



Panin Bank

Consolidated Financial Statements PT Bank Panin, Tbk. & Subsidiaries

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STATEMENTS OF FINANCIAL POSITION AS OF SEPTEMBER 30, 2017 AND DECEMBER 31, 2016 (In Millions Rupiah)						
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED		
		30 SEP 2017	31 DEC 2016	30 SEP 2017	31 DEC 2016	
ASSETS						
1.	Cash	1,048,052	1,412,409	1,075,252	1,433,984	
2.	Placement to Bank Indonesia	12,115,434	11,925,910	12,636,715	12,684,518	
3.	Interbank placement	4,155,735	11,351,082	4,192,979	11,078,150	
4.	Spot and derivatives claims	38,887	12,850	38,887	12,850	
5.	Securities	-	-	-	-	
a.	Measured at fair value through profit and loss	137,791	1,052,319	158,705	1,072,903	
b.	Available for sale	2,259,438	4,026,524	2,363,780	4,088,870	
c.	Held to maturity	17,401,474	13,443,159	18,317,028	14,780,509	
6.	Loans and receivables	-	-	-	-	
d.	Securities sold under repurchase agreement (repo)	3,175,227	1,786,076	3,175,227	1,786,076	
e.	Claims on securities bought under reverse repo (Reverse Repo)	17,704,475	4,187,436	17,879,041	4,187,436	
8.	Acceptance claims	2,396,487	1,796,743	2,396,487	1,796,743	
9.	Leases	-	-	-	-	
a.	Measured at fair value through profit and loss	-	-	-	-	
b.	Available for sale	-	-	-	-	
c.	Held to maturity	-	-	-	-	
d.	Loans and receivables	124,652,808	122,299,802	138,652,349	134,630,260	
10.	Sharia financing	-	-	-	-	
11.	Equity investment	1,548,451	1,446,979	579,375	652,273	
12.	Goodwill	-	-	-	9,918	
13.	Impairment on financial assets +/-	-	-	-	-	
a.	Securities	(6,250)	(6,250)	(6,300)	(6,300)	
b.	Loans	(3,199,514)	(2,976,822)	(3,533,029)	(3,219,763)	
c.	Others	(825)	(825)	(67,226)	(53,253)	
14.	Intangible Assets	270,542	267,581	295,724	283,832	
15.	Accumulated amortisation on intangible assets +/-	(205,211)	(185,980)	(212,181)	(189,424)	
16.	Fixed assets and equipment	9,629,480	9,797,583	10,166,808	10,105,968	
17.	Accumulated depreciation on fixed assets and equipment +/-	(390,219)	(218,644)	(445,511)	(254,217)	
18.	Non productive assets	-	-	-	-	
a.	Abandoned properties	185,796	189,104	185,796	189,104	
b.	Foreclosed assets	439,270	422,422	594,980	586,109	
c.	Surplus accounts	-	-	-	-	
d.	Interbranch assets *	-	-	-	-	
e.	Conducting operational activities in Indonesia	352	-	352	-	
f.	Conducting operational activities outside Indonesia	-	-	-	-	
17.	Impairment on Non Financial Assets +/-	-	-	-	-	
18.	Leasing	-	-	2,560,138	1,712,429	
19.	Deferred tax assets	328,730	327,372	342,594	335,479	
20.	Other assets	1,487,049	1,355,838	1,765,007	1,550,199	
TOTAL ASSETS		195,373,679	183,714,868	213,111,395	199,175,053	
LIABILITIES AND EQUITIES						
LIABILITIES						
1.	Current account	10,324,895	9,964,812	10,603,247	10,413,351	
2.	Saving account	41,167,730	42,114,761	41,528,215	42,713,376	
3.	Time deposit	85,187,581	82,690,202	91,882,041	88,527,289	
4.	Revenue sharing investment	-	-	-	-	
5.	Liabilities to Bank Indonesia	-	-	-	-	
6.	Interbank liabilities	5,897,571	1,397,295	6,137,546	1,718,164	
7.	Spot and derivatives liabilities	38,729	23,530	38,729	23,530	
8.	Liabilities on securities sold under repurchase agreement (Repo)	2,855,758	1,606,876	2,855,758	1,606,876	
9.	Acceptance Liabilities	2,400,933	1,801,972	2,400,933	1,801,972	
10.	Issued securities	5,113,477	5,110,301	5,862,771	5,960,556	
11.	Loans received	7,404,014	5,038,994	11,279,692	7,764,277	
12.	Marginal deposit	190,447	166,501	207,743	178,014	
13.	Interbranch liabilities *	-	-	-	-	
a.	Conducting operational activities in Indonesia	-	-	-	-	
b.	Conducting operational activities outside Indonesia	-	-	-	-	
14.	Deferred tax liabilities	-	-	-	-	
15.	Other liabilities	2,977,182	2,967,415	3,433,316	3,266,248	
