

PaninBank

CONSOLIDATED FINANCIAL STATEMENTS PT Bank Panin, Tbk. & Subsidiaries





30 SEP 2018 30 SEP 2017

(4,030,212) 18,276,676 (5,774,847) (3,797,272) 1,130,093 (2,000,815) 49,696 (624,519)

38,258 (10,448,170) (2,234,129)

(200,443)

5,500,000 (28,667) 2,000,000 (18,264) (700,000) (72,000) 545,117 (3,377) 191,821 1,302,000

(8,354) 8,708,276

(5,692,622)

17,779,811 11,691,072

162,493 11,691,072

SEPTEMBER 30, 2018 SEPTEMBER 30, 2017
INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED

2,408,765 31,994,024

91,048 6,819,438

(1,779,706)

(1,779,706)

(413,714)

698.757

(1,016,194) (400,416)

1,463,609 (10,344)

3.63%

1.875%

35,603,825 39,835,617 34,323,260 38,006,997

1,297,203

SEPTEMBER 30, 2018 SEPTEMBER 30, 2017

INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED

3.34%

1.875% 1.250%

0.000% 0.000%

0.750%

3.28%

: 46.04%

: 38.82%

Derivatives Receivables

Trading Hedging Receivables Payables

111,312 6,768,158

2.001.900

(418,271)

(418,271)

(418,271)

(1,878,638)

(2,571,087) (3,547,107) (13,691,605) (869,426) (1,544,565) 112,067 (163,613)

(132,000)

(7,044,071

5,490,014 17,837,589

112,369 6,814,417

(418,793)

(418,793)

(418,793)

639.898

1,454,005 (10,843)

(10,843)

3.03%

0.000%

STATEMENTS OF CASH FLOWS
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017
(In Millions Rupiah)

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
AS OF SEPTEMBER 30, 2016 AND 2017
(In Millions Rupich)

2,408,765 30,339,578

88,371 6,765,187

2,100,528

(1,895,681)

(1,895,681)

(1,482,477)

(413,204)

(2,756,550)

4,297,000

1,315,032

Paid-in Capital (net of Treasury Stock)
 Capital Additional Reserves
 1.2.1 Additional Tier 1
 1.2.1.1 Other comprehensive income
 1.2.1.1.1 Surplus of the financial statement

translation
1.2.1.1.2 Potential benefits of the increase in the fair value of financial assets available for sale
1.2.1.1.3 Surplus of fixed assets revaluation
1.2.1.2 Other capital additional reserves (other disclosed

1.2.2.1 Other comprehensive income
1.2.2.1.1 Defisit of the financial statement

translation

12.2.1. Density or immediate streement

translation

12.2.1.2 Potential losses from the increase
in the fair value of financial assets
available for sale

12.2.2 Other capital additional reserves (other disclosed
reserves)

reserves)
12221 Disaglo
12222 Previous year loss
12223 Current year loss
12223 Less difference between the allowance for assets and the allowance for

tor assess and the allowance for impairment losses on productive assets

1.2.2.5 Less difference of fair value adjustment of financial instruments in the Trading Book

1.2.2.2.6 Required allowance for assets non productive

1.2.2.7 Others

otherest

122.27 Others
1.3 Non Controlling Interest
1.4 Deduction Core Capital
1.1.1 Deflered sax calculated
1.2.2 Goodwil
1.3.2 Other intangible assets
1.4.4 Investments in shares
1.4.5 Shortage of capital on insurance subsidiaries
1.4.6 Securitasion exposure
1.4.7 Other reduction consecutal

Other deduction core capital
 1.4.7.1 Placement of funds in instrument AT 1 and/or Tier

other bank
2.3.2 Cross-ownership in another entity acquired by the transition

AgiofDisagio General provision on earning assets (maks. 1,25% ATMR Risiko kredit) Deduction supplemental capital (Tier 2) 4.1 Sinking Fund 4.2 Pleacement of funds in instrument AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by the transition because

SEPTEMBER 30, 2018 SEPTEMBER 30, 2017
INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED

17,537,088 14,175,563

0.00%

of the law, grants, or grants will

Total Core Capital and Supplemental Capital

CAR BASED ON RISK PROFILE 9.02%

CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE

Through: PT Panin Financial Tbk.*)

II. Non Ultimate Sharehoder through Capital Market (≥ 5%) - Votraint No. 1103 Pty Limited

TRANSACTION

Exchanged Rate Related

Swap
Other
Interest Rate Related
Forward
Option
a. Written
b. Purchased

III. Non Ultimate Shareholder through non Capital Market (≥ 5%)

rom CET 1 (%)

From AT 1 (%)

From Tier 2 (%)

15,293,025

| Logical Instrument in the form of Stock or others which comply | 1.0 Supplemental Capital (Tier 2) | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or others which comply | 1.0 Capital Instrument in the form of Stock or other ins

16,234,750 Tier 2 Ratio (%)

6.10% Capital Consultant Buffer (%)

0.00% Countercycl Buffer (%)

3.03% Capital surc

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTION AS OF SEPTEMBER 30, 2018
(In Millions Rupiah)

4,033,918

1.4.1.2 Cross-ownerson in anome entity acquired by the transition because of the law, grants, or grants will 2. Additional Core Zallra/Additional Tier 1 (AT 1) 2.1 Instrument which comply with AT 1 2.2 Agio/Disagio 2.3 Other deduction core capital 2.3.1 Pleacement of funds in instrument AT 1 and/or Tier 2 to

