

## Panin Bank

## **CONSOLIDATED FINANCIAL STATEMENTS** PT Bank Panin, Tbk. & Subsidiaries





	T Bank				
	STATEMENTS OF I AS OF DECEMBE (In Millio				
No.	DESCRIPTION		31 DEC 2016	CONSOI 31 DEC 2017	IDATED 31 DEC 2016
1.	ASSETS Cash Placement to Bank Indonesia	1,141,305 10,465,172	1,412,409 11,926,910	1,169,008 11,497,447	1,433,98
3. 4.	Interbank placement Spot and derivatives claims	5,394,218 8,184	11,351,082 12,850	5,449,749 8,184	11,078,15
5.	Securities a. Measured at fair value through profit and loss	1,622,236	1,052,319	1,619,189	1,072,90
	b. Available for sale c. Held to maturity d. Loans and receivables	2,352,349 18,533,684	4,026,524 13,443,159	2,397,143 19,639,296	4,088,870 14,780,90
6. 7.	Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo	8,691,894	1,786,076	8,691,894	1,786,07
8.	(Reverse Repo) Acceptance claims	7,933,546 2,271,855	4,187,436 1,796,743	7,933,546 2,271,855	4,187,43 1,796,74
9.	Loans a. Measured at fair value through profit and loss b. Available for sale	-	-	-	
	c. Held to maturity d. Loans and receivables	127,274,920	122,299,802	140,424,860	134,630,26
10. 11.	Sharia financing Equity investment	1,512,032	1,446,979	585,820	562,27
12. 13.	Goodwill Impairment on financial assets -/-	-	-	-	9,91
	a. Securities b. Loans c. Others	(6,250) (2,742,968) (625)	(6,250) (2,976,822) (625)	(6,250) (3,493,019) (69,159)	(6,300 (3,219,763 (53,253
14.	Intangible Assets Accumulated amortisation on intangible assets -/-	275,558 (211,845)	267,581 (185,980)	337,266 (220,683)	283,833 (189,424
15.	Fixed assets and equipment Accumulated depreciation on fixed assets and	9,837,247	9,797,583	10,191,623	10,105,96
16.	equipments -/- Non productive assets a. Abandoned properties	(447,753)	(218,644) 189,104	(503,307)	(254,217 189.10
	b. Foreclosed assets c. Suspense accounts	435,963	423,422	442,135	586,10
	d. Interbranch assets * i. Conducting operational activities in Indonesia	-	-	-	
17. 18.	ii. Conducting operational activities outside Indonesia Impairment on Non Financial Assets -/- Leasing	-		2,897,430	1,712,42
19. 20.	Deferred tax assets Other assets	324,997 1,780,094	327,372 1,355,838	343,390 1,749,911	335,47 1,560,19
	TOTAL ASSETS	196,630,282	183,714,868	213,541,797	199,175,05
	LIABILITIES AND EQUITIES LIABILITIES				
1. 2.	Current account Saving account	9,470,116 40,747,178	9,964,812 43,114,761	9,730,637 41,324,982	10,413,35 43,713,57
3. 4.	Time deposit Revenue sharing investment	87,967,626	82,690,202	94,615,477	88,527,28
5. 6.	Liabilities to Bank Indonesia Interbank liabilities	3,304,812	1,397,295	3,631,554	1,718,16
7. 8.	Spot and derivatives liabilities Liabilities on securites sold under repurchase agreement (Repo)	9,426 8,138,487	23,930 1,606,876	9,426 8,138,487	23,93 1,606,87
9. 10.	Acceptance Liabilities Issued securities	2,276,597 4,114,519	1,801,972 5,110,301	2,276,597 4,848,812	1,801,97 5,960,55
11. 12.	Loans received Margin deposit	4,918,221 208,729	5,038,994 166,901	8,961,801 225,802	7,764,27 178,01
13.	Interbranch liabilities * a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	-			
14. 15.	Deferred tax liabilities Other liabilities	2,991,299	2,967,415	3,489,491	3,266,24
16.	Profit sharing investment TOTAL LIABILITIES	164,147,010	153,883,459	177,253,066	164,974,25
17.	EQUITIES Paid in capital				
17.	a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,00 (7,191,235
18.	c. Treasury stock -/- Additional paid in capital	-	-	-	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	a. Agio b. Disagio -/-	3,444,330	3,444,330	3,444,330	3,444,33
	c. Donated capital d. Fund for paid-up capital e. Other	-	-	(28.569)	(51.315
19.	Other comprehensive gain (loss) a. Translation adjustment from foreign currency		-	(20,309)	(31,313
	B. Gain (loss) on value changes of financial assets categorized as available for sale	123,840	103,504	125,235	103,52
	c. Effective portion of cash flow hedge d. Difference in fixed asset revaluation	6,765,259	6,792,787	6,820,872	6,840,21
	e. Portion of other comprehensive income from associates     f. Gain (loss) on defined benefit actuarial program	(272,977)	(183,916)	1,183 (274,831)	2,11 <sup>-</sup> (181,726
	g. Income tax of other comprehensive income h. Others	37,284	20,103	37,397	19,51
