



Panin Bank



CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF SEPTEMBER 30, 2016 AND DECEMBER 31, 2015 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 SEP 2016	31 DES 2015	30 SEP 2016	31 DES 2015
ASSETS					
1.	Cash	1.179.636	1.351.807	1.198.730	1.372.501
2.	Placement to Bank Indonesia	10.924.566	13.637.501	12.194.088	14.683.462
3.	Interbank placement	8.164.992	5.690.227	8.199.131	5.714.064
4.	Spot and derivatives claims	29.651	1.547	29.651	1.547
5.	Securities	-	-	-	-
a.	Measured at fair value through profit and loss	703.392	952.455	723.774	952.455
b.	Available for sale	3.995.940	4.766.389	4.046.694	4.815.617
c.	Held to maturity	12.569.740	8.769.126	13.459.846	9.053.328
d.	Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreement (repo)	8.927.542	4.479.967	8.927.542	4.479.967
7.	Claims on securities bought under reverse repo (Reverse Repo)	2.185.674	2.318.381	2.185.674	2.318.381
8.	Acceptance claims	1.196.809	1.575.306	1.196.809	1.575.306
9.	Loans	-	-	-	-
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	119.292.883	115.366.920	131.142.315	126.840.445
10.	Sharia financing	-	-	-	-
11.	Equity investment	1.457.067	1.449.307	572.379	507.647
12.	Goodwill	-	-	9.918	9.918
13.	Impairment on financial assets -/-	-	-	-	-
a.	Securities	(211.447)	(222.200)	(211.447)	(222.200)
b.	Loans	(2.785.532)	(2.563.500)	(3.054.113)	(2.766.246)
c.	Others	(625)	(625)	(49.896)	(43.514)
14.	Intangible Assets	234.485	216.886	240.847	221.914
15.	Accumulated amortisation on intangible assets -/-	(172.396)	(138.645)	(175.605)	(140.845)
16.	Fixed assets and equipment	9.772.681	9.824.618	10.099.724	10.140.329
17.	Accumulated depreciation on fixed assets and equipments -/-	(132.157)	(892.424)	(204.412)	(1.005.931)
18.	Non productive assets	-	-	-	-
a.	Abandoned properties	190.209	193.644	190.209	193.644
b.	Foreclosed assets	470.922	591.895	484.174	603.092
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets *	-	-	-	-
i.	Conducting operational activities in Indonesia	708	-	708	-
ii.	Conducting operational activities outside Indonesia	-	-	-	-
17.	Impairment on Non Financial Assets -/-	-	-	-	-
18.	Leasing	-	-	1.722.767	1.890.263
19.	Deferred tax assets	237.773	238.728	252.864	252.584
20.	Other assets	1.631.770	1.532.924	1.834.007	1.672.862
TOTAL ASSETS					
		179.864.283	169.140.233	195.016.328	183.120.540
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	9.655.191	9.385.366	10.785.777	9.622.794
2.	Saving account	41.483.664	41.016.474	42.037.326	41.604.074
3.	Time deposit	76.108.346	72.004.487	81.012.181	77.091.142
4.	Revenue sharing investment	-	-	-	-
5.	Liabilities to Bank Indonesia	2.950.507	5.494.323	3.315.314	5.494.733
6.	Interbank liabilities	22.334	821	22.334	821
7.	Spot and derivatives liabilities	-	-	-	-
8.	Liabilities on securities sold under repurchase agreement (Repo)	8.547.067	4.606.512	8.547.067	4.606.512
9.	Acceptance liabilities	1.199.822	1.577.080	1.199.822	1.577.080
10.	Issued securities	3.068.150	996.278	4.084.437	2.000.912
11.	Loans received	4.494.376	5.008.326	7.630.416	7.750.900
12.	Market deposit	1.465.964	149.477	1.565.629	167.991
13.	Interbranch liabilities *	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	2.665.127	2.142.249	2.923.416	2.397.392
16.	Profit sharing investment	-	-	-	-
TOTAL LIABILITIES					
		150.861.548	142.381.393	161.714.719	152.314.331
EQUITIES					
17.	Paid in capital	-	-	-	-
a.	Capital	9.600.000	9.600.000	9.600.000	9.600.000
b.	Unpaid capital -/-	(7.191.235)	(7.191.235)	(7.191.235)	(7.191.235)
c.	Treasury stock -/-	-	-	-	-
18.	Additional paid in capital	3.444.330	3.444.330	3.444.330	3.444.330
a.	Agio	-	-	-	-
b.	Diaggo -/-	-	-	-	-
c.	Diaggo -/-	-	-	-	-
d.	Fund for paid-up capital	-	-	-	-
e.	Other	-	-	-	-
19.	Other comprehensive gain (loss)	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets	159.427	6.535	159.686	6.135
c.	Effective portion of cash flow hedge	-	-	-	-
d.	Difference in fixed asset revaluation	6.789.511	6.027.121	6.816.796	6.061.063
e.	Portion of other comprehensive income from associates	-	-	2.903	1.614
f.	Gain (loss) on defined benefit actuarial program	(433.333)	(188.211)	(430.499)	(186.294)
g.	Income tax of other comprehensive income	68.476	45.422	67.706	45.202
h.	Others	-	-	-	-
20.	Difference in quasi-reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other Equity	-	-	-	-
23.	Reserves	-	-	-	-
a.	General reserves	14.874.912	13.569.771	15.544.434	12.906.086
b.	Appropriated reserves	140.000	140.000	140.000	140.000
24.	Gain/loss	-	-	-	-
a.	Previous years	-	-	1.329.886	2.169.141
b.	Current year	1.570.647	1.305.117	1.708.943	1.406.891
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS					
		29.002.735	26.758.840	30.751.816	28.351.189
25.	Non controlling interest	-	-	514.793	2.445.010
TOTAL EQUITIES					
		29.002.735	26.758.840	33.301.609	30.806.209
TOTAL LIABILITIES AND EQUITIES					
		179.864.283	169.140.233	195.016.328	183.120.540

