

LAPORAN POSISI KEUANGAN (NERACA) BULANAN

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

Per November-2018

(dalam jutaan)

| POS-POS | - | INDIVIDUAL |
|--|---|--------------------|
| ASSETS | | |
| 1.Cash | | 998,292 |
| 2.Placement to Bank Indonesia | | 7,921,303 |
| 3.Interbank placement | | 5,707,971 |
| 4.Spot and derivatives claims | | 128,438 |
| 5.Securities | | 12,003,162 |
| a. Measured at fair value through profit and loss | | 1,484,703 |
| b. Available for sale | | 2,283,257 |
| c. Hold to maturity | | 8,235,202 |
| d. Loan and receivables | | 0 |
| 6.Securities sold under repurchase agreement (repo) | | 0 |
| 7.Claims on securities bought under reverse repo | | 13,262,229 |
| 8.Acceptance claims | | 2,440,035 |
| 9.Loans | | 133,917,741 |
| a. Measured at fair value through profit and loss | | 0 |
| b. Available for sale | | 0 |
| c. Hold to maturity | | 0 |
| d. Loan and receivables | | 133,917,741 |
| 10.Sharia financing | | 0 |
| 11.Equity investment | | 2,309,906 |
| 12.Impairment on financial assets -/- | | 3,666,461 |
| a. Securities | | 0 |
| b. Loans | | 3,665,836 |
| c. Others | | 625 |
| 13.Intangible assets | | 279,921 |
| Accumulated amortisation on intangible assets -/- | | 223,212 |
| 14.Fixed assets and equipment | | 9,944,551 |
| Accumulated depreciation on fixed assets and equipment -/- | | 665,669 |
| 15.Non Productive Asset | | 802,174 |
| a. Abandoned property | | 180,484 |
| b. Foreclosed assets | | 621,544 |
| c. Suspense accounts | | 0 |
| d. Interbranch assets | | 146 |
| i. Conducting operational activities in Indonesia | | 146 |
| ii. Conducting operational activities outside Indonesia | | 0 |
| 16.Impairment of non financial assets -/- | | 0 |
| 17.Leasing | | 0 |
| 18.Deferred tax assets | | 447,487 |
| 19.Other assets | | 1,419,078 |
| TOTAL ASSETS | | 187,026,946 |

| LIABILITIES AND EQUITIES | |
|---|--------------------|
| LIABILITIES | |
| 1.Current account | 10,358,451 |
| 2.Saving account | 38,961,285 |
| 3.Time deposit | 79,591,254 |
| 4.Revenue sharing investment | 0 |
| 5.Liabilities to Bank Indonesia | 0 |
| 6.Interbank liabilities | 641,653 |
| 7.Spot and derivatives liabilities | 127,854 |
| 8.Liabilities on securities sold under repurchase agreement | 0 |
| 9.Acceptance liabilities | 2,444,732 |
| 10.Issued securities | 9,592,169 |
| 11.Loans received | 6,207,682 |
| 12.Margin deposit | 217,319 |
| 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 | 3,763,212 |
| 16.Profit Sharing investment | 0 |
| TOTAL LIABILITIES | 151,905,611 |
| 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) | 6,605,102 |
| a.Translation adjustment | 0 |
| b. Gain (loss) on value changes of financial assets categorized as available for sale | 59,530 |
| 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 | 53,362 |
| 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 | 2,686,295 |
| a. Previous years | 0 |
| b. Current year | 2,686,295 |
| TOTAL EQUITIES | 35,121,335 |
| TOTAL LIABILITIES AND EQUITIES | 187,026,946 |

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 November-2018

(dalam jutaan)

