## LAPORAN POSISI KEUANGAN (NERACA) BULANAN

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

Per May-2019

(dalam jutaa

POS-POS	- INDIVIDUAL
ASSETS POS-POS	INDIVIDUAL
1.Cash	1,547,215
2.Placement to Bank Indonesia	9,413,968
3.Interbank placement	5,809,807
4.Spot and derivatives claims	17,921
5.Securities	12,573,924
a. Measured at fair value through profit and loss	2,652,432
b. Available for sale	2,278,111
c. Hold to maturity	7,643,381
d. Loan and receivables	0
6.Securities sold under repurchase agreement (repo)	0
7.Claims on securities bought under reverse repo	13,381,353
8.Acceptance claims	2,957,403
9.Loans	136,327,253
a. Measured at fair value through profit and loss	0
b. Available for sale	0
c. Hold to maturity	0
d. Loan and receivables	136,327,253
10.Sharia financing	0
11.Equity investment	2,316,890
12.Impairment on financial assets -/-	3,671,835
a. Securities	0
b. Loans	3,671,210
c. Others	625
13.Intangible assets	283,062
Accumulated amortisation on intangible assets -/-	229,835
14. Fixed assets and equipment	10,318,454
Accumulated depreciation on fixed assets and equipment -/-	493,850
15.Non Productive Asset	822,165
a. Abandoned property	178,314
b. Foreclosed assets	643,797
c. Suspense accounts	0
d. Interbranch assets	54
i. Conducting operational activities in Indonesia	54
ii. Conducting operational activities outside Indonesia	0
16.Impairment of non financial assets -/-	0
17.Leasing	0
18.Deferred tax assets	83,870
19.Other assets	1,694,642
TOTAL ASSETS	193,152,407

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	9,789,033
2.Saving account	38,258,116
3.Time deposit	84,453,454
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	1,212,551
7.Spot and derivatives liabilities	16,841
8.Liabilities on securities sold under repurchase agreement	0
9.Acceptance liabilities	2,964,276
10.Issued securities	9,596,511
11.Loans received	6,209,673
12.Margin deposit	215,754
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	3,005,248
16.Profit Sharing investment	0
TOTAL LIABILITIES	155,721,457
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)	7,389,542
a. Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	
	85,951
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	7,451,388
e. Portion of other comprehensive income from associates	0
f. Gain (loss) on defined benefit actuarial program	60,345
g. Income tax of other comprehensive income	(208,142)
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	19,976,910
a. General reserves	19,836,910
b. Appropriated reserves	140,000
24.Gain/loss	4,211,403
a. Previous years	3,035,659
b. Current year	1,175,744
TOTAL EQUITIES	37,430,950
TOTAL LIABILITIES AND EQUITIES	193,152,407

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 May-2019

	(dalam jutaar
POS-POS	- INDIVIDUAL
OPERATIONAL INCOME AND EXPENSES	
A. Interest income and expenses	C 205 224
1. Interest income	6,385,33
a. Rupiah	6,074,290
b. Foreign currency	311,03
2. Interest expenses	3,268,25
a. Rupiah	3,227,763
b. Foreign currency	3,117,074
Net interest income (expenses)  B. Operational Income and Expenses Other than Interest	3,117,074
Operational Income Other than Interest     Operational Income Other than Interest	633,626
a. Positive mark to market on financial assets	46,71
i. Securities	35,669
ii. Loans	33,00
iii. Spot and derivatives	11,04
iv. Other financial assets	11,040
b. Negative mark to market on financial liabilities	
c. Gain on sale of financial assets	22,30
i. Securities	22,30
ii. Loans	22,30
iii. Other financial assets	
d. Gain on spot and derivatives (realised)	36,05
e. Dividend	12
f. Gain on investment under equity method	
g. Comission/provision/fee and administration	215,138
h. Recovery of impairment	177,699
i. Other income	135,706
2. Operational Expenses Other than Interest	2,197,236
a. Negative mark to market on financial assets	33,992
i. Securities	22,938
ii. Loans	
iii. Spot and derivatives	11,054
iv. Other financial assets	
b. Positive mark to market on financial liabilities	
c. Loss on sale of financial assets	623
i. Securities	62
ii. Loans	
iii. Other financial assets	
d. Loss on spot and derivatives (realised)	14,190
e. Impairment of financial assets	361,980
i. Securities	
ii. Loans	361,980
iii. Sharia financing	
iv. Other financial assets	
f. Losses on operational risk	453
g. Losses on investment under equity method	
h. Commission/provision/fee, and administration	6,62
i. Impairment of other assets (non financial assets)	25,34
j. Personnel expenses	686,37
k. Promotion expenses	16,88
I. Other expenses	1,050,762
Net Operational Income (Expenses) Other than Interest	(1,563,610
OPERATIONAL PROFIT (LOSS)	1,553,464