2 to other bank
1.4.7.2 Cross-ownership in another entity acquired by the

29,082

19,041 1,178,537 15,478

6,250

938,379 625

2,261,135

: Ng Kean Yik : Edy Heryanto

: Antonius Ketut Dwirianto

58,279

3,636,020 625

6,250

1,609,973 625

No.	(In Millio	ns Rupiah) INDIV		CONSOL	
	ASSETS	30 SEP 2018	31 DEC 2017	30 SEP 2018	31 DEC 2017
1. 2. 3. 4. 5.	Cash Placement to Bank Indonesia Interbank placement Spot and derivatives claims Securities	951,848 9,508,778 5,454,295 28,459	1,141,305 10,465,172 5,394,218 8,184	976,073 10,369,240 5,487,365 28,459	1,169,008 11,497,447 5,449,749 8,184
6.	Measured at fair value through profit and loss Nealable for sale Held to maturity Loans and receivables Securites sold under repurchase agreement (repo)	1,711,915 2,371,612 8,939,583	1,622,236 2,352,349 18,533,684 - 8,691,894	1,712,482 2,290,870 9,663,086	1,619,189 2,397,143 19,639,296 - 8,691,894
7. 8. 9.	Claims on securities bought under reverse repo (reverse repo) Acceptance claims Loans a. Measured at fair value through profit and loss	11,386,326 2,653,038	7,933,546 2,271,855	11,730,819 2,653,038	7,933,546 2,271,855
10. 11.	b. Available for sale c. Held to maturity d. Loans and receivables Sharia financing Equity investment	132,648,354 2,333,962	127,274,920 - 1,512,032	147,551,337 - 566,688	140,424,860 - 585,820
12. 13.	Goodwill Impairment on financial assets -/- a. Securities b. Loans	(57,000) (3,474,443)	(6,250) (2,742,968)	(80,500) (4,043,174)	(6,250) (3,493,019)
14. 15.	c. Others Intangible Assets Accumulated amortisation on intangible assets -/- Fixed assets and equipment Accumulated depreciation on fixed assets and	(625) 279,921 (221,094) 9,943,337	(625) 275,558 (211,845) 9,837,247	(63,016) 347,248 (234,543) 10,311,597	(69,159) 337,266 (220,683) 10,191,623
16.	equipments -/- Non productive assets a. Abandoned properties b. Foreclosed assets c. Suspense accounts	(625,331) 181,207 618,526	(447,753) 184,469 435,963	(699,181) 181,207 1,074,990	(503,307) 184,469 442,135
17.	d. Interbranch assets * i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia Impairment on Non Financial Assets -/-	348	-	348	
18. 19. 20.	Leasing Deferred tax assets Other assets TOTAL ASSETS	449,920 1,749,002 186,831,938	324,997 1,780,094 196,630,282	1,642,193 473,532 2,306,412 204,246,570	2,897,430 343,390 1,749,911 213,541,797
1.	LIABILITIES AND EQUITIES LIABILITIES Current account	10,388,152	9,470,116	10,670,893	9,730,637
2. 3. 4. 5. 6.	Saving account Time deposit Revenue sharing investment Liabilities to Bank Indonesia Interbank liabilities	37,671,315 81,193,909 - - 1,019,768	40,747,178 87,967,626 - - 3,304,812	38,423,160 86,128,882 - 1,397,425	41,324,982 94,615,477 - - 3,631,554
7. 8. 9.	Spot and derivatives liabilities Liabilities on securites sold under repurchase agreement (repo) Acceptance Liabilities	27,372	9,426 8,138,487 2,276,597	27,372 - 2,658,417	9,426 8,138,487 2,276,597 4,848,812
10. 11. 12. 13.	Issued securilies Loans received Margin deposit Interbranch liabilities * a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	9,590,650 6,224,580 205,943	4,114,519 4,918,221 208,729	11,538,884 10,450,273 219,270	4,848,812 8,961,801 225,802
14. 15. 16.	Deferred tax liabilities Other liabilities Profit sharing investment TOTAL LIABILITIES	3,294,634 - 152,274,740	2,991,299 - 164,147,010	3,772,999 - 165,287,575	3,489,491 - 177,253,066
17.	EQUITIES Paid in capital a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)
18.	c. Treasury stock -f- Additional paid in capital a. Agio b. Disagio -f- c. Donated capital	3,444,330	3,444,330	3,444,330	3,444,330 - -
19.	d. Fund for paid-up capital e. Other Other comprehensive gain (loss) a. Translation adjustment from foreign currency b. Gain (loss) on value changes of financial assets	-	-	(30,383)	(28,569)
	categorized as available for sale c. Effective portion of cash flow hedge d. Difference in fixed asset revaluation e. Portion of other comprehensive income from	88,371 - 6,765,187	123,840 - 6,765,259	91,048 - 6,819,438	125,235 - 6,820,872
20. 21.	associates f. Gain (loss) on defined benefit actuarial program g. Income tax of other comprehensive income h. Others Difference in quasi-reorganization Difference in restructuring under common control	(272,977) 46,151	(272,977) 37,284	1,221 (275,337) 46,070	1,183 (274,831) 37,397 - -
22. 23. 24.	Other Equity Reserves a. General reserves b. Appropriated reserves Gainloss	19,836,843 140,000	17,109,400 140,000	20,187,867 140,000	17,446,369 140,000
25.	a. Previous years b. Current year TOTALE EQUITIES ATTRIBUTABLE TO OWNERS Non controlling interest TOTAL EQUITIES	2,100,528 34,557,198 - 34,557,198	2,727,371 32,483,272 - 32,483,272	1,121,080 2,109,967 36,064,066 2,894,929 38,958,995	1,448,689 2,412,458 33,981,898 2,306,833 36,288,731
*stated	TOTAL LIABILITIES AND EQUITIES at net carrying value	186,831,938	196,630,282	204,246,570	213,541,797
	STATEMENTS OF PROFIT OR LOSS A	AND OTHER C	OMPREHENS	IVE INCOME	
	FOR THE NINE MONTHS PERIOD EN (In Millio	NDED SEPTEN ns Rupiah)	IBER 30, 2018	3 AND 2017	LIDATED
	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION TIONAL INCOME AND EXPENSES	NDED SEPTEN ns Rupiah)	OMPREHENS IBER 30, 2018 IDUAL 30 SEP 2017	3 AND 2017	LIDATED 30 SEP 2017
OPERA	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION TOWAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah	NDED SEPTEN ns Rupiah) INDIV	IBER 30, 2018 IDUAL	CONSO	30 SEP 2017 12,623,207
OPERAT	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION 10 NAL INCOME AND EXPENSES 10 Interest income and expenses 10 Interest income a. Rupiah 10 Foreign currency 10 Interest expenses	NDIV 30 SEP 2018 10,674,884 513,840	IDUAL 30 SEP 2017 11,072,251 449,278	CONSO 30 SEP 2018 12,351,854 515,351	12,623,207 451,982
DPERATA. Inter	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION 10 NAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency b. Foreign currency New York (Interest expenses a. Rupiah b. Foreign currency New Interest expenses (a. Rupiah b. Foreign currency New Interest income (expenses)	NDED SEPTEM ns Rupiah) INDIV 30 SEP 2018	IDUAL 30 SEP 2017	CONSO 30 SEP 2018	30 SEP 2017 12,623,207
