

# LAPORAN POSISI KEUANGAN (NERACA) BULANAN

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

Per July-2018

(dalam jutaan)

POS-POS	-	INDIVIDUAL
<b>ASSETS</b>		
1.Cash		1,174,906
2.Placement to Bank Indonesia		10,122,649
3.Interbank placement		3,496,867
4.Spot and derivatives claims		25,277
5.Securities		16,272,687
a. Measured at fair value through profit and loss		1,706,547
b. Available for sale		2,430,295
c. Hold to maturity		12,135,845
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		0
7.Claims on securities bought under reverse repo		12,468,105
8.Acceptance claims		2,795,543
9.Loans		133,088,050
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		133,088,050
10.Sharia financing		0
11.Equity investment		2,328,530
12.Impairment on financial assets -/-		3,397,576
a. Securities		57,000
b. Loans		3,339,951
c. Others		625
13.Intangible assets		278,892
Accumulated amortisation on intangible assets -/-		218,997
14.Fixed assets and equipment		9,927,820
Accumulated depreciation on fixed assets and equipment -/-		585,167
15.Non Productive Asset		624,283
a. Abandoned property		181,932
b. Foreclosed assets		441,958
c. Suspense accounts		0
d. Interbranch assets		393
i. Conducting operational activities in Indonesia		393
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		345,311
19.Other assets		1,524,603
<b>TOTAL ASSETS</b>		<b>190,271,783</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	9,975,598
2.Saving account	38,750,489
3.Time deposit	82,834,349
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	2,750,596
7.Spot and derivatives liabilities	30,549
8.Liabilities on securities sold under repurchase agreement	0
9.Acceptance liabilities	2,800,795
10.Issued securities	10,882,969
11.Loans received	4,915,513
12.Margin deposit	224,887
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	3,179,939
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>156,345,684</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)	6,643,489
a. Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	110,714
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	6,765,187
e. Portion of other comprehensive income from associates	0
f. Gain (loss) on defined benefit actuarial program	(272,977)
g. Income tax of other comprehensive income	40,565
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	19,976,843
a. General reserves	19,836,843
b. Appropriated reserves	140,000
24.Gain/loss	1,452,672
a. Previous years	0
b. Current year	1,452,672
<b>TOTAL EQUITIES</b>	<b>33,926,099</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>190,271,783</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 July-2018

(dalam jutaan)

POS-POS	-	INDIVIDUAL
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest income and expenses</b>		
1. Interest income		8,689,542
a. Rupiah		8,300,431
b. Foreign currency		389,111
2. Interest expenses		4,223,032
a. Rupiah		4,171,707
b. Foreign currency		51,325
Net interest income (expenses)		4,466,510
<b>B. Operational Income and Expenses Other than Interest</b>		
1. Operational Income Other than Interest		645,523
a. Positive mark to market on financial assets		2,848
i. Securities		2,842
ii. Loans		0
iii. Spot and derivatives		6
iv. Other financial assets		0
b. Negative mark to market on financial liabilities		0
c. Gain on sale of financial assets		51,887
i. Securities		51,887
ii. Loans		0
iii. Other financial assets		0
d. Gain on spot and derivatives (realised)		42,616
e. Dividend		38,763
f. Gain on investment under equity method		0
g. Comission/provision/fee and administration		292,328
h. Recovery of impairment		12,397
i. Other income		204,684
2. Operational Expenses Other than Interest		3,252,383
a. Negative mark to market on financial assets		103,782
i. Securities		99,746
ii. Loans		0
iii. Spot and derivatives		4,036
iv. Other financial assets		0
b. Positive mark to market on financial liabilities		0
c. Loss on sale of financial assets		785
i. Securities		785
ii. Loans		0
iii. Other financial assets		0
d. Loss on spot and derivatives (realised)		7,436
e. Impairment of financial assets		745,400
i. Securities		50,750
ii. Loans		694,650
iii. Sharia financing		0
iv. Other financial assets		0
f. Losses on operational risk		267
g. Losses on investment under equity method		0
h. Commission/provision/fee, and administration		9,883
i. Impairment of other assets (non financial assets)		50
j. Personnel expenses		959,531
k. Promotion expenses		24,613
l. Other expenses		1,400,636
Net Operational Income (Expenses) Other than Interest		(2,606,860)

OPERATIONAL PROFIT (LOSS)	1,859,650
NON OPERATIONAL INCOME (EXPENSES)	
1. Gain (loss) on sale of fixed assets and equipment	123
2. Gain (loss) on foreign exchange translation	39,494
3. Other non operational income (expenses)	13,816
NON OPERATIONAL PROFIT (LOSS)	53,433
CURRENT YEAR PROFIT (LOSS)	1,913,083
4. Income taxes	460,411
a. Estimated current year tax	477,444
b. Deferred tax income (expenses)	17,033
NET PROFIT (LOSS)	1,452,672
OTHER COMPREHENSIVE INCOME	
2. Items that will not be reclassified to profit or loss	0
a. Gain on fixed asset revaluation	0
b. Gain (loss) on defined benefit actuarial program	0
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	0
2. Items that will be reclassified to profit or loss	(9,845)
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	(13,126)
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	3,281
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(9,845)
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,442,827
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	0

Notes

**LAPORAN KOMITMEN DAN KONTINJENSI BULANAN**

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

Per July-2018

(dalam jutaan)

POS-POS	-	INDIVIDUAL
<b>I. COMMITTED CLAIMS</b>		<b>7,216,923</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		7,216,923
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>46,370,358</b>
1. Undisbursed loan facilities to debtors		37,971,101
a. BUMN		4,497,398
i. Committed		1,197,897
- Rupiah		1,197,896
- Foreign Currency		1
ii. Uncommitted		3,299,501
- Rupiah		55,001
- Foreign Currency		3,244,500
b. Others		33,473,703
i. Committed		25,054,053
ii. Uncommitted		8,419,650
2. Undisbursed loan facilities to other banks		24,627
a. Committed		24,627
- Rupiahs		24,627
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		1,152,282
a. Foreign L/C		624,000
b. L/C dalam negeri Local L/C		528,282
4. Outstanding spot and derivatives (sold)		7,222,348
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>839,135</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		839,135
a. Loan interest		839,135
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,410,352</b>
1. Issued guarantees		833,099
a. Rupiah		769,429
b. Foreign currency		63,670
2. Others		577,253

Notes