16.	Profit sharing investment	-	-	-	-	
TOTAL LIABILITIES		183,558,478	153,883,459	176,629,991	164,974,253	
EQUITIES						
17.	Paid in capital	-	-	-	-	
a.	Capital	9,600,000	9,600,000	9,600,000	9,600,000	
b.	Unpaid capital +/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)	
c.	Treasury stock +/-	-	-	-	-	
18.	Additional paid in capital	-	-	-	-	
a.	Agio	3,444,330	3,444,330	3,444,330	3,444,330	
b.	Disagio	-	-	-	-	
c.	Disputed capital	-	-	-	-	
d.	Fund for paid-up capital	-	-	-	-	
e.	Other	-	-	(55,026)	(51,315)	
19.	Other comprehensive gain (loss)	-	-	-	-	
a.	Translation adjustment from foreign currency	-	-	-	-	
b.	Gain (loss) on value changes of financial assets categorized as available for sale	111,312	103,504	112,369	103,528	
c.	Effective portion of cash flow hedge	-	-	-	-	
d.	Difference in fixed asset revaluation	6,768,158	6,792,787	6,814,417	6,840,216	
e.	Portion of other comprehensive income from associates	-	-	1,524	2,117	
f.	Gain (loss) on defined benefit actuarial program	(183,916)	(183,916)	(181,726)	(181,726)	
g.	Income tax of other comprehensive income	18,151	20,103	17,340	19,514	
h.	Others	-	-	-	-	
20.	Difference in quasi-reorganization	-	-	-	-	
21.	Difference in restructuring under common control	-	-	-	-	
22.	Other Equity	-	-	-	-	
23.	Reserves	-	-	-	-	
a.	General reserves	17,106,501	14,875,601	17,443,467	15,155,238	
b.	Appropriated reserves	140,000	140,000	140,000	140,000	
24.	Gains/losses	-	-	-	-	
a.	Previous years	-	-	1,448,220	1,328,933	
b.	Current year	2,001,500	2,230,235	2,097,550	2,405,293	
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		31,815,201	29,831,469	33,691,239	31,614,893	
25.	Non controlling interest	-	-	2,790,174	2,565,907	
TOTAL EQUITIES		31,815,201	29,831,469	36,481,414	34,280,800	
TOTAL LIABILITIES AND EQUITIES		195,373,679	183,714,868	213,111,395	199,175,053	
* stated at net carrying value						
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2017 AND 2016 (In Millions Rupiah)						
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED		
		30 SEP 2017	31 SEP 2016	30 SEP 2017	31 SEP 2016	
OPERATIONAL INCOME AND EXPENSES						
A. Interest income and expenses						
1.	Interest income	-	-	-	-	
a.	Rupiah	11,077,251	11,269,719	12,623,207	12,559,562	
b.	Foreign currency	449,278	455,825	451,587	457,330	
2.	Interest expenses	-	-	-	-	
a.	Rupiah	5,884,025	6,064,823	6,592,214	6,731,587	
b.	Foreign currency	56,351	57,888	56,351	57,888	
Net interest income (expenses)		5,581,153	5,602,823	6,486,624	6,227,407	
B. Operational Income and Expenses Other than Interest						
Operational Income Other than Interest		1,067,381	924,048	1,306,677	1,128,219	
a.	Positive mark to market on financial assets	-	-	-	-	
i.	Securities	35,182	79,829	35,182	79,829	
ii.	Loans	-	-	-	-	
iii.	Spot and derivatives	11,975	11,874	11,975	11,874	
iv.	Other financial assets	-	-	-	-	
b.	Negative mark to market on financial liabilities	-	-	-	-	
c.	Gain on sale of financial assets	114,609	170,843	114,609	170,843	
i.	Securities	-	-	-	-	
ii.	Other financial assets	-	-	-	-	
d.	Gain on spot and derivatives (realised)	36,123	55,992	36,123	55,992	
e.	Dividend	40,759	16,924	3,175	220	
f.	Gain on investment under equity method	-	-	40,423	73,280	
g.	Commission/provision/fee and administration	370,811	275,022	514,987	362,026	
h.	Income tax expense of asset impairment	47,711	38,816	63,523	59,643	
i.	Other expenses	410,211	276,148	468,740	394,972	
Operational Income Other than Interest		4,035,926	4,654,119	4,913,747	5,040,275	
a.	Negative mark to market on financial assets	-	-	-	-	
i.	Securities	1,184	924	1,725	968	
ii.	Loans	-	-	-	-	
iii.	Spot and derivatives	739	5,286	739	5,286	
iv.	Other financial assets	-	-	-	-	