DPERATA. Inter	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION 10 NAL INCOME AND EXPENSES est income and expenses Interest income a Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) the riterational income and Expenses Other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets	10.674,884 513,840 5,321,986 67,019 5,799,719	IDUAL 30 SEP 2017 11,072,251 449,278 5,884,025 56,351 5,581,153	CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739	12,623,207 451,982 6,592,214 56,351 6,426,624
PERATO Interest 1.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION In Millio DESCRIPTION IN TONAL INCOME AND EXPENSES est income and expenses Interest income a Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) autional Income on Expenses Other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets i. Securifies ii. Loans ii. Spot and derivatives iv. Other financial assets b. Negaltive mark to market on financial liabilities	10,674,884 513,840 5,799,719	IDUAL 30 SEP 2017 11,072,251 449,278 5,884,025 56,351 5,581,153	2017 CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739	12,623,207 451,982 6,592,214 56,351 6,426,624 1,306,677
DPERATA. Inter 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILLIO DESCRIPTION ITONAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) attional Income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans ii. Spot and derivatives iii. Volter financial assets	DED SEPTEM IS Ruplah) 10,674,884 513,840 5,321,986 67,019 5,799,719 1,039,802 2,860	DIBER 30, 2018 DUAL 11,072,251 449,278 5,884,025 5,581,153 1,067,381 35,182	2,860	12,623,207 451,982 6,592,214 56,353 6,426,624 1,306,677 35,182 11,975
OPERATA. Inter	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILLIO DES	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,894 10,674,894 10,674,894 10,5321,986 67,019 5,799,719 1,039,802 2,860 6,699 555,870 64,376 40,914	11,072,251 449,278 5,884,025 56,351 1,067,381 11,673,381 35,182 11,975 114,609 36,123 40,759	CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 - 6,699 - 55,870 - 64,376 15,858 15,858	12,623,2077 12,623,2077 451,982 6,592,214 56,351 6,426,624 11,306,677 35,182 114,609 36,123 3,175 40,423
DPERA A. Inter 1. 2. 3. Open 1.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (interest expenses a. Rupiah b. Foreign currency Met interest income (expenses) attional Income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans ii. Spot and derivatives iii. Spot and derivatives iii. Loans iii. Spot and derivatives iii. Loans iii. Other financial assets 1. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) e. Dividend I. Gain on investment under equity method g. Commissioniprovisonifies and administration h. Recovery of asset impairment i. lother finance	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,884 513,840 5.321,986 67,019 5,799,719 1,039,802 2,860 6,899 6,4376 40,314 40,314 12,510 479,545	11,072,251 1449,278 5,884,025 56,351 1,067,381 35,182 11,975 114,609 - 36,123 40,759 - 370,811 47,711 410,211	12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 64,376 15,858 13,619 527,629 243,085 583,720	12,623,2077 12,623,2077 451,982 6,592,214 5,592,214 5,592,214 1,306,677 35,182 11,975 114,609 36,122 31,175 40,423 514,927 63,523 486,744 486,744
A. Inter 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILLIO DESCRIPTION IN COME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) attional income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iiv. Other financial assets ii. Spot and derivatives iiv. Other financial assets ii. Securities iii. Loans iii. Other financial assets iii. Come iii. Other financial assets iii. Asset financial asset iii. Asset f	DED SEPTEM IN ROPU 30 SEP 2018 10.674.884 513.840 5.321,986 67.019 5.799.719 1,039.802 2.860 6.699 6.699 55.870 6.4376 40.914 479.545 4.207.807	11,072,251 11,072,251 449,278 5,884,025 5,381,153 1,067,381 35,182 - 11,975 - 114,609 - 36,123 40,759 370,811 41,0211 41,02511	12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 - 6,699 55,870 - 64,376 1,5858 13,619 527,629 243,085 583,72,09	12,623,207 451,982 6,592,214 56,353 6,426,624 1,306,677 35,182 11,975 114,609 36,123 3,175 40,423 54
DPERAI. Inter	TONAL INCOME AND EXPENSES est income and expenses entincome and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Indipate and Expenses Other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial liabilities c. Gain on sale of financial assets i. Securities ii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) a. Dividend f. Gain on investment under equity method g. Commissioniprovisionifee and administration h. Recovery of asset impairment i. Other innocme Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities ii. Other innocme Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Positive mark to market on financial liabilities	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,884 513,840 5.321,986 67,019 5,799,719 1,039,802 2,860 6,899 6,4376 40,314 40,314 12,510 479,545	11,072,251 1449,278 5,884,025 56,351 1,067,381 35,182 11,975 114,609 - 36,123 40,759 - 370,811 47,711 410,211	12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 64,376 15,858 13,619 527,629 243,085 583,720	12,623,207 451,982 6,592,214 56,351 6,426,624 1,306,677 35,182 114,609 36,123 3,175 40,423 3,148,740 4,913,747 1,725
