



PaninBank

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30, 2026 AND DECEMBER 31, 2025 (In Millions Rupiah)					
NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		JUN 30, 2026	JUN 30, 2025	JUN 30, 2026	JUN 30, 2025
1.	Cash	1,321,738	1,688,496	1,151,112	1,688,021
2.	Placement to Bank Indonesia	4,443,701	3,855,334	5,532,808	5,251,179
3.	Interbank placement	5,800,509	5,830,621	4,335,772	5,143,744
4.	Spot and derivatives / forward claims	60,115	25,596	60,115	25,596
5.	Securities held	52,894,880	48,947,785	56,020,766	52,377,756
6.	Securities sold under repurchase agreement (repo)	7,115,189	4,256,811	7,115,189	4,256,811
7.	Claims on securities bought under reverse repo	371,362	6,546,844	371,362	6,546,844
8.	Acceptance claims	1,335,248	1,448,444	1,335,248	1,448,444
9.	Sharia financing	117,322,880	123,745,109	138,538,459	146,082,877
10.	Equity investment	3,665,835	3,668,913	777,836	827,455
11.	Other financial assets	1,433,652	1,519,008	2,716,861	2,327,652
12.	Impairment on financial assets -/-	-	-	-	-
13.	Securities held	(372)	(3)	(372)	(3)
14.	Loans and sharia financing	(6,434,272)	(6,218,943)	(6,528,466)	(6,638,565)
15.	Others	(14,223)	(13,967)	(44,870)	(25,700)
16.	Intangible assets	594,573	590,300	1,082,003	1,078,507
17.	Accumulated amortisation on intangible assets -/-	(431,950)	(387,294)	(497,155)	(448,365)
18.	Fixed assets and equipment	9,940,147	9,755,978	10,338,597	10,338,597
19.	Accumulated depreciation on fixed assets and equipment -/-	(430,300)	(248,666)	(658,597)	(351,431)
20.	Non productive assets	-	-	-	-
21.	a. Abandoned properties	950,119	956,403	950,119	956,403
22.	b. Foreclosed assets	1,593,758	1,597,711	2,913,737	2,931,805
23.	c. Suspense accounts	-	-	-	-
24.	d. Interbranch assets *	-	-	-	-
25.	Other assets	2,947,132	2,347,881	3,065,759	2,915,729
26.	TOTAL ASSETS	204,948,172	213,282,361	229,265,529	227,326,686
27.	LIABILITIES AND EQUITIES				
28.	LIABILITIES				
29.	1. Current account	12,020,471	12,597,617	13,211,971	13,337,796
30.	2. Saving account	45,582,109	47,853,362	47,477,108	49,433,074
31.	3. Deposit	73,786,597	81,954,534	83,881,703	94,144,775
32.	4. Electronic money	596	687	596	687
33.	5. Liabilities to Bank Indonesia	-	-	553,638	-
34.	6. Interbank liabilities	831,538	3,228,253	1,072,244	3,352,724
35.	7. Spot and derivatives / forward liabilities	51,361	25,522	51,361	25,522
36.	8. Liabilities on securities sold under repurchase agreement (repo)	6,770,341	4,584,185	6,770,341	4,584,185
37.	9. Acceptance liabilities	1,388,883	1,450,751	1,388,883	1,450,751
38.	10. Issued securities	10,413,567	7,169,568	12,275,597	7,917,668
39.	11. Loans received	-	-	2,260,729	2,402,440
40.	12. Margin deposit	155,828	176,386	155,997	177,147
41.	13. Interbranch liabilities *	-	-	-	-
42.	14. Other liabilities	2,701,167	1,899,707	3,110,549	2,246,694
43.	15. Minority interest	-	-	3,762,564	3,797,959
44.	EQUITIES				
45.	16. Paid in capital				
46.	a. Capital	9,600,000	9,600,000	9,600,000	9,600,000
47.	b. Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
48.	c. Treasury stock -/-	(1,577)	(1,577)	(1,577)	(1,577)
49.	17. Additional paid in capital				
50.	a. Ago	3,427,563	3,427,563	3,427,563	3,427,563
51.	b. Disagio -/-	-	-	-	-
52.	c. Fund for paid-up capital	-	-	(269,072)	(269,072)
53.	18. Other comprehensive gain (loss)				
54.	a. Gain	7,763,203	7,908,076	7,868,861	8,007,333
55.	b. Loss -/-	(1,862,289)	(33,097)	(1,904,719)	(33,097)
56.	19. Reserves				
57.	a. General reserves	38,012,373	38,332,477	38,497,469	38,790,075
58.	b. Appropriated reserves	140,000	140,000	140,000	140,000
59.	20. Gains				
60.	a. Previous years	1,011,018	1,010,762	2,810,554	2,765,352
61.	b. Current year	(1,011,018)	(1,010,762)	1,363,372	2,750,044
62.	c. Dividends paid	(1,011,018)	(1,010,762)	(1,011,018)	(1,010,762)
63.	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	91,286,014	92,889,540	93,330,578	94,974,014
64.	TOTAL LIABILITIES AND EQUITIES	204,948,172	213,282,361	229,265,529	227,326,686