10. 11. 12.	Difference in quasi-reorganization Difference in restructuring under common control	-	-	-	
3.	Other Equity Reserves a. General reserves	17,109,400	14,875,601	17,446,369	15,155,23
4.	b. Appropriated reserves Gain/loss	140,000	140,000	140,000	140,00
	a. Previous years b. Current year TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	2,727,371 32,483,272	2,230,235 <b>29,831,409</b>	1,448,689 2,412,458 <b>33,981,898</b>	1,328,93 2,405,29 <b>31,614,89</b>
25.	Non controlling interest TOTAL EQUITIES	32,483,272	29,831,409	2,306,833 <b>36,288,731</b>	2,585,90 <b>34,200,80</b>
	TOTAL LIABILITIES AND EQUITIES	196,630,282	183,714,868	213,541,797	199,175,05
tated i	at net carrying value				
	STATEMENTS OF PROFIT OR LOSS A FOR THE YEARS ENDED D (In Millic	AND OTHER C			
No.		ECEMBER 31, ons Rupiah)	2017 AND 20	16	
	DESCRIPTION	ns Rupiah) INDIV	2017 AND 20 IDUAL 31 DEC 2016	16 CONSO	LIDATED 31 DEC 2016
Inter	DESCRIPTION TIONAL INCOME AND EXPENSES rest income and expenses	ns Rupiah) INDIV	2017 AND 20	16 CONSO	
	DESCRIPTION  TIONAL INCOME AND EXPENSES  rest income and expenses  Interest income a. Rupiah	INDIV 31 DEC 2017 14,798,267	2017 AND 20 IDUAL 31 DEC 2016	CONSO 31 DEC 2017	31 DEC 2016
Inter 1.	DESCRIPTION TIONAL INCOME AND EXPENSES rest income and expenses Interest income	INDIV 31 DEC 2017	2017 AND 20 IDUAL 31 DEC 2016	16 CONSO 31 DEC 2017	16,842,08 605,28
Inter 1. 2.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses)	INDIV 31 DEC 2017 14,798,267 608,272	2017 AND 20 IDUAL 31 DEC 2016 15,065,465 604,420	CONSO 31 DEC 2017 16,872,814 610,976	16,842,08 605,28 8,930,81 73,09
Inter 1. 2.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income on Expenses Other than Interest Operational income other than Interest	ns Rupiah) 31 DEC 2017  14,798,267 608,272 7,804,782 75,038	15,065,465 604,420 8,041,874 73,098	16 CONSO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038	16,842,08 605,28 8,930,81 73,09 8,443,45
Inter 1. 2.	DESCRIPTION TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) attional Income (expenses) attional Income Other than Interest a. Positive mark to market on financial assets i. Securities i. Securities	14,798,267 608,272 7,804,782 7,526,719	15,065,465 604,420 8,041,874 73,098 7,554,913	16 CONSO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642	16,842,08 605,28 8,930,81 73,09 8,443,45
Inter 1. 2.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational income Other than Interest a. Positive mark to market on financial assets i. Securifies ii. Loans iii. Spot and derivatives	14,798,267 608,272 7,804,782 75,038 7,526,719	2017 AND 20 IDUAL 31 DEC 2016  15,065,465 604,420 8,041,874 73,098 7,554,913	16 CONSCO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642 1,822,743	16,842,08 605,28 8,930,81 73,09 8,443,45
Inter 1. 2. Oper	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) attional Income other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets i. Securilies ii. Loans iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial liabilities	14,798,267 14,798,267 608,272 7,804,782 75,038 7,526,719 1,393,430 45,869	2017 AND 20 IDUAL 31 DEC 2016  15,065,465 604,420 8,041,874 73,098 7,554,913	16 CONSCO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339	16,842,08 605,28 8,930,81 73,09 8,443,45
Inter 1. 2. Oper	DESCRIPTION TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Nati interest income (expenses) Nati interest income (expenses) Testing in the interest income of the than Interest a. Positive mark to market on financial assets ii. Loans iii. Spot and derivatives iii. Under financial assets	14,798,267 14,798,267 608,272 7,804,782 75,038 7,526,719 1,393,430 45,869	2017 AND 20 IDUAL 31 DEC 2016  15,065,465 604,420 8,041,874 73,098 7,554,913	16 CONSCO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22
Inter 1. 2.	DESCRIPTION TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Nati innerest income (expenses) Nati innerest income (expenses) Testing in the interest income and Expenses Other than Interest a. Positive mark to market on financial assets 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 c. Gain on sale of financial assets	14,798,267 14,798,267 608,272 7,804,782 7,508 1,393,430 45,869 9,835	15,065,465 604,420 8,041,874 7,554,913 1,158,302 74,874	CONSCI 31 DEC 2017 16,872,814 610,976 8,757,110 75,033 8,651,642 1,822,743 46,339 9,835	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22
