PaninBank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
AS OF SEPTEMBER 30, 2026 AND DECEMBER 31, 2025
(In Millions Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		SEP 30, 2026	DEC 31, 2025	SEP 30, 2026	DEC 31, 2025
	ASSETS				
1.	Cash	1,282,036	1,668,496	1,304,779	1,688,021
2.	Placement to Bank Indonesia	7,343,695	3,855,334	7,796,161	5,251,779
3.	Interbank placement	4,521,038	5,830,621	4,547,297	5,143,744
4.	Spot and derivatives / forward claims	54,300	25,596	54,300	25,596
5.	Securities held	51,246,420	49,947,785	54,406,019	52,377,756
6.	Securites sold under repurchase agreement (repo)	7,608,091	4,256,811	7,608,091	4,256,811
7.	Claims on securites bought under reverse repo	116,454	8,546,644	116,454	8,546,644
8.	Acceptance claims	1,125,525	1,448,444	1,125,525	1,448,444
9.	Loans	120,933,332	123,745,109	142,356,674	144,907,584
10.	Sharia financing	-	-	-	-
11.	Equity investment	3,660,403	3,668,913	791,782	827,455
12.	Other financial assets	1,198,476	1,519,008	1,876,653	2,327,692
13.	Impairment on financial assets -/-				
	a. Securities held	(95)	(3)	(95)	(3)
	b. Loans and sharia financing	(6,326,004)	(6,218,943)	(6,856,017)	(6,639,565)
	c. Other financial assets	(9,901)	(13,967)	(30,235)	(29,700)
14.	Intangible Assets	987,245	980,300	1,080,322	1,076,507
	Accumulated amortisation on intangible assets -/-	(454,403)	(387,094)	(521,617)	(448,385)
15.	Fixed assets and equipment	9,954,413	9,755,978	10,547,670	10,338,507
	Accumulated depreciation on fixed assets and equipments -/-	(544,671)	(248,666)	(674,648)	(351,431)
16.	Non productive assets				
	a. Abandoned properties	946,411	956,403	946,411	956,403
	b. Foreclosed assets	1,594,279	1,597,711	2,910,168	2,931,805
	c. Suspense accounts	-	-	-	-
	d. Interbranch assets *	-	-	-	-
17.	Other assets	2,836,293	2,347,881	3,270,248	2,691,022
	TOTAL ASSETS	**208,073,337**	**213,282,361**	**232,655,942**	**237,326,686**
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	12,317,632	12,597,617	13,545,684	13,337,796
2.	Saving account	46,010,224	47,853,352	47,661,508	49,433,074
3.	Deposit	75,917,351	81,954,534	88,580,181	94,144,775
4.	Electronic money	584	687	584	687
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Interbank liabilities	1,108,080	3,228,293	1,236,534	3,352,724
7.	Spot and derivatives / forward liabilities	57,939	25,922	57,939	25,922
8.	Liabilities on securites sold under repurchase agreement (repo)	7,182,335	4,064,195	7,182,335	4,064,195
9.	Acceptance liabilities	1,127,663	1,450,751	1,127,663	1,450,751
10.	Issued securities	10,417,696	7,169,668	11,300,696	7,917,668
11.	Loans received	-	-	1,840,576	2,402,440
12.	Margin deposit	155,302	176,986	155,471	177,147
13.	Interbranch liabilities *	-	-	-	-
14.	Other liabilities	1,580,389	1,899,707	1,932,362	2,246,494
15.	Minority interest	-	-	3,774,218	3,797,999
	TOTAL LIABILITIES	**155,875,195**	**160,421,712**	**178,395,751**	**182,351,672**
	EQUITIES				
16.	Paid in capital				
	a. Capital	9,600,000	9,600,000	9,600,000	9,600,000
	b. Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
	c. Treasury stock -/-	(1,577)	(1,577)	(1,577)	(1,577)
17.	Additional paid in capital				
	a. Agio	3,427,953	3,427,953	3,427,953	3,427,953
	b. Disagio -/-	-	-	-	-
	c. Fund for paid-up capital	-	-	-	-
	d. Other	-	-	(269,072)	(269,072)
18.	Other comprehensive gain (loss)				
	a. Gain	7,758,906	7,908,076	7,874,905	8,007,333
	b. Loss -/-	(1,706,356)	(33,097)	(1,776,241)	(33,097)
19.	Other equities	-	-	-	-
20.	Reserves				
	a. General reserves	38,012,489	36,332,477	38,497,587	36,790,075
	b. Appropriated reserves	140,000	140,000	140,000	140,000
21.	Gain/loss				
	a. Previous years	1,011,018	1,010,762	2,811,116	2,765,352
	b. Current year	2,157,962	2,678,052	2,157,773	2,750,044
	c. Dividends paid	(1,011,018)	(1,010,762)	(1,011,018)	(1,010,762)
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	**52,198,142**	**52,860,649**	**54,260,191**	**54,975,014**
	TOTAL LIABILITIES AND EQUITIES	**208,073,337**	**213,282,361**	**232,655,942**	**237,326,686**

