

Panin Bank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries



STATEMENTS OF FINANCIAL POSITION AS OF MARCH 31, 2020 AND DECEMBER 31, 2019 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		MAR 31, 2020	DEC 31, 2019	MAR 31, 2020	DEC 31, 2019
ASSETS					
1.	Cash	1,411,829	1,317,625	1,427,902	1,338,683
2.	Placement to Bank Indonesia	9,253,888	8,629,958	10,035,553	9,758,643
3.	Interbank placement	3,933,981	1,440,479	3,731,336	3,892,405
4.	Spot and derivatives claims	283,761	37,693	283,761	37,693
5.	Securities	2,250,289	3,698,311	2,243,156	3,688,136
a.	Measured at fair value through profit or loss	1,653,339	2,957,390	1,591,698	2,195,914
b.	Measured at fair value through other comprehensive income	8,561,249	8,457,287	9,446,738	9,265,783
6.	Securities sold under repurchase agreement (repo)	-	-	3,145,687	-
7.	Claims on securities bought under reverse repo	14,432,745	11,682,078	14,432,745	11,682,078
8.	Acceptance claims	2,121,420	2,577,543	2,121,420	2,577,543
9.	Loans	131,705,526	132,491,854	150,579,774	151,478,723
a.	Measured at fair value through profit or loss	2,301,776	2,302,401	681,480	753,830
b.	Measured at fair value through other comprehensive income	-	-	-	-
c.	Measured at amortized cost	-	-	-	-
d.	Sharia financing	-	-	-	-
10.	Equity investment	-	-	-	-
11.	Impairment on financial assets -/	-	-	-	-
a.	Securities	(1)	(23,501)	(23,500)	(23,500)
b.	Loans	(6,044,289)	(3,716,327)	(6,903,192)	(4,170,948)
c.	Others	(2,778)	(825)	(32,533)	(28,188)
12.	Intangible Assets	278,117	278,117	334,864	333,332
13.	Accumulated amortisation on intangible assets -/	(228,973)	(225,178)	(261,831)	(255,821)
14.	Fixed assets and equipment	10,270,672	10,160,735	10,740,097	10,555,235
15.	Accumulated depreciation on fixed assets and equipment -/	(250,944)	(158,771)	(291,165)	(192,585)
16.	Non-current assets	173,118	174,157	173,118	174,157
a.	Abandoned properties	1,373,192	1,145,700	2,091,425	1,981,849
b.	Foreclosed assets	-	-	-	-
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets *	-	-	-	-
i.	Conducting operational activities in Indonesia	4	-	4	-
ii.	Conducting operational activities outside Indonesia	-	-	-	-
17.	Impairment on Non Financial Assets -/	-	-	-	-
a.	Leasing	-	-	709,256	758,874
b.	Deferred tax assets	52,527	-	95,864	31,552
c.	Other assets	1,981,910	1,846,734	2,476,314	2,348,455
TOTAL ASSETS		185,132,328	190,252,348	205,684,485	211,287,370
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	10,981,396	9,754,498	11,159,501	9,913,432
2.	Saving account	40,303,680	38,468,037	40,622,941	38,904,163
3.	Time deposit	76,249,603	74,526,411	84,136,694	82,585,825
4.	Revenue sharing investment	-	-	-	-
5.	Liabilities to Bank Indonesia	1,161,901	3,512,664	1,573,651	3,865,404
6.	Interbank liabilities	278,650	37,988	278,650	37,988
7.	Spot and derivatives liabilities	-	-	-	-
8.	Liabilities on securities sold under repurchase agreement (Repo)	-	-	4,910,465	-
9.	Acceptance (Liabilities)	2,126,022	2,583,493	2,126,022	2,583,493
10.	Issued securities	9,604,151	9,601,805	11,500,689	11,493,797
11.	Loans received	3,765,988	4,617,918	8,355,463	9,429,982
12.	Margin deposit	230,564	207,018	230,660	207,121
13.	Interbranch liabilities *	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	6,789	-
15.	Other liabilities	2,745,614	2,372,086	3,221,747	2,913,986
16.	Profit sharing investment	-	-	-	-
TOTAL LIABILITIES		147,466,329	150,599,172	163,217,828	166,945,656
EQUITIES					
17.	Paid in capital	9,600,000	9,600,000	9,600,000	9,600,000
a.	Liquid capital -/	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
c.	Treasury stock -/	(610)	-	(610)	-
18.	Additional paid in capital	3,440,707	3,444,330	3,440,707	3,444,330
a.	Agio	-	-	-	-
b.	Diaggo -/	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Fund for paid-up capital	-	-	-	-
e.	Other	-	-	(141,474)	(141,474)
19.	Other comprehensive gain (loss)	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets measured at fair value through other comprehensive income	58,248	102,199	56,596	100,540
c.	Effective portion of cash flow hedge	-	-	-	-
d.	Difference in fixed asset revaluation	7,764,638	7,765,288	7,825,007	7,826,576
e.	Portion of other comprehensive income from associates	-	-	1,259	1,031
f.	Gain (loss) on defined benefit actuarial program	173,059	173,059	165,354	165,354
g.	Income tax of other comprehensive income	(306,810)	(319,073)	(305,132)	(317,393)
h.	Others	-	-	-	-
20.	Difference in quasi-reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other Equity	-	-	-	-
23.	Reserves	22,874,085	22,873,435	23,224,737	23,224,092
a.	General reserves	140,000	140,000	140,000	140,000
b.	Appropriated reserves	-	-	-	-
c.	Gain/loss	421,546	-	1,860,043	1,205,494
d.	Current year	692,401	3,065,173	694,291	3,316,941
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		37,866,629	39,653,176	39,309,543	41,374,558
25.	Non controlling interest	3,107,914	3,087,154	3,087,154	3,087,154
TOTAL EQUITIES		37,866,629	39,653,176	42,497,457	44,461,714
TOTAL LIABILITIES AND EQUITIES		185,132,328	190,252,348	205,684,485	211,287,370