Inter 1. 2. Oper	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) atlonal Income and Expenses Other than Interest Departational Income Other than Interest a. Positive mark to market on financial assets 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 iii. Loans iii. Other financial assets d. Gain on spot and several	14,798,267 608,272 7,804,782 7,503 1,393,430 45,869 9,833 135,611 37,877 40,759	15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 185,531 15,974 16,924	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53
Inter 1. 2.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational income other than Interest Coperational income other than Interest i. Spounds in to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets i. Securities i. Loans iii. Other financial assets ii. Other financial assets iii. Com an spot and derivatives (realised) d. Gain on spot and derivatives (realised) c. Gain on investment under equily method f. Gain on investment under equity method c. Commission/provisionifiee and administration h. Recovery of asset impairment	14,798,267 608,272 7,804,782,75,53,19 1,333,430 45,869 9,835 135,611 49,961 125,883	15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 185,531 175,974 16,924 37,603	16872.814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411	16,842.08 605.28 8,930.81 73.09 8,443.45 1,412.87 75,22 185,53 75,97 227 74,98 484,68
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest 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 of expenses of the stational Income and Expenses Other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets ii. Securities iii. Loans iii. Spot and derivatives iii. Vother financial assets b. Negative mark to market on financial liabilities c. Gain on sale of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) e. Dividend f. 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	14,798,267 14,798,267 14,798,267 16,004,782 7,804,782 7,804,782 1,393,430 45,869 9,835 135,611 37,877 40,759 499,061	15,065,465 604,420 8,041,874 73,098 7,554,913 11,158,302 74,874 185,531 185,531 371,603	16872.814 610.976 8,757.110 75.038 8,651.642 1,822,743 46.339 9,835 	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 484,88 54,92
Oper 1.	DESCRIPTION TIONAL INCOME AND EXPENSES rest 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 Departational Income Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans ii. 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 or pot and derivatives (realised) e. Dividend f. Gain on sinvestment under equity method g. Commission/provisionifies and administration h. Recovery of asset impariment i. Other financial	14,798,267 14,798,267 608,272 7,804,782 7,503 7,526,719 1,393,430 45,869 9,835 	15,065,465 604,420 8,041,874 7,554,913 11,158,302 74,874 185,531 185,531 16,924 39,617 39,617 39,617	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 37,877 37,877 54,548 697,411	16,842.08 605.28 8,930.81 73.09 8,443.45 1,412.87 75,22 185.53 75,97 227 74,98 484.68 54,99 461,33 6,654,59
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest 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) rational Income dexpenses Other than Interest a. Positive mark to market on financial assets i. Loans ii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial liabilities c. Gain on sale of financial assets ii. Loans iii. Other financial assets d. Gain on spot and financial siabilities c. Gain on spot and financial siabilities c. Gain on spot and derivatives (realised) d. Dividend ii. Clams iii. Other financial iii. Other financial b. Recovery of asset impairment i. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets ii. Loans iii. Spot and derivatives iii. Cother financial assets	14,798,267 14,798,267 608,272 7,804,782,75,53,71 1,333,430 45,869 9,835 135,611 125,883 499,061 125,883 498,535 5,357,106	15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 16,924 371,603 39,619 393,777 5,831,153	16872.814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,384 598,563	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 424,68 54,92 461,33 6,654,59