DPERAI. Inter	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILLION COME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (Interest expenses a. Rupiah b. Foreign currency (Interest expenses a. Rupiah b. Foreign currency (Interest expenses) a trained income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iii. Loans iii. Spot and derivatives iii. Loans iii. Spot and derivatives (Income of financial assets c. Gain on sale of financial assets c. Gain on sale of financial assets d. Gain on spot and derivatives (realised) e. Dividend c. Gain on investment under equity method g. Commission/provision/fee and administration h. Recovery of asset (impairment) i. Other income operational Expenses Other than Interest a. Negalive mark to market on financial assets ii. Loans iii. Spot and derivatives iii. Loans iii. Spot and derivatives	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,884 513,840 5.321,986 67,019 5,799,719 1,039,802 2,860 6,899 6,4376 40,914 47,955 4,207,807 129,320 4,3770	11,072,251 11,072,251 449,278 5,884,025 55,351 5,581,153 1,067,381 114,609 114,609 36,123 40,759 370,811 47,711 4,035,926 1,184	CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 53,720 129,929	30 SEP 2017 12,623,207 451,982 6,592,214 6,592,214 6,592,214 7,306,677 35,182 11,975 114,609 36,123 3,175 40,423 514,927 63,523 486,744 4,913,747 1,725 739
DPERAI. Inter	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (Interest expenses) a. Rupiah b. Foreign currency (Interest income dixpenses (Interest income and Expenses Other than Interest a. Positive mark to market on financial assets ii. Spot and derivatives (Interest income iii. Spot and derivatives (realised) a. Interest income iii. Other financial assets d. Gain on spot and derivatives (realised) a. Dividend (Interestment under equity method g. Commissioniprovisonifies and administration h. Recovery of asset impairment) ii. Recovery of asset impairment iii. Lons iii. Spot and derivatives iii. Lons iii. Coher financial assets ii. Lons iii. Other financial assets ii. Lons iii. Other financial assets ii. Lons iiii. Other financial assets	DED SEPTEM INDIV 30 SEP 2018 10,674,894 1	11,072,251 1449,278 5,884,025 56,351 1,975 114,609 114,609 114,009 114	12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,052 53,052 53,052 6,397	30 SEP 2017 12,623,207 451,982 6,592,214 56,351 6,426,624 1,306,677 35,182 11,975 114,609 36,123 31,775 40,423 486,740 4,913,747 739 382
DPERAI. Inter 1. 2. 3. Oper 1.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN Millio DESCRIPTION IN COME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net Interest income (expenses) attional income of the than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives (realised) e. J. Cardino ns also of financial assets iii. Other financial assets iiii. Loans iiii. Other financial assets iii. Spot and derivatives (realised) e. Impairment of financial assets iii. Securities iii. Loans iiii. Other financial assets iii. Securities iii. Loans iiii. Other financial assets iii. Securities iii. Loans iiii. Other financial assets iii. Loans iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	DED SEPTEM IN ROPU 30 SEP 2018 10,674,864 110,674,864	11,072,251 11,072,251 1449,278 5,884,025 5,884,025 5,351 5,581,153 35,182 3,182 40,759 36,123 40,759 37,811 410,211 4,035,926 1,184 739 16,231 1,019,265 1,019,265 11,37	12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 55,870 1,513,619 243,055 53,72,09 1,012 1,470,716 13,868 550 11,470,716 13,868 550 11,470,716	12,623,207 451,982 6,592,214 1,306,677 35,182 11,975 114,609 36,123 3,175 40,423 3,175 40,423 486,740 4,913,747 1,725 739 382 16,231 1,327,923 56,660 137 7,629 11,547
DPERAI. Inter 1. 2. 3. Oper 1.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN Millio DESCRIPTION IN MILLION COME AND EXPENSES sest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net Interest income (expenses) attitudal Income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives (iv. Other financial assets ii. Securities iii. Spot and derivatives (realised) e. Dividend f. Gain on spot and derivatives (realised) e. Dividend f. Gain on investment under equity method g. Commissioniprovisionifiee and administration h. Recovery of asset impairment i. Other income Operational Expenses Other than Interest ii. Comer income iii. Loans iii. Loans iii. Spot and derivatives (realised) e. J. Regulary mark to market on financial assets ii. Securities iii. Loans iii. Loans iii. Loans iii. Loans iii. Loans iii. Loans iii. Spot and derivatives (realised) e. Incominent of financial assets ii. Securities iii. Loans iiii. Loans iii. Loans iiii. Loans iiiii. Loans iiii. Loans iiiiii. Loan	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,884 513,840 5,321,986 67,019 5,799,719 1,039,802 2,860 6,599 6,599 4,377 129,320 4,370 129,320 1,012 13,647 50,750 875,938 520 13,221	IDUAL 30 SEP 2017	12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 583,720 1,012 1,012 1,470,716 153,868 520 1,470,716 153,868 520 1,3221	12,623,207 451,982 6,592,214 1,306,677 35,182 11,975 114,609 36,123 3,175 40,423 40,423 51,424 43,913,747 1,725 739 382 16,231 1,327,923 56,660 137 7,629 11,547 1,470,973 53,868 1,965,945 (3,607,070)
OPERA A. Inter 1. 2. B. Oper 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION In Millio DESCRIPTION IN ODESCRIPTION IN ODESCRIPTION IN ODESCRIPTION IN ODESCRIPTION IN ODESCRIPTION IN ODESCRIPTION INTO THE PROPERTY OF THE PROPERTY O	DED SEPTEM ns Ruplah) INDIV 30 SEP 2018 10,674,884 513,840 5,321,986 67,019 5,799,719 1,039,802 2,860 6,899 6,899 1,21,21,101 13,647 50,750 875,938 1,22,633 29,121 1,860,222 (3,168,005) 2,631,714	IDUAL 30 SEP 2017	12,351,854 12,351,854 15,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 558,720 1,29,929 129,929 1,31,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,738 1,470,746 1,470,	30 SEP 2017 12,623,207 451,982 6,592,214 553,551 6,426,624 1,306,677 35,182 114,609 36,123 3,175 40,423 514,927 63,523 546,740 4,913,747 1,725 739 16,231 1,327,923 56,660 137 7,629 11,547 1,470,937 1,747