b.	Positive mark to market on financial liabilities	-	-	-	-	
c.	Loss on sale of financial assets	-	-	-	-	
i.	Securities	315	366	382	366	
ii.	Loans	-	-	-	-	
iii.	Other financial assets	-	-	-	-	
d.	Loss on spot and derivatives (realised)	16,231	6,291	16,231	6,291	
e.	Impairment of financial assets	-	-	-	-	
i.	Securities	1,019,266	1,311,166	1,327,923	1,518,248	
ii.	Sharia financing	-	-	-	-	
iii.	Other financial assets	-	-	56,660	33,301	
f.	Losses on operational risk	137	84,552	137	84,552	
g.	Losses on investment under equity method	7,629	7,378	7,629	7,378	
h.	Commission/provision/fee and administration	10,663	115,500	11,547	117,317	
i.	Impairment of other assets (non financial assets)	119,620	1,135,564	1,470,973	1,137,101	
j.	Personal expenses	1,568,720	1,135,564	1,470,973	1,137,101	
k.	Promotion expenses	3,688	60,764	53,656	68,825	
l.	Other expenses	17,747,355	1,725,938	1,965,945	1,883,429	
Net Operational Income (Expenses) Other than Interest		(2,988,545)	(3,530,071)	(3,817,078)	(3,820,058)	
OPERATIONAL PROFIT (LOSS)		2,612,680	2,072,752	3,069,570	2,397,351	
NON OPERATIONAL INCOME (EXPENSES)						
1.	Gain (loss) on sale of fixed assets and equipment	88	201	(445)	44	
2.	Gain (loss) on foreign exchange translation	8,581	(14,249)	8,709	(18,855)	
3.	Other non operational income (expenses)	13,495	(1,259)	59,155	39,855	
NON OPERATIONAL PROFIT (LOSS)		22,164	(12,298)	67,369	21,045	
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		2,634,745	2,059,963	3,136,939	2,329,016	
Income taxes						
a.	Estimated current year tax	(636,175)	(465,306)	(708,711)	(521,094)	
b.	Deferred tax income (expenses)	(330,173)	(24,010)	8,345	(21,365)	
NET PROFIT (LOSS)		2,001,900	1,570,647	2,166,587	1,786,617	
OTHER COMPREHENSIVE INCOME						
Items that will not be reclassified to profit or loss						
a.	Gain on fixed asset revaluation	(24,629)	742,300	(24,678)	754,910	
b.	Gain (loss) on defined benefit actuarial program	-	(245,112)	-	(241,584)	
c.	Portion of other comprehensive income from associates	-	-	(1,029)	385	
d.	Others	-	-	-	-	
e.	Income tax relating to items that will not be reclassified to profit or loss	-	61,278	-	60,396	
Items that will be reclassified to profit or loss						
a.	Translation adjustment from foreign currency	-	-	-	-	
b.	Gain (loss) on value changes of financial assets categorized as available for sale	7,808	152,893	9,855	154,164	
c.	Effective portion of cash flow hedge	-	-	-	-	
d.	Others	-	-	-	-	
e.	Income tax relating to items that will be reclassified to profit or loss	(19,572)	(38,224)	(2,473)	(38,542)	
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX						689,728
CURRENT YEAR TOTAL COMPREHENSIVE INCOME		1,983,127	2,243,872	2,168,382	2,476,346	
Profit attributable to:						
EQUITY HOLDERS OF THE PARENT ENTITY		2,001,900	1,570,647	2,097,550	1,708,943	
NON CONTROLLING INTEREST		-	-	89,037	77,674	
CURRENT YEAR TOTAL PROFIT		2,001,900	1,570,647	2,166,587	1,786,617	
Total Comprehensive Profit (Loss) Attributable to:						
EQUITY HOLDERS OF THE PARENT ENTITY		1,983,127	2,243,872	2,080,050	2,398,415	
NON CONTROLLING INTEREST		-	-	88,252	77,931	
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD		1,983,127	2,243,872	2,168,382	2,476,346	
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE						
HEAD OFFICE		-	-	-	-	
NET EARNINGS (LOSS) PER SHARE						
Basic		83.11	65.21	87.08	70.95	

* stated at net carrying value

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2017 AND 2016 (In Millions Rupiah)					
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 SEP 2017	30 SEP 2016	30 SEP 2017	30 SEP 2016
OPERATIONAL INCOME AND EXPENSES					
A. Interest income and expenses					
1.	Interest income				
