bank Indonesia Demand deposits with other brains Placements with Bank Indonesia and other banks Total cash and cash equivalents				612,892 3,405,919 16,243,587	916, 5,659,
Demand deposits with Deank Indonesia Demand deposits with other brains Placements with Earlk Indonesia and other banks Total cash and cash equivalents  STATELIEUTS OF CALCULATION OF CAPITAL		COMME	RCIAL BA	612,892 3,405,919 16,243,587	916, 5,659,
Demand deposits with Bank Indonesia Demand deposits with other brains Placements with Bank Indonesia and other banks Total cash and cash equivalents		) COMME	RCIAL BA	612,892 3,405,919 16,243,587	916, 5,659,
Demand deposits with Deank Indonesia Demand deposits with other brains Placements with Earlk Indonesia and other banks Total cash and cash equivalents  STATELIEUTS OF CALCULATION OF CAPITAL	), <b>2025 AND 2024</b> Jupiah)		RCIAL BA	612,892 3,405,919 16,243,587	916, 5,659, <b>12,270</b> ,
Demand deposits with Deank Indonesia Demand deposits with other brains Placements with Earlk Indonesia and other banks Total cash and cash equivalents  STATELIEUTS OF CALCULATION OF CAPITAL	0, 2025 AND 2024 Rupiah) SEP 3	80, 2025		612,892 3,405,919 16,243,587	916, 5,659 12,270,
Demand deposits with Bank Indonesia Demand deposits with other banks Pleasements with other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3 (In Millions F	0, 2025 AND 2024 (upiah) SEP 3 INDIVIDUAL	80, 2025 CONSOL	IDATED	612,892 3,405,919 16,243,587 NK	916, 5,659, 12,270, 30, 2024 CONSOLIDAT
Demand deposits with Bank Indonesia Demand deposits with other banks Placements with Bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 31 (In Millions S	0, 2025 AND 2024 (upiah) SEP 3 INDIVIDUAL 46,734,199	80, 2025 CONSOL	IDATED 2,216,693	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617,
Demand deposits with Bank Indonesia Demand deposits with other banks Demand deposits with other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3  (In Millions S  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1) 1. Core Capital (Tier 1)	0, 2025 AND 2024 Rupiah) SEP 3 INDIVIDUAL 46,734,199 46,734,199	80, 2025 CONSOL 52	IDATED 2,216,693 2,216,693	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617, 49,617,
Demand deposits with Bank Indonesia Demand deposits with Other banks Pleasements with Abank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL  AS OF SEPTEMBER 3 (In Millions F  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1)  1. Core Capital (Tier 1)  1.1 Paid-in Capital (net of Tressury Stock)	0, 2025 AND 2024 Rupiah)  SEP 3  INDIVIDUAL  46,734,199  46,734,199  2,406,577	80, 2025 CONSOL 52 52	IDATED 2,216,693 2,216,693 2,406,577	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 2,408,155	916 5,659 12,270 30, 2024 CONSOLIDAT 49,617, 2,408,
Demand deposits with Benk Indonesia Demand deposits with other banks Demand deposits with other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 31 (In Millions R  COMPONENTS OF CAPITAL  1. Core Capital (Tier f) 1. Paid-in Capital (net of Treasury Stock) 1.2 Capital Additional Reserves	0, 2025 AND 2024 (upiah)  SEP 3 INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703	52 52 52 49	2,216,693 2,216,693 2,406,577 0,863,195	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 2,408,155 46,176,400	916 5,659 12,270 30, 2024 CONSOLIDAT 49,617. 2,408 47,978
Demand deposits with Bank Indonesia Demand deposits with Other banks Demand deposits with other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3I (In Millions B  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1) 1. Paid-in Capital (net of Tressury Stock) 1.2 Capital Additional Reserves 1.2.1 Additional Tier 1	2, 2025 AND 2024 (upiah)  SEP 3 INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703  49,857,013	52 52 49	LIDATED 1,216,693 2,216,693 2,406,577 1,863,195 2,152,561	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 46,176,400 47,943,079	916 5,659 12,270 30, 2024 CONSOLIDAT 49,617, 49,617, 2,408, 47,978, 50,268
Demand deposits with Bank Indonesia Demand deposits with other banks Placements with Bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL  AS OF SEPTEMBER 3 (In Millions F  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1)  1 Core Capital (Components of Capital 1.1 Paich Capital Additional Reserves 1.2 Laddinoal Tier 1 1.2.1.1 Other comprehensive income	0, 2025 AND 2024 (upiah)  SEP 3 INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703	52 52 49	2,216,693 2,216,693 2,406,577 0,863,195	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 2,408,155 46,176,400	916 5,659 12,270 30, 2024 CONSOLIDAT 49,617, 49,617, 2,408, 47,978, 50,268
Demand deposits with Bank Indonesia Demand deposits with Other banks Demand deposits with other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3I (In Millions B  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1) 1. Paid-in Capital (net of Tressury Stock) 1.2 Capital Additional Reserves 1.2.1 Additional Tier 1	2, 2025 AND 2024 (upiah)  SEP 3 INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703  49,857,013	52 52 49	LIDATED 1,216,693 2,216,693 2,406,577 1,863,195 2,152,561	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 46,176,400 47,943,079	916 5,659 12,270 30, 2024 CONSOLIDAT 49,617, 49,617, 2,408, 47,978, 50,268
