PaninBank

STATEMENTS OF FINANCIAL POSITIONS
October 31, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
ASSETS		
1.	Cash	1,179,984
2.	Placement to Bank Indonesia	2,048,122
3.	Interbank placement	3,676,294
4.	Spot and derivatives / forwards claims	22,163
5.	Marketable securities	49,662,835
6.	Securities sold under repurchase agreements (repo)	151,821
7.	Securities purchased under resale agreements (reverse repo)	6,827,329
8.	Acceptance receivables	1,679,525
9.	Loans	119,513,467
10.	Sharia financing	-
11.	Investment	3,658,825
12.	Other financial assets	1,053,718
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	3
	b. Loans and sharia financing	6,129,357
	c. Others	9,834
14.	Intangible assets	563,017
	Accumulated amortisation on intangible assets -/-	379,222
15.	Fixed assets and equipment	10,065,557
	Accumulated depreciation on fixed assets and equipment -/-	745,328
16.	Non earning asset	
	a. Idle properties	958,869
	b. Foreclosed assets	1,583,330
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,301,729
TOTAL ASSETS		**198,682,841**

PaninBank

STATEMENTS OF FINANCIAL POSITIONS
October 31, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,708,750
2.	Saving account	47,412,623
3.	Time deposit	75,033,564
4.	E - money	705
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	823,875
7.	Spot and derivaties / forwards liabilities	23,562
8.	Securities sold under repurchase agreements (repo)	144,353
9.	Acceptance payables	1,682,949
10.	Marketable securities issued	7,168,008
11.	Borrowings	-
12.	Security deposits	205,446
13.	Interbranch liabilities	-
14.	Other liabilities	1,958,341
	TOTAL LIABILITIES	**146,162,176**
	EQUITIES	
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	2,187
16.	Additional paid-up capital	
	a. Agio	3,421,684
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	7,919,476
	b. Loss -/-	33,389
18.	Reserves	
	a. General reserves	36,308,205
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	1,010,762
	b. Current year	2,358,111
	c. Dividends paid -/-	1,010,762
	TOTAL EQUITIES	**52,520,665**
	TOTAL LIABILITIES AND EQUITIES	**198,682,841**

PaninBank

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
October 31, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	**Interest income**	10,963,673
2.	**Interest expenses**	4,737,865
	Net interest income (expenses)	**6,225,808**
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	219,918
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	264,332
4.	Gain (loss) from spot and derivative transaction (realised)	40,934
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	7,772
7.	Dividend	152,147
8.	Commissions/provision/fees and administrative	353,992
9.	Other income	651,976
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	682,791
11.	Losses related to operational risk	7,449
12.	Salaries and employee benefits	1,689,032
13.	Promotion expenses	15,267
14.	Other expenses	2,477,416
	Other Operational Income (Expenses)	**(3,180,884)**
	OPERATIONAL PROFIT (LOSS)	**3,044,924**
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	1,404
2.	Other non operating income (expenses)	(64,267)
	NON OPERATIONAL PROFIT (LOSS)	**(62,863)**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**2,982,061**
	Income taxes	
	a. Income tax expenses -/-	583,358
	b. Deferred tax expenses (income)	(40,592)
	CURRENT YEAR NET PROFIT (LOSS)	**2,358,111**
OTHER COMPREHENSIVE INCOME		
1	**Items that will not be reclassified to profit or loss**	
	a. Gain on fixed asset revaluation	4,788
	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	876,761
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	**881,549**
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		**3,239,660**
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

PaninBank

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
October 31, 2025 (Unaudited)
In Millions Rupiah

No.		ACCOUNTS	2025
I.		**COMMITMENT RECEIVABLES**	
	1.	Unused borrowing facilities	-
	2.	Outstanding buying of spot and derivative / forward contract	3,463,062
	3.	Others	-
II.		**COMMITMENT PAYABLES**	
	1.	Unused loans facilities granted to debtors	
		a. Committed	31,394,550
		b. Uncommitted	9,227,000
	2.	Outstanding irrevocable L/C	649,605
	3.	Outstanding selling of spot and derivative / forward contract	3,526,849
	4.	Others	-
III.		**CONTINGENT RECEIVABLES**	
	1.	Guarantees received	-
	2.	Others	1,505,444
IV.		**CONTINGENT PAYABLES**	
	1.	Guarantees issued	1,126,819
	2.	Others	260,220