PaninBank

**STATEMENTS OF FINANCIAL POSITIONS**
**April 30, 2023 (Unaudited)**
**In Millions Rupiah**

| No. | ACCOUNTS | 2023 |
|---|---|---|
| **ASSETS** | | |
| 1. | Cash | 1,857,793 |
| 2. | Placement to Bank Indonesia | 11,896,782 |
| 3. | Interbank placement | 5,528,798 |
| 4. | Spot and derivatives / forwards claims | 76,293 |
| 5. | Marketable securities | 29,146,132 |
| 6. | Securities sold under repurchase agreements (repo) | - |
| 7. | Securities purchased under resale agreements (reverse repo) | - |
| 8. | Acceptance receivables | 2,083,639 |
| 9. | Loans | 121,644,687 |
| 10. | Sharia financing | - |
| 11. | Investment | 3,660,339 |
| 12. | Other financial assets | 856,882 |
| 13. | Allowance for impairment losses on financial assets -/- | |
| | a. Marketable securities | 25 |
| | b. Loans and sharia financing | 6,594,330 |
| | c. Others | 11,407 |
| 14. | Intangible assets | 473,250 |
| | Accumulated amortisation on intangible assets -/- | 284,412 |
| 15. | Fixed assets and equipment | 10,027,533 |
| | Accumulated depreciation on fixed assets and equipment -/- | 330,378 |
| 16. | Non earning asset | |
| | a. Idle properties | 742,752 |
| | b. Foreclosed assets | 1,604,078 |
| | c. Suspense accounts | - |
| | d. Interbranch assets | - |
| 17. | Other assets | 2,500,777 |
| **TOTAL ASSETS** | | **184,879,183** |

PaninBank

**STATEMENTS OF FINANCIAL POSITIONS**
**April 30, 2023 (Unaudited)**
**In Millions Rupiah**

| No. | ACCOUNTS | 2023 |
|---|---|---|
| **LIABILITIES AND EQUITIES** | | |
| | **LIABILITIES** | |
| 1. | Current account | 12,074,464 |
| 2. | Saving account | 51,291,803 |
| 3. | Time deposit | 67,037,470 |
| 4. | E - money | 285 |
| 5. | Loans from Bank Indonesia | - |
| 6. | Borrowings from other banks | 35,882 |
| 7. | Spot and derivaties / forwards liabilities | 76,649 |
| 8. | Securities sold under repurchase agreements (repo) | - |
| 9. | Acceptance payables | 2,086,793 |
| 10. | Marketable securities issued | 3,896,710 |
| 11. | Borrowings | - |
| 12. | Security deposits | 175,777 |
| 13. | Interbranch liabilities | - |
| 14. | Other liabilities | 1,481,855 |
| | **TOTAL LIABILITIES** | **138,157,688** |
| | **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 | 8,240,335 |
| | b. Loss -/- | 498,078 |
| 18. | Reserves | |
| | a. General reserves | 29,703,302 |
| | b. Spesific reserves | 140,000 |
| 19. | Retained earnings | |
| | a. Previous years | 2,655,355 |
| | b. Current year | 631,719 |
| | c. Dividends paid -/- | - |
| | **TOTAL EQUITIES** | **46,721,495** |
| | **TOTAL LIABILITIES AND EQUITIES** | **184,879,183** |

PaninBank

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**
**April 30, 2023 (Unaudited)**
**In Millions Rupiah**

| No. | ACCOUNTS | 2023 |
|---|---|---|
| **OPERATIONAL INCOME AND EXPENSES** | | |
| **A. Interest Income and Expenses** | | |
| **1.** | **Interest income** | 4,135,231 |
| **2.** | **Interest expenses** | 1,436,461 |
| | **Net interest income (expenses)** | **2,698,770** |
| | | |
| **B. Other Operational Income and Expenses** | | |
| 1. | Gain (loss) from increase (decrease) in fair value of financial assets | 56,646 |
| 2. | Gain (loss) from decrease (increase) in fair value of financial liabilities | - |
| 3. | Gain (loss) from sale of financial assets | 55,402 |
| 4. | Gain (loss) from spot and derivative transaction (realised) | 10,750 |
| 5. | Gain (loss) from investment under equity method | - |
| 6. | Gain (loss) on foreign currencies translation | 1,950 |
| 7. | Dividend | - |
| 8. | Commissions/provision/fees and administrative | 130,678 |
| 9. | Other income | 176,520 |
| 10. | Expenses (recovery) of impairment losses on financial assets (impairment) | 869,752 |
| 11. | Losses related to operational risk | 1,926 |
| 12. | Salaries and employee benefits | 646,869 |
| 13. | Promotion expenses | 8,516 |
| 14. | Other expenses | 804,897 |
| | **Other Operational Income (Expenses)** | **(1,900,014)** |
| | | |
| | **OPERATIONAL PROFIT (LOSS)** | **798,756** |
| | | |
| **NON OPERATIONAL INCOME (EXPENSES)** | | |
| 1. | Gain/(loss) from sale of premisses and equipment | 106 |
| 2. | Other non operating income (expenses) | (2,817) |
| | **NON OPERATIONAL PROFIT (LOSS)** | **(2,711)** |
| | | |
| | **CURRENT YEAR PROFIT (LOSS) BEFORE TAX** | **796,045** |
| | Income taxes | |
| | a. Income tax expenses -/- | 151,375 |
| | b. Deferred tax expenses (income) | (12,951) |
| | **CURRENT YEAR NET PROFIT (LOSS)** | **631,719** |
| **OTHER COMPREHENSIVE INCOME** | | |
| **1** | **Items that will not be reclassified to profit or loss** | |
| | a. Gain on fixed asset revaluation | 152 |
| | 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 | 125,618 |
| | c. Others | - |
| | **OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX** | **125,770** |
| | | |
| **CURRENT YEAR TOTAL COMPREHENSIVE PROFIT** | | **757,489** |
| | | |
| **TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE** | | - |

PaninBank

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**
**April 30, 2023 (Unaudited)**
**In Millions Rupiah**

| No. | | ACCOUNTS | 2023 |
|---|---|---|---|
| I. | **COMMITMENT RECEIVABLES** | | |
| | 1. | Unused borrowing facilities | - |
| | 2. | Outstanding buying of spot and derivative / forward contract | 3,431,616 |
| | 3. | Others | - |
| II. | **COMMITMENT PAYABLES** | | |
| | 1. | Unused loans facilities granted to debtors | |
| | | a. Committed | 31,604,022 |
| | | b. Uncommitted | 6,070,631 |
| | 2. | Outstanding irrevocable L/C | 1,276,706 |
| | 3. | Outstanding selling of spot and derivative / forward contract | 3,422,405 |
| | 4. | Others | - |
| III. | **CONTINGENT RECEIVABLES** | | |
| | 1. | Guarantees received | - |
| | 2. | Others | 1,667,760 |
| IV. | **CONTINGENT PAYABLES** | | |
| | 1. | Guarantees issued | 968,166 |
| | 2. | Others | 505,073 |