



# Panin Bank

## Consolidated Financial Statement

### PT Bank Panin, Tbk. & Subsidiaries



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#### STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2018 AND 2017 (In Millions Rupiah)

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include ASSETS, LIABILITIES AND EQUITIES, and TOTAL ASSETS.

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include OPERATIONAL INCOME AND EXPENSES, OPERATIONAL EXPENSES OTHER THAN INTEREST, OPERATIONAL INCOME OTHER THAN INTEREST, and OPERATIONAL EXPENSES OTHER THAN INTEREST.

#### STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED DECEMBER 31, 2018 AND 2017 (In Millions Rupiah)

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include OPERATIONAL INCOME AND EXPENSES, OPERATIONAL EXPENSES OTHER THAN INTEREST, OPERATIONAL INCOME OTHER THAN INTEREST, and OPERATIONAL EXPENSES OTHER THAN INTEREST.

#### NON OPERATIONAL INCOME (EXPENSES)

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include Gain (loss) on sale of fixed assets and equipment, Gain (loss) on foreign exchange transaction, and Other non operational income (expenses).

#### OTHER COMPREHENSIVE INCOME

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include Gain (loss) on fair value adjustment of non-financial assets, Gain (loss) on defined benefit actuarial program, and Other comprehensive income from associates.

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include Current Year Profit (Loss) Before Tax, Income Taxes, and Net Profit (Loss).

#### OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include Current Year Total Profit, Profit attributable to equity holders, and Non Controlling Interest.

Table with 5 columns: No., DESCRIPTION, INDIVIDUAL (31 DEC 2018, 31 DEC 2017), CONSOLIDATED (31 DEC 2018, 31 DEC 2017). Rows include Total Comprehensive Profit (Loss) for the Period, Transfer of Profit (Loss) to Head Office, and Dividend.

#### STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF DECEMBER 31, 2018 AND 2017 (In Millions Rupiah)

Table with 11 columns: No., DESCRIPTION, C, SM, S, D, L, Total, C, SM, S, D, L, Total. Rows include Related Parties (Interbank placement, Foreign currency, Securities, Loans, etc.) and Non-Related Parties.

#### IMPAIRMENT LOSS ALLOWANCE AS OF DECEMBER 31, 2018 AND 2017 (In Millions Rupiah)

Table with 5 columns: No., DESCRIPTION, DECEMBER 31, 2018 (Allowance for Impairment, Required Allowance), DECEMBER 31, 2017 (Allowance for Impairment, Required Allowance). Rows include Interbank placement, Foreign currency, Securities, Loans, etc.

#### FINANCIAL RATIOS CALCULATION AS OF DECEMBER 31, 2018 AND 2017 (in %)

Table with 4 columns: 31 DEC 2018, 31 DEC 2017. Rows include Capital Adequacy Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), etc.

#### BANK'S MANAGEMENT

Table with 2 columns: BOARD OF COMMISSIONERS, DIRECTORS. Lists names and positions of board members and directors.

#### FOREIGN EXCHANGE AND DERIVATIVE TRANSACTION AS OF DECEMBER 31, 2018 (In Millions Rupiah)

Table with 5 columns: No., TRANSACTION, National Amount, Trading, Hedging, Receivables and Payables. Rows include Exchanged Rate Related, Interest Rate Related, etc.

#### SHAREHOLDERS

Table with 2 columns: No., Ultimate Shareholder. Lists ultimate shareholders and their percentages.

#### NOTES

- 1. The above financial information is taken from the Consolidated Financial Statements of PT Bank Panin, Tbk. & Subsidiaries on 31 December 2018 and for the year ended on that date prepared by bank management in accordance with Financial Accounting Standards in Indonesia, which has been audited by Public Accounting Firm Satyo Brio & Partners, member of Deloitte Touche Tohmatsu, with Bing Harianto as partner in charge, an independent auditor...

Jakarta, February 20, 2019  
PT BANK PANIN Tbk.  
Herwidyatno, President Director  
Herdwan Danusaputra, Vice President Director



Table with 5 columns: RISK, INDIVIDUAL (DECEMBER 31, 2018, DECEMBER 31, 2017), CONSOLIDATED (DECEMBER 31, 2018, DECEMBER 31, 2017). Rows include Credit Risk, Market Risk, Operational Risk, etc.