



PT Bank Panin, Tbk. & Subsidiaries

Other non operational income (expenses)	(530)	(19,441)	(4,056)	(20,562)
NON OPERATIONAL PROFIT (LOSS)	(358)	52	(3,842)	(1,317)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	1,880,003	1,830,194	2,626,159	2,032,454
Income taxes				
a. Estimated current period tax i-	317,872	465,806	489,699	497,390
b. Deferred tax income (expenses)	(26,013)	68,508	(27,271)	67,703
NET PROFIT (LOSS)	1,536,118	1,432,896	2,089,189	1,602,767
MINORITY INTEREST PROFIT (LOSS)	-	-	359,600	40,894
OTHER COMPREHENSIVE INCOME				
1. Items that will not be reclassified to profit or loss				
a. Gain on fixed asset revaluation	152	5,890	152	5,890
b. Gain (loss) on defined benefit actuarial program	-	-	-	-
c. Others	-	-	(237)	236
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	359,309	(810,552)	373,570	(854,739)
c. Others	-	-	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX	359,461	(844,721)	373,485	(888,673)
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	1,895,579	628,224	2,472,674	715,074
Profit attributable to:				
EQUITY HOLDERS OF THE PARENT ENTITY	1,536,118	1,432,896	1,739,588	1,562,853
NON CONTROLLING INTEREST	-	-	359,600	40,894
CURRENT PERIOD TOTAL PROFIT	1,536,118	1,432,896	2,089,189	1,602,747
Total Comprehensive Profit (Loss) Attributable to:				
EQUITY HOLDERS OF THE PARENT ENTITY	1,895,579	628,224	2,108,414	701,728
NON CONTROLLING INTEREST	-	-	364,264	13,346
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD	1,895,579	628,224	2,472,674	715,074
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND	-	-	-	-
	-	481,631	-	481,631
NET EARNINGS (LOSS) PER SHARE	63.77	59.49	72.22	64.88

STATEMENT OF FINANCIAL POSITION					
AS OF JUNE 30, 2023 AND DECEMBER 31, 2022					
(In Millions Rupiah)					
NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		JUN 30, 2023	DEC 31, 2022	JUN 30, 2023	DEC 31, 2022
I.	COMMITTED CLAIMS				
	1. Unused borrowing / financing	-	-	-	-
	2. Foreign currency positions to be received from spot and derivative / forward transactions	3,120,720	4,581,314	3,120,720	4,581,314
	3. Others	-	-	-	-
II.	CONTINGENT LIABILITIES				
	1. Undisbursed loan / financing facilities to debtors				
	a. Committed	30,530,419	28,692,195	30,532,240	28,892,865
	b. Uncommitted	8,006,528	7,818,483	8,777,877	9,165,041
	2. Outstanding receivable LC	1,286,886	1,672,645	1,286,886	1,672,645
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	3,089,698	4,452,752	3,089,698	4,452,752
	4. Others	-	-	-	-
III.	CONTINGENT CLAIMS				
	1. Received guarantees	-	-	-	-
	2. Others	1,704,275	1,430,664	1,704,275	1,430,664
IV.	CONTINGENT LIABILITIES				
	1. Issued guarantees	976,533	976,644	1,807,133	1,715,621
	2. Others	579,699	524,503	579,699	524,503
BANK'S MANAGEMENT					
BOARD OF COMMISSIONERS					
	- President Commissioner/Independent Commissioner	- Nelson Tambulunan			
	- Deputy President Commissioner/Independent Commissioner	- Lintang Nugroho			
	- Commissioner	- Chandra Rahardjo Gunawan			
	- Commissioner	- Johnny			
	- Commissioner	- Georgey James Terry			
	- Independent Commissioner	- Drs. H. Riyanto			
DIRECTORS					
	- President Director	- Harwidhyanto			
	- Deputy President Director	- Hendriawan Diansaputra			
	- Director	- Edly Heryanto			
	- Director	- Januar Hardi			
	- Director	- Haryono Wongsongoro			
	- Director	- Gunawan Santoso			
	- Director	- Lonto Gunawan			
	- Director	- Suwilo Tjokroharjo			
	- Compliance Director	- Antonius Ketut Dwiantoro			
SHAREHOLDERS					
I. Ultimate Shareholder :¹⁾					
	Through :				
	- PT Pania Financial Tbk	46.04%			
	- Variant No. 1103 Pty Limited	38.82%			
II. Non Ultimate Shareholder through non Capital Market (≥ 5%)					
		Nil			
III. Public (< 5% each)					
		15.14%			

