

**LAPORAN POSISI KEUANGAN (NERACA) BULANAN**

PT PAN INDONESIA BANK, Tbk  
Panin bank Centre, Jl. Jend. Sudirman Kav.1 (Senayan), Jakarta 10270  
(021) 2700545

Per February-2018

(dalam jutaan)

POS-POS	-	INDIVIDUAL
<b>ASSETS</b>		
1.Cash		1,063,182
2.Placement to Bank Indonesia		10,305,445
3.Interbank placement		2,498,439
4.Spot and derivatives claims		59,124
5.Securities		31,888,486
a. Measured at fair value through profit and loss		1,739,419
b. Available for sale		2,406,874
c. Hold to maturity		27,742,193
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		692,800
7.Claims on securities bought under reverse repo		8,071,350
8.Acceptance claims		2,238,377
9.Loans		129,616,155
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		129,616,155
10.Sharia financing		0
11.Equity investment		1,490,431
12.Impairment on financial assets -/-		2,984,649
a. Securities		6,250
b. Loans		2,977,774
c. Others		625
13.Intangible assets		275,558
Accumulated amortisation on intangible assets -/-		213,800
14.Fixed assets and equipment		9,849,679
Accumulated depreciation on fixed assets and equipment -/-		486,555
15.Non Productive Asset		619,276
a. Abandoned property		183,744
b. Foreclosed assets		435,280
c. Suspense accounts		0
d. Interbranch assets		252
i. Conducting operational activities in Indonesia		252
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		304,654
19.Other assets		2,557,902
<b>TOTAL ASSETS</b>		<b>197,845,854</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	10,189,226
2.Saving account	40,793,031
3.Time deposit	90,478,858
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	4,459,455
7.Spot and derivatives liabilities	62,600
8.Liabilities on securities sold under repurchase agreement	623,331
9.Acceptance liabilities	2,242,391
10.Issued securities	7,996,351
11.Loans received	4,924,667
12.Margin deposit	223,333
13.Interbranch liabilities	0
a. Conducting operational activities in Indonesia	0
b. Conducting operational activities outside Indonesia	0
14.Deferred tax liabilities	0
15.Other liabilities	2,946,181
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>164,939,424</b>
EQUITIES	
17.Paid in capital	2,408,765
a. Capital	9,600,000
b. Unpaid capital -/-	7,191,235
c. treasury stock -/-	0
18.Additional paid in capital	3,444,330
a. Agio	3,444,330
b. Disagio -/-	0
c. Donated capital	0
d. Fund for paid up capital	0
e. Others	0
19.Other comprehensive gain (loss)	6,732,498
a.Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	140,232
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	6,765,261
e. Portion of other comprehensive income from associates	0
f. Gain (loss) on defined benefit actuarial program	(183,916)
g. Income tax of other comprehensive income	10,921
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	17,249,398
a. General reserves	17,109,398
b. Appropriated reserves	140,000
24.Gain/loss	3,071,439
a. Previous years	2,728,218
b. Current year	343,221
<b>TOTAL EQUITIES</b>	<b>32,906,430</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>197,845,854</b>

Notes

# LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN BULANAN

PT PAN INDONESIA BANK, Tbk  
Panin bank Centre, Jl. Jend. Sudirman Kav.1 (Senayan), Jakarta 10270  
(021) 2700545

