



Panin Bank



CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

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STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2017 AND 2016 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 DEC 2017	31 DEC 2016	31 DEC 2017	31 DEC 2016
ASSETS					
1.	Cash	1,141,305	1,412,409	1,169,008	1,433,984
2.	Placement to Bank Indonesia	10,465,172	11,926,910	11,926,910	12,684,518
3.	Interbank placement	5,394,218	11,351,082	5,449,749	10,078,150
4.	Spot and derivatives claims	8,194	12,850	8,194	12,850
5.	Securities	-	-	-	-
a.	Measured at fair value through profit and loss	1,622,236	1,052,319	1,619,189	1,072,903
b.	Available for sale	2,352,349	4,026,524	2,387,143	4,088,870
c.	Held to maturity	18,533,684	13,443,159	18,639,296	14,780,909
6.	Loans and receivables	8,691,894	1,786,076	8,691,894	1,786,076
a.	Securities sold under repurchase agreement (repo)	-	-	-	-
b.	Claims on securities bought under reverse repo (Reverse Repo)	7,933,546	4,187,436	7,933,546	4,187,436
8.	Acceptance claims	2,271,855	1,796,743	2,271,855	1,796,743
9.	Loans	-	-	-	-
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
10.	Loans and receivables	127,274,920	122,299,802	140,424,860	134,630,260
11.	Equity investment	1,512,032	1,446,979	585,820	582,273
12.	Goodwill	-	-	-	9,918
13.	Impairment on financial assets -/-	-	-	-	-
a.	Securities	(6,250)	(6,250)	(6,250)	(6,300)
b.	Loans	(2,742,968)	(3,493,019)	(3,219,763)	(3,219,763)
c.	Others	(625)	(625)	(68,159)	(53,253)
14.	Intangible Assets	275,558	267,581	337,266	283,822
15.	Accumulated amortisation on intangible assets -/-	(211,845)	(185,980)	(220,863)	(189,424)
16.	Fixed assets and equipment	9,637,247	9,797,583	10,197,623	10,105,968
a.	Accumulated depreciation on fixed assets and equipment -/-	(447,753)	(218,644)	(503,307)	(254,217)
17.	Non productive assets	-	-	-	-
a.	Abandoned properties	184,469	189,104	184,469	189,104
b.	Forecasted assets	435,363	432,422	442,135	586,109
c.	Supplies accounts	4,918,221	5,038,594	5,961,821	7,734,277
d.	Intestach assets *	-	-	-	-
i.	Conducting operational activities in Indonesia	-	-	-	-
ii.	Conducting operational activities outside Indonesia	-	-	-	-
17.	Impairment on Non Financial Assets -/-	-	-	-	-
18.	Leasing	324,997	327,372	2,897,430	1,712,429
19.	Other tax assets	1,700,394	1,355,858	1,749,911	1,560,159
20.	Other assets	-	-	-	-
TOTAL ASSETS					
		196,639,282	183,714,868	213,541,797	199,175,053
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	40,470,176	39,964,812	9,780,637	10,413,531
2.	Saving account	9,414,178	14,313,761	41,324,982	43,713,576
3.	Time deposit	87,967,826	82,660,202	94,615,477	88,527,289
4.	Revenue sharing investment	-	-	-	-
5.	Liabilities to Bank Indonesia	3,304,817	1,367,295	3,633,554	1,718,164
6.	Interbank liabilities	9,426	23,930	9,426	23,930
7.	Spot and derivatives liabilities	-	-	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	8,138,487	1,606,876	8,138,487	1,606,876
9.	Acceptance Liabilities	2,276,597	1,801,972	2,276,597	1,801,972
10.	Issued securities	4,114,319	5,110,301	4,846,812	5,960,266
11.	Other liabilities	4,918,221	5,038,594	5,961,821	7,734,277
12.	Marginal deposit	208,729	166,801	225,802	170,014
13.	Intestach liabilities *	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	2,991,299	2,967,415	3,489,491	3,266,248
15.	Profit sharing investment	-	-	-	-
16.	TOTAL LIABILITIES	164,147,010	153,883,459	177,253,066	164,974,253
EQUITIES					
17.	Paid in Capital	9,600,000	9,600,000	9,600,000	9,600,000
18.	Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
19.	Additional paid in capital	3,444,330	3,444,330	3,444,330	3,444,330
a.	Agio	-	-	-	-
b.	Diagno -/-	-	-	-	-
c.	Dividend	-	-	-	-
d.	Fund for paid-up capital	-	-	-	-
e.	Other	-	(26,569)	(61,315)	(61,315)
20.	Other comprehensive gain (loss)	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	123,840	103,504	125,236	103,528
c.	Effective portion of cash flow hedge	6,765,259	6,792,787	6,820,872	6,840,216
d.	Difference in fair value revaluation	-	-	-	-
e.	Portion of other comprehensive income from associates	-	1,183	1,183	2,117
f.	Gain (loss) on defined benefit actuarial program	(272,977)	(183,916)	(274,831)	(181,726)
g.	Income tax of other comprehensive income	37,284	20,103	37,391	19,914
h.	Others	-	-	-	-
21.	Difference in quasi-reorganization	-	-	-	-
22.	Difference in restructuring under common control	-	-	-	-
23.	Other Equity	-	-	-	-
24.	Reserves	17,109,400	14,875,601	17,446,369	15,152,238
a.	General reserves	140,000	140,000	140,000	140,000
b.	Appropriated reserves	-	-	-	-
25.	Gain/loss	1,448,689	1,448,689	1,328,933	1,328,933
a.	Previous years	2,727,371	2,230,235	2,412,458	2,405,293
b.	Current year	-	-	-	-
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS					
		32,483,272	29,831,409	33,981,899	31,614,893
26.	Reserves	-	-	-	-
TOTAL EQUITIES					
		32,483,272	29,831,409	33,981,899	31,614,893
TOTAL LIABILITIES AND EQUITIES					
		196,639,282	183,714,868	213,541,797	199,175,053

