



PaninBank

Laporan Keuangan Konsolidasian PT Bank Panin, Tbk. & Entitas Anak

| LAPORAN POSI KEUANGAN PER 30 JUNI 2022 DAN 31 DESEMBER 2021 (Dalam Jutaan Rupiah) | | | | | |
|---|--|--------------------|--------------------|--------------------|--------------------|
| No. | POS-POS | INDIVIDUAL | | KONSOLIDASIAN | |
| | | 30 JUNI 2022 | 31 DES 2021 | 30 JUNI 2022 | 31 DES 2021 |
| A | ASET | | | | |
| 1. | Kas | 1.213.661 | 1.728.075 | 1.229.543 | 1.740.383 |
| 2. | Penempatan pada Bank Indonesia | 8.209.631 | 4.506.121 | 8.811.766 | 6.591.501 |
| 3. | Penempatan pada bank lain | 4.824.982 | 9.422.778 | 4.837.385 | 5.434.375 |
| 4. | Tagihan spot dan derivatif / forward | 30.560 | 5.567 | 30.560 | 5.567 |
| 5. | Surat berharga yang dimiliki | 35.622.656 | 26.992.401 | 38.112.436 | 30.654.627 |
| 6. | Surat berharga yang dijual dengan janji dibeli kembali (repo) | - | 6.154.113 | - | 6.154.113 |
| 7. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | 1.504.019 | 15.960.099 | 1.534.019 | 15.960.099 |
| 8. | Tagihan akseptasi | 1.536.791 | 2.983.313 | 1.536.791 | 2.983.313 |
| 9. | Kredit yang diberikan | 116.426.349 | 111.281.807 | 131.509.136 | 124.844.880 |
| 10. | Penyerahan modal | 3.678.965 | 3.543.359 | 808.552 | 724.171 |
| 11. | Aseset keuangan lainnya | 1.097.940 | 1.036.629 | 1.402.275 | 1.419.769 |
| 12. | Cadangan kerugian penurunan nilai aset keuangan - a. Surat berharga yang dimiliki | (39) | (190) | (39) | (190) |
| 13. | b. Kredit yang diberikan dan pembiayaan syariah | (5.601.378) | (5.520.096) | (5.985.459) | (5.796.248) |
| 14. | c. Lainnya | (9.271) | (6.481) | (32.252) | (21.953) |
| 15. | Aseset tidak berwujud | 388.011 | 360.813 | 451.055 | 418.693 |
| 16. | Akumulasi amortisasi aset tidak berwujud - a. Akumulasi penyusutan aset tetap dan inventaris - | (259.863) | (254.023) | (304.828) | (255.862) |
| 17. | b. Akumulasi penyusutan aset tetap dan inventaris - | (10.840.675) | (10.888.984) | (11.278.830) | (11.723.774) |
| 18. | Aseset non produktif | (613.915) | (438.488) | (669.539) | (481.413) |
| 19. | a. Properti berkejangkauan | 208.526 | 210.633 | 208.526 | 210.633 |
| 20. | b. Agunan yang diambil alih | 1.625.074 | 1.463.728 | 2.335.953 | 2.258.170 |
| 21. | c. Rekening lunda | - | - | - | - |
| 22. | d. Aseset antarkantor * | 1 | 1 | 1 | 1 |
| 23. | e. Aseset lainnya | 2.634.552 | 889.253 | 3.105.691 | 1.440.047 |
| 24. | TOTAL ASET | 183.337.927 | 190.667.695 | 200.171.062 | 204.482.542 |
| L | LIABILITAS DAN EKUITAS | | | | |
| 1. | LIABILITAS | | | | |
| 1. | Giro | 12.898.655 | 11.944.656 | 12.981.063 | 12.031.331 |
| 2. | Tabungan | 49.797.312 | 47.613.541 | 50.727.716 | 48.455.500 |
| 3. | Deposito | 64.187.283 | 66.822.782 | 72.973.500 | 73.581.908 |
| 4. | Uang elektronik | 32 | 43 | 32 | 43 |
| 5. | Liabilitas kepada Bank Indonesia | 47 | 47 | - | - |
| 6. | Liabilitas kepada bank lain | 1.496.140 | 801.012 | 1.766.841 | 1.766.841 |
| 7. | Liabilitas spot dan derivatif / forward | 30.466 | 6.036 | 30.466 | 6.036 |
| 8. | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) | - | 6.902.041 | - | 6.902.041 |
| 9. | Liabilitas akseptasi | 1.539.783 | 2.983.313 | 1.539.783 | 2.983.313 |
| 10. | Surat berharga yang diterbitkan | 7.790.120 | 7.765.537 | 7.790.120 | 7.765.537 |
| 11. | Pinjaman / pembiayaan yang diterima | 150.079 | 188.061 | 150.208 | 188.184 |
| 12. | Setoran jaminan | 2.833.393 | 1.463.648 | 2.791.329 | 1.827.721 |
| 13. | Liabilitas antarkantor * | - | - | - | - |
| 14. | Liabilitas lainnya | - | - | 3.115.952 | 3.102.154 |
| 15. | Keperguruan minoritas (minority interest) | - | - | - | - |
| 16. | EKUITAS | | | | |
| 17. | Modal dasar | 9.600.000 | 9.600.000 | 9.600.000 | 9.600.000 |
| 18. | a. Modal yang belum diatribusikan - | (7.191.235) | (7.191.235) | (7.191.235) | (7.191.235) |
| 19. | b. Saham yang dibeli kembali (treasury stock) - | (810) | (810) | (810) | (810) |
| 20. | Tambahan modal dasar | 3.440.707 | 3.440.707 | 3.440.707 | 3.440.707 |
| 21. | a. Ayo | - | - | - | - |
| 22. | b. Disagio - | - | - | - | - |
| 23. | c. Dana setoran modal | - | - | - | - |
| 24. | d. Lainnya | - | - | (269.072) | (269.072) |
| 25. | Penghasilan komprehensif lain | 8.315.144 | 8.725.202 | 8.387.953 | 8.794.366 |
| 26. | a. Keuntungan | (466.758) | (483.837) | (580.906) | (483.837) |
| 27. | b. Kerugian - | - | - | - | - |
| 28. | Cadangan | 29.379.577 | 27.110.025 | 30.115.983 | 27.494.260 |
| 29. | a. Cadangan umum | 140.000 | 140.000 | 140.000 | 140.000 |
| 30. | Lababagi | - | - | - | - |
| 31. | a. Tahun-tahun lalu | - | - | 942.046 | 1.448.541 |
| 32. | b. Tahun berjalan | 1.432.896 | 2.588.245 | 1.562.833 | 2.063.473 |
| 33. | c. Dividen yang dibayarkan - | (481.631) | - | - | - |
| 34. | TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK | 44.598.090 | 44.361.487 | 45.665.688 | 45.445.593 |
| 35. | TOTAL LIABILITAS DAN EKUITAS | 183.337.927 | 190.667.695 | 200.171.062 | 204.482.542 |

