



PaninBank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30, 2022 AND DECEMBER 31, 2021 (in Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		JUN 30, 2022	DEC 31, 2021	JUN 30, 2022	DEC 31, 2021
ASSETS					
1.	Cash	12,13.661	1,728.075	1,225.543	1,740.383
2.	Placement to Bank Indonesia	8,209.631	4,906.121	8,811.766	6,591.501
3.	Interbank placement	4,824.982	9,422.778	4,837.365	5,434.375
4.	Spot and derivatives / forward claims	30,360	5,567	30,360	5,567
5.	Securities held	35,602.656	26,942.431	38,112.436	30,654.627
6.	Securities sold under repurchase agreement (repo)	-	6,154.113	-	6,154.113
7.	Claims on securities bought under reverse repo	1,504.019	15,900.099	1,504.019	15,900.099
8.	Acceptance claims	1,536.791	2,083.313	1,536.791	2,083.313
9.	Loans	116,426.349	111,281.807	131,509.136	124,844.880
10.	Sharia financing	-	-	-	-
11.	Equity investment	3,678.965	3,643.269	808.932	724.171
12.	Other financial assets	1,997.540	1,996.639	1,402.275	1,419.769
13.	Impairment on financial assets -/	-	-	-	-
a.	Securities held	(39)	(190)	(39)	(16,807)
b.	Loans and sharia financing	(5,601.378)	(5,532.006)	(5,585.459)	(5,736.248)
c.	Others	(9,271)	(5,461)	(32,52)	(21,953)
14.	Intangible Assets	388.011	360.813	451.095	418.693
15.	Accumulated amortisation on intangible assets -/	(259.863)	(254.023)	(304.828)	(295.862)
16.	Fixed assets and equipment	10,840.675	10,888.984	11,278.830	11,123.774
17.	Accumulated depreciation on fixed assets and equipments -/	(613.915)	(438.488)	(668.939)	(461.413)
18.	Non productive assets	208.526	210.633	208.526	210.633
a.	Abandoned properties	1,625.074	1,483.728	2,335.593	2,258.170
b.	Foreclosed assets	-	-	-	-
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets *	1	1	1	1
17.	Other assets	2,634.552	889.293	3,105.691	1,440.047
TOTAL ASSETS		183,337,927	190,667,695	200,171,062	204,462,542
LIABILITIES AND EQUITIES					
1.	Current account	12,898.665	11,944.669	12,891.093	12,031.331
2.	Saving account	46,797.312	47,813.541	50,727.716	48,455.590
3.	Deposit	64,187.283	66,822.792	72,973.500	73,581.908
4.	Electronic money	32	43	32	43
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Interbank liabilities	47,714	1,496.140	801,012	1,766.641
7.	Spot and derivatives / forward liabilities	30,466	6,036	30,466	6,036
8.	Liabilities on securities sold under repurchase agreement (Repo)	-	6,902.941	-	6,902.941
9.	Acceptance Liabilities	1,539.783	2,083.313	1,539.783	2,083.313
10.	Issued securities	7,790.120	7,785.537	7,790.120	7,785.537
11.	Loans received	-	-	-	-
12.	Margin deposit	150.079	188.061	150.208	188.194
13.	Interbranch liabilities *	-	-	-	-
14.	Other liabilities	2,383.393	1,463.648	2,791.329	1,827.721
15.	Minority interest	-	-	3,115.502	3,102.154
EQUITIES					
16.	Paid in capital	9,600.000	9,600.000	9,600.000	9,600.000
a.	Capital	(7,911.256)	(7,911.256)	(7,911.256)	(7,911.256)
b.	Treasury stock -/	(610)	(610)	(610)	(610)
17.	Additional paid in capital	3,440.707	3,440.707	3,440.707	3,440.707
a.	Agio	-	-	-	-
b.	Disagio -/	-	-	-	-
c.	Fund for paid-up capital	-	-	-	-
d.	Other	-	(269.072)	-	(269.072)
18.	Other comprehensive gain (loss)	8,315.144	8,729.202	8,387.963	8,764.366
a.	Gain	(496.758)	(4,037)	(380.963)	(4,430.307)
b.	Loss -/	-	-	-	-
19.	Reserves	28,939.577	27,100.025	30,115.933	27,848.260
a.	General reserves	14,000.000	14,000.000	14,000.000	14,000.000
b.	Appropriated reserves	-	-	942.046	1,448.541
c.	Current year	1,432.896	2,568.245	1,562.893	2,063.473
d.	Dividends paid	(481.631)	-	(481.631)	-
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		44,508,090	44,361,487	45,865,888	45,445,393
TOTAL LIABILITIES AND EQUITIES		183,337,927	190,667,695	200,171,062	204,462,542

* stated at net carrying value

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF JUNE 30, 2022 AND 2021 (in Millions Rupiah)															
No.	DESCRIPTION	JUN 30, 2022					JUN 30, 2021								
		C	SM	S	D	L	TOTAL	C	SM	S	D	L	TOTAL		
I. RELATED PARTIES															
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	186,448	-	-	-	-	186,448	297,634	-	-	-	-	-	297,634	
2.	Spot and derivatives / forward claims	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Securities held	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Acceptance claims	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	1,475.987	-	-	-	-	1,475.987	239,387	1,715,374	2,217,514	266	242,500	2,460,280		
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	200,124	-	-	-	-	200,124	221,267	143,408	-	-	-	21,133	170,541	
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	1,761.913	-	-	-	-	1,761.913	1,164,155	-	-	-	-	-	1,164,155	
TOTAL		1,761,913	-	-	-	-	1,761,913	1,164,155	-	-	-	-	-	1,164,155	
II. NON-RELATED PARTIES															
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	514,296	-	-	-	-	514,296	77,261	-	-	-	-	-	77,261	
2.	Spot and derivatives / forward claims	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	4,124,268	-	-	-	-	4,124,268	4,877,942	-	-	-	-	-	4,877,942	
3.	Securities held	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	30,314	-	-	-	-	30,314	6,511	-	-	-	-	-	6,511	
4.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	246	-	-	-	-	246	-	-	-	-	-	-	-	
5.	Acceptance claims	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	20,891,794	1,060,578	74,406	134,438	479,883	22,641,099	20,301,594	2,057,835	51,285	107,892	849,646	23,368,242		
b.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	75,892,867	5,685,343	164,856	399,582	2,405,617	84,548,265	73,467,924	2,858,183	287,175	665,594	1,599,429	78,758,295		
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	2,307,000	126,601	-	-	-	2,433,601	6,114,846	293,326	-	-	-	6,407,172		
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	31,195,518	116,693	-	-	17,915	31,308,126	31,898,550	103,348	-	-	-	32,002,298		
2.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		2,712,175	-	-	-	-	2,712,175	3,241,154	2,900	-	-	-	-	3,244,054	
III. OTHER INFORMATION															
1.	Assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-	-	
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.	To Other parties	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-											