PaninBank

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
ASSETS		
1.	Cash	1,584,065
2.	Placement to Bank Indonesia	9,889,229
3.	Interbank placement	7,091,642
4.	Spot and derivatives / forwards claims	98,061
5.	Marketable securities	24,045,842
6.	Securities sold under repurchase agreements (repo)	6,161,132
7.	Securities purchased under resale agreements (reverse repo)	11,345,783
8.	Acceptance receivables	2,832,266
9.	Loans	119,762,096
10.	Sharia financing	-
11.	Investment	3,655,685
12.	Other financial assets	1,174,069
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	45
	b. Loans and sharia financing	6,489,837
	c. Others	17,056
14.	Intangible assets	462,606
	Accumulated amortisation on intangible assets -/-	275,566
15.	Fixed assets and equipment	9,981,388
	Accumulated depreciation on fixed assets and equipment -/-	246,069
16.	Non earning asset	
	a. Idle properties	745,433
	b. Foreclosed assets	1,642,935
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,539,610
TOTAL ASSETS		**195,983,269**

PaninBank

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	12,408,922
2.	Saving account	50,022,791
3.	Time deposit	68,716,510
4.	E - money	147
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	43,063
7.	Spot and derivaties / forwards liabilities	97,892
8.	Securities sold under repurchase agreements (repo)	5,943,727
9.	Acceptance payables	2,836,944
10.	Marketable securities issued	7,795,237
11.	Borrowings	-
12.	Security deposits	226,518
13.	Interbranch liabilities	-
14.	Other liabilities	1,825,763
	TOTAL LIABILITIES	**149,917,514**
	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	8,072,333
	b. Loss -/-	558,274
18.	Reserves	
	a. General reserves	29,703,384
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,653,133
	b. Current year	206,317
	c. Dividends paid -/-	-
	TOTAL EQUITIES	**46,065,755**
	TOTAL LIABILITIES AND EQUITIES	**195,983,269**

PaninBank

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
January 31, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	**Interest income**	1,101,941
2.	**Interest expenses**	387,792
	Net interest income (expenses)	**714,149**
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	38,957
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	20,494
4.	Gain (loss) from spot and derivative transaction (realised)	910
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(1,744)
7.	Dividend	-
8.	Commissions/provision/fees and administrative	32,381
9.	Other income	39,894
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	238,255
11.	Losses related to operational risk	429
12.	Salaries and employee benefits	162,865
13.	Promotion expenses	1,514
14.	Other expenses	193,471
	Other Operational Income (Expenses)	**(465,642)**
	OPERATIONAL PROFIT (LOSS)	**248,507**
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	10
2.	Other non operating income (expenses)	1,091
	NON OPERATIONAL PROFIT (LOSS)	**1,101**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**249,608**
	Income taxes	
	a. Income tax expenses -/-	34,826
	b. Deferred tax expenses (income)	(8,465)
	CURRENT YEAR NET PROFIT (LOSS)	**206,317**
OTHER COMPREHENSIVE INCOME		
1	**Items that will not be reclassified to profit or loss**	
	a. Gain on fixed asset revaluation	19,893
	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	61,790
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	**81,683**
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		**288,000**
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

PaninBank

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
January 31, 2023 (Unaudited)
In Millions Rupiah

No.		ACCOUNTS	2023
I.		**COMMITMENT RECEIVABLES**	
	1.	Unused borrowing facilities	-
	2.	Outstanding buying of spot and derivative / forward contract	3,789,138
	3.	Others	-
II.		**COMMITMENT PAYABLES**	
	1.	Unused loans facilities granted to debtors	
		a. Committed	28,128,716
		b. Uncommitted	7,239,866
	2.	Outstanding irrevocable L/C	1,148,254
	3.	Outstanding selling of spot and derivative / forward contract	3,782,878
	4.	Others	-
III.		**CONTINGENT RECEIVABLES**	
	1.	Guarantees received	-
	2.	Others	1,438,753
IV.		**CONTINGENT PAYABLES**	
	1.	Guarantees issued	977,833
	2.	Others	518,560