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) aational Income 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 i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Other financial assets iii. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets iii. Securities iii. Loans iii. Loans iii. Spot and derivatives iii. Spot and derivatives iv. Other financial assets	14,798,267 14,798,267 608,272 7,804,782,75,584,71 1,393,430 45,869 9,835 135,611 125,881 499,061 125,883 486,535 5,357,106	15,065,465 604,420 8,041,874 73,088 7,554,913 1,158,302 74,874 16,924 371,603 33,619 393,777 5,831,153 30,509	16 CONSO 31 DEC 2017  16,872,814 610,976 8,757,110 75,038 8,651,642  1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 223,344 598,563 7,585,557	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 74,98 484,68 54,92 461,33 6,654,59
Inter 1. 2. Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational income 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 i. Securities ii. Loans iii. Other financial assets i. Securities ii. Loans iii. Other financial assets i. Securities ii. Loans iii. Other financial assets ii. Seas set in the security of the securities iii. Loans iii. Other financial assets iii. Commission provisionfee and administration h. Recovery of asset impairment i. Other innome Operational Expenses Other than Interest ii. Other financial assets iii. Securities iii. Loans iiii. Loans iiii. Spot and derivatives iii. Loans iiii. Spot and derivatives iii. Loans iiii. Spot and derivatives iii. Loans iiii. Spot and derivatives iiii. Loans iiii. Spot and derivatives iiii. Loans iiii. Spot and derivatives iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	14,798,267 14,798,267 608,272 7,804,782,75,53,71 1,333,430 45,869 9,835 135,611 125,883 499,061 125,883 498,535 5,357,106	15,065,465 15,065,465 15,065,465 15,065,465 16,04,420 11,158,302 11,158,302 11,158,302 11,158,303	16872.814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,384 598,563	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 484,68 54,92 461,33 6,654,59
Inter 1. 2. Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest 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) rational Income of the than Interest coperational Income Other than Interest a. Positive mark to market on financial assets i. Loans iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial liabilities c. Gain on sale of financial assets d. Gain on sale of financial assets d. Gain on spot and derivatives (realised) e. Dividend f. Gain on investment under equity method g. Commission/provision/fee and administration h. Recovery of asset impairment i. Other financia i. Other informe  Operational Expenses Other than Interest a. Negative mark to market on financial assets ii. Loans iii. Spot and derivatives iiii. Spot and derivatives iiii. Loans iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	14,798,267 14,798,267 608,272 7,804,782,75,584,71 1,393,430 45,869 9,835 135,611 125,881 499,061 125,883 486,535 5,357,106	15,065,465 604,420 8,041,874 73,088 7,554,913 1,158,302 74,874 16,924 371,603 33,619 393,777 5,831,153 30,509	16 CONSO 31 DEC 2017  16,872,814 610,976 8,757,110 75,038 8,651,642  1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 223,344 598,563 7,585,557	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 484,88 54,92 461,33 6,654,59 31,02
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) ational Income and Expenses Other than Interest Operational Income Other than Interest i. Spour and to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets c. Gain on sale of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) c. Dimit on investment under equity method c. Ominison/provisionifies and administration h. Recovery of asset impairment i. Other financial ii. Other financial iii. Conso so sale of financial assets i. Securities iii. Loans iii. Other financial assets iii. Conso so sale of financial assets iii. Conso so pod and derivatives (realised)	14,798,267 14,798,267 608,272 7,804,782 7,503,79 1,393,430 45,869 9,835 135,611 125,883 498,535 5,357,106 406 673	15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 16,924 371,603 39,619 393,777 5,831,153 30,509 11,801	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 54,548 697,411 229,384 596,563 7,585,557	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,99 484,88 54,92 461,33 6,654,59 11,80