| LAPORAN KUALITAS ASET PRODUKTIF DAN INFORMASI LAINNYA PER 30 JUNI 2022 DAN 2021 (Dalam Jutaan Rupiah) | | | | | | | | | | | | | | |
|---|--|--------------|-----|----|---|---|--------------|---------|----|---|---|-------|---|---------|
| No. | POS-POS | 30 JUNI 2022 | | | | | 30 JUNI 2021 | | | | | | | |
| | | L | DPK | KL | D | M | TOTAL | L | KL | D | M | TOTAL | | |
| I. | PIHAK TERKAIT | | | | | | | | | | | | | |
| 1. | Penempatan pada bank lain | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 2. | Tagihan spot dan derivatif / forward | 186.448 | - | - | - | - | 186.448 | 297.534 | - | - | - | - | - | 297.534 |
| a. | Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. | Valuta asing | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. | Surat berharga yang dimiliki | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 4. | Surat berharga yang dijual dengan janji dibeli kembali (Repo) | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 5. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 6. | Tagihan akseptasi | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 7. | Kredit yang diberikan dan pembiayaan yang diberikan | | | | | | | | | | | | | |
| a. | Debitor Usaha Mikro, Kecil dan Menengah (UMKM) | | | | | | | | | | | | | |
| i. | Rupiah | | | | | | 21.133 | 21.133 | | | | | | |
| ii. | Valuta asing | | | | | | | | | | | | | |
| b. | Bukan debitor UMKM | | | | | | | | | | | | | |
| i. | Rupiah | | | | | | | | | | | | | |
| ii. | Valuta asing | | | | | | | | | | | | | |
| c. | Kredit yang direstrukturisasi | | | | | | | | | | | | | |
| i. | Rupiah | | | | | | | | | | | | | |
| ii. | Valuta asing | | | | | | | | | | | | | |
| 8. | Penyerahan modal | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 9. | Komitmen dan Kontinjensi | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 10. | Komitmen dan Kontinjensi | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 11. | Informasi Lain | | | | | | | | | | | | | |
| a. | Total aset bank yang dijaminkan: | | | | | | | | | | | | | |
| i. | PT Bank Indonesia | | | | | | | | | | | | | |
| ii. | PT Bank Panin, Tbk. | | | | | | | | | | | | | |
| iii. | Agunan yang diambil alih | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 12. | Agunan yang diambil alih | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 13. | Informasi Lain | | | | | | | | | | | | | |
| a. | Total aset bank yang dijaminkan: | | | | | | | | | | | | | |
| i. | PT Bank Indonesia | | | | | | | | | | | | | |
| ii. | PT Bank Panin, Tbk. | | | | | | | | | | | | | |
| iii. | Agunan yang diambil alih | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 14. | Agunan yang diambil alih | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 15. | Informasi Lain | | | | | | | | | | | | | |
| a. | Total aset bank yang dijaminkan: | | | | | | | | | | | | | |
| i. | PT Bank Indonesia | | | | | | | | | | | | | |
| ii. | PT Bank Panin, Tbk. | | | | | | | | | | | | | |
| iii. | Agunan yang diambil alih | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 16. | Agunan yang diambil alih | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 17. | Informasi Lain | | | | | | | | | | | | | |
| a. | Total aset bank yang dijaminkan: | | | | | | | | | | | | | |
| i. | PT Bank Indonesia | | | | | | | | | | | | | |
| ii. | PT Bank Panin, Tbk. | | | | | | | | | | | | | |
| iii. | Agunan yang diambil alih | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 18. | Agunan yang diambil alih | | | | | | | | | | | | | |
| a. | Rupiah | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |
| 19. | Informasi Lain | | | | | | | | | | | | | |
| a. | Total aset bank yang dijaminkan: | | | | | | | | | | | | | |
| i. | PT Bank Indonesia | | | | | | | | | | | | | |
| ii. | PT Bank Panin, Tbk. | | | | | | | | | | | | | |
| iii. | Agunan yang diambil alih | | | | | | | | | | | | | |
| b. | Valuta asing | | | | | | | | | | | | | |