NON OPERATIONAL INCOME (EXPENSES)	
1. Gain (loss) on sale of fixed assets and equipment	1,251
2. Gain (loss) on foreign exchange translation	(4,766)
3. Other non operational income (expenses)	10,614
NON OPERATIONAL PROFIT (LOSS)	7,099
CURRENT YEAR PROFIT (LOSS)	1,560,563
4. Income taxes	384,819
a. Estimated current year tax	377,385
b. Deferred tax income (expenses)	(7,434)
NET PROFIT (LOSS)	1,175,744
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	6,755
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	
	9,007
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	(2,252)
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	
	6,755
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,182,499
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 May-2019

1. Undisbursed loan facilities to debtors     39,853,2020       a. BUMN     3,601,313       i. Committed     890,000       - Rupiah     889,999       - Foreign Currency     1       ii. Uncommitted     2,711,313       - Rupiah     0       - Foreign Currency     2,711,313       b. Others     36,251,907       i. Committed     28,069,044       ii. Uncommitted     8,182,863       2. Undisbursed loan facilities to other banks     31,981       - Rupiahs     31,981       - Foreign Currency     0       b. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       b. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Unacommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Understanding irrevocable L/C     1,236,347       a. Foreign L/C     553,655       b. L' Colaimn negeri Local L/C     553,655       b. Urk Colaimn negeri Local L/C     682,692       J. Received guarantees     0       a. Continiterest <t< th=""><th></th><th>(dalam jutaan)</th></t<>		(dalam jutaan)
1. Unused borrowing         0           a. Rupiah         0           b. Foreign currency         0           2. Outstanding spot and derivatives (purchased)         4,757,705           3. Others         0           IL COMMITED LABILITIES         45,878,143           1. Undisbursed loan facilities to debtors         39,853,220           a. BUMN         36,01,313           i. Committed         890,000           - Rupiah         889,999           - Foreign Currency         1           ii. Uncommitted         2,711,313           - Rupiah         36,251,907           - Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         28,669,044           ii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           - Rupiahs         31,981           - Foreign Currency         0           - Rupiahs         0           - Foreign Currency         0           D. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           3. Outstanding irrevocable I/C         1,236,347	POS-POS	- INDIVIDUAL
a. Rupiah       0         b. Foreign currency       0         2. Outstanding spot and derivatives (purchased)       4,757,705         3. Others       5,878,143         1. COMMTED LABILITIES       55,878,143         1. Undisbursed loan facilities to debtors       39,853,220         a. BUMN       3,601,313         i. Committed       889,090         - Rupiah       889,090         - Foreign Currency       1         ii. Uncommitted       2,711,313         - Foreign Currency       2,711,313         b. Others       36,251,907         i. Committed       8,182,863         a. Committed       8,182,863         a. Committed       8,182,863         a. Committed       31,981         - Foreign Currency       0         b. Uncommitted       31,981         - Foreign Currency       0         b. Uncommitted       9         - Rupiahs       9         - Foreign Currency       0         - Foreign Currency       0         - Foreign Currency       0         - Foreign Currency       0         - Foreign Currency       1,236,347         a. Foreign LUC       553,655	I. COMMITTED CLAIMS	4,757,705
b. Foreign currency         0           2. Outstanding spot and derivatives (purchased)         4,757,705           3. Others         6           IL COMMITED LIABILITIES         45,878,143           1. Undisbursed loan facilities to debtors         3,601,213           a. BUMN         3,601,213           i. Committed         890,000           - Rupiah         89,999           - Foreign Currency         1           ii. Uncommitted         2,711,313           b. Others         36,251,907           i. Committed         28,069,044           ii. Uncommitted         28,069,044           ii. Uncommitted         31,981           a. Committed         31,981           a. Committed         31,981           b. Uncommitted         0           c. Undsbursed loan facilities to other banks         31,981           a. Rupiahs         9           c. Foreign Currency         0           b. Uncommitted         0           c. Proleign Currency         0           b. Uncommitted         0           c. Proleign Currency         0           b. Uncommitted         0           c. Proleign Currency         0           d. Ou	1. Unused borrowing	0