Demand deposits with Bank Indonesia Demand deposits with Other banks Placements with Bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL  AS OF SEPTEMBER 8 (In Millions F  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1)  1. Core Capital (Common Equity Tier 1 (CET 1)  1.1 Paid-in Capital (net of Tressury Stock)  1.2 Capital Additional Tier 1  1.2.1.1 Other comprehensive income	2, 2025 AND 2024 (upiah)  SEP 3 INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703  49,857,013	52 52 49	LIDATED 1,216,693 2,216,693 2,406,577 1,863,195 2,152,561	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 46,176,400 47,943,079	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617, 49,617, 2,408, 47,978, 50,268,
Demand deposits with Bank Indonesia Demand deposits with other trainis Pleasements with after indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPTAL AS OF SEPTEMBER 3I (In Millios R  COMPONENTS OF CAPTAL  1. Core Capital (Tier 1) 1. Core Capital (Tier 1) 1. Paid-in Capital (net of Treasury Stock) 1.2 capital Additional Reserves 1.2.1 Additional Tier 1 1.2.1.1 Other comprohensive income 1.2.1.1.1 Surplus of the financial statement translation 1.2.1.1.2 Potential brentifs of the charges in financial assets messaward all ir value through other	0, 2025 AND 2024 upiah)  SEP:  INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703  49,857,013  8,000,187	52 52 49	.JDATED 2,216,693 2,216,693 2,406,577 1,863,195 2,152,561 8,091,592	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 46,176,400 47,943,079	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617, 49,617, 2,408, 47,978, 50,268,
Demand deposits with Bank Indonesia Demand deposits with other banks Pleasements with Bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3!  (In Millions S  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1) 1. Paid-in Capital (net of Tressury Stock) 1.2 Capital Additional Reserves 1.2.1.1 Other comprehensive income 1.2.1.1.1 Syruplis of the financial statement translation 1.2.1.1.2 Potential benefits of the changes in financial assist measured at fair value through other comprehensive income	0, 2025 AND 2024 upiah)  SEP: INDIVIDUA: 46,734,199 46,734,199 2,406,577 48,149,703 49,857,013 8,000,187	52 52 49 52 8	JDATED 2,216,693 2,216,693 2,406,577 0,863,195 2,152,561 8,091,592 - 75,951	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 2,408,155 2,408,155 46,176,400 47,943,079 7,798,196	916, 5.659, 12,270, 30, 2024 CONSOLIDAT 49,617, 2,408, 47,978, 50,268, 7,864,
Demand deposits with Bank Indonesia Demand deposits with other trainis Pleasements with after indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPTAL AS OF SEPTEMBER 3I (In Millios R  COMPONENTS OF CAPTAL  1. Core Capital (Tier 1) 1. Core Capital (Tier 1) 1. Paid-in Capital (net of Treasury Stock) 1.2 capital Additional Reserves 1.2.1 Additional Tier 1 1.2.1.1 Other comprohensive income 1.2.1.1.1 Surplus of the financial statement translation 1.2.1.1.2 Potential brentifs of the charges in financial assets messaward all ir value through other	0, 2025 AND 2024 upiah)  SEP:  INDIVIDUAL  46,734,199  46,734,199  2,406,577  48,149,703  49,857,013  8,000,187	52 52 49 52 8	.JDATED 2,216,693 2,216,693 2,406,577 1,863,195 2,152,561 8,091,592	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 46,176,400 47,943,079	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617, 2,408, 47,978, 50,268, 7,884,
Demard deposits with Bank Indonesia Demard deposits with other banks Pleasements will bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL AS OF SEPTEMBER 3!  (In Millions S  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1) 1. Paid-in Capital (net of Tressury Stock) 1.2 Capital Additional Reserves 1.2.1.1 Other competensive income 1.2.1.1.1 Syrulps of the financial statement translation 1.2.1.1.2 Potential benefits of the changes in financial assists measured at fair value through other comprehensive income	2,2025 AND 2024 upah) SEP :  NDIVIDUAL  46,734,199  2,406,577  48,149,703  49,857,013  8,000,187  7,917,670	52 52 52 49 52 8		612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 44,098,435 44,098,435 44,098,435 7,798,196	916, 5,659, 12,270, 30, 2024 CONSOLIDAT 49,617, 2,408, 47,978, 50,268, 7,884,
Demand deposits with Bank Indonesia Demand deposits with other banks Pleasments with Bank Indonesia and other banks Total cash and cash equivalents  STATEMENTS OF CALCULATION OF CAPITAL  AS OF SEPTEMBERS IS (In Millions F  COMPONENTS OF CAPITAL  1. Core Capital (Tier 1)  1 Core Capital (Tier 1)  1.1 Paid-in Capital (net of Treasury Stock)  1.2 Capital Additional Reserves  1.2.1 Additional Reserves  1.2.1.1 Surplus of the firencial statement translation  1.2.1.1 Potencial banks of the stranger of the statement translation  1.2.1.1 Potencial banks of the stranger of the statement translation  1.2.1.1.2 Putplus of the firencial statement translation  1.2.1.2 Putplus of the firencial statement translation  1.2.1.2 Putplus of the firencial statement translation  1.2.1.3 Surplus of the dead seates revealuation	0, 2025 AND 2024 upiah)  SEP: INDIVIDUA: 46,734,199 46,734,199 2,406,577 48,149,703 49,857,013 8,000,187	52 52 52 49 52 8	JDATED 2,216,693 2,216,693 2,406,577 0,863,195 2,152,561 8,091,592 - 75,951	612,892 3,405,919 16,243,587 NK SEP INDIVIDUAL 44,098,435 2,408,155 2,408,155 46,176,400 47,943,079 7,798,196	916,4 5,659,1 <b>12,270</b> ,1