Inter 1. 2. Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) ational Income and Expenses Other than Interest Operational Income Other than Interest a. Positive mark to market on financial assets i. Securities ii. Loans ii. 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 ifinancial assets d. Gain on spot and financial assets d. Gain on spot and derivatives (realised) e. Dividend h. Recovery of asset impairment i. Other financial i. Chemission/provisionifies and administration h. Recovery of asset impairment i. Other income  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 ii. Coson siae of financial assets ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Loans iii. Spot and derivatives (realised) e. Impairment of financial assets ii. Loans iii. Other financial assets iii. Loans iii. Other financial assets iii. Loans iii. Other financial assets iii. Loans iii. Sharia financing iii. Nother financial assets	14,798,267 14,798,267 14,798,267 16,003,752 1,004,782 1,004,782 1,004,782 1,393,430 45,869 9,835 135,611 135,611 125,883 405,535 5,357,106 406	15,065,465 604,420 15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 371,603 39,619 393,777 5,831,153 30,509 11,801	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,384 598,553 7,585,557 319 9,439 9,439	16,842,08 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 484,68 54,92 461,33 6,654,59 31,02 11,80
Inter 1. 2. Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses)  ational Income and Expenses Other than Interest Operational income Other than Interest a. Positive mark to market on financial assets ii. Socurities iii. Loans iii. Spot and derivatives iv. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) g. Commission/provision/fee and administration h. Recovery of asset impairment i. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Spot and derivatives iv. Other income Operational Expenses Other than Interest a. Negative mark to market on financial isabilities c. Loss on said of financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets iii. Spot and derivatives (realised) iii. Loans iii. Other financial assets iii. Securities iii. Loans iiii. Sharia financing iv. Other financial assets c. Losses on operational risk g. Losses on investment under equity method	14,798,267 14,798,267 608,272 7,804,782,75,55,719 1,333,430 45,869 9,835 135,611 125,583 498,535 5,357,106 406 673 9,439	15,065,465 604,420 8,041,874 73,088 7,554,913 1,158,302 74,874 16,924 371,603 39,619 393,777 5,831,153 30,509 11,801	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 233,384 598,563 7,585,557 1,903 9,439 9,439 9,439	16,842,06 605,22 8,930,81 73,06 8,443,42 1,412,87 75,22 185,53 75,99 22 74,96 446,65 54,96 31,02 11,80 65
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational income other than Interest Operational income other than Interest  Operational income other than interest i. Spot and derivatives ii. Loans iii. Spot and derivatives iii. Spot and derivatives iii. Spot and derivatives (realised) c. Gain on said of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) c. Gain on spot and derivatives (realised) c. Order financial assets iii. Loans iii. Other financial assets iii. Spot and derivatives (realised) c. Order financial assets iii. Spot and derivatives (realised) c. Order financial assets iii. Spot and derivatives (realised) c. Order financial assets iii. Spot and derivatives iii. Spot and derivatives iii. Loans iiii. Loans iiii. Loans iiii. Loans iiii. Loans iiii. Spot and derivatives (realised) c. Loss on said of financial assets i. Securities iii. Loans iiii. Other financial assets iii. Securities iii. Loans iiii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iiii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iiii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iiii. Loans iiii. Cherrifinancial assets iiii. Loans iiii. Cherrifinancial assets iii. Loans iiii. Loans