PaninBank

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

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,433,954
2.	Placement to Bank Indonesia	4,767,608
3.	Interbank placement	8,060,708
4.	Spot and derivatives / forwards claims	8,001
5.	Marketable securities	34,133,324
6.	Securities sold under repurchase agreements (repo)	1,481,985
7.	Securities purchased under resale agreements (reverse repo)	6,680,759
8.	Acceptance receivables	1,093,659
9.	Loans	113,047,508
10.	Sharia financing	-
11.	Investment	3,668,877
12.	Other financial assets	1,009,317
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	49
	b. Loans and sharia financing	5,543,765
	c. Others	8,495
14.	Intangible assets	382,203
	Accumulated amortisation on intangible assets -/-	257,953
15.	Fixed assets and equipment	10,826,358
	Accumulated depreciation on fixed assets and equipment -/-	579,227
16.	Non earning asset	
	a. Idle properties	208,877
	b. Foreclosed assets	1,629,807
	c. Suspense accounts	-
	d. Interbranch assets	33
17.	Other assets	2,610,764
TOTAL ASSETS		**184,654,253**

PaninBank

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

No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,581,287
2.	Saving account	49,770,759
3.	Time deposit	65,621,136
4.	E - money	32
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	622,026
7.	Spot and derivaties / forwards liabilities	9,730
8.	Securities sold under repurchase agreements (repo)	1,336,814
9.	Acceptance payables	1,095,266
10.	Marketable securities issued	7,789,410
11.	Borrowings	-
12.	Security deposits	179,510
13.	Interbranch liabilities	-
14.	Other liabilities	1,835,641
	TOTAL LIABILITIES	**139,841,611**
	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	8,308,834
	b. Loss -/-	366,129
18.	Reserves	
	a. General reserves	27,169,609
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,568,245
	b. Current year	1,143,221
	c. Dividends paid -/-	-
	TOTAL EQUITIES	**44,812,642**
	TOTAL LIABILITIES AND EQUITIES	**184,654,253**

PaninBank

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

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	**Interest income**	4,935,328
2.	**Interest expenses**	1,339,713
	Net interest income (expenses)	**3,595,615**
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(184,282)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	136,671
4.	Gain (loss) from spot and derivative transaction (realised)	23,394
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	1,864
7.	Dividend	-
8.	Commissions/provision/fees and administrative	141,350
9.	Other income	592,428
10.	Impairment losses on financial assets	1,093,867
11.	Losses related to operational risk	1,413
12.	Salaries and employee benefits	736,460
13.	Promotion expenses	9,432
14.	Other expenses	1,011,993
	Other Operational Income (Expenses)	**(2,141,740)**
	OPERATIONAL PROFIT (LOSS)	**1,453,875**
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	18,743
2.	Other non operating income (expenses)	(7,678)
	NON OPERATIONAL PROFIT (LOSS)	**11,065**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**1,464,940**
	Income taxes	
	a. Income tax expenses -/-	376,341
	b. Deferred tax expenses (income)	54,622
	CURRENT YEAR NET PROFIT (LOSS)	**1,143,221**
OTHER COMPREHENSIVE INCOME		
1	**Items that will not be reclassified to profit or loss**	
	a. Gain on fixed asset revaluation	5,726
	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	(697,803)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	**(692,077)**
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		**451,144**
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

PaninBank

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
May 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	2,502,523
	3.	Others	-
II.	**COMMITMENT PAYABLES**		
	1.	Unused loans facilities granted to debtors	
		a. Committed	28,422,590
		b. Uncommitted	7,108,173
	2.	Outstanding irrevocable L/C	1,352,968
	3.	Outstanding selling of spot and derivative / forward contract	2,455,134
	4.	Others	-
III.	**CONTINGENT RECEIVABLES**		
	1.	Guarantees received	-
	2.	Others	1,411,241
IV.	**CONTINGENT PAYABLES**		
	1.	Guarantees issued	980,133
	2.	Others	517,787