PaninBank

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,520,717
2.	Placement to Bank Indonesia	6,266,768
3.	Interbank placement	7,810,069
4.	Spot and derivatives / forwards claims	3,619
5.	Marketable securities	33,859,850
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	7,827,952
8.	Acceptance receivables	2,333,789
9.	Loans	110,249,760
10.	Sharia financing	-
11.	Investment	3,654,924
12.	Other financial assets	1,234,326
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	40
	b. Loans and sharia financing	5,816,280
	c. Others	10,673
14.	Intangible assets	365,764
	Accumulated amortisation on intangible assets -/-	255,729
15.	Fixed assets and equipment	10,720,127
	Accumulated depreciation on fixed assets and equipment -/-	458,076
16.	Non earning asset	
	a. Idle properties	210,281
	b. Foreclosed assets	1,492,968
	c. Suspense accounts	-
	d. Interbranch assets	14
17.	Other assets	1,399,288
TOTAL ASSETS		**182,409,418**

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STATEMENTS OF FINANCIAL POSITIONS
January 31, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,547,514
2.	Saving account	47,979,734
3.	Time deposit	66,250,216
4.	E - money	30
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	51,119
7.	Spot and derivaties / forwards liabilities	4,252
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,337,132
10.	Marketable securities issued	3,994,611
11.	Borrowings	3,792,010
12.	Security deposits	208,082
13.	Interbranch liabilities	-
14.	Other liabilities	2,385,397
	TOTAL LIABILITIES	**138,550,097**
	EQUITIES	
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	610
16.	Additional paid-up capital	
	a. Agio	3,440,707
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	8,157,944
	b. Loss -/-	56,367
18.	Reserves	
	a. General reserves	27,103,077
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,502,866
	b. Current year	162,939
	c. Dividends paid -/-	-
	TOTAL EQUITIES	**43,859,321**
	TOTAL LIABILITIES AND EQUITIES	**182,409,418**

PaninBank

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
January 31, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	**Interest income**	1,542,164
2.	**Interest expenses**	821,552
	Net interest income (expenses)	**720,612**
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(28,547)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	24,645
4.	Gain (loss) from spot and derivative transaction (realised)	5,043
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	295
7.	Dividend	-
8.	Commissions/provision/fees and administrative	27,478
9.	Other income	104,359
10.	Impairment losses on financial assets	291,091
11.	Losses related to operational risk	555
12.	Salaries and employee benefits	147,979
13.	Promotion expenses	2,558
14.	Other expenses	202,849
	Other Operational Income (Expenses)	**(511,759)**
	OPERATIONAL PROFIT (LOSS)	**208,853**
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	-
2.	Other non operating income (expenses)	528
	NON OPERATIONAL PROFIT (LOSS)	**528**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**209,381**
	Income taxes	
	a. Income tax expenses -/-	56,592
	b. Deferred tax expenses (income)	10,150
	CURRENT YEAR NET PROFIT (LOSS)	**162,939**
OTHER COMPREHENSIVE INCOME		
1	**Items that will not be reclassified to profit or loss**	
	a. Gain on fixed asset revaluation	-
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	**Items that will be reclassified to profit or loss**	
	a. Gain (loss) from adjustment of financial statements translation	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(179,367)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	**(179,367)**
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		**(16,428)**
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

PaninBank

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
January 31, 2022 (Unaudited)
In Millions Rupiah

No.		ACCOUNTS	2022
I.	**COMMITMENT RECEIVABLES**		
	1.	Unused borrowing facilities	-
	2.	Outstanding buying of spot and derivative / forward contract	4,093,294
	3.	Others	-
II.	**COMMITMENT PAYABLES**		
	1.	Unused loans facilities granted to debtors	
		a. Committed	27,180,795
		b. Uncommitted	7,745,256
	2.	Outstanding irrevocable L/C	1,117,301
	3.	Outstanding selling of spot and derivative / forward contract	4,093,427
	4.	Others	-
III.	**CONTINGENT RECEIVABLES**		
	1.	Guarantees received	-
	2.	Others	1,380,383
IV.	**CONTINGENT PAYABLES**		
	1.	Guarantees issued	977,208
	2.	Others	508,344