



Panin Bank



CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION AS OF SEPTEMBER 30, 2018 AND DECEMBER 31, 2017

Table showing financial position for 2018 and 2017. Columns: Description, 30 SEP 2018, 31 DEC 2017, 30 SEP 2018, 31 DEC 2017. Rows: ASSETS (Cash, Loans, Securities, etc.), LIABILITIES AND EQUITIES (Deposits, Loans, etc.), TOTAL ASSETS, TOTAL LIABILITIES AND EQUITIES.

STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION AS OF SEPTEMBER 30, 2018 AND 2017

Table showing earning asset quality and other information. Columns: Description, C, SM, S, D, L, Total, C, SM, S, D, L, Total. Rows: RELATED PARTIES (Interbank placement, Spot and derivatives), NON-RELATED PARTIES, OTHER INFORMATION.

STATEMENTS OF CASH FLOWS FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017

Table showing cash flows for 2018 and 2017. Columns: Description, 30 SEP 2018, 30 SEP 2017. Rows: CASH FLOWS FROM OPERATING ACTIVITIES, CASH FLOWS FROM INVESTING ACTIVITIES, CASH FLOWS FROM FINANCING ACTIVITIES.

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK AS OF SEPTEMBER 30, 2018 AND 2017

Table showing capital adequacy ratio calculation. Columns: COMPONENTS OF CAPITAL, 2018, 2017. Rows: Core Capital (Tier 1), Additional Core Capital (Tier 1 AT 1), Supplemental Capital (Tier 2).

STATEMENTS OF PROFIT OR LOSS OR OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017

Table showing profit or loss for 2018 and 2017. Columns: Description, 30 SEP 2018, 30 SEP 2017. Rows: OPERATIONAL INCOME AND EXPENSES, OPERATIONAL EXPENSES OTHER THAN INTEREST, NON OPERATIONAL PROFIT (LOSS), NET PROFIT (LOSS).

STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF SEPTEMBER 30, 2018 AND DECEMBER 31, 2017

Table showing commitments and contingencies for 2018 and 2017. Columns: Description, 30 SEP 2018, 31 DEC 2017, 30 SEP 2018, 31 DEC 2017. Rows: COMMITTED CLAIMS, COMMITTED LIABILITIES, CONTINGENT CLAIMS, CONTINGENT LIABILITIES.

FINANCIAL RATIOS CALCULATION AS OF SEPTEMBER 30, 2018 AND 2017

Table showing financial ratios for 2018 and 2017. Columns: 30 SEP 2018, 30 SEP 2017. Rows: Performance Ratio, Compliance Ratio, Capital Adequacy Ratio.

STATEMENTS OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017

Table showing changes in equity for 2018 and 2017. Columns: Description, 2018, 2017. Rows: Balance as of January 1, 2017, Balance as of September 30, 2017, Balance as of January 1, 2018, Balance as of September 30, 2018.

STATEMENTS OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2018 AND 2017

Table showing changes in equity for 2018 and 2017. Columns: Description, 2018, 2017. Rows: Balance as of January 1, 2017, Balance as of September 30, 2017, Balance as of January 1, 2018, Balance as of September 30, 2018.

BANK'S MANAGEMENT

Table listing bank management: Board of Commissioners (President, Vice President, etc.), Directors (Chairman, Independent, etc.), Risk Management Director, Compliance and Risk Management Director.

SHAREHOLDERS

Table showing shareholder information: Ultimate Shareholder, Shareholding through PT Panin Financial Tbk., Shareholding through Capital Market, Shareholding through Public $c_5\%$ each.