Per February-2018

		(dalam jutaan)
POS-POS	-	INDIVIDUAL
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest income and expenses</b>		
1. Interest income		2,465,168
a. Rupiah		2,360,797
b. Foreign currency		104,371
2. Interest expenses		1,224,935
a. Rupiah		1,212,664
b. Foreign currency		12,271
<b>Net interest income (expenses)</b>		<b>1,240,233</b>
<b>B. Operational Income and Expenses Other than Interest</b>		
1. Operational Income Other than Interest		189,296
a. Positive mark to market on financial assets		2,036
i. Securities		0
ii. Loans		0
iii. Spot and derivatives		2,036
iv. Other financial assets		0
b. Negative mark to market on financial liabilities		0
c. Gain on sale of financial assets		28,536
i. Securities		28,536
ii. Loans		0
iii. Other financial assets		0
d. Gain on spot and derivatives (realised)		8,076
e. Dividend		0
f. Gain on investment under equity method		0
g. Comission/provision/fee and administration		84,659
h. Recovery of impairment		2,727
i. Other income		63,262
2. Operational Expenses Other than Interest		982,032
a. Negative mark to market on financial assets		49,679
i. Securities		45,409
ii. Loans		0
iii. Spot and derivatives		4,270
iv. Other financial assets		0
b. Positive mark to market on financial liabilities		0
c. Loss on sale of financial assets		295
i. Securities		295
ii. Loans		0
iii. Other financial assets		0
d. Loss on spot and derivatives (realised)		374
e. Impairment of financial assets		252,016
i. Securities		0
ii. Loans		252,016
iii. Sharia financing		0
iv. Other financial assets		0
f. Losses on operational risk		54
g. Losses on investment under equity method		0
h. Commission/provision/fee, and administration		2,735
i. Impairment of other assets (non financial assets)		0
j. Personnel expenses		272,285
k. Promotion expenses		4,257
l. Other expenses		400,337
<b>Net Operational Income (Expenses) Other than Interest</b>		<b>(792,736)</b>
<b>OPERATIONAL PROFIT (LOSS)</b>		<b>447,497</b>

<b>NON OPERATIONAL INCOME (EXPENSES)</b>	
1. Gain (loss) on sale of fixed assets and equipment	32
2. Gain (loss) on foreign exchange translation	3,286
3. Other non operational income (expenses)	7,357
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>10,675</b>
<b>CURRENT YEAR PROFIT (LOSS)</b>	<b>458,172</b>
4. Income taxes	114,951
a. Estimated current year tax	116,887
b. Deferred tax income (expenses)	1,936
<b>NET PROFIT (LOSS)</b>	<b>343,221</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
2. Items that will not be reclassified to profit or loss	66,798
a. Gain on fixed asset revaluation	2
b. Gain (loss) on defined benefit actuarial program	89,061
c. Portion of other comprehensive income from associates	0
d. Others	0
e . Income tax related to items that will not be reclassified to profit or loss	(22,265)
2. Items that will be reclassified to profit or loss	12,294
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	16,392
c. Effective portion of cash flow hedge	0
d. Others	0
e . Income tax related to items that will be reclassified to profit or loss	(4,098)
<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>79,092</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>422,313</b>
<b>TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE</b>	<b>0</b>

Notes

**LAPORAN KOMITMEN DAN KONTINJENSI BULANAN**

PT PAN INDONESIA BANK, Tbk  
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Per February-2018

(dalam jutaan)

POS-POS	-	INDIVIDUAL
<b>I. COMMITTED CLAIMS</b>		<b>9,808,961</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		9,808,961
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>49,583,145</b>
1. Undisbursed loan facilities to debtors		38,434,212
a. BUMN		5,787,397
i. Committed		1,443,897
- Rupiah		1,443,896
- Foreign Currency		1
ii. Uncommitted		4,343,500
- Rupiah		220,001
- Foreign Currency		4,123,499
b. Others		32,646,815
i. Committed		25,439,215
ii. Uncommitted		7,207,600
2. Undisbursed loan facilities to other banks		42,489
a. Committed		42,489
- Rupiahs		42,489
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		1,296,814
a. Foreign L/C		697,601
b. L/C dalam negeri Local L/C		599,213
4. Outstanding spot and derivatives (sold)		9,809,630
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>652,154</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		652,154
a. Loan interest		652,154
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,221,371</b>
1. Issued guarantees		811,057
a. Rupiah		747,629
b. Foreign currency		63,428
2. Others		410,314

Notes