* stated at net carrying value

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION
AS OF SEPTEMBER 30, 2026 AND 2025
(In Millions Rupiah)

NO.	DESCRIPTION	INDIVIDUAL											
		SEP 30, 2026						SEP 30, 2025					
		C	SM	S	D	L	TOTAL	C	SM	S	D	L	TOTAL
I.	**RELATED PARTIES**												
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	100,000	-	-	-	-	100,000
	b. Foreign currency	483,008	-	-	-	-	483,008	74,281	-	-	-	-	74,281
2.	Spot and derivatives / forward claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities held												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	217,632	-	-	-	-	217,632	200,895	-	-	-	21,133	222,028
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah	1,008,297	-	-	-	789,342	1,797,639	1,032,960	-	-	-	789,392	1,822,352
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	514,947	514,947	-	-	-	-	536,080	536,080
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	3,511,955	-	-	-	-	3,511,955	3,511,955	-	-	-	-	3,511,955
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	1,084,480	-	-	-	91	1,084,571	540,458	-	-	-	42	540,500
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	**OTHER THAN RELATED PARTIES**												
1.	Interbank placement												
	a. Rupiah	410,888	-	-	-	-	410,888	5,004	-	-	-	-	5,004
	b. Foreign currency	3,627,142	-	-	-	-	3,627,142	2,950,443	-	-	-	-	2,950,443
2.	Spot and derivatives / forward claims												
	a. Rupiah	53,875	-	-	-	-	53,875	33,335	-	-	-	-	33,335
	b. Foreign currency	425	-	-	-	-	425	196	-	-	-	-	196
3.	Securities held												
	a. Rupiah	49,801,259	-	-	-	71,157	49,872,416	43,661,330	-	-	-	70,826	43,732,156
	b. Foreign currency	1,374,004	-	-	-	-	1,374,004	1,318,665	-	-	-	-	1,318,665
4.	Securities sold under repurchase agreement (Repo)												
	a. Rupiah	7,608,091	-	-	-	-	7,608,091	151,214	-	-	-	-	151,214
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	116,454	-	-	-	-	116,454	5,711,460	-	-	-	-	5,711,460
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	1,125,525	-	-	-	-	1,125,525	1,542,957	-	-	-	-	1,542,957
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	18,334,159	718,658	77,782	168,063	731,405	20,030,067	19,047,606	700,208	175,155	111,303	369,568	20,403,840
	ii. Foreign currency	51,711	-	-	-	-	51,711	51,368	-	-	-	-	51,368
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah	83,708,192	7,293,711	174,111	133,027	1,060,406	92,369,447	81,928,472	7,929,560	254,698	396,197	1,510,091	92,019,018
	ii. Foreign currency	6,280,073	119,826	-	-	66,937	6,466,836	6,578,595	121,159	-	-	62,406	6,762,160
	c. Restructured loans												
	i. Rupiah	4,600,563	6,738,998	41,438	131,923	708,571	12,221,493	4,796,569	7,323,658	308,061	146,957	1,040,168	13,615,413
	ii. Foreign currency	815,252	119,826	-	-	-	935,078	898,818	121,159	-	-	-	1,019,977
8.	Equity investment	148,448	-	-	-	-	148,448	140,662	-	-	-	-	140,662
9.	Other receivables	22,972	-	-	-	-	22,972	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	36,500,543	42,325	1,118	1,274	2,730	36,547,990	34,500,190	118,767	1,205	975	2,008	34,623,145
	b. Foreign currency	4,044,358	-	-	-	-	4,044,358	4,197,815	-	-	-	-	4,197,815
III.	**OTHER INFORMATIONS**												
1.	Assets pledged as collateral :												
	a. To Bank Indonesia						-						-
	b. To other parties						22,972						-
2.	Foreclosed assets						1,594,279						1,536,864