iiii. Loans iiii. Loans iiii. Loans iiii. Loans iiii. Loans iiiiiiii. Cherrifinancial assets	14,798,267 14,798,267 14,798,267 608,272 7,804,782 7,503,33 7,526,719 1,383,430 45,869 9,835 135,611 135,611 125,883 498,535 5,357,106 406 673 9,439 1,265,238 1,265,238 1,265,238 1,265,238 1,265,238 1,265,238	15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 11,158,302	16872.814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 233,845 59,855 7,758,557 319 1,903 9,439 9,439 9,439 9,437 16,711 16,711 1,628 41,930	16,842.06 605.28 8,930.81 73.00 8,443,42 1,412.81 75,22 185,53 75,99 29 74,96 54,92 461.83 6,654.55 11,90 68 11,90 11,80 11,90 11,80 11,90
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) ational Income and Expenses Other than Interest Operational Income of the Than Interest I. Spour and to market on financial assets i. Securities ii. Loans iii. Other financial assets c. Gain on sale of financial assets i. Securities iii. Loans iii. Other financial assets c. Gain on sale of financial assets c. Gain on sale of financial assets c. Gain on sale of financial assets c. Gain on spot and derivatives (realised) c. Differ financial assets c. Gain on spot and derivatives (realised) c. Differ financial assets c. Gain on investment under equity method c. Commission/provisionifiee and administration h. Recovery of asset impairment i. Other financial assets i. Securities ii. Loans iii. Other financial assets c. Loss on sale of financial assets i. Securities ii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities ii. Loans iii. Other financial assets i. Securities ii. Loans iii. Other financial assets i. Securities ii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Loase on operational rick g. Losses on operational rick g. Losses on operational rick g. Losses on operational assets i. Personole expenses	14,798,267 14,798,267 14,798,267 608,272 7,804,782 7,503,337 1,393,439 45,869 9,835 135,611 40,759 499,616 125,883 498,535 5,357,106 406 673 9,439 1,265,238 11,265,238 11,265,238 45,5592 45,5898	15,065,465 604,420 15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 185,531 185,531 185,531 185,531 11,931 11,931 11,931 11,931 11,931 11,931 15,989 1,513,970 9,813	16872.814 610.976 8,757.110 75,038 8,651.642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,324 595,535 7,585,557 319 9,439 9,439 9,439 1,903 1,903 1,904 1,90	16,842,08 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,99 484,68 54,92 461,33 6,654,59 31,02 11,80 69 11,93 1,847,48 52,32 89,55 9,81 162,35 1,767,14 72,32 1,767,14 72,23
Oper 1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses)  atlonal Income and Expenses Other than Interest Departational 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) e. Dividend f. Gain on investment under equity method g. Commission/provisionifiee and administration h. Recovery of asset impairment i. Other income  Operational Expenses Other than Interest a. Negative mark to market on financial assets ii. Securities iii. Loans iii. Spot and derivatives iii. Unter financial assets iii. Securities iii. Loans iii. Spot and derivatives iii. Other financial assets iii. Spot and derivatives iii. Other financial assets iii. Spot and derivatives iii. Other financial assets iii. Spot and derivatives iii. Unter financial assets iii. Spot and derivatives iii. Unter financial assets iii. Spot and derivatives iii. Unter financial assets iii. Coans iiii. Other financial assets iii. Coans iiii. Sharis financing iv. Other financial assets iii. Loans iiii. Sharis financing iv. Other financial assets iii. Commission/provisionfiee and administration i. Impairment of other assets (non financial assets) j. Personnel expenses iv. Promotion expenses iv. Promotion expenses iv. Promotion expenses iv. Other other assets iv. Other prepreses iv. Other expenses	14,798,267 14,798,267 14,798,267 16,004,782 7,804,782 7,804,782 7,804,782 1,393,430 45,869 9,835 135,611 135,611 125,883 405,535 5,357,106 406	15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 1,5924 37,603 39,619 393,777 5,831,153 30,509 11,801 1,564,464 89,550 9,813 153,859 1,513,970 59,575 2,378,986	16872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,384 598,653 7,585,557 319 9,439 9,439 9,439 1,002 1,00	16,842,08 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 484,68 54,92 461,33 6,654,59 31,02 11,80 69 9,81 162,35 9,81 162,35 1,767,14 172,32 2,598,15
