



PaninBank

CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF SEPTEMBER 30, 2023 AND DECEMBER 31, 2022 (in Millions Rupiah)					
NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		SEP 30, 2023	DEC 31, 2022	SEP 30, 2023	DEC 31, 2022
ASSETS					
1.	Cash	1,091,345	1,690,275	1,100,136	1,704,409
2.	Placement to Bank Indonesia	8,385,590	8,251,847	9,170,044	9,442,469
3.	Interbank placement	6,653,584	6,591,391	6,874,842	6,206,592
4.	Spot and derivatives / forward claims	43,690	29,385	43,690	29,385
5.	Securities held	32,094,643	28,359,038	34,368,530	30,861,208
6.	Securities sold under repurchase agreement (repo)	1,176,612	2,537,263	1,176,612	2,537,263
7.	Claims on securities bought under reverse repo	4,001,053	10,642,145	4,001,053	10,642,145
8.	Acceptance claims	1,778,554	2,132,501	1,778,554	2,132,501
9.	Loans	121,376,112	120,287,068	140,236,567	136,987,594
10.	Sharia financing	-	-	-	-
11.	Equity investment	3,644,818	3,652,581	778,571	791,409
12.	Other financial assets	1,128,325	1,084,457	1,751,360	1,472,661
13.	Impairment on financial assets +/-	(35)	(53)	(35)	(53)
14.	Intangible assets	(6,882,220)	(6,364,830)	(7,419,411)	(6,801,865)
15.	Accumulated amortisation on intangible assets +/-	517,621	462,606	597,153	525,500
16.	Fixed assets and equipment	10,103,079	9,980,363	10,589,846	10,459,430
17.	Accumulated depreciation on fixed assets and equipments +/-	(460,900)	(224,590)	(533,862)	(282,494)
18.	Non productive assets	-	-	-	-
19.	a. Abandoned properties	738,282	746,327	738,282	746,327
20.	b. Foreclosed assets	1,622,177	1,642,935	2,746,726	2,426,296
21.	c. Suspense accounts	-	-	-	-
22.	d. Interbranch assets *	-	-	-	-
23.	Other assets	3,275,579	2,436,280	3,745,519	2,887,187
TOTAL ASSETS		190,175,445	193,648,452	211,410,081	212,431,881
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	11,456,120	12,298,265	11,752,498	12,548,845
2.	Saving account	52,659,096	48,458,405	53,666,324	50,960,659
3.	Deposit	68,045,095	68,452,371	78,872,351	78,334,735
4.	Electronic money	418	170	418	170
5.	Liabilities to Bank Indonesia	-	-	-	435,531
6.	Interbank liabilities	1,275,173	2,542,091	1,861,659	3,258,814
7.	Spot and derivatives / forward liabilities	44,422	29,561	44,422	29,561
8.	Liabilities on securities sold under repurchase agreement (repo)	1,147,730	2,408,299	1,147,730	2,408,299
9.	Acceptance Liabilities	1,782,231	2,137,042	1,782,231	2,137,042
10.	Issued securities	3,698,372	7,794,490	3,698,372	7,794,490
11.	Loans received	-	-	2,717,960	1,708,664
12.	Margin deposit	173,250	220,349	173,292	221,084
13.	Interbranch liabilities *	-	-	-	-
14.	Other liabilities	1,768,074	1,343,803	2,273,636	1,877,693
15.	Minority interest	-	-	3,543,087	3,315,198
EQUITIES					
16.	Paid in capital	9,600,000	9,600,000	9,600,000	9,600,000
17.	a. Capital	9,600,000	9,600,000	9,600,000	9,600,000
18.	b. Unpaid capital +/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
19.	c. Treasury stock +/-	(610)	(610)	(610)	(610)
20.	Additional paid in capital	3,440,707	3,440,707	3,440,707	3,440,707
21.	a. Ago	-	-	-	-
22.	b. Disagio +/-	-	-	-	-
23.	c. Fund for paid-up capital	-	-	-	-
24.	d. Other	-	-	(269,072)	(269,072)
25.	Other comprehensive gain (loss)	8,219,495	8,263,843	8,297,239	8,361,272
26.	a. Gain	(562,785)	(663,538)	(630,787)	(739,853)
27.	b. Loss +/-	-	-	-	-
28.	Reserves	32,367,887	26,699,884	32,823,892	30,075,890
29.	a. General reserves	140,000	140,000	140,000	140,000
30.	b. Appropriated reserves	-	-	-	-
31.	c. Previous years	-	481,631	1,249,953	1,423,792
32.	d. Current year	2,112,005	2,655,355	2,415,634	3,041,676
33.	e. Dividends paid	-	(481,631)	-	(481,631)
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		48,125,464	45,964,066	48,875,721	47,400,896
TOTAL LIABILITIES AND EQUITIES		190,175,445	193,648,452	211,410,081	212,431,881

