



PaninBank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF SEPTEMBER 30, 2022 AND DECEMBER 31, 2021 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL SEP 30, 2022	INDIVIDUAL DEC 31, 2021	CONSOLIDATED SEP 30, 2022	CONSOLIDATED DEC 31, 2021
ASSETS					
1.	Cash	1,136,296	1,728,075	1,149,161	1,740,383
2.	Placement to Bank Indonesia	7,436,293	4,906,121	8,717,256	6,591,501
3.	Interbank placement	6,602,066	9,422,778	6,613,520	5,434,375
4.	Spot and derivatives / forward claims	48,022	5,557	48,022	5,557
5.	Securities held	34,898,466	26,992,431	37,342,589	30,654,627
6.	Securities sold under repurchase agreement (Repo)	-	6,154,113	-	6,154,113
7.	Claims on securities bought under reverse repo	399,760	15,960,099	399,760	15,960,099
8.	Acceptance claims	1,761,816	2,083,313	1,761,816	2,083,313
9.	Loans	114,731,259	111,281,807	130,556,660	124,844,880
10.	Sharia financing	-	-	-	-
11.	Equity investment	3,653,357	3,643,269	785,084	724,171
12.	Other financial assets	1,144,762	1,096,839	1,484,787	1,419,769
13.	Impairment on financial assets -/-	(45)	(180)	(45)	(16,087)
a.	Securities held	(5,593,880)	(5,552,006)	(6,069,021)	(5,786,248)
b.	Loans and sharia financing	(10,588)	(5,461)	(37,630)	(21,953)
c.	Others	389,206	360,813	452,755	418,693
14.	Intangible Assets	(205,622)	(254,023)	(312,222)	(295,862)
15.	Fixed assets and equipment	10,864,224	10,688,584	11,311,279	11,123,774
16.	Accumulated depreciation on fixed assets and equipment -/-	(713,317)	(438,488)	(774,414)	(491,413)
17.	Non productive assets	207,42	210,633	207,42	210,633
a.	Abandoned properties	1,641,076	1,493,728	2,427,150	2,258,170
b.	Foreclosed assets	-	-	-	-
c.	Supposed accounts	-	-	-	-
d.	Interbranch assets *	2,747,059	886,293	3,239,230	1,440,047
Other assets	-	-	-	-	-
TOTAL ASSETS		181,077,682	190,667,895	199,303,209	204,462,542
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	11,885,812	11,944,656	12,028,942	12,031,331
2.	Saving account	40,999,654	47,613,541	51,350,995	48,455,590
3.	Deposit	62,566,411	66,822,782	71,944,497	73,581,908
4.	Electronic money	60	43	60	43
5.	Liabilities to Bank Indonesia	58,102	1,496,140	915,210	1,765,941
6.	Interbank liabilities	52,928	6,036	52,928	6,036
7.	Spot and derivatives / forward liabilities	-	-	-	-
8.	Liabilities on securities sold under repurchase agreement (Repo)	-	6,902,041	-	6,902,041
9.	Acceptance Liabilities	1,764,717	2,083,313	1,764,717	2,083,313
10.	Issued securities	7,792,281	7,795,537	7,792,281	7,795,537
11.	Loans received	-	-	1,653,557	1,286,050
12.	Margin deposit	146,887	188,061	147,019	188,184
13.	Interbranch liabilities *	1,827,686	1,463,648	2,307,005	1,827,721
14.	Other liabilities	-	-	-	-
15.	Minority interest	-	-	3,160,931	3,102,154
EQUITIES					
16.	Paid in capital	9,600,000	9,600,000	9,600,000	9,600,000
a.	Capital	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
b.	Unpaid capital -/-	(610)	(610)	(610)	(610)
c.	Treasury stock -/-	-	-	-	-
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)	8,289,565	8,729,202	8,360,753	8,764,366
a.	Gain	(789,536)	(34,837)	(893,262)	(34,837)
b.	Loss -/-	-	-	-	-
19.	Reserves	29,264,153	27,110,025	29,640,158	27,484,260
a.	General reserves	140,000	140,000	140,000	140,000
b.	Appointed reserves	481,631	-	1,423,769	1,448,541
c.	Previous years	2,209,500	2,568,245	2,415,510	2,063,473
d.	Current year	(481,631)	(481,631)	-	-
e.	Dividends paid	-	-	-	-
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		44,963,144	44,361,497	46,185,987	45,445,593
TOTAL LIABILITIES AND EQUITIES		181,077,682	190,667,895	199,303,209	204,462,542

* stated at net carrying value