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF DECEMBER 31, 2017 AND 2016 (In Millions Rupiah)												
No.	DESCRIPTION	DECEMBER 31, 2017				DECEMBER 31, 2016				Total	Total	
		C	SM	S	D	C	SM	S	D			
I. RELATED PARTIES												
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	58,519	-	-	-	58,519	-	-	-	104,979	-	-
2.	Spot and derivatives claims	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	63,604	-	-	-	63,604	-	-	-	10,201	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-	-
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 (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	838	-	-	-	838	-	-	-	2,839	-	-
6.	Acceptance claims	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises (UMKM)	126,026	-	-	-	126,026	-	-	-	1,007	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
c.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-
d.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	2,363,737	-	-	-	2,363,737	-	-	-	966,672	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	481,771	-	-	-	481,771	-	-	-	432,741	-	-
11.	Commissions and contingencies	1,510,617	-	-	-	1,510,617	-	-	-	1,445,584	-	-
12.	Forecasted assets	609,894	-	-	-	609,894	-	-	-	191,618	-	-
a.	Rupiah	918	-	-	-	918	-	-	-	99,164	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1.	Interbank placement	2,328,341	-	-	-	2,328,341	-	-	-	6,368,841	-	-
a.	Rupiah	3,007,358	-	-	-	3,007,358	-	-	-	4,577,262	-	-
b.	Foreign currency	789,200	-	-	-	789,200	-	-	-	1,791,579	-	-
2.	Spot and derivatives claims	7,852	-	-	-	7,852	-	-	-	12,244	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	332	-	-	-	332	-	-	-	606	-	-
3.	Securities	19,718,207	-	-	-	19,718,207	-	-	-	6,250	-	-
a.	Rupiah	2,720,208	-	-	-	2,720,208	-	-	-	2,157,722	-	-
b.	Foreign currency	8,691,894	-	-	-	8,691,894	-	-	-	1,788,076	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo (Reverse Repo)	7,933,546	-	-	-	7,933,546	-	-	-	4,187,436	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	2,271,017	-	-	-	2,271,017	-	-	-	1,793,904	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises (UMKM)	30,993,454	1,234,841	80,645	153,490	901,878	32,964,308	32,312,452	1,146,365	121,855	184,189	838,556
b.	Foreign currency	70,390	155	-	-	70,390	70,546	87,807	-	-	-	87,807
c.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-
d.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
e.	Loans on property	4,590,209	667,484	27,895	47,172	524,193	6,046,953	4,117,378	480,273	77,224	140,126	264,861
f.	Equity investment	31,804,427	1,988,518	74,129	150,609	712,866	34,730,549	29,831,022	1,217,227	115,051	197,841	795,333
g.	Loans on property	790	-	-	-	790	-	-	-	-	-	-
h.	Equity investment	-	-	-	-	-	-	-	-	-	-	-
i.	Temporary equity investment	-	-									