2. Outstanding spot and derivatives (purchased)       4,757,705         3. Others       0         I. COMMITED LUBILITIES       45,878,143         1. Undisbursed loan facilities to debtors       39,853,220         a. BUMN       360,131         i. Committed       890,000         - Rupiah       899,999         - Foreign Currency       1         ii. Uncommitted       2,711,313         - Rupiah       2,711,313         - Foreign Currency       2,711,313         b. Others       36,251,907         i. Committed       28,069,044         iii. Uncommitted       31,981         a. Committed       31,981         a. Rupiahs       31,981         a. Rupiahs       31,981         a. Foreign Currency       0         b. Uncommitted       0         - Foreign Currency       0         b. Uncommitted       1,20,341         - Foreign Currency       0         b. Uncommitted       1,20,341         - Foreign Currency       0         b. Uncommitted       1,20,341         - Foreign Currency       0         b. Uncommitted       1,20,241         - Rupiah       0	a. Rupiah	0
3. Others       45,878,143         1. Undisbursed loan facilities to debtors       39,853,220         a. BUMN       36,01,313         i. Committed       890,000         - Rupiah       889,999         - Foreign Currency       1         ii. Uncommitted       2,711,313         - Rupiah       0         - Foreign Currency       2,711,313         b. Others       36,251,907         i. Committed       28,069,044         ii. Uncommitted       8,182,863         2. Undisbursed loan facilities to other banks       31,981         a. Committed       31,981         - Rupiahs       0         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         b. Uncommitted       53,555         - Foreign Currency       0         b. Uncommitted       53,555         - Foreign Currency       0         b. Uncommitted       53,555         b. Uncommitted       62,526         c. Ly Calam negeri	b. Foreign currency	0
COMMITED LIABILITIES	2. Outstanding spot and derivatives (purchased)	4,757,705
1. Undisbursed loan facilities to debtors     39,853,2020       a. BUMN     3,601,313       i. Committed     890,000       - Rupiah     889,999       - Foreign Currency     1       ii. Uncommitted     2,711,313       - Rupiah     0       - Foreign Currency     2,711,313       b. Others     36,251,907       i. Committed     28,069,044       ii. Uncommitted     8,182,863       2. Undisbursed loan facilities to other banks     31,981       - Rupiahs     31,981       - Foreign Currency     0       b. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       b. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Unacommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Uncommitted     0       - Rupiahs     0       - Foreign Currency     0       0. Understanding irrevocable L/C     1,236,347       a. Foreign L/C     553,655       b. L' Colaimn negeri Local L/C     553,655       b. Urk Colaimn negeri Local L/C     682,692       J. Received guarantees     0       a. Continiterest <t< td=""><td>3. Others</td><td>0</td></t<>	3. Others	0
a. BUMN         3,601,313           i. Committed         890,000           - Rupiah         889,999           - Foreign Currency         1           ii. Uncommitted         2,711,313           - Rupiah         0           - Foreign Currency         2,711,313           b. Othes         36,251,907           i. Committed         28,069,044           ii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           - Rupiahs         31,981           - Rupiahs         0           - Rupiahs         0           - Foreign Currency         0           0         0           - Rupiahs         0           - Foreign Currency         0           0         0           - Foreign Currency         0           - Countited of the committed	II. COMMITED LIABILITIES	45,878,143
i. Committed         890,000           - Rupiah         889,999           - Foreign Currency         1           ii. Uncommitted         2,711,313           - Rupiah         0           - Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         28,069,044           ii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           a. Committed         31,981           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           0         0           - Rupiahs         0           - Foreign Currency         0           3. Outstanding irrevocable L/C         1,236,347           a. Foreign Currency         553,655           b. L/C dalam negeri Local L/C         682,692           4. Outstanding spot and derivatives (sold)         4,756,995           5. Others         0           ii. CONTINGENT LCAIMS         1,172,5	1. Undisbursed loan facilities to debtors	39,853,220
- Rupiah         889,999           - Foreign Currency         1           ii. Uncommitted         2,711,313           - Rupiah         0           - Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         28,069,044           ii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           a. Committed         31,981           - Rupiahs         31,981           - Rupiahs         0           - Rupiahs         0           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           0. Suttsanding irrevocable L/C         1,236,347           a. Foreign L/C         682,695           b. L/C dalam negeri Local L/C         682,695           b. L/C dalam negeri Local L/C         682,695           b. Uniforent CLAIMS         1,173,503           1. CONTINGENT CLAIMS         0           1. CONTINGENT CLAIMS         0           a. Rupiah         0           b. Foreign currency         0         0           b. Foreign curr	a. BUMN	3,601,313