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2016 AND 2015 (In Millions Rupiah)													
No.	DESCRIPTION	SEPTEMBER 30, 2016					SEPTEMBER 30, 2015						
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I. RELATED PARTIES													
1.	Interbank placement	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	71.343	-	-	-	-	71.343	35.468	-	-	-	-	35.468
2.	Spot and derivatives claims	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	22.936	-	-	-	-	22.936
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	465	-	-	-	-	465	221	-	-	-	-	221
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	12.473	-	-	-	-	12.473	410.211	-	-	-	-	410.211
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	964.829	-	-	-	-	964.829	850.714	-	19	-	-	850.733
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Securities	-	-	-	-	-	-	223.555	250.913	-	-	-	250.913
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
9.	Loans on property	455.570	-	-	-	-	455.570	514.990	-	19	-	-	515.913
10.	Equity investment	1.455.652	-	-	-	-	1.455.652	1.447.892	-	-	-	-	1.447.892
11.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
12.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
13.	Comments and contingencies	-	-	-	-	-	-	137.244	195.132	-	-	-	195.132
a.	Rupiah	137.244	-	-	-	-	137.244	195.132	-	-	-	-	195.132
b.	Foreign currency	-	-	-	-	-	-	128.921	1.667	-	-	-	1.667
14.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Interbank placement	4.400.670	-	-	-	-	4.400.670	2.555.223	-	-	-	-	2.555.223
a.	Rupiah	3.692.979	-	-	-	-	3.692.979	3.899.254	-	-	-	-	3.899.254
2.	Spot and derivatives claims	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	28.817	-	-	-	-	28.817	3.188	-	-	-	-	3.188
b.	Foreign currency	834	-	-	-	-	834	2.600	-	-	-	-	2.600
3.	Securities	14.969.807	-	-	-	20.250	14.990.057	16.155.205	-	20.250	-	-	16.175.455
a.	Rupiah	2.087.816	-	-	-	191.197	2.279.013	2.838.235	-	214.623	-	-	3.052.868
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	8.927.542	-	-	-	-	8.927.542	698.316	-	-	-	-	698.316
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	2.185.674	-	-	-	-	2.185.674	885.326	-	-	-	-	885.326
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	1.196.344	-	-	-	-	1.196.344	1.694.315	-	-	-	-	1.694.315
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises (UMKM)	31.964.423	1.492.906	294.170	193.875	761.248	34.708.622	36.474.010	1.269.182	139.958	129.053	782.13	