*) Realization of Daily Primary Reserves as of June 30, 2023 and 2022

COMPONENTS OF CAPITAL		JUN 30, 2023		JUN 30, 2022	
		INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
Core Capital (Tier 1)		41,768,239	46,997,942	38,734,509	43,584,932
1 Core Capital/Common Equity Tier 1 (CET 1)		41,768,239	46,997,942	38,734,509	43,584,932
1.1 Paid-in Capital (less of Treasury Stock)		2,408,155	2,408,155	2,408,155	2,408,155
1.2 Capital Additional Reserves		43,768,861	45,340,307	46,888,159	42,160,334
1.2.1 Additional Tier 1		45,289,317	47,277,896	42,302,039	43,826,933
1.2.1.1 Other comprehensive income		7,953,835	8,033,905	8,170,480	8,247,375
1.2.1.1.1 Surplus of the financial statement translation		-	-	-	-
1.2.1.1.2 Potential benefits of the changes in financial assets measured at fair value through other comprehensive income		-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation		7,953,835	8,033,905	8,170,480	8,247,375
1.2.1.2 Other capital additional reserves (other disclosed reserves)		37,335,482	39,243,391	34,131,549	35,579,558
1.2.1.2.1 General		3,440,707	3,440,707	3,440,707	3,440,707
1.2.1.2.2 Capital reserves		32,338,657	32,874,662	29,297,349	29,633,852
1.2.1.2.3 Previous year profit		-	1,249,033	-	942,946
1.2.1.2.4 Current year profit		1,536,118	1,739,589	1,432,886	1,562,853
1.2.1.2.5 Funds for paid-in capital		-	-	-	-
1.2.1.2.6 Others		-	-	-	-
1.2.2 Deduction Tier 1		(1,522,556)	(1,537,589)	(1,433,881)	(1,666,589)
1.2.2.1 Other comprehensive income		(356,555)	(422,470)	(744,250)	(849,570)
1.2.2.1.1 Deficit of the financial statement translation		-	-	-	-
1.2.2.1.2 Potential losses from the changes in financial assets measured at fair value through other comprehensive income		(356,555)	(422,470)	(744,250)	(849,570)
1.2.2.2 Other capital additional reserves (other disclosed reserves)		(1,165,801)	(1,515,119)	(689,591)	(817,029)
1.2.2.2.1 Disagio		-	-	-	-
1.2.2.2.2 Previous year loss		-	-	-	-
1.2.2.2.3 Current year loss		-	-	-	-
1.2.2.2.4 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assets		-	-	-	-
1.2.2.2.5 Less difference of fair value adjustment of financial instruments in the Trading Book		-	-	-	-
1.2.2.2.6 Provision for Asset Quality Assessment non productive		(1,165,801)	(1,515,119)	(689,591)	(817,029)
1.2.2.2.7 Others		-	-	-	-
1.3 Non Controlling Interests		-	885,810	-	774,029
1.4 Deduction Core Capital		(4,046,877)	(1,538,130)	(4,521,804)	(1,747,548)
1.4.1 Deferred tax calculated		(561,176)	(635,296)	(732,134)	(810,045)
1.4.2 Goodwill		-	-	-	-
1.4.3 Other intangible assets		(209,793)	(246,874)	(128,148)	(146,267)
1.4.4 Investments in shares		(3,635,911)	(754,170)	(3,661,522)	(791,277)
1.4.5 Shortage of capital on insurance subsidiaries		-	-	-	-
1.4.6 Securitisation exposure		-	-	-	-
1.4.7 Other deduction core capital		-	-	-	-
1.4.7.1 Placement of funds in instrument A1 and Tier 2		-	-	-	-
1.4.7.2 In other bank		-	-	-	-
1.4.7.3 Core paragraph in other notes according to the financial		-	-	-	-

[illegible]

No.	Transaction	Individual				
		Notional Amount	Type		Derivatives Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1.	Spot	389,491	389,491	-	314	162
2.	Forward	1,672,815	1,672,815	-	12,151	4,467
3.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future					
5.	Swap	4,088,342	4,088,342	-	11,570	17,638
6.	Others	59,970	59,970	-	12	3
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future					
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others					
	TOTAL	6,210,418	6,210,418	-	24,047	22,270

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2023 AND 2022 (in Millions Rupiah)													
	Capital Stock	Treasury Stock	Additional Paid-in Capital	Difference in value of equity transaction with non-controlling interest	Other Comprehensive Income			Retained Earnings		Equity attributable to owners of the parent entity	Non-Controlling Interest	Total	
					Revaluation of premises and equipment	Remeasurement of defined benefit obligation	Changes in fair value on marketable securities measured at fair value through other comprehensive income	Shares in other comprehensive income of associate	Appropriated	Unappropriated			
Balance as of January 1, 2022	2,488,765	(610)	3,440,707	(269,072)	7,957,289	396,638	373,179	2,423	140,000	30,996,274	45,445,593	3,102,154	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(61,355)	-	-	-	-	61,355	-	-	
Distribution of cash dividends	-	-	-	-	-	-	-	-	-	(481,631)	-	(481,631)	
Net income for the current period	-	-	-	-	-	-	-	-	-	1,562,863	1,562,863	40,894	
Other comprehensive income-after tax	-	-	-	-	5,890	-	(861,253)	236	-	-	(861,127)	(27,546)	
Balance as of June 30, 2022	2,488,765	(610)	3,440,707	(269,072)	7,901,824	396,638	(494,074)	2,659	140,000	32,138,851	45,665,688	3,115,502	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(442,053)	-	-	-	-	442,053	-	-	
Distribution of cash dividends	-	-	-	-	-	-	-	-	-	(478,823)	-	(478,823)	
Net income for the current period	-	-	-	-	-	-	-	-	-	1,478,823	1,478,823	190,440	
Other comprehensive income-after tax	-	-	-	-	224,030	161,572	(130,309)	1,092	-	-	256,385	9,256	
Balance as of December 31, 2022	2,488,765	(610)	3,440,707	(269,072)	7,665,891	558,210	(624,383)	3,751	140,000	34,059,727	47,400,696	3,315,198	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	-	(3,368)	-	-	-	-	3,369	-	-	
Non-controlling interest in net assets of subsidiaries	-	-	-	-	-	-	-	-	-	-	-	(193,309)	
Net income for the current period	-	-	-	-	-	-	-	-	-	1,739,589	1,739,589	359,600	
Other comprehensive income-after tax	-	-	-	-	152	-	368,506	(237)	-	-	368,821	4,664	
Balance as of June 30, 2023	2,488,765	(610)	3,440,707	(269,072)	7,679,985	558,210	(255,477)	3,514	140,000	35,803,284	49,589,306	3,466,153	