STATEMENTS OF CASH FLOWS
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026 AND 2025
(In Millions Rupiah)

DESCRIPTION	CONSOLIDATED	
	SEP 30, 2026	SEP 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, loan commissions and fees received	11,777,102	11,597,601
Interest, prizes, fund commissions and fees paid	(4,777,018)	(5,149,730)
Other operating revenues received	737,323	1,148,529
Other operating expenses paid	(4,212,873)	(4,133,794)
Gain on foreign exchange transactions - net	124,539	95,733
Non-operating income received - net	56,514	-
Non-operating expense paid - net	-	(16,012)
Income tax expense paid	(593,013)	(553,998)
Operating cash flows before changes in operating assets and liabilities	3,112,574	2,988,329
Decrease (Increase) in operating assets		
Securities (measured at fair value through profit or loss)	(1,105,898)	10,985,338
Loans	1,710,203	4,926,123
Securities purchased with agreements to resell	8,430,190	(4,615,993)
Finance lease receivables	137,958	(93,283)
Consumer financing receivables	430,978	64,857
Sales and lease-back receivables	52,496	(22,064)
Factoring receivables	2,802	-
Other assets	(46,484)	(214,041)
Increase (Decrease) in operating liabilities		
Liabilities payable immediately	64,583	77,958
Deposits	(7,128,271)	(2,377,607)
Deposits from other banks	(1,981,190)	2,103,814
Acceptances payable	(169)	362
Securities sold with agreements to repurchase	3,118,140	(21,043,589)
Other liabilities	(159,241)	44,617
Net cash Provided by (Used in) Operating Activities	6,638,671	(7,175,179)
CASH FLOWS FROM INVESTING ACTIVITIES		
Securities purchased (other than those measured at fair value throught profit or loss)	(20,132,743)	(21,088,336)
Proceed from securities sold and matured (other than those measured at fair value throught profit or loss)	13,437,197	25,853,406
Proceeds from sale of investment in shares	748	-
Proceeds from sale of premises and equipment	8,594	7,542
Dividends received	66,557	49,576
Acquisition of premises and equipment and right-of-use assets	(271,551)	(163,595)
Acquisition of intangible assets	(40,839)	(91,750)
Net cash (Used in) Provided by Investing Activities	(6,932,037)	4,566,843
CASH FLOWS FROM FINANCING ACTIVITIES		
Purchase of treasury stock	-	(20,600)
Bonds issuance cost	(23,634)	(19,017)
Issuance of securities by parent entity	3,212,000	3,200,000
Dividends payment by subsidiary to non-controlling interests	(96,654)	(96,709)
Issuance of subordinated bonds by parent entity	50,000	-
Lease liability payment	(58,150)	(72,292)
Borrowings repayment by subsidiaries	(1,931,442)	(1,467,856)
Borrowings received by subsidiaries	1,369,698	1,535,000
Subordinated bonds issuance cost	(902)	-
Redemption of subordinated bonds	-	(1,302,000)
Payment of cash dividends	(1,010,146)	(1,010,762)
Net cash Provided by Financing Activities	1,510,770	745,764
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**1,217,404**	**(1,862,572)**
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**12,083,544**	**17,855,635**
Effect of foreign exchange rate changes	347,290	250,524
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**13,648,238**	**16,243,587**
Cash and cash equivalents consist of:		
Cash on hand	1,304,779	1,255,200
Demand deposits with Bank Indonesia	7,792,345	10,969,576
Demand deposits with other banks	1,158,367	612,892
Placements with Bank Indonesia and other banks	3,392,747	3,405,919
Total cash and cash equivalents	**13,648,238**	**16,243,587**