*total at net carrying value

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2023 AND 2022 (in Millions Rupiah)					
NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		SEP 30, 2023	SEP 30, 2022	SEP 30, 2023	SEP 30, 2022
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	9,153,846	8,838,172	10,978,331	10,330,593
2.	Interest expenses	3,272,662	2,409,718	3,915,495	2,772,371
Net interest income (expenses)		5,881,184	6,428,454	7,062,836	7,558,222
B. Operational Income and Expenses Other than Interest					
1.	Positive (negative) mark to market on financial assets	(31,483)	(289,503)	(31,483)	(289,503)
2.	Positive (negative) mark to market on financial liabilities	-	-	-	-
3.	Gain (loss) on sale of financial assets	99,715	175,508	102,081	182,632
4.	Gain (loss) on spot and derivatives / forward (realised)	33,558	45,153	33,558	45,153
5.	Gain (loss) on investment under equity method	-	-	45,339	83,437
6.	Gain (loss) on foreign exchange translation	4,022	5,689	4,022	6,128
7.	Dividend income	267,801	50,767	10,459	19,447
8.	Commission/brokerage/fee and administration income	299,332	266,554	508,923	437,419
9.	Other income	624,378	981,052	1,361,989	1,225,782
10.	Provision (recovery) of financial assets' impairment	1,235,747	1,512,154	1,522,081	2,031,965
11.	Losses on operational risk	19,418	1,732	19,418	1,732
12.	Personnel expenses	1,453,035	1,333,443	1,818,689	1,654,022
13.	Promotion expenses	17,073	14,826	33,145	26,666
14.	Other expenses	1,628,790	1,927,146	2,165,559	2,307,594
Net Operational Income (Expense) Other than Interest		(2,596,740)	(3,553,891)	(2,534,174)	(4,314,034)
OPERATIONAL PROFIT (LOSS)		2,624,444	2,874,713	3,538,668	3,245,708
NON OPERATIONAL INCOME (EXPENSES)					
1.	Gain (loss) on sale of fixed assets and equipment	310	22,395	17,230	22,162
2.	Other non operational income (expenses)	(2,591)	(55,663)	(17,973)	(57,452)
NON OPERATIONAL PROFIT (LOSS)		(2,591)	(33,268)	9,257	(35,290)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		2,621,853	3,841,505	3,547,945	3,208,438
Income taxes					
a.	Estimated current period tax -/-	514,046	719,228	721,166	766,897
b.	Deferred tax income (expenses)	4,198	87,223	61,165	65,195
NET PROFIT (LOSS)		2,112,005	2,209,500	2,832,969	2,506,736
MINORITY INTEREST PROFIT (LOSS)				417,335	91,246
OTHER COMPREHENSIVE INCOME					
1. Items that will not be reclassified to profit or loss					
a.	Gain on fixed asset revaluation	648	6,493	648	6,493
b.	Gain (loss) on defined benefit actuarial program	-	-	-	-
c.	Others	-	-	1,785	(1,230)
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	48,805	(1,132,715)	60,622	(1,232,074)
c.	Others	-	-	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX		48,805	(1,132,712)	63,055	(1,225,874)
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME		2,161,458	1,066,788	2,896,024	1,279,862
Profit attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		2,112,005	2,209,500	2,415,534	2,415,510
NON CONTROLLING INTEREST		-	-	417,335	91,246
CURRENT PERIOD TOTAL PROFIT		2,112,005	2,209,500	2,832,969	2,506,756
Total Comprehensive Profit (Loss) Attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		2,161,458	1,083,278	2,474,825	1,221,125
NON CONTROLLING INTEREST		-	-	421,199	58,757
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD		2,161,458	1,083,278	2,896,024	1,279,882
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND					
1.	-	-	-	-	-
2.	-	-	-	-	-
-		-	481,631	-	481,631
NET EARNINGS (LOSS) PER SHARE		87.68	91.73	100.29	100.28