a.	Rupiah	11,072,251	11,269,719	12,623,207	12,559,592
b.	Foreign currency	449,278	455,825	451,982	457,330
2.	Interest expenses				
a.	Rupiah	5,884,025	6,064,823	6,592,214	6,731,587
b.	Foreign currency	56,351	57,898	56,351	57,898
Net interest income (expenses)		5,581,153	5,602,223	6,426,624	6,227,407
B. Operational Income and Expenses Other than Interest					
1.	Operational Income Other than Interest	1,667,381	924,048	1,366,677	1,120,219
a.	Positive mark to market on financial assets				
i.	Securities	35,182	79,829	35,182	79,829
ii.	Loans				
iii.	Spot and derivatives	11,975	11,874	11,975	11,874
iv.	Other financial assets				
b.	Negative mark to market on financial liabilities				
c.	Gain on sale of financial assets				
i.	Securities	114,609	170,843	114,609	170,843
ii.	Loans				
iii.	Other financial assets				
d.	Gain on spot and derivatives (realised)	36,123	55,992	36,123	55,992
e.	Dividend	40,759	16,924	3,175	220
f.	Gain on investment under equity method			40,423	73,280
g.	Commission/provision/fee and administration	370,811	275,022	514,927	353,026
h.	Recovery of asset impairment	47,711	36,816	63,523	50,183
i.	Other income	410,211	276,748	466,740	324,972
2.	Operational Expenses Other than Interest	4,035,356	4,454,119	4,913,747	5,040,275
a.	Negative mark to market on financial assets				
i.	Securities	1,184	924	1,725	968
ii.	Loans				
iii.	Spot and derivatives	739	5,286	739	5,286
iv.	Other financial assets				
b.	Positive mark to market on financial liabilities				
c.	Loss on sale of financial assets				
i.	Securities	315	366	382	366
ii.	Loans				
iii.	Other financial assets				
d.	Loss on spot and derivatives (realised)	16,231	6,291	16,231	6,291
e.	Impairment of financial assets				
i.	Securities				
ii.	Loans	1,019,265	1,311,166	1,327,923	1,515,248
iii.	Share financing				
iv.	Other financial assets			56,860	33,301
f.	Losses on operational risk	137	84,552	137	84,552
g.	Losses on investment under equity method				
h.	Commission/provision/fee and administration	7,629	7,378	7,629	7,378
i.	Impairment of other assets (non financial assets)	10,663	115,500	11,547	117,431
j.	Personal expenses	1,196,720	1,135,554	1,470,973	1,317,107
k.	Promotion expenses	35,688	60,764	53,656	68,921
l.	Other expenses	1,747,355	1,725,938	1,965,945	1,883,426
Net Operational Income (Expenses) Other than Interest		(2,968,545)	(3,530,071)	(3,607,070)	(3,920,065)
OPERATIONAL PROFIT (LOSS)		2,812,608	2,072,572	2,819,554	2,307,351
NON OPERATIONAL INCOME (EXPENSES)					
1.	Gain (loss) on sale of fixed assets and equipment	88	201	(445)	44
2.	Gain (loss) on foreign exchange transaction	8,591	(14,249)	8,709	(18,234)
3.	Other non operational income (expenses)	13,468	1,259	59,135	39,855
NON OPERATIONAL PROFIT (LOSS)		22,137	(12,789)	67,389	21,665
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		2,834,745	2,059,783	2,886,943	2,329,016
Income taxes					
a.	Estimated current year tax	(636,175)	(465,306)	(708,711)	(521,094)
b.	Deferred tax income (expenses)	3,330	(24,010)	8,345	(27,350)
NET PROFIT (LOSS)		2,001,900	1,570,467	2,186,587	1,786,617
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss				
a.	Gain on fixed asset revaluation	(24,629)	742,330	(24,678)	754,910
b.	Gain (loss) on defined benefit actuarial program	-	(245,112)	-	(241,584)
c.	Portion of other comprehensive income from associates	-	-	(1,029)	385
d.	Others	-	-	-	-
e.	Income tax relating to items that will not be reclassified to profit or loss	-	61,278	-	60,396
2.	Items that will be reclassified to profit or loss				
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	7,808	152,893	9,865	154,164