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026 AND 2025
(In Millions Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		SEP 30, 2026	SEP 30, 2025	SEP 30, 2026	SEP 30, 2025
	OPERATIONAL INCOME AND EXPENSES				
A.	**Interest income and expenses/Yield**				
1.	Interest income/Yield	9,814,112	9,890,278	11,628,284	11,667,584
2.	Interest expenses/Yield	3,994,545	4,304,115	4,805,690	5,104,112
	Net interest income (expenses)/Net Yield	**5,819,567**	**5,586,163**	**6,822,594**	**6,563,472**
B.	**Other Operational Income and Expenses**				
1.	Positive (negative) mark to market on financial assets	(119,770)	191,756	(119,770)	191,756
2.	Positive (negative) mark to market on financial liabilities	-	-	-	-
3.	Gain (loss) on sale of financial assets	129,222	235,816	129,267	235,816
4.	Gain (loss) on spot and derivatives / forward (realised)	69,740	39,202	69,731	39,202
5.	Gain (loss) on investment under equity method	-	-	24,824	32,243
6.	Gain (loss) on foreign exchange translation	4,673	7,522	5,290	7,522
7.	Dividend income	169,148	152,147	14,377	18,256
8.	Commision/provision/fee and administration income	256,075	326,200	405,635	469,303
9.	Other income	479,555	602,938	656,801	793,094
10.	Provision (recovery) of financial assets' impairment	374,753	772,073	753,272	1,220,136
11.	Losses on operational risk	18,535	7,227	18,601	7,291
12.	Personnel expenses	1,472,684	1,522,326	1,888,266	1,908,272
13.	Promotion expenses	17,397	13,492	24,354	24,878
14.	Other expenses	2,213,023	2,092,361	2,474,618	2,354,155
	Other Operational Income (Expenses)	**(3,107,749)**	**(2,851,898)**	**(3,972,956)**	**(3,727,540)**
	OPERATIONAL PROFIT (LOSS)	**2,711,818**	**2,734,265**	**2,849,638**	**2,835,932**
	NON OPERATIONAL INCOME (EXPENSES)				
1.	Gain (loss) on sale of fixed assets and equipment	(923)	1,401	4,381	1,766
2.	Other non operational income	16,733	11,086	16,641	24,718
3.	Other non operational expenses	(6,216)	(61,535)	(9,357)	(77,742)
	NON OPERATIONAL PROFIT (LOSS)	**9,594**	**(49,048)**	**11,665**	**(51,258)**
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	**2,721,412**	**2,685,217**	**2,861,303**	**2,784,674**
	Income taxes				
	a. Estimated current period tax -/-	587,781	523,312	648,661	554,424
	b. Deferred tax income (expenses)	24,331	(34,968)	42,393	(35,342)
	NET PROFIT (LOSS)	**2,157,962**	**2,126,937**	**2,255,035**	**2,194,908**
	MINORITY INTEREST PROFIT (LOSS)			**97,262**	**75,718**
	OTHER COMPREHENSIVE INCOME				
	1. Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	1,351	4,788	1,350	4,788
	b. Gain (loss) on defined benefit actuarial program	-	-	4,428	-
	c. Others	-	-	211	(364)
	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 at fair value through other comprehensive income	(1,810,802)	705,185	(1,891,956)	739,206
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX	**(1,809,451)**	**709,973**	**(1,885,967)**	**743,630**
	CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT (LOSS)	**348,511**	**2,836,910**	**369,068**	**2,938,538**
	Net Profit (Loss) for the current period attributable to:				
	EQUITY HOLDERS OF THE PARENT ENTITY	2,157,962	2,126,937	2,157,773	2,119,190
	NON CONTROLLING INTEREST			97,262	75,718
	CURRENT PERIOD TOTAL PROFIT (LOSS)	**2,157,962**	**2,126,937**	**2,255,035**	**2,194,908**
	Total Comprehensive Profit (Loss) for the current period attributable to:				
	EQUITY HOLDERS OF THE PARENT ENTITY	348,511	2,836,910	296,195	2,843,695
	NON CONTROLLING INTEREST			72,873	94,843
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD	**348,511**	**2,836,910**	**369,068**	**2,938,538**
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	NET EARNINGS (LOSS) PER SHARE	**89.65**	**88.35**	**89.64**	**88.03**

IMPAIRMENT LOSS ALLOWANCE
AS OF SEPTEMBER 30, 2026 AND 2025
(In Millions Rupiah)

