



PaninBank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		MAR 31, 2026	DEC 31, 2025	MAR 31, 2026	DEC 31, 2025
1.	Cash	1,083,404	1,688,496	1,706,707	1,688,021
2.	Placement to Bank Indonesia	7,857,527	3,855,334	8,978,943	5,251,779
3.	Interbank placement	5,911,287	5,830,621	5,172,323	5,143,744
4.	Spot and derivatives / forward claims	20,555	25,596	20,555	25,596
5.	Securities held	44,936,101	49,947,785	48,095,052	52,377,756
6.	Securities sold under repurchase agreement (repo)	765,296	4,256,811	765,296	4,256,811
7.	Claims on securities bought under reverse repo	5,662,920	6,846,644	5,662,920	6,846,644
8.	Accumulated amortization on intangible assets -/-	(429,446)	(387,394)	(427,714)	(448,363)
9.	Loans	118,819,335	123,745,109	140,339,804	145,082,877
10.	Sharia financing	-	-	-	-
11.	Equity investment	3,883,657	3,888,913	844,588	827,455
12.	Other financial assets	1,181,825	1,519,039	2,011,024	2,327,662
13.	Impairment on financial assets +/-	(3)	(3)	(3)	(3)
14.	Loans and sharia financing	(6,382,210)	(6,218,943)	(6,808,359)	(6,639,565)
15.	Others	(14,426)	(13,967)	(33,883)	(29,700)
16.	Intangible Assets	960,410	960,300	1,080,178	1,078,507
17.	Accumulated amortization on intangible assets -/-	(429,446)	(387,394)	(427,714)	(448,363)
18.	Fixed assets and equipment	9,802,511	9,755,579	10,386,194	10,328,507
19.	Accumulated depreciation on fixed assets and equipment -/-	(337,033)	(248,666)	(450,550)	(351,431)
20.	Non productive assets	-	-	-	-
21.	Abandoned properties	955,512	956,403	955,512	956,403
22.	Foreclosed assets	1,587,946	1,587,711	2,932,039	2,931,805
23.	Suspense accounts	-	-	-	-
24.	Interbranch assets *	-	-	-	-
25.	Other assets	2,786,483	2,347,881	2,993,940	2,515,729
	TOTAL ASSETS	200,706,396	213,262,361	225,361,569	227,326,686
1.	LIABILITIES AND EQUITIES				
2.	LIABILITIES				
3.	Current account	12,484,909	12,597,617	13,522,881	13,337,796
4.	Saving account	46,867,454	47,853,362	49,037,861	49,433,074
5.	Deposit	74,047,940	81,954,534	84,877,084	94,144,775
6.	Electronic money	637	687	637	687
7.	Liabilities to Bank Indonesia	-	-	-	-
8.	Interbank liabilities	1,516,730	3,228,293	1,516,730	3,352,724
9.	Spot and derivatives / forward liabilities	19,559	25,592	19,559	25,592
10.	Liabilities on securities sold under repurchase agreement (repo)	718,345	4,584,165	718,345	4,584,165
11.	Acceptance liabilities	1,450,751	1,450,751	1,450,751	1,450,751
12.	Issued securities	9,867,994	7,169,669	11,565,994	7,917,668
13.	Loans received	-	2,460,435	2,460,435	2,460,435
14.	Margin deposit	163,576	176,986	163,744	177,147
15.	Interbranch liabilities *	-	-	-	-
16.	Other liabilities	1,709,973	1,899,707	2,046,962	2,246,494
17.	Minority interest	-	-	-	3,791,959
18.	Equities				
19.	Paid in capital	9,600,000	9,600,000	9,600,000	9,600,000
20.	Unpaid capital +/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
21.	Treasury stock +/-	(1,577)	(1,577)	(1,577)	(1,577)
22.	Additional paid in capital	3,427,363	3,427,363	3,427,363	3,427,363
23.	Other	-	-	-	-
24.	Other comprehensive gain (loss)	-	-	(269,072)	(269,072)
25.	Gain -/-	7,785,519	7,908,076	7,879,419	8,007,333
26.	Loss -/-	(1,280,431)	(33,097)	(1,296,890)	(3,007)
27.	Reserves	36,335,248	32,327,477	36,792,846	36,790,075
