

# 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-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>ASSETS</b>		
1.Cash		1,173,053
2.Placement to Bank Indonesia		9,919,601
3.Interbank placement		4,443,750
4.Spot and derivatives claims		30,449
5.Securities		14,444,349
a. Measured at fair value through profit and loss		3,588,528
b. Available for sale		3,435,955
c. Hold to maturity		7,419,866
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		0
7.Claims on securities bought under reverse repo		16,310,535
8.Acceptance claims		2,770,528
9.Loans		134,170,360
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		134,170,360
10.Sharia financing		0
11.Equity investment		2,313,786
12.Impairment on financial assets -/-		3,388,437
a. Securities		0
b. Loans		3,387,812
c. Others		625
13.Intangible assets		284,715
Accumulated amortisation on intangible assets -/-		231,868
14.Fixed assets and equipment		10,325,352
Accumulated depreciation on fixed assets and equipment -/-		540,572
15.Non Productive Asset		854,424
a. Abandoned property		175,997
b. Foreclosed assets		678,284
c. Suspense accounts		0
d. Interbranch assets		143
i. Conducting operational activities in Indonesia		143
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		68,695
19.Other assets		1,873,032
<b>TOTAL ASSETS</b>		<b>194,821,752</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	10,195,756
2.Saving account	38,158,590
3.Time deposit	84,687,241
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	1,912,007
7.Spot and derivatives liabilities	29,537
8.Liabilities on securities sold under repurchase agreement	0
9.Acceptance liabilities	2,772,761
10.Issued securities	9,597,998
11.Loans received	6,203,011
12.Margin deposit	197,526
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	3,067,790
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>156,822,217</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)	7,391,123
a.Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	88,216
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	7,451,270
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	(208,708)
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	23,012,689
a. General reserves	22,872,689
b. Appropriated reserves	140,000
24.Gain/loss	1,742,628
a. Previous years	0
b. Current year	1,742,628
<b>TOTAL EQUITIES</b>	<b>37,999,535</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>194,821,752</b>

Notes

**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN BULANAN**

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Per July-2019

(dalam jutaan)

POS-POS	NOMINAL
<b>OPERATIONAL INCOME AND EXPENSES</b>	
<b>A. Interest income and expenses</b>	
1. Interest income	8,972,877
a. Rupiah	8,542,547
b. Foreign currency	430,330
2. Interest expenses	4,592,477
a. Rupiah	4,536,255
b. Foreign currency	56,222
<b>Net interest income (expenses)</b>	<b>4,380,400</b>
<b>B. Operational Income and Expenses Other than Interest</b>	
1. Operational Income Other than Interest	886,170
a. Positive mark to market on financial assets	59,648
i. Securities	50,203
ii. Loans	0
iii. Spot and derivatives	9,445
iv. Other financial assets	0
b. Negative mark to market on financial liabilities	0
c. Gain on sale of financial assets	48,599
i. Securities	48,599
ii. Loans	0
iii. Other financial assets	0
d. Gain on spot and derivatives (realised)	53,392
e. Dividend	24,382
f. Gain on investment under equity method	0
g. Comission/provision/fee and administration	301,856
h. Recovery of impairment	196,810
i. Other income	201,483
2. Operational Expenses Other than Interest	2,975,937
a. Negative mark to market on financial assets	18,008
i. Securities	8,390
ii. Loans	0
iii. Spot and derivatives	9,618
iv. Other financial assets	0
b. Positive mark to market on financial liabilities	0
c. Loss on sale of financial assets	861
i. Securities	861
ii. Loans	0
iii. Other financial assets	0
d. Loss on spot and derivatives (realised)	22,302
e. Impairment of financial assets	428,361
i. Securities	0
ii. Loans	428,361
iii. Sharia financing	0
iv. Other financial assets	0
f. Losses on operational risk	873
g. Losses on investment under equity method	0
h. Commission/provision/fee, and administration	9,207
i. Impairment of other assets (non financial assets)	58,022
j. Personnel expenses	963,367
k. Promotion expenses	20,801
l. Other expenses	1,454,135
<b>Net Operational Income (Expenses) Other than Interest</b>	<b>(2,089,767)</b>
<b>OPERATIONAL PROFIT (LOSS)</b>	<b>2,290,633</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>	
1. Gain (loss) on sale of fixed assets and equipment	1,601
2. Gain (loss) on foreign exchange translation	(4,307)
3. Other non operational income (expenses)	15,312
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>12,606</b>
<b>CURRENT YEAR PROFIT (LOSS)</b>	<b>2,303,239</b>
<b>4. Income taxes</b>	<b>560,611</b>
a. Estimated current year tax	538,568
b. Deferred tax income (expenses)	(22,043)
<b>NET PROFIT (LOSS)</b>	<b>1,742,628</b>

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	8,454
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	11,272
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	(2,818)
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	
	8,454
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,751,082
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	0

Notes

**LAPORAN KOMITMEN DAN KONTINJENSI BULANAN**

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(dalam jutaan)

POS-POS	-	NOMINAL
<b>I. COMMITTED CLAIMS</b>		<b>5,478,107</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		5,478,107
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>48,943,281</b>
1. Undisbursed loan facilities to debtors		42,447,088
a. BUMN		4,363,826
i. Committed		1,100,000
- Rupiah		1,099,999
- Foreign Currency		1
ii. Uncommitted		3,263,826
- Rupiah		110,001
- Foreign Currency		3,153,825
b. Others		38,083,262
i. Committed		29,711,987
ii. Uncommitted		8,371,275
2. Undisbursed loan facilities to other banks		27,051
a. Committed		27,051
- Rupiahs		27,051
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		992,632
a. Foreign L/C		450,301
b. L/C dalam negeri Local L/C		542,331
4. Outstanding spot and derivatives (sold)		5,476,510
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>1,197,144</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		1,197,144
a. Loan interest		1,197,144
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,282,734</b>
1. Issued guarantees		794,909
a. Rupiah		744,681
b. Foreign currency		50,228
2. Others		487,825

Notes