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2023 AND 2022 (in Millions Rupiah)													
NO.	DESCRIPTION	INDIVIDUAL											
		SEP 30, 2023						SEP 30, 2022					
		C	SM	S	D	L	TOTAL	C	SM	S	D	L	TOTAL
I. RELATED PARTIES													
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	205,961	-	-	-	-	205,961	164,590	-	-	-	-	164,590
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	187,666	-	-	-	21,133	208,799	-	-	-	-	21,133	21,133
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	1,747,422	-	-	-	239,386	1,986,808	1,446,224	79	-	-	239,387	1,685,690
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	162,326	-	-	-	21,133	183,459	197,357	-	-	-	21,133	218,490
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	3,511,955	-	-	-	-	3,511,955	3,511,958	-	-	-	-	3,511,958
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	919,397	-	-	-	-	919,397	1,757,434	971	-	-	-	1,758,405
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	954,574	-	-	-	-	954,574	1,381,170	-	-	-	-	1,381,170
b.	Foreign currency	5,693,049	-	-	-	-	5,693,049	5,055,706	-	-	-	-	5,055,706
2.	Spot and derivatives / forward claims	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	43,576	-	-	-	-	43,576	47,123	-	-	-	-	47,123
b.	Foreign currency	114	-	-	-	-	114	899	-	-	-	-	899
3.	Securities held	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	30,511,936	-	-	-	84,784	30,596,720	32,457,082	-	-	-	191,138	32,648,220
b.	Foreign currency	1,497,923	-	-	-	-	1,497,923	2,250,246	-	-	-	-	2,250,246
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	1,176,612	-	-	-	-	1,176,612	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	4,001,053	-	-	-	-	4,001,053	399,760	-	-	-	-	399,760
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	1,778,954	-	-	-	-	1,778,954	1,761,816	-	-	-	-	1,761,816
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	19,419,954	1,352,631	142,125	78,849	617,757	21,611,316	20,368,177	1,036,656	161,281	168,723	498,375	22,223,212
ii.	Foreign currency	47,494	12,345	-	-	-	59,839	64,085	-	-	-	-	64,085
b.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	2,741,069	92,455,324	77,426,512	4,347,175	168,036	453,455	2,371,127	84,786,305
i.	Rupiah	83,142,877	6,052,453	82,737	476,188	-	90,471,255	87,425,324	4,347,175	-	-	-	90,471,255
ii.	Foreign currency	4,669,076	344,550	-	-	-	5,014,026	5,658,936	311,898	-	-	-	5,970,834
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	11,739,892	6,173,109	162,735	485,668	2,479,702	21,041,106	17,965,617	2,893,744	297,100	477,552	2,238,546	23,872,559
ii.	Foreign currency	2,021,440	12,345	-	-	-	2,033,785	2,093,822	311,898	-	-	-	2,405,720
8.	Equity investment	132,863	-	-	-	-	132,863	141,399	-	-	-	-	141,399
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	33,699,123	34,911	-	-	-	33,734,034	34,869,056	42,003	-	-	-	34,911,059
b.	Foreign currency	5,365,496	-	-	-	-	5,365,496	4,031,176	-	-	-	-	4,031,176
III. OTHER INFORMATION													
1.	Assets pledged as collateral :	-	-	-	-	-	-	-	-	-	-	-	-
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	1,622,177	-	-	-	-	-	1,641,076
IV. IMPAIRMENT LOSS ALLOWANCE AS OF SEPTEMBER 30, 2023 AND 2022													