

# LAPORAN POSISI KEUANGAN (NERACA) BULANAN

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

Per October-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>ASSETS</b>		
1.Cash		999,376
2.Placement to Bank Indonesia		8,186,224
3.Interbank placement		2,996,727
4.Spot and derivatives claims		34,602
5.Securities		18,175,691
a. Measured at fair value through profit and loss		2,969,368
b. Available for sale		3,429,068
c. Hold to maturity		11,777,255
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		0
7.Claims on securities bought under reverse repo		11,300,228
8.Acceptance claims		2,271,011
9.Loans		135,000,601
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		135,000,601
10.Sharia financing		0
11.Equity investment		2,314,562
12.Impairment on financial assets -/-		3,716,758
a. Securities		0
b. Loans		3,716,133
c. Others		625
13.Intangible assets		290,023
Accumulated amortisation on intangible assets -/-		235,289
14.Fixed assets and equipment		10,341,486
Accumulated depreciation on fixed assets and equipment -/-		608,863
15.Non Productive Asset		1,214,622
a. Abandoned property		174,917
b. Foreclosed assets		1,039,626
c. Suspense accounts		0
d. Interbranch assets		79
i. Conducting operational activities in Indonesia		79
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		46,158
19.Other assets		2,424,258
<b>TOTAL ASSETS</b>		<b>191,034,659</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	10,081,750
2.Saving account	38,299,207
3.Time deposit	79,242,805
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	2,476,097
7.Spot and derivatives liabilities	33,938
8.Liabilities on securities sold under repurchase agreement	774,378
9.Acceptance liabilities	2,275,209
10.Issued securities	9,600,267
11.Loans received	6,205,241
12.Margin deposit	211,208
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	3,095,005
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>152,295,105</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)	7,403,477
a.Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	105,672
c. Effective portion of cash flow hedge	0
d. Difference in fixed asset revaluation	7,450,532
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	(213,072)
h. Others	0
20.Reserves of quaty reorganization	0
21.Difference in restructuring under common control	0
22.Ekuitas lainnya	0
23.Reserves	23,013,419
a. General reserves	22,873,419
b. Appropriated reserves	140,000
24.Gain/loss	2,469,563
a. Previous years	0
b. Current year	2,469,563
<b>TOTAL EQUITIES</b>	<b>38,739,554</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>191,034,659</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 October-2019

		(dalam jutaan)
POS-POS	-	NOMINAL
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest income and expenses</b>		
1. Interest income		12,832,404
a. Rupiah		12,219,242
b. Foreign currency		613,162
2. Interest expenses		6,410,434
a. Rupiah		6,332,387
b. Foreign currency		78,047
Net interest income (expenses)		6,421,970
<b>B. Operational Income and Expenses Other than Interest</b>		
1. Operational Income Other than Interest		1,338,952
a. Positive mark to market on financial assets		105,045
i. Securities		96,057
ii. Loans		0
iii. Spot and derivatives		8,988
iv. Other financial assets		0
b. Negative mark to market on financial liabilities		0
c. Gain on sale of financial assets		77,527
i. Securities		77,527
ii. Loans		0
iii. Other financial assets		0
d. Gain on spot and derivatives (realised)		75,204
e. Dividend		24,392
f. Gain on investment under equity method		0
g. Comission/provision/fee and administration		427,959
h. Recovery of impairment		189,498
i. Other income		439,327
2. Operational Expenses Other than Interest		4,510,528
a. Negative mark to market on financial assets		16,596
i. Securities		7,187
ii. Loans		0
iii. Spot and derivatives		9,409
iv. Other financial assets		0
b. Positive mark to market on financial liabilities		0
c. Loss on sale of financial assets		1,240
i. Securities		1,240
ii. Loans		0
iii. Other financial assets		0
d. Loss on spot and derivatives (realised)		32,185
e. Impairment of financial assets		871,253
i. Securities		0
ii. Loans		871,253
iii. Sharia financing		0
iv. Other financial assets		0
f. Losses on operational risk		1,701
g. Losses on investment under equity method		0
h. Commission/provision/fee, and administration		12,029
i. Impairment of other assets (non financial assets)		65,366
j. Personnel expenses		1,388,534
k. Promotion expenses		27,607
l. Other expenses		2,094,017
Net Operational Income (Expenses) Other than Interest		(3,171,576)
OPERATIONAL PROFIT (LOSS)		3,250,394

<b>NON OPERATIONAL INCOME (EXPENSES)</b>	
1. Gain (loss) on sale of fixed assets and equipment	2,110
2. Gain (loss) on foreign exchange translation	(7,071)
3. Other non operational income (expenses)	19,367
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>14,406</b>
<b>CURRENT YEAR PROFIT (LOSS)</b>	<b>3,264,800</b>
<b>4. Income taxes</b>	<b>795,237</b>
a. Estimated current year tax	755,021
b. Deferred tax income (expenses)	(40,216)
<b>NET PROFIT (LOSS)</b>	<b>2,469,563</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>21,546</b>
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	28,728
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	(7,182)
<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>21,546</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>2,491,109</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>0</b>

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 October-2019

		(dalam jutaan)
POS-POS	-	NOMINAL
<b>I. COMMITTED CLAIMS</b>		<b>8,596,265</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		8,596,265
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>51,469,035</b>
1. Undisbursed loan facilities to debtors		41,497,503
a. BUMN		4,375,326
i. Committed		967,000
- Rupiah		966,999
- Foreign Currency		1
ii. Uncommitted		3,408,326
- Rupiah		250,001
- Foreign Currency		3,158,325
b. Others		37,122,177
i. Committed		28,444,052
ii. Uncommitted		8,678,125
2. Undisbursed loan facilities to other banks		37,409
a. Committed		37,409
- Rupiahs		37,409
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		1,338,814
a. Foreign L/C		425,896
b. L/C dalam negeri Local L/C		912,918
4. Outstanding spot and derivatives (sold)		8,595,309
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>1,214,044</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		1,214,044
a. Loan interest		1,214,044
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,312,176</b>
1. Issued guarantees		795,658
a. Rupiah		738,396
b. Foreign currency		57,262
2. Others		516,518

Notes