NO.	DESCRIPTION	SEP 30, 2026					SEP 30, 2025				
		Allowance for Impairment			Calculated Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculated Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	479	-	-	45,210	-	133	-	-	31,297	-
2.	Spot and derivatives / forward claims	-	-	-	543	-	-	-	-	335	-
3.	Securities held	515	65,714	-	8,440	71,157	296	64,919	-	6,038	70,826
4.	Securities sold under repurchase agreement (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	90	-	-	-	-	377	-	-	-	-
6.	Acceptances claims	5,238	-	-	7,874	-	5,036	-	-	11,513	-
7.	Loans and financing provided	707,235	939,241	4,679,528	1,060,432	1,547,811	642,434	544,003	5,168,698	1,057,256	1,833,861
8.	Equity investment	-	-	-	36,604	-	-	-	-	36,526	-
9.	Other receivables	2	-	-	230	-	-	-	-	-	-
10.	Commitment and contingencies	40,388	109	137	12,383	5,741	39,191	1,422	19	12,977	8,651

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF SEPTEMBER 30, 2026 AND DECEMBER 31, 2025
(In Millions Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		SEP 30, 2026	DEC 31, 2025	SEP 30, 2026	DEC 31, 2025
I.	**COMMITTED CLAIMS**				
	1. Unused borrowing / financing	-	-	-	-
	2. Foreign currency positions to be received from spot and derivative / forward transactions	6,555,625	4,087,810	6,555,625	4,087,810
	3. Others	-	-	-	-
II.	**COMMITTED LIABILITIES**				
	1. Undisbursed loan / financing facilities to debtors				
	a. Committed	29,635,166	29,522,492	30,032,018	30,328,807
	b. Uncommitted	10,071,000	8,425,494	12,299,773	10,112,564
	2. Outstanding irrevocable L/C	720,848	649,369	720,848	649,369
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	6,338,608	4,110,885	6,338,608	4,110,885
	4. Others	-	-	-	-
III.	**CONTINGENT CLAIMS**				
	1. Received guarantees	-	-	-	-
	2. Others	1,473,477	1,469,465	1,473,477	1,469,465
IV.	**CONTINGENT LIABILITIES**				
	1. Issued guarantees	1,249,905	1,167,715	1,645,523	1,407,643
	2. Others	225,504	233,618	225,504	233,618

BANK'S MANAGEMENT

BOARD OF COMMISSIONERS

- President Commissioner/Independent Commissioner : Nelson Tampubolon
- Deputy President Commissioner/Independent Commissioner : Lintang Nugroho
- Commissioner : Chandra Raharidja Gunawan
- Commissioner : Johnny
- Commissioner : Munadi Umar
- Independent Commissioner : Drs. H. Riyanto

DIRECTORS

- President Director : Herwidayatmo
- Deputy President Director : Hendrawan Danusaputra
- Director : Edy Heryanto
- Director : Januar Hardi
- Director : Gunawan Santoso
- Director : Lionto Gunawan
- Compliance Director : Antonius Ketut Dwirianto
- Director : Suwito Tjokroraharjo
- Director : Sugiono Sutanto Janis

SHAREHOLDERS

I. Ultimate Shareholder : 3)
Through :
- PT Panin Financial Tbk. : 46.04%
- Votraint No. 1103 Pty Limited : 38.82%

II. Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil

III. Public (< 5% each) : 15.14%

FINANCIAL RATIOS CALCULATION
AS OF SEPTEMBER 30, 2026 AND 2025
(in %)

		SEP 30, 2026	SEP 30, 2025
Performance Ratio			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	36.65	37.45
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3.14	3.38
3.	Non performing earning assets to total earning assets	2.09	2.26
4.	Impairment provision on financial assets to total earning assets	3.30	3.41
5.	Gross NPL	3.04	3.16
6.	Net NPL	1.13	1.11
7.	Low Quality Credit (KKR)	9.63	10.56
8.	Return on Asset (ROA)	1.61	1.59
9.	Return on Equity (ROE)	5.64	5.50
10.	Net Interest Margin (NIM)	4.39	4.24
11.	Operating Expense to Operating Revenue	77.76	78.92
12.	Cost to Income Ratio (CIR)	55.20	51.53
Individual			
1.	Capital Adequacy Ratio (CAR)	38.42	39.01
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.45	2.79
3.	Non performing earning assets to total earning assets	1.73	2.08
4.	Impairment provision on financial assets to total earning assets	3.40	3.58
5.	Gross NPL	2.65	3.04
6.	Net NPL	0.69	0.86
7.	Low Quality Credit (KKR)	13.40	14.51
8.	Return on Asset (ROA)	1.77	1.76
9.	Return on Equity (ROE)	6.29	6.18
10.	Net Interest Margin (NIM)	4.27	4.08
11.	Operating Expense to Operating Revenue	74.90	76.11
12.	Cost to Income Ratio (CIR)	54.79	51.02
13.	Loan to Deposit Ratio (LDR)	90.06	88.97
Compliance			
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 *)	5.18	7.52
	- Average **)	5.92	4.21
	b. Reserve requirement - Foreign currency		
	- Daily *)	4.01	4.01
	- Average **)	4.01	4.01
3.	Net Open Position	0.37	0.46

