



Panin Bank



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CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION
AS OF SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: No., DESCRIPTION, INDIVIDUAL (SEP 30, 2019, DEC 31, 2018, SEP 30, 2018, DEC 31, 2018), CONSOLIDATED (SEP 30, 2019, DEC 31, 2018, SEP 30, 2018, DEC 31, 2018). Rows include ASSETS (Cash, Placement to Bank Indonesia, etc.), LIABILITIES AND EQUITIES (Current account, Saving account, etc.), and EQUITIES (Paid in capital, Retained earnings, etc.).

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION
AS OF SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: No., DESCRIPTION, INDIVIDUAL (C, SM, S, D, L, Total) for SEP 30, 2019 and SEP 30, 2018. Rows include RELATED PARTIES (Interbank placement, Spot and derivatives claims, etc.), NON-RELATED PARTIES (Interbank placement, Spot and derivatives claims, etc.), and OTHER INFORMATION (Assets pledged as collateral, Impairment provision on earning assets, etc.).

STATEMENTS OF CASH FLOWS
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: DESCRIPTION, CONSOLIDATED (SEP 30, 2019, SEP 30, 2018). Rows include CASH FLOWS FROM OPERATING ACTIVITIES (Interest, loan commissions and fees received, etc.), CASH FLOWS FROM INVESTING ACTIVITIES (Purchase of premises and equipment, etc.), and CASH FLOWS FROM FINANCING ACTIVITIES (Issuance of bonds, etc.).

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
AS OF SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: COMPONENTS OF CAPITAL, INDIVIDUAL, CONSOLIDATED for SEP 30, 2019 and SEP 30, 2018. Rows include Core Capital (Tier 1), Additional Tier 1, and Total Capital. Includes detailed breakdowns of risk-weighted assets and capital adequacy ratios.

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: No., DESCRIPTION, INDIVIDUAL (SEP 30, 2019, SEP 30, 2018, SEP 30, 2018, SEP 30, 2018), CONSOLIDATED (SEP 30, 2019, SEP 30, 2018, SEP 30, 2018, SEP 30, 2018). Rows include OPERATIONAL INCOME AND EXPENSES (Interest income, Interest expense, etc.) and OTHER COMPREHENSIVE INCOME (Gain/loss on sale of financial assets, etc.).

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: No., DESCRIPTION, INDIVIDUAL (SEP 30, 2019, DEC 31, 2018, SEP 30, 2018, DEC 31, 2018), CONSOLIDATED (SEP 30, 2019, DEC 31, 2018, SEP 30, 2018, DEC 31, 2018). Rows include COMMITTED CLAIMS (Unused borrowing, etc.), COMMITTED LIABILITIES (Undisbursed loan facilities to debtors, etc.), CONTINGENT CLAIMS (Received guarantees, etc.), and CONTINGENT LIABILITIES (Issued guarantees, etc.).

FINANCIAL RATIOS CALCULATION
AS OF SEPTEMBER 30, 2019 AND 2018
(%)

Table with columns: Performance Ratio, CONSOLIDATED (SEP 30, 2019, SEP 30, 2018). Rows include Capital Adequacy Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), and Liquidity Coverage Ratio (LCR).

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2019 AND 2018
(in Millions Rupiah)

Table with columns: Capital Stock, Additional paid in capital, Difference in value of equity transaction with non-controlling interest, Other Comprehensive Income, Retained Earnings, Equity attributable to owners of the parent entity, Non Controlling Interest, Total Equity. Rows include Balance as of January 1, 2018, Balance as of September 30, 2018, and Balance as of September 30, 2019.

SHAREHOLDERS

Table with columns: No., Name, Percentage. Rows include PT Panin Financial Tbk. (46.04%), PT Panin Finance Tbk. (38.82%), and PT Panin Finance (Persero) Tbk. (15.14%).

BOARD OF COMMISSIONERS

Table with columns: Name, Position. Rows include Drs. Johnny (Independent President Commissioner), Drs. H. Ruyat (Independent Commissioner), and Drs. H. Ruyat (Independent Commissioner).

DIRECTORS

Table with columns: Name, Position. Rows include Herwisdaymo (President Director), Herwisdaymo (Vice President Director), and Herwisdaymo (Vice President Director).

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTION
AS OF SEPTEMBER 30, 2019
(in Millions Rupiah)

Table with columns: No., TRANSACTION, Notional Amount, Type, Derivatives Receivables and Payables. Rows include Swap Rate Related, Interest Rate Related, and Foreign Exchange Related transactions.



Jakarta, October 25, 2019
PT BANK PANIN TBK.
Herwisdaymo
President Director
Suwito Tikloraharjo
Director