DPERAI. A. Inter 1. 2. 3. Oper 1.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION IN MILLION COME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net Interest income (expenses) attional Income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives iv. Other financial assets ii. Securities iii. Loans iii. Other financial assets iii. Spot and derivatives (realised) a. Dividend f. Gain on spot and derivatives (realised) a. Dividend f. Gain on investment under equity method g. Commissioniprovisonifee and administration h. Recovery of asset impairment ii. Other income Operational Expenses Other than Interest iii. Other financial assets iii. Spot and derivatives iv. Other financial assets iii. Spot and derivatives iv. Other financial assets iii. Coss on spot and derivatives (realised) a. Incomisioniprovisonifee and administration iii. Loans iiii. Loans iiii. Loans iiii. Loans iiiii. Loans iiii. Loans iiiiiiiii.	DED SEPTEM IN ROPU 30 SEP 2018 10,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,867 110,674,867 110,674,867 110,674,867 110,674,867 110,674 110	11,072,251 11,072,251 14,92,78 5,884,025 5,884,025 5,881,153 35,182 11,975 114,609 36,123 40,759 370,811 410,211 4,035,926 1,194 739 16,231 1,196,720 3,155 1,196,720 3,196,720 3,196,720 1,196,720	12,351,854 12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 55,87,20 1,012 13,647 74,250 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868	30 SEP 2017 12,623,2077 451,982 6,592,214 56,351 6,426,624 1,306,677 35,182 11,975 36,123 31,1737 33,1737 382 40,423 40,423 51,927 63,6232 486,740 4,913,747 1,725 739 382 16,231 1,327,923 56,666 137 7,629 11,547 1,470,973 5,856 6,739 (3,607,070) 2,819,554 (445) 6,7399 (3,607,070) 2,819,554
DPERAI A. Inter 1. 2. B. Oper 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION In ONAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (Interest expenses a. Rupiah b. Foreign currency (Interest expenses) a. Positive mark to market on financial isabilities c. Gain on sale of financial assets (I. Cecurilies ii. Loans iii. Other innancial sasets (I. Cain on investment under equity method g. Commission/provison/fee and administration h. Recovery of asset (Impairement (Interest) a. Rupiahve mark to market on financial assets (I. Coster income iii. Spot and derivatives (Interest expenses) (I. Coster income iii. Spot and derivatives (Interest expenses) (I. Coster income iii. Spot and derivatives (Interest expenses) (I. Coster income iii. Other financial assets) (I. Coster income expenses) (Income tixes) (Interest income (Interest income (Interest income (Interest incom	DED SEPTEM INDIV 30 SEP 2018 10,674,884 513,840 5,321,986 67,019 5,799,719 1,039,802 2,860 6,699 6,699 1,206,860 1,226,860 1,226,860 1,226,860 1,226,860 1,226,860 1,226,860 1,226,860 1,226,860 1,226,871 1,860,222 (3,168,005) 2,631,714	IDUAL 30 SEP 2017	CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 583,720 1,70,716 153,868 13,647 74,250 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,470,716 153,868 15,262 1,542,656 2,072,791 14,013,281) 2,739,458	30 SEP 2017 12,623,207 451,982 6,592,214 56,5351 6,426,624 11,975 114,609 36,123 3,175 40,423 514,927 63,623 486,744 4,913,747 1,725 739 382 16,231 1,327,923 56,666 137 7,629 11,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945 1,965,945
OPERA' A. Inter 1. 2. B. Oper 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION In ONAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency (Interest expenses) a distinguishment of the provided of the state of the	DED SEPTEM IN ROPU 30 SEP 2018 10,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,864 110,674,867 110,674,867 110,674,867 110,674,867 110,674,867 110,674 110	IDUAL 30 SEP 2017	12,351,854 12,351,854 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 55,87,20 1,012 13,647 74,250 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868	30 SEP 2017 12,623,207 451,982 6,592,214 6,592,214 1,906,677 35,182 11,975 114,609 36,123 3,175 40,423 514,927 63,523 486,740 4,913,747 1,725 739 11,327,923 56,660 137 7,629 11,547 1,470,973 1,47
DPERAI A. Inter 1. 2. B. Oper 1. 2.	FOR THE NINE MONTHS PERIOD EN (In Millio DESCRIPTION In ONAL INCOME AND EXPENSES est income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency interest income (expenses) attonal Income and Expenses Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives iv. Other financial assets ii. Securities iii. Loans iii. Other financial assets iii. Loans iiii. Other infancial assets of Gain on spot and derivatives (realised) e. Dividend f. Gain on investment under equity method g. Commissioniprovisionifee and administration in. Recovery of asset impairment ii. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets ii. Securities iii. Loans iii. Spot and derivatives (realised) e. Loans iii. Spot and derivatives (realised) e. Loans iii. Spot and derivatives (realised) e. Loans iii. Loans iii. Spot and derivatives (realised) e. Loans iii. Loans iii. Spot and derivatives (realised) e. Lupnariment of financial assets i. Securities iii. Loans iii. Shariaf innancial assets ii. Securities iii. Loans iii. Shariaf innancial assets iii. Spot and derivatives (realised) e. Lupnariment of hore assets (non financial assets) ii. Securities iii. Loans iii. Other financial assets iii. Loans iii. Other financial assets iii. Loans iii. Other financial assets iii. Coans iiii. Spot and derivatives (realised) e. Lupnariment of hore assets (non financial assets) iii. Coans iiii. Spot and derivatives (realised) e. Lupnariment of hore assets (non financial assets) iii. Spot and derivatives (realised) e. Loans iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	DED SEPTEM INDIV 30 SEP 2018 10,674,884 513,840 5321,986 67,019 5,799,719 1,039,802 2,860 6,899 6,899 6,4376 40,914 4,377 129,320 4,377 129,320 1,012 13,647 50,750 875,933 29,121 1,860,222 (3,168,005) 2,631,714 74,409 1,278,656	IDUAL 30 SEP 2017	CONSO 30 SEP 2018 12,351,854 515,351 6,047,447 67,019 6,752,739 1,513,716 2,860 6,699 55,870 64,376 15,858 13,619 527,629 243,085 55,26,997 129,929 4,370 1,012 1,3647 74,250 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,470,716 153,868 520 1,526,997 129,929 1,526,526 1,526,526 1,526,536	30 SEP 2017 12,623,207 451,982 6,592,214 6,592,214 1306,677 35,182 11,975 114,609 36,123 3,175 40,423 514,927 63,523 486,740 4,913,747 1,725 739 382 16,231 1,327,923 56,660 137 7,629 11,547 1,727 53,856 1,965,945 (3,607,070) 2,819,554

