

# LAPORAN POSISI KEUANGAN (NERACA) BULANAN

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

Per August-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>ASSETS</b>		
1.Cash		1,035,055
2.Placement to Bank Indonesia		8,654,074
3.Interbank placement		3,582,329
4.Spot and derivatives claims		20,257
5.Securities		16,015,963
a. Measured at fair value through profit and loss		3,671,555
b. Available for sale		3,422,438
c. Hold to maturity		8,921,970
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		0
7.Claims on securities bought under reverse repo		16,004,374
8.Acceptance claims		2,649,040
9.Loans		133,694,611
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		133,694,611
10.Sharia financing		0
11.Equity investment		2,313,786
12.Impairment on financial assets -/-		3,430,230
a. Securities		0
b. Loans		3,429,605
c. Others		625
13.Intangible assets		284,715
Accumulated amortisation on intangible assets -/-		232,971
14.Fixed assets and equipment		10,326,201
Accumulated depreciation on fixed assets and equipment -/-		563,609
15.Non Productive Asset		847,463
a. Abandoned property		175,637
b. Foreclosed assets		671,697
c. Suspense accounts		0
d. Interbranch assets		129
i. Conducting operational activities in Indonesia		129
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		70,142
19.Other assets		1,936,911
<b>TOTAL ASSETS</b>		<b>193,208,111</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	9,705,240
2.Saving account	37,866,000
3.Time deposit	83,054,966
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	2,623,580
7.Spot and derivatives liabilities	20,833
8.Liabilities on securities sold under repurchase agreement	0
9.Acceptance liabilities	2,650,836
10.Issued securities	9,598,749
11.Loans received	6,208,547
12.Margin deposit	195,389
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	3,046,357
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>154,970,497</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)	7,393,407
a.Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	91,871
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	7,450,813
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	(209,622)
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	23,013,146
a. General reserves	22,873,146
b. Appropriated reserves	140,000
24.Gain/loss	1,977,966
a. Previous years	0
b. Current year	1,977,966
<b>TOTAL EQUITIES</b>	<b>38,237,614</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>193,208,111</b>

Notes

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

PT PAN INDONESIA BANK, Tbk  
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(021) 2700545

Per August-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest income and expenses</b>		
1. Interest income		10,285,675
a. Rupiah		9,790,294
b. Foreign currency		495,381
2. Interest expenses		5,230,320
a. Rupiah		5,166,462
b. Foreign currency		63,858
Net interest income (expenses)		5,055,355
<b>B. Operational Income and Expenses Other than Interest</b>		
1. Operational Income Other than Interest		956,831
a. Positive mark to market on financial assets		51,787
i. Securities		40,281
ii. Loans		0
iii. Spot and derivatives		11,506
iv. Other financial assets		0
b. Negative mark to market on financial liabilities		0
c. Gain on sale of financial assets		56,611
i. Securities		56,611
ii. Loans		0
iii. Other financial assets		0
d. Gain on spot and derivatives (realised)		59,843
e. Dividend		24,393
f. Gain on investment under equity method		0
g. Comission/provision/fee and administration		343,182
h. Recovery of impairment		188,505
i. Other income		232,510
2. Operational Expenses Other than Interest		3,405,787
a. Negative mark to market on financial assets		27,499
i. Securities		14,331
ii. Loans		0
iii. Spot and derivatives		13,168
iv. Other financial assets		0
b. Positive mark to market on financial liabilities		0
c. Loss on sale of financial assets		980
i. Securities		980
ii. Loans		0
iii. Other financial assets		0
d. Loss on spot and derivatives (realised)		22,459
e. Impairment of financial assets		494,060
i. Securities		0
ii. Loans		494,060
iii. Sharia financing		0
iv. Other financial assets		0
f. Losses on operational risk		999
g. Losses on investment under equity method		0
h. Commission/provision/fee, and administration		10,074
i. Impairment of other assets (non financial assets)		59,661
j. Personnel expenses		1,106,238
k. Promotion expenses		23,185
l. Other expenses		1,660,632
Net Operational Income (Expenses) Other than Interest		(2,448,956)
OPERATIONAL PROFIT (LOSS)		2,606,399

<b>NON OPERATIONAL INCOME (EXPENSES)</b>	
1. Gain (loss) on sale of fixed assets and equipment	1,845
2. Gain (loss) on foreign exchange translation	(10,486)
3. Other non operational income (expenses)	17,036
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>8,395</b>
<b>CURRENT YEAR PROFIT (LOSS)</b>	<b>2,614,794</b>
<b>4. Income taxes</b>	<b>636,828</b>
a. Estimated current year tax	617,146
b. Deferred tax income (expenses)	(19,682)
<b>NET PROFIT (LOSS)</b>	<b>1,977,966</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
<b>2. Items that will not be reclassified to profit or loss</b>	<b>0</b>
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
<b>2. Items that will be reclassified to profit or loss</b>	<b>11,195</b>
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	14,927
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	(3,732)
<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>11,195</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>1,989,161</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 August-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>I. COMMITTED CLAIMS</b>		<b>6,221,477</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		6,221,477
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>50,363,202</b>
1. Undisbursed loan facilities to debtors		42,955,153
a. BUMN		4,441,625
i. Committed		1,050,000
- Rupiah		1,049,999
- Foreign Currency		1
ii. Uncommitted		3,391,625
- Rupiah		200,001
- Foreign Currency		3,191,624
b. Others		38,513,528
i. Committed		29,320,257
ii. Uncommitted		9,193,271
2. Undisbursed loan facilities to other banks		38,535
a. Committed		38,535
- Rupiahs		38,535
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		1,147,073
a. Foreign L/C		680,954
b. L/C dalam negeri Local L/C		466,119
4. Outstanding spot and derivatives (sold)		6,222,441
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>1,221,327</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		1,221,327
a. Loan interest		1,221,327
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,330,050</b>
1. Issued guarantees		792,707
a. Rupiah		741,240
b. Foreign currency		51,467
2. Others		537,343

Notes