*ated of net carrying value

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026 AND 2025 (In Millions Rupiah)					
NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		JUN 30, 2026	JUN 30, 2025	JUN 30, 2026	JUN 30, 2025
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income	6,454,400	6,648,351	7,696,391	7,826,277
2.	Interest expenses	2,518,953	2,911,147	3,020,207	3,438,089
	Net interest income (expenses)	3,965,797	3,737,204	4,676,184	4,387,188
B. Operational Income and Expenses Other than Interest					
1.	Positive (negative) mark to market on financial assets	(115,011)	110,968	(115,011)	110,968
2.	Positive (negative) mark to market on financial liabilities	-	-	-	-
3.	Gain (loss) on sale of financial assets	106,063	134,275	106,063	134,275
4.	Gain (loss) on spot and derivatives / forward /realised)	53,406	25,506	53,406	25,506
5.	Gain (loss) on investment under equity method	-	-	5,606	8,618
6.	Gain (loss) on foreign exchange translation	2,307	4,377	2,307	4,377
7.	Dividend income	169,128	152,128	14,357	18,237
8.	Commission/provision/fee and administration income	170,810	216,148	274,915	307,874
9.	Other income	294,561	462,347	421,173	594,838
10.	Provision (recovery) of financial assets' impairment	406,329	591,089	666,859	897,446
11.	Losses on operational risk	6,000	2,577	6,000	2,591
12.	Personnel expenses	986,982	1,015,754	1,269,453	1,277,134
13.	Promotion expenses	13,335	9,543	15,145	17,351
14.	Other expenses	148,874	1,397,483	1,666,308	1,576,038
	Net Operational Income (Expenses) Other than Interest	(2,018,678)	(1,910,697)	(2,864,494)	(2,566,437)
OPERATIONAL PROFIT (LOSS)		1,745,831	1,826,507	1,811,693	1,820,751
NON OPERATIONAL INCOME (EXPENSES)					
1.	Gain (loss) on sale of fixed assets and equipment	(1,013)	1,793	86	1,916
2.	Other non operational income (expenses)	9,668	(9,544)	8,291	(12,874)
	NON OPERATIONAL PROFIT (LOSS)	8,655	(7,751)	8,377	(10,958)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		1,754,866	1,818,597	1,819,812	1,809,793
Income taxes					
	a. Estimated current period tax -/-	373,263	350,171	411,671	368,056
	b. Deferred tax income (expenses)	23,163	(16,778)	30,662	(17,545)
	NET PROFIT (LOSS)	1,404,566	1,451,807	1,438,623	1,424,195
MINORITY INTEREST PROFIT (LOSS)		-	-	75,251	43,842
OTHER COMPREHENSIVE INCOME					
1. Items that will not be reclassified to profit or loss					
	a. Gain on fixed asset revaluation	1,297	1,532	1,297	1,532
	b. Gain (loss) on defined benefit actuarial program	-	-	1,209	-
	c. Others	-	-	53	(115)
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	(1,969,500)	412,569	(2,012,980)	432,966
	c. Others	-	-	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX		(1,968,203)	414,121	(2,010,421)	434,383
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT (LOSS)		(563,617)	1,865,928	(571,798)	1,858,578
Net Profit (Loss) for the current period attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		1,404,566	1,451,807	1,363,372	1,380,353
NON CONTROLLING INTEREST		-	-	75,251	43,842
CURRENT PERIOD TOTAL PROFIT (LOSS)		1,404,566	1,451,807	1,438,623	1,424,195
Total Comprehensive Profit (Loss) for the current period attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		(563,617)	1,865,928	(571,798)	1,808,073
NON CONTROLLING INTEREST		-	-	61,620	50,505
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD		(563,617)	1,865,928	(571,798)	1,858,578
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE					
DIVIDEND		-	-	-	-
NET EARNINGS (LOSS) PER SHARE		58.35	60.30	56.64	57.33