c.	Effective portion from cash flow hedge	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax relating to items that will be reclassified to profit or loss	(1,952)	(38,224)	(2,473)	(38,542)
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX		(18,773)	67,225	(18,285)	699,729
CURRENT YEAR TOTAL COMPREHENSIVE INCOME		1,983,127	2,243,872	2,168,302	2,476,346
Profit attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		2,001,900	1,570,647	2,097,550	1,708,943
NON CONTROLLING INTEREST		-	-	89,037	77,674
CURRENT YEAR TOTAL PROFIT		2,001,900	1,570,647	2,186,587	1,786,617
Total Comprehensive Profit (Loss) Attributable to:					
EQUITY HOLDERS OF THE PARENT ENTITY		1,983,127	2,243,872	2,080,550	2,398,415
NON CONTROLLING INTEREST		-	-	88,252	77,931
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD		1,983,127	2,243,872	2,168,302	2,476,346
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND					
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STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2017 AND 2016 (In Millions Rupiah)													
No.	DESCRIPTION	SEPTEMBER 30, 2017						SEPTEMBER 30, 2016					
		C	SM	S	D	L	Total	C	SM	S	D	L	Total
I. RELATED PARTIES													
1.	Interbank placement												
a.	Rupiah	83,356	-	-	-	-	83,356	71,343	-	-	-	-	71,343
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivatives claims												
a.	Rupiah	24	-	-	-	-	24	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	133	-	-	-	-	133	465	-	-	-	-	465
7.	Loans												
a.	Micro, small and medium enterprises (UMKM)												
i.	Rupiah	122,906	-	-	300	-	123,206	12,473	-	-	-	-	12,473
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)												
i.	Rupiah	1,613,129	-	-	-	-	1,613,129	964,829	-	-	-	-	964,829
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	218,988	-	-	-	-	218,988	223,555	-	-	-	-	223,555
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.	Loans on property	472,869	-	-	-	-	472,869	455,570	-	-	-	-	455,570
e.	Equity investment	1,547,036	-	-	-	-	1,547,036	1,455,652	-	-	-	-	1,455,652
8.	Temporary equity investment												
9.	Other receivables												
10.	Commitments and contingencies												
a.	Rupiah	575,109	-	-	-	-	575,109	137,244	-	-	-	-	137,244
b.	Foreign currency	-	-	-	-	-	-	128,921	-	-	-	-	128,921
12.	Foreclosed assets												
II. NON-RELATED PARTIES													
1.	Interbank placement												
a.	Rupiah	16,755	-	-	-	-	16,755	4,400,670	-	-	-	-	4,400,670
b.	Foreign currency	4,055,624	-	-	-	-	4,055,624	3,692,979	-	-	-	-	3,692,979
2.	Spot and derivatives claims												
a.	Rupiah	37,135	-	-	-	-	37,135	28,817	-	-	-	-	28,817
b.	Foreign currency	1,728	-	-	-	-	1,728	834	-	-	-	-	834
3.	Securities												
a.	Rupiah	17,177,227	-	-	6,250	-	17,723,477	14,969,807	-	-	20,250	-	14,990,057
b.	Foreign currency	2,075,226	-	-	-	-	2,075,226	2,087,818	-	-	191,197	-	2,279,015
c.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	3,175,227	-	-	-	-	3,175,227	8,927,542	-	-	-	-	8,927,542
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo (Reverse Repo)												
a.	Rupiah	17,704,475	-	-	-	-	17,704,475	2,185,674	-	-	-	-	2,185,674
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	2,396,354	-	-	-	-	2,396,354	1,196,344	-	-	-	-	1,196,344
7.	Loans												
a.	Micro, small and medium enterprises (UMKM)												
i.	Rupiah	30,268,094	1,129,481	233,482	228,455	1,113,538	32,973,050	31,966,423	1,492,906	294,170	193,875	761,248	34,708,622
ii.	Foreign currency	71,142	159	-	-	-	71,301	86,120	-	-	-	-	86,120
b.	Non micro, small and medium enterprises (UMKM)												
i.	Rupiah	74,100,727	2,483,616	375,537	214,613	1,501,003	78,675,496	70,793,041	3,188,419	670,703	183,139	805,678	75,640,980
ii.	Foreign currency	11,996,626	-	-	-	-	11,996,626	7,648,527	-	-	231,332	7,879,859	76,540,980