*) Realization of Daily Primary Reserves as of September 30, 2026 and 2025
**) Realization of Average Primary Reserves as of September 30, 2026 and 2025

CAPITAL ADEQUACY RATIO (CAR)
AS OF SEPTEMBER 30, 2026 AND 2025
(In Millions Rupiah)

COMPONENTS OF CAPITAL	SEP 30, 2026		SEP 30, 2025	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
I. Core Capital (Tier 1)	**45,581,405**	**50,984,379**	**46,734,199**	**52,216,693**
1 CET 1	**45,581,405**	**50,984,379**	**46,734,199**	**52,216,693**
1.1 Paid-in Capital (after deducting Treasury Stock)	**2,407,187**	**2,407,187**	**2,406,577**	**2,406,577**
1.2 Capital Additional Reserves	**47,625,287**	**49,295,161**	**48,149,703**	**49,863,195**
1.2.1 Additional Tier 1	51,700,751	54,082,414	49,857,013	52,152,561
1.2.1.1 Other comprehensive income	8,102,346	8,199,001	8,000,187	8,091,592
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	-	-	82,517	75,951
1.2.1.1.3 Surplus of fixed assets revaluation	8,102,346	8,199,001	7,917,670	8,015,641
1.2.1.2 Other capital additional reserves (other disclosed reserves)	43,598,405	45,883,413	41,856,826	44,060,969
1.2.1.2.1 Agio from CET 1 instruments	3,427,953	3,427,953	3,421,684	3,421,684
1.2.1.2.2 General reserves	38,012,490	38,497,587	36,308,205	36,765,803
1.2.1.2.3 Previous year profit	-	1,800,100	-	1,754,292
1.2.1.2.4 Current year profit	2,157,962	2,157,773	2,126,937	2,119,190
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Tier 1	(4,075,464)	(4,787,253)	(1,707,310)	(2,289,366)
1.2.2.1 Other comprehensive income	(2,133,938)	(2,192,313)	-	-
1.2.2.1.1 Deficit 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	(2,133,938)	(2,192,313)	-	-
1.2.2.2 Other capital additional reserves (other disclosed reserves)	(1,941,526)	(2,594,940)	(1,707,310)	(2,289,366)
1.2.2.2.1 Disagio from CET 1 instruments	-	-	-	-
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	(1,941,526)	(2,594,940)	(1,707,310)	(2,289,366)
1.2.2.2.7 Others	-	-	-	-
1.3 Non Controlling Interest	**-**	**986,669**	**-**	**989,010**
1.4 Deduction Core Capital	**(4,451,069)**	**(1,704,638)**	**(3,822,061)**	**(1,042,089)**
1.4.1 Deffered tax calculated	(274,556)	(370,882)	-	(50,493)
1.4.2 Other intangible assets	(532,842)	(558,706)	(186,946)	(221,254)
1.4.3 Investments in shares	(3,643,671)	(775,050)	(3,635,135)	(770,342)
1.4.4 Shortage of capital on insurance subsidiaries	-	-	-	-
1.4.5 Securitisation exposure	-	-	-	-
1.4.6 Other deduction core capital	-	-	-	-
1.4.6.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
1.4.6.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
1.4.6.3 Subsidiaries' exposure because sharia transaction (if any)	-	-	-	-
2 Additional Core Capital/Additional Tier 1 (AT 1)	**-**	**-**	**-**	**-**
2.1 Instrument which comply with AT 1	-	-	-	-
2.2 Agio from Additional Tier 1 capital instruments	-	-	-	-
2.3 Disagio from Additional Tier 1 capital instruments	-	-	-	-
2.4 Other deduction core capital	-	-	-	-
2.4.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
2.4.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
II. **Supplemental Capital (Tier 2)**	**1,270,049**	**1,478,401**	**1,205,942**	**1,400,912**
**1 Capital Instrument in