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF JUNE 30, 2026 AND 2025 (In Millions Rupiah)													
NO.	DESCRIPTION	INDIVIDUAL											
		JUN 30, 2026						JUN 30, 2025					
		C	SM	S	D	L	TOTAL	C	SM	S	D	L	TOTAL
I. RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	1,500,000	-	-	-	-	1,500,000	500,000	-	-	-	-	500,000
	b. Foreign currency	86,175	-	-	-	-	86,175	40,837	-	-	-	-	40,837
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	220,339	-	-	-	-	220,339	200,992	-	-	-	21,133	222,125
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah	1,130,925	-	-	-	789,335	1,920,260	1,176,709	550,803	-	-	239,386	1,966,898
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	514,947	514,947	30,467	514,947	-	-	21,133	566,547
	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	1,053,550	-	-	-	98	1,053,648	575,250	79	-	-	-	575,329
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	255,852	-	-	-	-	255,852	21,540	-	-	-	-	21,540
	b. Foreign currency	3,958,882	-	-	-	-	3,958,882	3,208,919	-	-	-	-	3,208,919
2.	Spot and derivatives / forward claims												
	a. Rupiah	60,016	-	-	-	-	60,016	16,735	-	-	-	-	16,735
	b. Foreign currency	99	-	-	-	-	99	28	-	-	-	-	28
3.	Securities held												
	a. Rupiah	51,537,747	-	-	-	69,327	51,607,074	43,696,601	-	-	65,356	43,761,957	-
	b. Foreign currency	1,377,806	-	-	-	-	1,377,806	1,253,580	-	-	-	1,253,580	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	7,115,189	-	-	-	-	7,115,189	4,161,963	-	-	-	4,161,963	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	371,362	-	-	-	-	371,362	68,613	-	-	-	68,613	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	1,356,248	-	-	-	-	1,356,248	1,539,737	-	-	-	1,539,737	-
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	18,747,661	825,751	69,345	177,154	597,456	20,417,367	19,756,165	984,442	53,811	119,486	604,154	21,458,056
	ii. Foreign currency	47,935	-	-	-	-	47,935	50,887	-	-	-	-	50,887
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah	79,332,338	7,640,287	453,349	165,768	1,028,027	88,617,769	87,068,602	8,498,489	87,893	554,337	1,584,915	97,794,238
	ii. Foreign currency	5,908,223	125,041	-	-	66,956	6,100,220	6,463,849	119,481	-	-	60,796	6,644,128
	c. Restructured loans												
	i. Rupiah	3,974,264	7,215,063	412,681	157,571	633,018	12,392,597	4,988,383	7,583,419	32,369	450,863	1,300,993	14,356,027
	ii. Foreign currency	835,139	125,041	-	-	-	960,180	891,121	119,481	-	-	-	1,010,602
8.	Equity investment	153,880	-	-	-	-	153,880	142,990	-	-	-	-	142,990
9.	Other receivables	21,521	-	-	-	-	21,521	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	40,482,833	127,817	715	1,836	1,913	40,615,114	33,346,517	123,596	384	914	2,609	33,427,437
	b. Foreign currency	2,927,421	-	-	-	-	2,927,421	3,196,709	-	-	-	-	3,196,709
III. OTHER INFORMATION													
1.	Assets pledged as collateral :												
	a. To Bank Indonesia												
	b. To other parties												
2.	Foreclosed assets							1,593,759					1,551,688