c.	Restructured loans												
i.	Rupiah	422,869	785,032	421,571	227,586	240,503	5,898,411	3,522,371	558,111	209,152	24,464	227,095	4,541,151
ii.	Foreign currency	723,580	-	-	-	-	723,580	768,680	-	-	-	-	768,680
d.	Loans on property	32,294,333	1,280,251	122,682	199,487	930,571	34,827,324	27,606,264	1,814,907	429,522	126,466	438,582	30,415,744
e.	Equity investment	790	-	-	-	625	1,415	790	-	-	-	625	1,415
8.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	5,661	-	-	-	-	5,661	2,084	4,039	-	-	-	6,103
10.	Commitments and contingencies												
a.	Rupiah	30,661,204	78,149	2,377	2,300	87	30,744,117	28,845,076	92,168	1,114	2,244	119	28,940,721
b.	Foreign currency	10,516,850	-	-	-	-	10,516,850	6,778,405	-	-	-	-	6,778,405
12.	Foreclosed assets	24,359	-	24,840	294,338	95,733	439,270	24,840	-	328,657	33,552	84,173	470,922
III. OTHER INFORMATION													
1.	Assets pledged as collateral:												
a.	To Bank Indonesia												
b.	To Other parties												
2.	Impairment provision on earning assets						3,206,389						2,997,604
3.	Required regulatory provision on earning assets						2,919,538						2,921,170
4.	Percentage of UMKM to total loans						25.61%						25.18%
5.	Percentage of loan to micro and small enterprises (UMK) to total loans						2.89%						3.69%
6.	Percentage of UMKM debtor to total debtor						14.56%						16.59%
7.	Percentage of micro and small enterprises (UMK) debtor to total debtor						4.73%						5.49%
8.	Others												
a.	Chaneling												
b.	Mutharahab Muzayyadah												
c.	Written off earning assets						3,645,103						3,606,622
d.	Written off earning assets that has been re-collected						1,523,633						1,411,664
e.	Charged off earning assets						750,173						715,059
IV. IMPAIRMENT LOSS ALLOWANCE AS OF SEPTEMBER 30, 2017 AND 2016 (In Millions Rupiah)													
No.	DESCRIPTION	SEPTEMBER 30, 2017				SEPTEMBER 30, 2016							
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets					
		Individual	Collective	General	Specific	Individual	Collective	General	Specific				
1.	Interbank placement	-	-	-	41,557	-	-	-	81,650				
2.	Spot and derivatives claims	-	-	-	389	-	-	-	297				
3.	Securities	-	-	6,250	29,082	-	6,250	-	41,135				
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	211,447				
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-				
6.	Acceptances claims	-	-	-	19,041	-	-	-	9,615				
7.	Loans	938,379	2,261,135	1,178,537	1,608,973	959,737	1,825,795	1,118,802	1,426,151				
8.	Equity investment	625	-	15,478	625	625	-	14,594	62				
9.	Temporary equity investment	-	-	-	-	-	-	-	-				
10.	Other receivables	-	-	57	-	-	-	21	20				
11.	Commitment and contingencies	-	-	13,062	5,487	-	-	11,192	6,011				
FINANCIAL RATIOS CALCULATION AS OF SEPTEMBER 30, 2017 AND 2016 (in %)													
		30 SEP 2017		30 SEP 2016									
Performance Ratio													
Consolidated													
1.	Capital Adequacy Ratio (CAR)	23.39		21.0									
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.06		2.0									
3.	Non performing earning assets to non earning assets	2.21		2.1									
4.	Impairment provision on earning assets to total earning assets	1.83		1.9									
5.	Gross NPL	3.02		2.94									
6.	Net NPL	0.94		0.7									
7.	Return on Asset (ROA)	1.80		1.8									
8.	Return on Equity (ROE)	8.69		7.9									
9.	Net Interest Margin (NIM)	4.68		5.0									
10.	Operating Expense to Operating Revenue	80.40		85.74									
11.	Loan to Deposit Ratio (LDR)	96.00		97.9									
Individual													
1.	Capital Adequacy Ratio (CAR)	23.57		20.8									
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.96		2.0									