AS OF SEPTEMBER 30, 2025 AND 2024 (In Millons Rupiah)													
COMPONENTS OF CAPITAL						SEP 30, 2025				SEP 30, 2024 INDIVIDUAL CONSOLIDATED			
				INDIVIDUAL CONSOLIE			LIDATED	CONSOLIDATED					
I. Core Capital (Tier 1)				46,734,			2,216,693		8,435	49,617,965			
		on Equity Tier 1	CFT 1)			46,734,			2,216,693		8.435	49.617.965	
		(net of Treasury				2,406,			2,406,577		18,155	2,408,155	
	apital Addition		Jioun,			48,149,			9,863,195		6,400	47,978,526	
	1.2.1 Additional Tier 1					49,857,			2,152,561		13,079	50,268,019	
1.													
		ther comprehensiv				8,000,	18/		8,091,592	1,15	8,196	7,884,767	
		2.1.1.1 Surplus of					-		-		-	-	
	1.3	2.1.1.2 Potential I											
				value through oth	er								
		comprehe	nsive income			82,	517		75,951		-	-	
	1.3	2.1.1.3 Surplus of	fixed assets n	evaluation		7,917,	670		8,015,641	7,79	8,196	7,884,767	
	1.2.1.2 Other capital additional reserves (other disclosed							i i	l				
	re	serves)	,			41,856	826	4	4,060,969	40.14	4.883	42.383.252	
İ		2.1.2.1 Agio				3,421,			3,421,684		10,707	3,440,707	
ì		2.1.2.2 General re	200000			36,308			6,765,803		4,880	35.123.837	
ł		2.1.2.2 General in 2.1.2.3 Previous				30,300,	200			34,00	74,000	1,630,761	
						0.400	-		1,754,292	0.00			
		2.1.2.4 Current ye				2,126,	93/		2,119,190	2,00	9,296	2,187,947	
		2.1.2.5 Funds for	paid-in capital				-		-		-	-	
		2.1.2.6 Others					-		-		-	-	
1.	2.2 Deduction	Tier 1				(1,707,3	310)	(2	2,289,366)	(1,76	6,679)	(2,289,493)	
	1.2.2.1 01	ther comprehensiv	e income				-		-	(33	7,293)	(384,332)	
	1.3	2.2.1.1 Defisit of t	he financial sta	atement translatio	n	l	-		-		- 1		
	. 13	2.2.1.2 Potential I	asses from the	changes in finan	cial	İ			i		- 1	i	
				value through oth									
			nsive income	009 001						(33	7,293)	(384,332)	
	12220	ther capital addition		other disclosed		l				(00	,200)	(304,002)	
		mer capital additio serves)	nul read ves (	Junici UlaulUSEU		(1,707,3	HΜ	,,	2,289,366)	(4.40	9,386)	(1,905,161)	
						(1,/1/,3	10)	(4	,203,300)	(1,42	0,300)	(1,303,101)	
		2.2.2.1 Disagio					-				-	-	
		2.2.2.2 Previous					-		-		-	-	
		2.2.2.3 Current ye				1	-		-		-	-	
	1.3	2.2.2.4 Less differ	rence between	Provision for Ass	et								
		Quality As	sessment and	the allowance for									
		impairmer	nt losses on pri	oductive assets			-		-			-	
	1.3	2.2.2.5 Less differ	rence of fair va	lue adjustment of									
				he Trading Book			-		-			-	
	13	2.2.2.6 Provision											
		non produ		.,		(1,707,3	101	6	2,289,366)	(1.42	9,386)	(1,905,161)	
	- 11	2.2.2.7 Others				(1,101,0	,,,,	-	.,200,000)	(1,12	,,,,,,	(1,000,101)	
12 N	on Controlling						-		989.010		1	967,025	
										// /0			
	eduction Core					(3,822,0	161)	(1	1,042,089)		6,120)	(1,735,741)	
1	4.1 Deffered t	ax calculated					-		(50,493)	(65	3,488)	(725,783)	
	4.2 Goodwill						-		-		-	-	
1.	4.3 Other inta	ngible assets				(186,9	46)		(221,254)	(20	1,377)	(236,076)	