- Foreign Currency         1           ii. Uncommitted         2,711,313           - Rupiah         0           - Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         8,182,863           ii. Uncommitted         8,182,863           ii. Uncommitted         31,981           - Rupiahs         31,981           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Rupiahs         0           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           5. Foreign Currency         0           0         0           - Rupiahs         0           - Foreign Currency         0           0. L/C dalam negeri Local L/C         682,692           4. Outstanding spot and derivatives (sold)         4,756,595           5. Others         0           10. CONTINGENT CLAIMS         1,173,503           1. Received guarantees         0           a. Rupiah         0           b. Foreign currency	i. Committed	890,000
ii. Uncommitted       2,711,313         - Rupiah       0         - Foreign Currency       2,711,313         b. Others       36,251,907         i. Committed       28,069,044         ii. Uncommitted       8,182,863         2. Undisbursed loan facilities to other banks       31,981         a. Committed       31,981         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         b. Other interest       0         b. Other interest       1,1000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guara	- Rupiah	889,999
- Rupiah         0           - Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         28,669,044           ii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           a. Committed         31,981           - Rupiahs         31,981           - Foreign Currency         0           b. Uncommitted         0           e. Rupiahs         0           - Foreign Currency         0           3. Outstanding irrevocable L/C         1,236,347           a. Foreign L/C         553,655           b. L/C dalam negeri Local L/C         682,692           4. Outstanding spot and derivatives (sold)         4,756,595           5. Others         0           III. CONTINGENT CLAIMS         1,173,503           1. Received guarantees         0           a. Rupiah         0           b. Foreign currency         0           2. Accrued interest         1,172,503           a. Loan interest         0           b. Other interest         0           3. Others         1,000           V. Continuest         0           3. Others </td <td>- Foreign Currency</td> <td>1</td>	- Foreign Currency	1
- Foreign Currency         2,711,313           b. Others         36,251,907           i. Committed         28,069,044           iii. Uncommitted         8,182,863           2. Undisbursed loan facilities to other banks         31,981           a. Committed         31,981           - Rupiahs         0           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           3. Outstanding irrevocable L/C         1,236,347           a. Foreign L/C         553,655           b. L/C dalam negeri Local L/C         682,692           4. Outstanding spot and derivatives (sold)         4,756,595           5. Others         0           III. CONTINGENT CLAIMS         1,173,503           1. Received guarantees         0           a. Rupiah         0           b. Foreign currency         0           2. Accrued interest         1,172,503           b. Other interest         0           b. Other interest         1,000           V. CONTINGENT LIABILITIES         1,335,333           1. Issued guarantees         806,537           a. Rupiah         575,457	ii. Uncommitted	2,711,313
b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted 28,069,044 a. Committed 31,981 a. Committed 31,981 - Rupiahs - Foreign Currency b. Uncommitted - Rupiahs - Foreign Currency b. Uncommitted - Rupiahs - Foreign Currency b. Uncommitted - Rupiahs - Foreign Currency c. Committed - Rupiahs - Foreign Currency c. LyC dalam negeri Local L/C - Foreign Currency - Committed - Committe	- Rupiah	0
i. Committed       28,069,044         ii. Uncommitted       8,182,863         2. Undisbursed loan facilities to other banks       31,981         a. Committed       31,981         - Rupiahs       31,981         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         b. Others       1,000         V. COLININGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       9         b. Others       1,300         b. Others       1,300         b. Others       1,300         c. Correign currency       2<	- Foreign Currency	2,711,313
ii. Uncommitted       8,182,863         2. Undisbursed loan facilities to other banks       31,981         a. Committed       31,981         - Rupiahs       0         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         II. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         b. Other interest       0         0. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       80,537         a. Rupiah       50,533         1. Issued guarantees       9,757,457         b. Foreign currency       49,080	b. Others	36,251,907
