

# 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-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>ASSETS</b>		
1.Cash		1,016,196
2.Placement to Bank Indonesia		8,049,890
3.Interbank placement		3,130,123
4.Spot and derivatives claims		11,827
5.Securities		19,133,200
a. Measured at fair value through profit and loss		4,887,032
b. Available for sale		2,458,279
c. Hold to maturity		11,787,889
d. Loan and receivables		0
6.Securities sold under repurchase agreement (repo)		0
7.Claims on securities bought under reverse repo		12,466,949
8.Acceptance claims		2,562,758
9.Loans		136,482,012
a. Measured at fair value through profit and loss		0
b. Available for sale		0
c. Hold to maturity		0
d. Loan and receivables		136,482,012
10.Sharia financing		0
11.Equity investment		2,311,458
12.Impairment on financial assets -/-		3,834,820
a. Securities		0
b. Loans		3,834,195
c. Others		625
13.Intangible assets		290,023
Accumulated amortisation on intangible assets -/-		236,503
14.Fixed assets and equipment		10,342,235
Accumulated depreciation on fixed assets and equipment -/-		631,655
15.Non Productive Asset		1,220,306
a. Abandoned property		174,557
b. Foreclosed assets		1,045,737
c. Suspense accounts		0
d. Interbranch assets		12
i. Conducting operational activities in Indonesia		12
ii. Conducting operational activities outside Indonesia		0
16.Impairment of non financial assets -/-		0
17.Leasing		0
18.Deferred tax assets		49,458
19.Other assets		1,925,734
<b>TOTAL ASSETS</b>		<b>194,289,191</b>

LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	9,609,863
2.Saving account	38,543,612
3.Time deposit	78,449,097
4.Revenue sharing investment	0
5.Liabilities to Bank Indonesia	0
6.Interbank liabilities	6,204,475
7.Spot and derivatives liabilities	11,623
8.Liabilities on securities sold under repurchase agreement	921,976
9.Acceptance liabilities	2,569,302
10.Issued securities	9,601,033
11.Loans received	6,532,277
12.Margin deposit	210,519
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	2,651,962
16.Profit Sharing investment	0
<b>TOTAL LIABILITIES</b>	<b>155,305,739</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)	7,399,242
a.Translation adjustment	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	100,025
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	(211,660)
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	2,717,696
a. Previous years	0
b. Current year	2,717,696
<b>TOTAL EQUITIES</b>	<b>38,983,452</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>194,289,191</b>

Notes

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

PT PAN INDONESIA BANK, Tbk  
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Per November-2019

(dalam jutaan)

POS-POS	NOMINAL
<b>OPERATIONAL INCOME AND EXPENSES</b>	
<b>A. Interest income and expenses</b>	
1. Interest income	14,080,634
a. Rupiah	13,404,032
b. Foreign currency	676,602
2. Interest expenses	6,954,503
a. Rupiah	6,868,763
b. Foreign currency	85,740
Net interest income (expenses)	7,126,131
<b>B. Operational Income and Expenses Other than Interest</b>	
1. Operational Income Other than Interest	1,638,132
a. Positive mark to market on financial assets	92,746
i. Securities	79,965
ii. Loans	0
iii. Spot and derivatives	12,781
iv. Other financial assets	0
b. Negative mark to market on financial liabilities	0
c. Gain on sale of financial assets	110,260
i. Securities	110,260
ii. Loans	0
iii. Other financial assets	0
d. Gain on spot and derivatives (realised)	81,989
e. Dividend	24,393
f. Gain on investment under equity method	0
g. Comission/provision/fee and administration	470,527
h. Recovery of impairment	177,222
i. Other income	680,995
2. Operational Expenses Other than Interest	5,295,325
a. Negative mark to market on financial assets	21,041
i. Securities	7,379
ii. Loans	0
iii. Spot and derivatives	13,662
iv. Other financial assets	0
b. Positive mark to market on financial liabilities	0
c. Loss on sale of financial assets	1,390
i. Securities	1,390
ii. Loans	0
iii. Other financial assets	0
d. Loss on spot and derivatives (realised)	35,139
e. Impairment of financial assets	1,290,522
i. Securities	270,550
ii. Loans	1,019,972
iii. Sharia financing	0
iv. Other financial assets	0
f. Losses on operational risk	1,709
g. Losses on investment under equity method	0
h. Commission/provision/fee, and administration	13,014
i. Impairment of other assets (non financial assets)	61,934
j. Personnel expenses	1,528,182
k. Promotion expenses	29,395
l. Other expenses	2,312,999
Net Operational Income (Expenses) Other than Interest	(3,657,193)
OPERATIONAL PROFIT (LOSS)	3,468,938

<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	(7,011)
3. Other non operational income (expenses)	100,754
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>95,853</b>
<b>CURRENT YEAR PROFIT (LOSS)</b>	<b>3,564,791</b>
<b>4. Income taxes</b>	<b>847,095</b>
a. Estimated current year tax	808,767
b. Deferred tax income (expenses)	(38,328)
<b>NET PROFIT (LOSS)</b>	<b>2,717,696</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>17,311</b>
a. Translation adjustment from foreign currency	0
b. Gain (loss) on value changes of financial assets categorized as available for sale	23,081
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	(5,770)
<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>17,311</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>2,735,007</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 November-2019

(dalam jutaan)

POS-POS	-	NOMINAL
<b>I. COMMITTED CLAIMS</b>		<b>6,123,191</b>
1. Unused borrowing		0
a. Rupiah		0
b. Foreign currency		0
2. Outstanding spot and derivatives (purchased)		6,123,191
3. Others		0
<b>II. COMMITTED LIABILITIES</b>		<b>47,941,665</b>
1. Undisbursed loan facilities to debtors		40,914,166
a. BUMN		4,051,000
i. Committed		930,000
- Rupiah		929,999
- Foreign Currency		1
ii. Uncommitted		3,121,000
- Rupiah		300,001
- Foreign Currency		2,820,999
b. Others		36,863,166
i. Committed		28,916,407
ii. Uncommitted		7,946,759
2. Undisbursed loan facilities to other banks		31,711
a. Committed		31,711
- Rupiahs		31,711
- Foreign Currency		0
b. Uncommitted		0
- Rupiahs		0
- Foreign Currency		0
3. Outstanding irrevocable L/C		872,833
a. Foreign L/C		364,774
b. L/C dalam negeri Local L/C		508,059
4. Outstanding spot and derivatives (sold)		6,122,955
5. Others		0
<b>III. CONTINGENT CLAIMS</b>		<b>1,223,309</b>
1. Received guarantees		0
a. Rupiah		0
b. Foreign currency		0
2. Accrued interest		1,223,309
a. Loan interest		1,223,309
b. Other interest		0
3. Others		0
<b>IV. CONTINGENT LIABILITIES</b>		<b>1,306,250</b>
1. Issued guarantees		782,513
a. Rupiah		723,193
b. Foreign currency		59,320
2. Others		523,737

Notes