b. Gain (loss) on value changes of financial assets categorized as available for sale
 c. Effective portion from cash flow hedge

to profit or loss
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX

CURRENT YEAR TOTAL COMPREHENSIVE INCOMI Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY

Total Comprehensive Profit (Loss) Attributable to EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST

TOTAL COMPREHENSIVE PROFIT (LOSS) FOR

TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE

NET EARNINGS (LOSS) PER SHARE

NON CONTROLLING INTEREST CURRENT YEAR TOTAL PROFIT

(35,469)

2,073,926

7,808

(1,952)

(18,773)

2,001,900

1,983,127

(35,285

2,109,96

2,154,022

42,97

2,126,96

9,895

(2,473)

(18,28

2,186,587

88,252

2,168,302

87.08

		STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2018 AND 2017 (in Millions Rugiah)											STATE FOR THE NINE MONTHS PE	
No.	DESCRIPTION			SEPTEMBE	R 30, 2018			IDUAL		SEPTEMBEI				DESCRIPTION
I. 1.	RELATED PARTIES	С	SM	8	D	L	Total	С	SM	8	D	L	Total	CASH FLOWS FROM OPERATING ACTIVITIES Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid
1.	Interbank placement a. Rupiah		-	-	-		-			_	-	-	-	Other operating revenues received Other operating expenses paid
	b. Foreign currency Spot and derivatives claims	77,718	-	-	-	-	77,718	83,356	-	-	-	-	83,356	Gain on foreign exchange transactions - net Non-operating income received - net
	a. Rupiah b. Foreign currency	-	-	-	-	-	-	24	-	-	-	-	24	Tax expense paid Operating cash flows before changes in operating assets and liab
	Securities		-	-	-	-		-		-	-	-	-	Decrease (Increase) in operating assets
	a. Rupiah b. Foreign currency	133,137	-	-	-		133,137	-		-	-	-	-	Placement with Bank Indonesia and other banks Securities
l.	Securities sold under repurchase agreement (repo) a. Rupiah								_			_		Loans Securities purchased with agreements to resell
	b. Foreign currency			-	-	-		-	-	-	-	-	-	Finance lease receivables Consumer financing receivables
i.	Claims on securities bought under reverse repo a. Rupiah			-	-			-		-	-	-	-	Factoring receivables Other assets
i.	b. Foreign currency Acceptance claims	410	-	-	-	-	410	133	-	-	-	-	133	Increase (Decrease) in operating liabilities Liabilities payable immediately
	Loans a. Micro, small and medium enterprises (UMKM)													Deposits Deposits from other banks
	i. Rupiah	264,361	-	-	-		264,361	122,906	-	-	300	-	123,206	Acceptances payable Securities sold with agreements to repurchase Other liabilities
	ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	Other liabilities Net cash Used in Operating Activities
	i. Rupiah ii. Foreign currency	1,287,267	:	-	-		1,287,267	1,613,129			-	-	1,613,129	CASH FLOWS FROM INVESTING ACTIVITIES Increase in invesment in an associate
	c. Restructured loans i. Rupiah	202,550			ļ		202,550	218,988					218,988	Proceeds from sale of premises and equipment Dividends received
	ii. Foreign currency	-	-1	-	.]	-			-		-	-		Acquisition of premises and equipment Net cash Used in Investing Activities
	d. Loans on property Equity investment	498,514 2,332,547	:	-	-	-	498,514 2,332,547	472,869 1,547,036	-		-	-	472,869 1,547,036	CASH FLOWS FROM FINANCING ACTIVITIES
I.	Temporary equity investment Other receivables	:	:	-	-	-			-	:	-	-		Issuance of bonds Bonds issuance cost
	Commitments and contingencies	4.044.044					1,044,214	575,109					575,109	Issuance of subsidiary's securities Subsidiary's securities issuance cost
	a. Rupiah b. Foreign currency	1,044,214 67		-	-		1,044,214	5/5,109			-	-	5/5,109	Redemption of subsidiary's securities Treasury bond and subordinated bond
	Foreclosed assets		-	-	-	-	-	-	-	-	-	-	-	Additional subsidiary's equity Subsidiary's bonds issuance cost
	NON-RELATED PARTIES Interbank placement													Borrowings paid Issuance of subordinated bonds
	a. Rupiah	2,436,938	-	-	-		2,436,938	16,755		-		-	16,755	Subordinated bonds issuance cost Net cash Provided by Financing Activities
	b. Foreign currency Spot and derivatives claims	2,939,639	-	-	-		2,939,639	4,055,624	•	-	-	-	4,055,624	NET DECREASE IN CASH AND CASH EQUIVALENTS
	a. Rupiah b. Foreign currency	26,195 2,264	-	-	-	-	26,195 2,264	37,135 1,728		-	-	-	37,135 1,728	Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD
	Securities a. Rupiah	9,693,638		8,525		57,000	9,759,163	17,717,227				6,250	17,723,477	CASH AND CASH EQUIVALENTS AT END OF PERIOD
	b. Foreign currency	3,130,810		-	-	-	3,130,810	2,075,226	-	-	-	-	2,075,226	Cash and cash equivalents consist of: Cash on hand
	Securities sold under repurchase agreement (repo) a. Rupiah				-			3,175,227		-		-	3,175,227	Demand deposits with Bank Indonesia Demand deposits with other banks
	b. Foreign currency Claims on securities bought under reverse repo	-			-			-		-	-	-	-	Placements with Bank Indonesia and other banks Total cash and cash equivalents
	a. Rupiah b. Foreign currency	11,386,326	-	-	-	-	11,386,326	17,704,475	-	-	-	-	17,704,475	L.
	Acceptance claims	2,652,628			-	-	2,652,628	2,396,354		-		-	2,396,354	STATEMENTS OF CALCULATI
	Loans a. Micro, small and medium enterprises (UMKM)													AS OI
	i. Rupiah ii. Foreign currency	28,862,252 70,224	1,606,698	134,551	231,945	1,117,445	31,952,891 70,224	30,268,094 71,142	1,129,481 159	233,482	228,455	1,113,538	32,973,050 71,301	COMPONENTS OF CAPITAL
	b. Non micro, small and medium enterprises (UMKM) i. Rupiah	81,035,081	2,782,225	244,969	130,987	2,221,009	86,414,271	74,100,727	2,483,616	375,537	214,613	1,501,003	78,675,496	I. Core Capital (Tier 1)
	ii. Foreign currency	12,659,340	2,102,220	244,909	130,907	2,221,009	12,659,340	11,196,626	2,403,010	3/3,33/	214,013	1,501,003	11,196,626	1 Core Capital/Common Equity Tier 1 (CET 1) 1.1 Paid-in Capital (net of Treasury Stock)
	c. Restructured loans i. Rupiah	4,949,811	996,791	124,949	73,476	879,387	7,024,414	4,223,609	785,032	421,571	227,696	240,503	5,898,411	1.2 Capital Additional Reserves 1.2.1 Additional Tier 1
	ii. Foreign currency d. Loans on property	1,055,514 34,948,671	1,822,119	84,204	183,785	846,415	1,055,514 37,885,194	723,588 32,294,333	1,280,251	122,682	199,487	930,571	723,588 34,827,324	1.2.1.1 Other comprehensive inco 1.2.1.1.1 Surplus of the
	Equity investment	790	-	-	-	625			-	-	-	625	1,415	translation 1.2.1.1.2 Potential benef
I.	Temporary equity investment Other receivables	3,632		-	-		3,632	5,661		-	-	-	5,661	in the fair value available for sa
	Commitments and contingencies a. Rupiah	31,011,744	39,964	3,263	4,082	60	31,059,113	30,661,204	78,149	2,377	2,300	87	30,744,117	1.2.1.1.3 Surplus of fixed 1.2.1.2 Other capital additional res
	b. Foreign currency Foreclosed assets	9,723,694 221,823		11,247	285,056	100,400	9,723,694 618,526	10,516,850 24,359		24,840	294,338	95,733	10,516,850 439,270	reserves) 1.2.1.2.1 Agio
<u>.</u> L		221,023		11,247	200,000	100,400	010,020	24,008		24,040	234,330	33,133	403,210	1.2.1.2.2 General reserve
_	OTHER INFORMATIONS Assets pledged as collateral :													1.2.1.2.3 Frevious year p 1.2.1.2.4 Current year p 1.2.1.2.5 Funds for paid-
	a. To Bank Indonesia b. To Other parties												-	1.2.1.2.5 Funds for pate- 1.2.1.2.6 Others 1.2.2 Deduction Tier 1
	Impairment provision on earning assets Required regulatory provision on earning assets						3,532,068 5,014,545						3,206,389 2,919,538	1.2.2 Deduction Her 1 1.2.2.1 Other comprehensive inco 1.2.2.1.1 Defisit of the fi
	Percentage of UMKM to total loans						24.34%						26.61%	translation
	Percentage of to micro and small enterprises (UMK) to total loans Percentage of UMKM debtor to total debtor						2.67% 10.98%						2.89% 14.56%	1.2.2.1.2 Potential losse in the fair value
	Percentage of micro and small enterprises (UMK) debtor to total debtor Others						4.29%						4.73%	available for si 1.2.2.2 Other capital additional re
	a. Chanelling												-	reserves) 1.2.2.2.1 Disagio
	b. Mudharabah Muqayyadah c. Writen off earning assets						4,047,425						3,645,103	1.2.2.2.2 Previous year 1.2.2.2.3 Current year lo
	d. Written off earning assets that has been re-collected e. Charged off earning assets						1,869,464 1,054,278						1,533,979 950,294	1.2.2.2.4 Less difference for assets and
	v. o.a.goo on curring assess						1,034,210						300,234	impairment los
_					OSS ALLOWA									productive ass 1.2.2.2.5 Less difference
				F SEPTEMBE	ER 30, 2018 Al ons Rupiah)									adjustment of the Trading Bo
						PTEMBER 3				SEP	TEMBER 30,			1.2.2.2.6 Required allow productive
	DESCRIPTION			Allowan	ce for Impair		Required Allo ssible Losse	s on Earning	Allowan	ce for Impairm		equired Allow sible Losses (on Earning	1.2.2.2.7 Others 1.3 Non Controlling Interest
				Individu	al Colle	ective	Asse General	Specific	Individu	al Collect	tive G	Assets eneral	Specific	1.4 Deduction Core Capital 1.4.1 Deffered tax calculated
	nterbank placement Spot and derivatives claims				1		54,543 285			-		41,557 389	-	1.4.2 Goodwill 1.4.3 Other intangible assets
ن	por ana aorivativos otalino				000		24 470	50.070		250		20 000	0.050	1.4.4 Investments in shares