1.	4.4 Investmen	nts in share				(3,635,1	35)		(770,342)	(3,63	1,255)	(773,882)	
1.	4.5 Shortage	of capital on insur	ance subsidiari	ies			-						
	4.6 Securitisa												
		luction core capita											
1/				T4 . II T			-		1		- 1	- 1	
1		acement of funds	in instrument A	Al 1 and/or Her									
		to other bank					-		-		-	-	
		ross-ownership in											
	tra	ansition because o	f the law, gran	ts, or grants will			-		-		-	-	
	1.4.7.3 Ex	cposure of Credit F	Risk because o	of settlement risk -									
	No	on Delivery Versus	Payment				-		-			-	
	1.4.7.4 St	ubsidiaries' exposu	ire because sh	naria transaction		1 1			l				
		any)					-						
2 Additi	2 Additional Core Capital/Additional Tier 1 (AT 1)												
2.1 Instrument which comply with AT 1     2.2 Agio/Disagio					l						-		
							-		1		- 1	1	
2.3 Other deduction core capital							-		-		- 1	-	
1 2	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 transition						I							
		of the law, grants,	or grants will				-		-			-	
	ntal Capital (T				_	1,205,			1,400,912		0,413	1,679,695	
1 Capita	I Instrument in	the form of Stock	or others which	h comply with Tie	2	50,	000		50,000	26	7,000	267,000	
2 Agio/D	)isagio						-		-				
		earning assets (m	ax. 1.25% Cre	edit Risk		l							
	ted Assets)					1,155.	942		1.350.912	1.22	3.413	1,412,695	
110/9.1		ntal capital (Tier 2)				.,,			,,	,,22	,	.,,	
		no cupidi (1101 Z				1					- 1	- 1	
	inking Fund	arteria .	Titler C. T.	.01.16			-		-		-	-	
		ids in instrument A					-		-		-	-	
		in another entity	acquired by the	e transition becau	se o	1							
	e law, grants, o				_		٠		-		-	-	
Total Core Capi	ital and Supple	emental Capital			_	47,940,	141	5	3,617,605	45,58	8,848	51,297,660	
		30, 2025	SEP	30, 2024	Г		Г		30, 2025			30, 2024	
	INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED									ATED IN		CONSOLIDATED	
								RATIO					
RISK					ť		.J.						
WEIGHTED					CF	T 1 Ratio (%)		38.03%	36	.49%	33.48%	32,96%	
ASSETS	112,054,654	131,277,479	117,932,155	135,847,507	الآ	(/0)	M	- CO.NO 70	. "	. re /8	Jul-40 /8	UZ.30 /s	
CREDIT RISK	,,	.0.,611,713	,002,100	100,041,001	1				/	+			
- WEIGHTED					Tio	r 1 Ratio (%)		38.03%	16	49%	33.48%	32.96%	
ASSETS	2,868,525	2,868,525	5,764,030	5,757,148	1 "	(10)		00/80/0	"		TU/0	UE.50/5	
MARKET RISK	z,ono,ozo	2,000,023	Vj. 04,000	3,131,140	-					+		$\vdash$	
- WEIGHTED					Tin	r 2 Ratio (%)		0.98%	0.98%		1.13%	1.12%	
- WEIGHTED   T.955,960   8,946,359   8,016,975   8,949,435				1118	. z nau0 (%)		U.30%	Ι '	-30 /B	1.13%	1.12%		
ODEDATIONAL							Н			+		$\vdash$	
RISK -						pital			1				
WEIGHTED					Ad	equacy		00.000					
ASSETS	122,879,139	143,092,363	131,713,160	150,554,090	Ra	tio (%)		39.01%	37	.47%	34.61%	34.08%	
TOTAL PISK	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,	. ,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	H		Н			+		_	