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2022 AND 2021 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL SEP 30, 2022	INDIVIDUAL SEP 30, 2021	CONSOLIDATED SEP 30, 2022	CONSOLIDATED SEP 30, 2021
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	8,838,172	9,639,750	10,330,593	11,005,276
2.	Interest expenses	2,409,718	3,315,423	2,772,371	3,781,415
Net Interest Income (expenses)		6,428,454	6,324,327	7,558,222	7,223,861
B. Operational Income and Expenses Other than Interest					
1.	Positive (negative) mark to market on financial assets	(289,503)	(67,300)	(289,503)	(67,300)
2.	Positive (negative) mark to market on financial liabilities	175,508	1,211,017	182,632	1,215,290
3.	Gain (loss) on sale of financial assets	45,153	46,783	45,153	34,073
4.	Gain (loss) on spot and derivatives / forward (realised)	50,689	(19,737)	6,128	(18,787)
5.	Gain (loss) on foreign exchange translation	5,677	44,213	19,447	23,333
6.	Dividend income	266,554	257,440	437,419	386,440
7.	Commission/provision/fee and administration income	981,052	526,840	1,225,782	636,410
8.	Other income	15,152,154	2,389,660	2,031,895	2,892,074
9.	Impairment of financial assets	1,732	12,913	1,732	12,913
10.	Losses on operational risk	1,333,443	1,283,721	1,654,022	1,562,507
11.	Personnel expenses	14,826	13,764	29,686	28,507
12.	Promotion expenses	1,927,146	1,820,436	2,307,594	2,127,287
13.	Other expenses	(3,553,881)	(3,521,218)	(4,314,434)	(4,367,444)
Net Operational Income (Expense) Other than Interest		2,874,773	2,883,169	3,243,788	2,856,417
OPERATIONAL INCOME (EXPENSE)		9,303,227	9,207,496	10,802,010	10,080,278
NON OPERATIONAL INCOME (EXPENSES)					
1.	Gain (loss) on sale of fixed assets and equipment	22,395	1,186	22,162	1,643
2.	Other non operational income (expenses)	(55,663)	4,121	(57,492)	54,092
NON OPERATIONAL INCOME (EXPENSES)		(33,268)	5,307	(35,330)	55,735
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		2,840,959	2,893,805	3,266,680	2,912,152
Income taxes		719,228	655,244	766,897	669,916
Net Profit (Loss)		2,091,500	2,238,561	2,500,783	2,242,236
MINORITY INTEREST PROFIT (LOSS)					
OTHER COMPREHENSIVE INCOME		91,246	36,372	91,246	36,372
1.	Items that will not be reclassified to profit or loss	-	-	-	-
a.	Gain on fixed asset revaluation	6,493	983	6,493	983
b.	Gain (loss) on defined benefit actuarial program	-	-	-	-
c.	Others	-	(1,263)	-	244
2.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Changes in financial assets of debt instrument measured at fair value through other comprehensive income	(1,132,715)	(1,747,188)	(2,232,074)	(1,745,570)
c.	Others	-	-	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX		(1,126,222)	(1,746,205)	(1,226,874)	(1,744,343)
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME		1,884,737	1,492,600	2,039,806	1,497,813
Profit attributable to:		-	-	-	-
EQUITY HOLDERS OF THE PARENT ENTITY		2,091,500	2,238,561	2,415,510	2,257,692
NON CONTROLLING INTEREST		-	-	91,246	36,372
CURRENT PERIOD TOTAL PROFIT		2,091,500	2,238,561	2,506,756	2,294,064
Total Comprehensive Profit (Loss) Attributable to:		-	-	-	-
EQUITY HOLDERS OF THE PARENT ENTITY		1,083,278	457,200	1,221,125	512,514
NON CONTROLLING INTEREST		-	-	58,757	36,807
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD		1,083,278	457,200	1,279,882	549,321
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND		481,631	-	481,631	-
NET EARNINGS (LOSS) PER SHARE		91.73	91.47	100.28	93.73

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2022 AND 2021 (in Millions Rupiah)														
No.	DESCRIPTION	INDIVIDUAL												