10. 11.	Other receivables Commitment and contingencies							36 17,752	4.589		13,062	5,487
							<u> </u>		,,,,,,,			
	STATEMENTS OF COMMITMENTS	AND CONTIN	GENCIES					FIN	ANCIAL RATIOS CALO	CULATION		
	AS OF SEPTEMBER 30, 2018 AND	DECEMBER							F SEPTEMBER 30, 201			
	(In Millions Rup								(in %)			
No.	DESCRIPTION	INDIVI		CONSOL							30 SEP 2018	30 SEP 2017
I.	COMMITTED CLAIMS	30 SEP 2018	31 DEC 2017	30 SEP 2018	31 DEC 2017	Performa Consolida						
I.							pital Adequacy	Ratio (CAR)			23.16	23.39
	Unused borrowing					2. No	n performing éa	arning assets and	non earning assets to to	tal earning assets		
	a. Rupiah	-	-	-	-		d non earning a				2.36	2.06
	b. Foreign currency	-	-	-	-			arning assets to no	in earning assets ets to total earning asse	nte	2.59	2.21 1.87
	Outstanding spot and derivatives (purchased)	6,922,334	7,125,370	6,922,334	7,125,370		oss NPL	ion on earning ass	ets to total earning asse	515	3.14	3.02
	3. Others	-		-	-		t NPL				1.01	0.94
II.	COMMITTED LIABILITIES		,				turn on Asset (F				1.81	1.80 8.69
	Undisbursed loan facilities to debtors						turn on Equity (t Interest Margi				4.83	4.68
	a. BUMN							se to Operating Re	venue		80.95	80.40
	i. Committed						an to Deposit R				109.09	96.00
						12. Ne Individua	t Stable Fundin	ng Ratio (NSFR)			133.59	
	- Rupiah	1,132,662	2,192,999	1,132,662	2,192,999		pital Adequacy	Ratio (CAR)			23.04	23.57
	- Foreign currency	1	1	1	1	2. No	n performing éa	arning assets and	non earning assets to to	tal earning assets		
	ii. Uncommitted						d non earning a				2.25	1.96
	- Rupiah	260,001	300,001	260,001	300,001			arning assets to no	in earning assets ets to total earning asse	nte	2.47 2.11	2.09
	- Foreign currency	4,098,187	4,070,250	4,098,187	4,070,250		oss NPL	ion on earning ass	ets to total earning asset	513	3.08	2.94
	b. Others					6. Ne	t NPL				0.88	0.72
	i. Committed	26.082.015	27.334.710	26.002.015	27.124.710		turn on Asset (F				1.92 9.41	1.84
	ii. Uncommitted	7,871,321	7.685.886	7,431,673	7,941,487		turn on Equity (t Interest Margi				4.60	9.28 4.47
	Undisbursed loan facilities to other banks	1,011,021	1,000,000	1,101,010	1,011,101			se to Operating Re	venue		78.48	79.25
							an to Deposit R				102.60	91.20
	a. Committed				\	12. Ne		ng Ratio (NSFR)			139.51	
	i. Rupiah	21,659	44,568	21,659	44,568			lation of Legal Len	dina Limit			
	ii. Foreign currency	-					i. Related partie	es			-	-
	b. Uncommitted						ii. Non related p				-	-
	i. Rupiah	-	-	93,693	90,158		Percentage of e i. Related partie		of the Legal Lending Lir	mit	_	_
	ii. Foreign currency	-	-	-	-		i. Non related p				-	-
	Outstanding irrevocable L/C			ļ	ļ	2. Re	serve Requiren	ment				
	a. Foreign L/C	881,381	923,378	881,381	923,378			e requirement (Rup ement (Foreign cur			6.50 8.03	6.51 8.11
	b. Local L/C	612.259	576.370	612.259	576.370		t Open Position		iency)		2.54	0.55
	Outstanding spot and derivatives (sold)	6,921,219	7,124,673	6,921,219	7,124,673							
	5. Others	0,021,213	1,127,010	0,021,213	1,127,010		_		BANK'S MANAGEM	FNT .		
III.			-1	-1		BOARD C	F COMMISSIO	NERS	Brant o and a roto East			
III.	CONTINGENT CLAIMS		1				t Commissioner			: Drs. Johnny 6		
	Received guarantees					- Independ - Commis		dent Commissioner		: Lintang Nugrol	ho Irdja Gunawan ³⁾	
	a. Rupiah	-	-	-	-		lent Commissio	oner		: Drs. H. Riyanti		
	b. Foreign currency	-	-	-	-	- Commis	sioner			: Lianna Loren l		İ
	2. Accrued interest					DIRECTO				· Hansiday-t		
	a. Loan Interest	919,780	581,761	920,572	582,099		nt Director sident Director			: Herwidayatmo : Roosniati Salih		
	b. Other interest	.	-	-	-	- Vice President Director : Rousing Saminin - Vice President Director : Hendrawan Danusaputra					anusaputra	
	3. Others	.	1,247		1,247	- Director				: Lionto Gunawa		
IV.	CONTINGENT LIABILITIES					- Director				: Gunawan San : Ng Kean Yik	IOSO	

57,000

Securities
Securities sold under repurchase agreement (repo)
Claims on securities bought under reverse repo
Acceptances claims
Loans
Loans
Equity investment
Temporary equity investment
Other receivables