28.	General reserves	14,000	14,000	14,000	14,000
29.	Appropriated reserves	2,676,052	1,910,762	4,504,713	2,765,352
30.	Current year	631,392	2,676,052	698,530	2,750,044
31.	Dividend paid	(1,010,762)	(1,010,762)	(1,010,762)	(1,010,762)
32.	Dividends payable	52,124,921	52,868,548	54,294,757	54,879,814
33.	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	52,124,921	52,868,548	54,294,757	54,879,814
34.	TOTAL LIABILITIES AND EQUITIES	200,706,396	213,262,361	225,361,569	227,326,686

NO.	DESCRIPTION	INDIVIDUAL													
		MAR 31, 2026					MAR 31, 2025								
		C	SM	S	D	L	C	SM	S	D	L				
1.	RELATED PARTIES														
1.	Interbank placement														
a.	Rupiah	750,000	-	-	-	-	750,000	1,300,000	-	-	-	-	-	1,300,000	-
b.	Foreign currency	247,332	-	-	-	-	247,332	140,900	-	-	-	-	-	140,900	-
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														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided														
a.	Micro, small and medium enterprises (UMKM)	221,053	-	-	-	-	221,053	203,233	-	-	-	-	-	211,133	224,366
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)	1,273,478	-	-	-	-	1,273,478	2,062,856	1,227,024	549,945	-	-	239,386	2,016,355	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	3,511,955	-	-	-	-	3,511,955	3,511,955	-	-	-	-	-	3,511,955	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies														
a.	Rupiah	552,754	-	-	-	-	552,754	640,102	102	-	-	-	-	640,204	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NON-RELATED PARTIES														
1.	Interbank placement														
a.	Rupiah	1,408,350	-	-	-	-	1,408,350	1,765,302	-	-	-	-	-	1,765,302	-
b.	Foreign currency	3,505,605	-	-	-	-	3,505,605	3,221,067	-	-	-	-	-	3,221,067	-
2.	Spot and derivatives / forward claims														
a.	Rupiah	19,763	-	-	-	-	19,763	42,848	-	-	-	-	-	42,848	-
b.	Foreign currency	1,192	-	-	-	-	1,192	-	-	-	-	-	-	-	-
3.	Securities held														
a.	Rupiah	43,555,623	-	-	-	-	43,555,623	38,276,542	-	-	-	-	-	38,276,542	-
b.	Foreign currency	1,192	-	-	-	-	1,192	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)														
a.	Rupiah	785,296	-	-	-	-	785,296	8,530,396	-	-	-	-	-	8,530,396	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo														
a.	Rupiah	5,662,920	-	-	-	-	5,662,920	5,349,942	-	-	-	-	-	5,349,942	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims														
a.	Rupiah	1,181,513	-	-	-	-	1,181,513	1,362,917	-	-	-	-	-	1,362,917	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided														
a.	Micro, small and medium enterprises (UMKM)	18,945,995	712,138	63,539	135,409	532,058	20,388,139	19,651,750	861,628	70,629	107,190	564,269	21,255,462	19,504,068	
i.	Rupiah	48,628	-	-	-	-	48,628	56,469	-	-	-	-	56,469	-	
ii.	Foreign currency	80,319,584	7,782,727	100,775	116,819	1,431,164	89,731,069	83,749,538	8,299,529	438,824	234,550	2,300,627	95,004,068		
b.	Non micro, small and medium enterprises (UMKM)	6,182,592	120,358	-	-	63,640	6,366,590	5,789,320	123,328	-	-	-	6,249,246	5,974,661	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Restructured loans	4,621,300	6,566,220	41,819	83,969	991,647	12,685,095	5,326,530	7,491,094	300,345	154,228	1,998,474	15,320,649		
i.	Rupiah	891,217	120,358	-	-	-	1,011,575	921,72							