PaninBank

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,211,232
2.	Placement to Bank Indonesia	8,282,415
3.	Interbank placement	6,979,635
4.	Spot and derivatives / forwards claims	21,659
5.	Marketable securities	30,964,661
6.	Securities sold under repurchase agreements (repo)	2,033,255
7.	Securities purchased under resale agreements (reverse repo)	2,415,706
8.	Acceptance receivables	1,979,268
9.	Loans	120,213,055
10.	Sharia financing	-
11.	Investment	3,655,685
12.	Other financial assets	1,000,107
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	55
	b. Loans and sharia financing	6,310,579
	c. Others	11,792
14.	Intangible assets	427,818
	Accumulated amortisation on intangible assets -/-	269,837
15.	Fixed assets and equipment	10,862,908
	Accumulated depreciation on fixed assets and equipment -/-	779,647
16.	Non earning asset	
	a. Idle properties	206,770
	b. Foreclosed assets	1,637,759
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,655,184
TOTAL ASSETS		**187,175,207**

PaninBank

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	12,531,520
2.	Saving account	49,782,251
3.	Time deposit	65,696,126
4.	E - money	148
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	46,772
7.	Spot and derivaties / forwards liabilities	22,778
8.	Securities sold under repurchase agreements (repo)	1,916,627
9.	Acceptance payables	1,981,866
10.	Marketable securities issued	7,793,748
11.	Borrowings	-
12.	Security deposits	198,558
13.	Interbranch liabilities	-
14.	Other liabilities	1,763,286
	TOTAL LIABILITIES	**141,733,680**
	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	8,277,452
	b. Loss -/-	566,111
18.	Reserves	
	a. General reserves	29,278,798
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	481,631
	b. Current year	2,462,526
	c. Dividends paid -/-	481,631
	TOTAL EQUITIES	**45,441,527**
	TOTAL LIABILITIES AND EQUITIES	**187,175,207**

PaninBank

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
November 30, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	**Interest income**	10,820,023
2.	**Interest expenses**	3,002,007
	Net interest income (expenses)	**7,818,016**
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(172,945)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	188,013
4.	Gain (loss) from spot and derivative transaction (realised)	55,859
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	9,185
7.	Dividend	50,767
8.	Commissions/provision/fees and administrative	332,757
9.	Other income	1,132,516
10.	Impairment losses on financial assets	2,276,479
11.	Losses related to operational risk	2,587
12.	Salaries and employee benefits	1,669,557
13.	Promotion expenses	18,427
14.	Other expenses	2,254,041
	Other Operational Income (Expenses)	**(4,624,939)**
	OPERATIONAL PROFIT (LOSS)	**3,193,077**
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	23,968
2.	Other non operating income (expenses)	(80,064)
	NON OPERATIONAL PROFIT (LOSS)	**(56,096)**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**3,136,981**
	Income taxes	
	a. Income tax expenses -/-	741,643
	b. Deferred tax expenses (income)	67,188
	CURRENT YEAR NET PROFIT (LOSS)	**2,462,526**
OTHER COMPREHENSIVE INCOME		
1	**Items that will not be reclassified to profit or loss**	
	a. Gain on fixed asset revaluation	7,209
	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	(908,074)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	**(900,865)**
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		**1,561,661**
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

PaninBank

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
November 30, 2022 (Unaudited)
In Millions Rupiah

No.		ACCOUNTS	2022
I.	**COMMITMENT RECEIVABLES**		
	1.	Unused borrowing facilities	-
	2.	Outstanding buying of spot and derivative / forward contract	2,308,150
	3.	Others	-
II.	**COMMITMENT PAYABLES**		
	1.	Unused loans facilities granted to debtors	
		a. Committed	30,233,652
		b. Uncommitted	8,056,923
	2.	Outstanding irrevocable L/C	1,450,883
	3.	Outstanding selling of spot and derivative / forward contract	2,166,365
	4.	Others	-
III.	**CONTINGENT RECEIVABLES**		
	1.	Guarantees received	-
	2.	Others	1,395,213
IV.	**CONTINGENT PAYABLES**		
	1.	Guarantees issued	984,592
	2.	Others	546,530