. Issued guarantee

a. Rupiah

34,470

21,595 1,163,018 23,333

2,462,359

	b. Foreign currency 65,20	.02 72	72,361	65,202 72,36	361 - Directo						Tjokrorahardjo nad Hidavat			a. Written
	2. Others 625,57	77 409	09,480	625,577 409,480	.80 <u>- Directo</u>	DI .				. n. Alli	IIdu Hlüdydi			b. Purchased
,														4. Swap
1				DNSOLIDATED STATEMEN										5. Other
1	FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017												C. Others	
, l		(In Milions Ruplah)										TOTAL 7,811,103 7,811,103 - 28,459 27,372		
; l				. Difference in value		Other Compre	rehensive Incom		Retained	d Earnings	Equity	Non		Notes:
7		Capital	Additional	of equity transaction		Actuarial		Shares of other			attributable to	Controlling	Total	 This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8,
1		Stock	paid in capital	with non controlling	g premises and	gain	fair value of AFS	comprehensive income of	Appropriated	Unappropriated	owners of the	Interest	Equity	2016 concerning amendments to the requirements of Financial Services Authority Regulation No. 6/POJK 03/2015 regarding "Transparency and Publication of Bank's Report" and copy of the OJK's Circular Letter No. 43/SEOJK 03/2016 dated September 28, 2016 regarding "Transparency and Publication of Convensional Commercial
			Сарна	interest	equipment	(loss)	securities	associate			parent entity		'	Bank's Report", and also to comply with Bapepam-LK Regulation No.VIII.G.7 included in the Appendix of the Decree of the Chairman of Bapepam-LK (currently OJK)
)	Balance as of January 1, 2017	2.408.765	5 3.444.330	0 (51,315)	6.840.216	(136,292)		2.117	140.000	18.889.464	31,614,893	2,585,907	34,200,800	No. KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Issuer or Public Companies' Financial Statements" related to the presentation of
-	Difference in value of equity transaction with non-controlling interest	2,700,.00	. 0,7,000	- (3,711)		. (100,202,	,	-,	-	-	(3,711)	3,711	-	consolidated financial statement above.
ı	Transfer of surplus revaluation of premises and equipment to retained earning arising from	'	İ	''	'	İ			İ	l	· · · /			 The above financial information as of December 31, 2017 was derived from the consolidated financial statements which have been audited by Public Accounting Firm Satrio Bing Eny & Rekan, member of Deloitte Touche Tohmatsu Limited, (Partner in-charge: Bing Harianto for the year 2017), which expressed an unmodified opinion
)	sale of revalued premises and equipment	-!	-	- -'	- (2,226)		-!	-	-	2,226				Samo bing Eny & rekan, member of Delotte Touche Tonmaisu Limited, (Partner in-charge: bing Harianto for the year 2017), which expressed an unmodified opinion without modification
-	Net income for the period				-1	-		-	-	2,097,550	2,097,550	89,037	2,186,587	To be effective after the approval from the Financial Services Authority.
	Other comprehensive income-after tax Additional paid-in capital of subsidiaries	-1		-1	- (23,573)	-	6,667	(593)	-	-	(17,499)	(785) 114,250	(18,284) 114,250	The ultimate shareholders of PT Panin Financial Tbk are Gunadi Gunawan, Mu'min Ali Gunawan, Muljadi Koesumo and Tidjan Ananto.
-	Additional paid-in capital of subsidianes Balance as of September 30, 2017	2.408.765	5 3.444.330	0 (55,026)	6.814.417	7 (136,292)	84.275	1.524	140.000	20.989.240	33,691,233			5. The exchange rates are as of September 30, 2018 USD 1 = Rp 14,902.50; December 31, 2017 USD 1 = Rp 13,567.50 and September 30, 2017 USD 1 = Rp 13,471.50.
İ	Difference in value of equity transaction with non-controlling interest	2,400,700	. 0,444,000	- 26.457		. (130,232)	04,210	1,027	140,000	20,000,240	26.457	22,005	48,462	 Has submitted his resignation on September 19, 2018 which will be effective after The Extraordinary General Meeting of Shareholders on November 15, 2018 for a period of cooling-off in the framework of the transition plan to become an Independent Commissioner.
-	Transfer of surplus revaluation of premises and equipment to retained earning arising from				'								"	period of cooling-oil in the trainework of the transition plan to become an independent Commissioner.
1	sale of revalued premises and equipment	-'	4	- -'	- (3,363)		-!	-	-	3,363		-		
5	Net income for the period				'	-		-		314,908	314,908	(493,058)	(178,150)	Jakarta, October 23, 2018
-	Other comprehensive income-after tax	-1	-	-1	- 9,818	(69,827)	9,650	(341)	-	-	(50,700)	10,850 (25,084)	(39,850)	PT BANK PANIN Tbk.
-	Additional paid-in capital of subsidiaries Balance as of December 31, 2017	2.408.765	5 3.444.330	(28,569)	6.820.872	2 (206.119)	93.925	1.183	140.000	21.307.511	33.981.898	2,306,833	(25,084) 36,288,731	\wedge
1	Difference in value of equity transaction with non-controlling interest	2,400,700	. 3,444,000	- (20,309)		. (200,113)	30,320	1,100	140,000	21,001,011	(1,814)	2,300,000	(1,814)	undaral (mi.
)	Transfer of surplus revaluation of premises and equipment to retained earning arising from	'		(.,,)	'						(-,/		(1,2)	Landout Land.
	sale of revalued premises and equipment	-'		- -'	- (1,434)		-!	-	-	1,434	-	-	-	
)	Net income for the period	-		- -'	- '	1			-	2,109,967	2,109,967	44,055	2,154,022	· ·
2	Other comprehensive income-after tax	-1	-	-1	-'	- (385)	(25,638)	38	-	-	(25,985)	(1,076)	(27,061)	Herwidayatmo Januar Hardi
7	Additional paid-in capital of subsidiaries Balance as of September 30, 2018	2 408 765	5 3.444.330	(30,383)	6.819.438	3 (206.504)	68.287	1,221	140.000	23,418,912	36,064,066	545,117	545,117 38.958.995	President Director Director
)	Balance as of September 30, 2016	2,400,700	3,444,330	(30,363)	1 0,019,430	[(200,504)	00,201	1,221	140,000	23,410,912	30,004,000	2,094,929	30,930,993	
, l														

- Director

- Compliance and Risk Management Director



WAI 2018; Industry Category Banks -SWA 100 Best Wealth Creator

685,412

810,900









ATM Bersama Awards 2017





STP Award 2017 - BNY Mellon