| POS-POS | - | INDIVIDUAL |
|---|---|-------------|
| OPERATIONAL INCOME AND EXPENSES | | |
| A. Interest income and expenses | | |
| 1. Interest income | | 13,672,643 |
| a. Rupiah | | 13,037,065 |
| b. Foreign currency | | 635,578 |
| 2. Interest expenses | | 6,612,701 |
| a. Rupiah | | 6,531,111 |
| b. Foreign currency | | 81,590 |
| Net interest income (expenses) | | 7,059,942 |
| B. Operational Income and Expenses Other than Interest | | |
| 1. Operational Income Other than Interest | | 1,918,375 |
| a. Positive mark to market on financial assets | | 16,377 |
| i. Securities | | 2,404 |
| ii. Loans | | 0 |
| iii. Spot and derivatives | | 13,973 |
| iv. Other financial assets | | 0 |
| b. Negative mark to market on financial liabilities | | 0 |
| c. Gain on sale of financial assets | | 59,038 |
| i. Securities | | 59,038 |
| ii. Loans | | 0 |
| iii. Other financial assets | | 0 |
| d. Gain on spot and derivatives (realised) | | 65,321 |
| e. Dividend | | 40,914 |
| f. Gain on investment under equity method | | 0 |
| g. Comission/provision/fee and administration | | 466,437 |
| h. Recovery of impairment | | 18,676 |
| i. Other income | | 1,251,612 |
| 2. Operational Expenses Other than Interest | | 5,548,501 |
| a. Negative mark to market on financial assets | | 143,700 |
| i. Securities | | 131,553 |
| ii. Loans | | 0 |
| iii. Spot and derivatives | | 12,147 |
| iv. Other financial assets | | 0 |
| b. Positive mark to market on financial liabilities | | 0 |
| c. Loss on sale of financial assets | | 1,304 |
| i. Securities | | 1,304 |
| ii. Loans | | 0 |
| iii. Other financial assets | | 0 |
| d. Loss on spot and derivatives (realised) | | 3,262 |
| e. Impairment of financial assets | | 1,319,252 |
| i. Securities | | 49,754 |
| ii. Loans | | 1,269,498 |
| iii. Sharia financing | | 0 |
| iv. Other financial assets | | 0 |
| f. Losses on operational risk | | 533 |
| g. Losses on investment under equity method | | 0 |
| h. Commission/provision/fee, and administration | | 15,893 |
| i. Impairment of other assets (non financial assets) | | 57 |
| j. Personnel expenses | | 1,518,133 |
| k. Promotion expenses | | 34,139 |
| l. Other expenses | | 2,512,228 |
| Net Operational Income (Expenses) Other than Interest | | (3,630,126) |
| OPERATIONAL PROFIT (LOSS) | | 3,429,816 |

| | |
|---|------------------|
| NON OPERATIONAL INCOME (EXPENSES) | |
| 1. Gain (loss) on sale of fixed assets and equipment | 1,259 |
| 2. Gain (loss) on foreign exchange translation | 47,288 |
| 3. Other non operational income (expenses) | 71,474 |
| NON OPERATIONAL PROFIT (LOSS) | 120,021 |
| CURRENT YEAR PROFIT (LOSS) | 3,549,837 |
| 4. Income taxes | 863,542 |
| a. Estimated current year tax | 969,955 |
| b. Deferred tax income (expenses) | 106,413 |
| NET PROFIT (LOSS) | 2,686,295 |
| 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 | (48,232) |
| a. Translation adjustment from foreign currency | 0 |
| b. Gain (loss) on value changes of financial assets categorized as available for sale | (64,310) |
| 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 | 16,078 |
| OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX | (48,232) |
| CURRENT YEAR TOTAL COMPREHENSIVE PROFIT | 2,638,063 |
| 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 November-2018

(dalam jutaan)

| POS-POS | - | INDIVIDUAL |
|---|---|-------------------|
| I. COMMITTED CLAIMS | | 8,378,355 |
| 1. Unused borrowing | | 0 |
| a. Rupiah | | 0 |
| b. Foreign currency | | 0 |
| 2. Outstanding spot and derivatives (purchased) | | 8,378,355 |
| 3. Others | | 0 |
| II. COMMITTED LIABILITIES | | 50,378,048 |
| 1. Undisbursed loan facilities to debtors | | 39,817,713 |
| a. BUMN | | 4,716,657 |
| i. Committed | | 1,378,594 |
| - Rupiah | | 1,378,593 |
| - Foreign Currency | | 1 |
| ii. Uncommitted | | 3,338,063 |
| - Rupiah | | 120,001 |
| - Foreign Currency | | 3,218,062 |
| b. Others | | 35,101,056 |
| i. Committed | | 26,347,818 |
| ii. Uncommitted | | 8,753,238 |
| 2. Undisbursed loan facilities to other banks | | 37,649 |
| a. Committed | | 37,649 |
| - Rupiahs | | 37,649 |
| - Foreign Currency | | 0 |
| b. Uncommitted | | 0 |
| - Rupiahs | | 0 |
| - Foreign Currency | | 0 |
| 3. Outstanding irrevocable L/C | | 2,144,869 |
| a. Foreign L/C | | 1,414,919 |
| b. L/C dalam negeri Local L/C | | 729,950 |
| 4. Outstanding spot and derivatives (sold) | | 8,377,817 |
| 5. Others | | 0 |
| III. CONTINGENT CLAIMS | | 1,001,708 |
| 1. Received guarantees | | 0 |
| a. Rupiah | | 0 |
| b. Foreign currency | | 0 |
| 2. Accrued interest | | 1,001,708 |
| a. Loan interest | | 1,001,708 |
| b. Other interest | | 0 |
| 3. Others | | 0 |
| IV. CONTINGENT LIABILITIES | | 1,408,099 |
| 1. Issued guarantees | | 796,152 |
| a. Rupiah | | 735,306 |
| b. Foreign currency | | 60,846 |
| 2. Others | | 611,947 |

Notes