3.	Non performing earning assets to non earning assets	2.09		2.0									
4.	Impairment provision on earning assets to total earning assets	1.83		1.9									
5.	Gross NPL	2.94		2.94									
6.	Net NPL	0.72		0.6									
7.	Return on Asset (ROA)	1.84		1.5									
8.	Return on Equity (ROE)	9.28		8.1									
9.	Net Interest Margin (NIM)	4.47		4.9									
10.	Operating Expense to Operating Revenue	79.25		83.6									
11.	Loan to Deposit Ratio (LDR)	91.20		93.7									
Compliance													
1.	a. Percentage violation of Legal Lending Limit												
	i. Related parties												
	ii. Non related parties												
b. Percentage of excess of violation of the Legal Lending Limit													
i. Related parties													
ii. Non related parties													
2.	Reserve Requirement												
a.	Primary reserve requirement (Rupiah)	6.51		6.5									
b.	Reserve requirement (Foreign currency)	8.11		8.0									
3.	Net Open Position	0.55		0.9									
BANK'S MANAGEMENT													
BOARD OF COMMISSIONERS													
President Commissioner		: Drs. Johnny											
Vice President Commissioner - Independent Commissioner		: Lintang Nugroho											
Vice President Commissioner		: Chandra Rahardja Gurawan *											
Independent Commissioner		: Drs. H. Bambang Winarno											
Commissioner		: Drs. H. Riyanto											
DIRECTORS													
President Director		: Heniidayatmo											
Vice President Director		: Rosdiana Salsih											
Vice President Director		: Hendrawan Danusaputra											
Director		: Lontio Gurawan											
Director		: Gurawan Santoso											
Director		: Ng Awan Yik											
Director		: Egi Herianto											
Director		: Januar Hardi											
Compliance and Risk Management Director		: Antonius Ketut Dewianto											
Director		: Swilio Tjokroarso											
Director		: H. Ahmad Hidayat											
SHAREHOLDERS													
I. Ultimate Shareholder: ⁽¹⁾													
Through : PT Panin Financial Tbk. : 46.04%													
II. Non Ultimate Shareholder through Capital Market (≥ 5%)													
- Volantir No. 1103 Pty Limited : 38.82%													
III. Non Ultimate Shareholder through non Capital Market (≥ 5%)													
: nil													
IV. Public (< 5% each)													
: 15.14%													
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2017 AND 2016 (In Millions Rupiah)													
	Capital Stock	Additional paid in capital	Difference in value of equity transaction with non controlling interest	Revaluation of premises and equipment	Other Comprehensive Income	Shares of other comprehensive income of associate	Retained Earnings	Equity attributable to owners of the parent entity	Non Controlling Interest	Total Equity			
Balance as of January 1, 2016	2,408,765	3,444,330	(51,104)	6,061,065	(140,189)	4,600	1,614	140,000	16,482,118	28,351,199	2,455,010	30,806,209	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	(1,148)	-	-	-	-	1,148	-	1,058	1,058	
Net income for the period	-	-	-	-	(182,683)	115,167	1,289	1,708,943	1,708,943	77,574	257	689,331	
Other comprehensive income-net of tax	-	-	-	-	755,703	-	-	-	-	-	-	16,852	
Additional paid-in capital of subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	
Balance as of September 30, 2016	2,408,765	3,444,330	(51,104)	6,815,620	(322,872)	119,767	2,903	140,000	18,192,209	30,748,618	2,550,851	33,300,469	
Difference in value of equity transaction with non-controlling interest	-	-	(211)	-	-	-	-	-	-	(211)	211	-	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-	(965)	-	-	-	-	905	-	1,263	1,263	
Net income for the period	-	-	-	-	25,501	186,580	(42,159)	696,350	696,350	35,081	11,262	731,693	
Other comprehensive income-after tax	-												