53,312,485		From Tier	2 (%)	0.98%	0.98%	1.13%	1.12%	surcharge for D-SIB (%)	1.000%	1.000%	1.000%	1.000	
					STATEMENT	S OF FOREIG	N EXCHANGE A	ND DERIVATIVE		RANSACTION			
2,295,165								ns Rupiah)					
273,519					Individual								
55,881,169		No.			Transacti	on		Notional Amount	Ту	pe	Derivatives Receivables an Payables		
-	ļ							Allioulit	Trading	Hedging	Receivables	Payables	
-	-	A.		anged Rate R	elated								
571,598		1.	Spot					2,441,396	2,441,396	-	686	1,46	
(383,151)	-	2.	Forwa					1,778,747	1,778,747	-	17,575	11,42	
1 . ,		J.	Option a. V	1 /ritten									
56,069,616	-			urchased				-	-				
(1,577)		4.	Future					1	-	'			
(19,023)	ı	5.	Swap	•				4,755,673	4,755,673		15,270	25,46	
		6.	Other	5				4,100,010	4,100,010		10,210	20,70	
(1,010,762)	B. Interest Rate Related												
(96,654)	Ì	1.	Forwa	rd					-	- 1	-		
-	ı	2.	Option	1								İ	
2,194,908	-		a. W	/ritten				-	-	-			
				urchased				-	-	-	-		
743,630		3.	Future					-	-	-	-		
57,880,138		4.	Swap					-	-	-	-		
	ļ	5.	Other					-	-	<u> </u>	-		
_	ļ	C.	Other									L	
1	Į		TOTA	L				8,975,816	8,975,816		33,531	38,35	