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF MARCH 31, 2020 AND 2019 (In Millions Rupiah)												
No.	DESCRIPTION	MAR 31, 2020					MAR 31, 2019					
		C	SM	S	D	L	Total	C	SM	S	D	L
I. RELATED PARTIES												
1.	Interbank placement	200,000	-	-	-	-	200,000	-	-	-	-	200,000
a.	Rupiah	77,204	-	-	-	-	77,204	-	-	-	-	77,204
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivatives claims	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	98,844	-	-	-	-	98,844	-	-	-	-	136,170
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	231,320	-	-	-	21,254	252,574	-	-	-	-	11,887
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)	1,271,883	-	-	-	26	1,271,909	-	-	-	-	1,537,210
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
8.	Loans on property	386,596	-	-	-	-	386,596	-	-	-	-	477,377
9.	Equity investment	2,300,986	-	-	-	-	2,300,986	-	-	-	-	2,310,043
10.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-
11.	Other receivables	-	-	-	-	-	-	-	-	-	-	-
a.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-
b.	Rupiah	711,395	-	-	-	-	711,395	-	-	-	-	790,007
c.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1.	Interbank placement	408,555	-	-	-	-	408,555	-	-	-	-	211,211
a.	Rupiah	3,229,222	-	-	-	-	3,229,222	-	-	-	-	2,932,314
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivatives claims	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	51	-	-	-	-	51	-	-	-	-	275
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	9,702,374	-	-	-	-	9,702,374	-	-	-	-	2,774,511
a.	Rupiah	2,661,071	-	-	-	-	2,661,071	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	14,432,745	-	-	-	-	14,432,745	-	-	-	-	13,380,666
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	2,121,420	-	-	-	-	2,121,420	-	-	-	-	2,488,805
7.	Loans	25,904,637	2,246,828	247,195	275,732	1,270,982	29,546,364	29,286,205	1,632,873	126,269	161,161	1,286,093
a.	Micro, small and medium enterprises (UMKM)	63,204	13,693	-	-	70,044	76,897	70,044	-	-	-	70,044
i.	Rupiah	84,034,380	4,468,678	185,278	192,901	1,607,252	90,488,489	83,957,223	2,927,795	88,858	227,138	89,361,152
ii.	Foreign currency	9,540,919	4,999,374	-	-	10,700,293	13,504,590	-	-	-	-	13,504,590
c.	Restructured loans	4,342,573	2,306,025	242,002	168,573	835,343	7,894,516	4,839,943	1,001,397	69,903	162,698	975,480
i.	Rupiah	815,888	244,104	-	-	1,059,						