		SEP 30, 2022					SEP 30, 2021							
		C	SM	S	D	L	TOTAL	C	SM	S	D	L	TOTAL	
I.	RELATED PARTIES													
1.	Interbank placement													
a.	Rupiah		-	-	-	-	-	1,075,000		-	-	-	-	1,075,000
b.	Foreign currency	164,590					164,590	195,619						195,619
2.	Spot and derivatives / forward claims													
a.	Rupiah		-	-	-	-	-	-		-	-	-	-	-
b.	Foreign currency		-	-	-	-	-	-		-	-	-	-	-
3.	Securities held													
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 and financing provided													
a.	Micro, small and medium enterprises (UMKM)													
i.	Rupiah		-	-	-	21,133	21,133					21,133	21,133	
ii.	Foreign currency		-	-	-	-	-					-	-	
b.	Non micro, small and medium enterprises (UMKM)													
i.	Rupiah	1,446,224	79			239,387	1,685,690	1,684,496		242,500			1,926,996	
ii.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
c.	Restructured loans													
i.	Rupiah	197,357				21,133	218,490	149,586				21,133	170,719	
ii.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
8.	Equity investment	3,511,958					3,511,958	3,511,958					3,511,958	
9.	Other receivables		-	-	-	-	-	-		-	-	-	-	
10.	Commitments and contingencies		-	-	-	-	-	-		-	-	-	-	
a.	Rupiah	1,757,434	971				1,758,405	1,663,652					1,663,652	
b.	Foreign currency	-	-	-	-	-	-	-		-	-	-	-	
II.	NON-RELATED PARTIES													
1.	Interbank placement	1,381,770					1,381,770	295,003					295,003	
a.	Rupiah	5,055,706					5,055,706	4,937,780					4,937,780	
b.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
2.	Spot and derivatives / forward claims	47,123					47,123	1,373					1,373	
a.	Rupiah	899					899	59					59	
b.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
3.	Securities held													
a.	Rupiah	32,457,082				191,138	32,648,220	30,379,391		211,522			30,590,913	
b.	Foreign currency	2,250,246					2,250,246	2,189,261					2,189,261	
4.	Securities sold under repurchase agreement (Repo)													
a.	Rupiah		-	-	-	-	-	-		-	-	-	-	
b.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
5.	Claims on securities bought under reverse repo													
a.	Rupiah	399,760					399,760	17,131,521					17,131,521	
b.	Foreign currency		-	-	-	-	-	-		-	-	-	-	
6.	Acceptance claims	1,761,816					1,761,816	2,105,972					2,105,972	
7.	Loans and financing provided													
a.	Micro, small and medium enterprises (UMKM)													
i.	Rupiah	20,368,177	1,036,656	161,281	168,723	488,375	22,223,212	19,891,867	1,306,104	808,919	112,946	551,418	22,691,254	
ii.	Foreign currency	64,085					64,085	52,743					52,743	
b.	Non micro, small and medium enterprises (UMKM)													
i.	Rupiah	77,426,512	4,347,475	168,036	453,455	2,371,127	84,766,305	73,038,196	3,253,898	356,052	231,959	1,421,457	78,301,562	
ii.	Foreign currency	5,658,936	311,898				5,970,834	6,090,670	364,725				6,455,395	
c.	Restructured loans													
i.	Rupiah	17,965,617	2,893,744	297,100	477,552	2,238,546	23,872,559	23,786,744	3,495,629	1,073,468	266,233	997,598	29,619,842	
ii.	Foreign currency	2,093,822	311,898				2,405,720	1,138,250	290,116				1,428,366	
8.	Equity investment	141,399					141,399	129,774					129,774	
9.	Other receivables		-	-	-	-	-	-		-	-	-	-	
10.	Commitments and contingencies		-	-	-	-	-	-		-	-	-	-	
a.	Rupiah	34,869,095	42,003				34,911,099	30,847,295	75,124	90		90	30,922,569	
b.	Foreign currency	4,031,176	-	-	-	-	4,033,176	3,080,670	-	-	-	-	3,080,670	
III.	OTHER INFORMATION													
1.	Assets pledged as collateral:													
a.	To Bank Indonesia													
b.	To other parties													
2.	Foreclosed assets						1,641,076						1,510,965	