2. Undisbursed loan facilities to other banks       31,981         a. Committed       31,981         - Rupiahs       0         - Rupiahs       0         - Foreign Currency       0         5 Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,995         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       0         V. CONTINGENT LIABILITIES       1,353,333         1. Issued guarantees       806,537         a. Rupiah       5757,457         b. Foreign currency       49,080	i. Committed	28,069,044
a. Committed       31,981         - Rupiahs       31,981         - Foreign Currency       0         b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       0         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       575,457         b. Foreign currency       49,080	ii. Uncommitted	8,182,863
- Rupiahs         31,981           - Foreign Currency         0           b. Uncommitted         0           - Rupiahs         0           - Foreign Currency         0           3. Outstanding irrevocable L/C         1,236,347           a. Foreign L/C         553,655           b. L/C dalam negeri Local L/C         682,692           4. Outstanding spot and derivatives (sold)         4,756,595           5. Others         0           III. CONTINGENT CLAIMS         1,173,503           1. Received guarantees         0           a. Rupiah         0           b. Foreign currency         0           2. Accrued interest         1,172,503           a. Loan interest         1,172,503           b. Other interest         0           V. CONTINGENT LIABILITIES         1,335,333           1. Issued guarantees         806,537           a. Rupiah         575,457           b. Foreign currency         49,080	2. Undisbursed loan facilities to other banks	31,981
- Foreign Currency b. Uncommitted - Rupiahs - Foreign Currency - Foreign Currency - Soutstanding irrevocable L/C - Repeign L/C - Foreign Currency - Foreign	a. Committed	31,981
b. Uncommitted       0         - Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       0         b. Other interest       0         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	- Rupiahs	31,981
- Rupiahs       0         - Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       0         b. Other interest       0         3. Others       1,00         N. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	- Foreign Currency	0
- Foreign Currency       0         3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	b. Uncommitted	0
3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	- Rupiahs	0
3. Outstanding irrevocable L/C       1,236,347         a. Foreign L/C       553,655         b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	- Foreign Currency	0
b. L/C dalam negeri Local L/C       682,692         4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       0         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	3. Outstanding irrevocable L/C	1,236,347
4. Outstanding spot and derivatives (sold)       4,756,595         5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         b. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	a. Foreign L/C	553,655
5. Others       0         III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	b. L/C dalam negeri Local L/C	682,692
III. CONTINGENT CLAIMS       1,173,503         1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       0         b. Other interest       0         3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	4. Outstanding spot and derivatives (sold)	4,756,595
1. Received guarantees       0         a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	5. Others	0
a. Rupiah       0         b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	III. CONTINGENT CLAIMS	1,173,503
b. Foreign currency       0         2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	1. Received guarantees	0
2. Accrued interest       1,172,503         a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	a. Rupiah	0
a. Loan interest       1,172,503         b. Other interest       0         3. Others       1,000         V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	b. Foreign currency	0
b. Other interest       0         3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	2. Accrued interest	1,172,503
3. Others       1,000         IV. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	a. Loan interest	1,172,503
V. CONTINGENT LIABILITIES       1,335,333         1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	b. Other interest	0
1. Issued guarantees       806,537         a. Rupiah       757,457         b. Foreign currency       49,080	3. Others	1,000
a. Rupiah       757,457         b. Foreign currency       49,080	IV. CONTINGENT LIABILITIES	1,335,333
b. Foreign currency 49,080	1. Issued guarantees	806,537
•	a. Rupiah	757,457
2. Others 528.796	b. Foreign currency	49,080
3-5).33	2. Others	528,796

Notes