8.44%

Buffer (%)

0.00% Buffer (%)

29,54%

27.96% 25.08%

2.500%

0.000%

2.500%

24.52%

2.500%

Notes:

1. The financial information as of and for the year ended December 31, 2024, was derived from the consolidated financial statements, which have been audited by Public Accounting.

Firm Lisne Ramon Xenia & Relatin (member (as such term is used in Regulation of the Ministry of Financia Number 186/PMIX (1022) and Regulation of the Financial Services
Authornly Number 64 (2022) of bloothe Southeast Asia Limited, with engagement pattern Forny Almin, CPA supressing an unmodified opinion.

2. This controlled financial statement have been prepared in accordance with the Financial Services Authornly Regulation No. 37 (2014) 08 (3704) 08 (3709) dated December 19, 2019

concerning "Instrusemory and Advisation of Bank's Regort, copy of the OURS Collect Lattle No SSECIAL (2022) dated Line 19, 2020 grapting "Tensperiory Advisation

of Connectional Commental Bank's Report, Financial Services Authornly Regulation PLON, 10 APRICA, VAIAAC 2024 dated, 18, 2022 comparing "Solvention of Previole".

Financial Statements of Issuess or Public Compensed and Bangareau K. Regulation No. VIII. 37 included in the Appendix of the Decree of the Columna of Bangareau K. (currently
OUR) No. IXEX-374.18 (2012) dated June 25, 2012 regarding "Preventation and Disclosure of Issuer or Public Compensior Financial Statement above.



The Best KBMI 3 Bank in Marketing

Balance as of September 30, 2025

PaninBank

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

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







Transaksi Terbesar Sebagai Price Giver/

Responder Kategori Transaksi RFQ -SPPA Scaling Up Campaign 2024 - Bursa

2,408,765



Transaksi Terbesar Kategori Transaksi

RFO - SPPA Scaling Up Campaign 2024

3,421,684

(2,187)



Negara Terbaik Tahun 2024 di Pasar

(269,072)

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

(38,289)

7,632,198



Terbaik Tahun 2024 di Pasar Perdana



Website – 22nd Indonesian Best Bank Service Excellence 2025 - Infobank

140,000

4,110



724 505

54,136,683



19,125

3,743,455





8.49%

0.00%

8.53% 8.40%

0.00% 0.00%

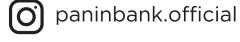
The durines shareholders of IP Pain Transcal Tisk are Gured Guresen, Mulrin Al Guresen, Mulged Koesmo and Tidgin Anesto. The ultimate shareholder of Voltrain No. 1975.

The durines shareholder of IP Pain Transcal Tisk are Gured Guresen, Mulrin Al Guresen, Mulged Koesmo and Tidgin Anesto. The ultimate shareholder of Voltrain No. 1975.

The curbage rates are as of September 20, 2020 (2015) — Rp 1656. September 10, 2020 (1015) — Rp 1656. September 10, 20 Umar as member of the Company's Board of Commissioners. Jakarta, October 27, 2025

PT BANK PANIN Tbk.





www.panin.co.id