Inter 1	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational 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 b. Negative mark to market on financial liabilities c. Gain on sale of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on a spot and derivatives (realised) g. Commissioniprovisionifies and administration f. Gain on investment under equity method g. Commissioniprovisionifies and administration f. Recovery of asset impairment i. Other financial assets i. Securities iii. Loans iii. Spot and derivatives iii. Loans iiii. Loans iiii. Loans iiii. Spot and derivatives iii. Loans iiii. Loans iiiii. Loans iiii. Loans iiii. Loans iiii. Other financial assets ii. Securities iii. Loans iiii. Other financial assets iii. Loass on operational risk junder financial assets iii. Loass on operational financial assets iii. Loasse on operational risk junder financial assets iii. Loass	14,798,267 14,798,267 14,798,267 608,272 7,804,782 7,503,337 1,393,439 45,869 9,835 135,611 40,759 499,616 125,883 498,535 5,357,106 406 673 9,439 1,265,238 11,265,238 11,265,238 45,5592 45,5898	15,065,465 604,420 15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 185,531 185,531 185,531 185,531 11,931 11,931 11,931 11,931 11,931 11,931 15,989 1,513,970 9,813	16872.814 610.976 8,757.110 75,038 8,651.642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,324 595,535 7,585,557 319 9,439 9,439 9,439 1,903 1,903 1,904 1,90	16,842,08 8,930,81 73,00 8,443,45 1,412,87 75,22 185,53 75,97 29 74,98 49,46 54,92 41,33 6,654,59 31,02 11,80 69 11,93 1,847,48 52,32 89,55 9,81 162,35 1,77,14 172,32 2,598,15 (5,241,71;
Inter   1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest 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 Departional income other than Interest a. Positive mark to market on financial assets i. Socurities ii. Loans iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial liabilities c. Cain on sale of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on a spot and derivatives (realised) g. Commission/provision/fee and administration h. Recovery of asset impairment i. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Spot and derivatives (realised) iii. Spot and derivatives iv. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Coher financial assets ii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives iv. Other financial assets ii. Spot and derivatives iv. Other financial assets ii. Loans iii. Other financial assets ii. Spot and derivatives (realised) a. Loans iii. Other financial assets ii. Spot and derivatives (realised) a. Loans iii. Other financial assets ii. Spot and derivatives (realised) a. Loans iii. Other financial assets v. Commission/provision/fiee and administration i. Impairment of other assets (non financial assets) j. Personnel expenses v. Promotion expenses v. Promotion expenses v. Other expenses v. Composition (Expenses) Other than Interest	14,798,267 14,798,267 608,272 7,804,782 7,504,782 7,504,782 1,393,439 45,869 9,835 135,611 135,611 14,759,267 19 1,393,439 1,3	15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 15,065,465 17,098 17,554,913 1,158,302 17,874 189,304 189,307 11,801 11,801 11,904 11,9	16872.814 610.976 8,757.110 75.038 8,651.642 1,822,743 46,339 9,835 135,611 37,877 3,175 54,548 697,411 239,384 598,563 7,585,557 319 9,439 9,439 9,439 9,439 9,439 9,439 9,439 9,439 1,900,441 68,857 1,6711 1,628 41,930 1,900,441 68,857 2,685,486 68,585 1,900,441 68,857 2,685,486 68,585 1,900,441 68,857 2,685,486	16,842,08 605,28 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 75,97 22 74,98 424,68 54,92 461,33 6,654,59 11,90 11,90 11,90 11,90 11,90 11,90 11,90 11,77,14 77,23 22,598,15 (5,241,71;3,201,74
1	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses) rational Income and Expenses Other than Interest Operational income other than Interest Operational income other than Interest i. Socurities ii. Loans iii. Spot and derivatives (realised) c. Gain on saie of financial assets i. Securities iii. Loans iiii. Other financial assets c. Gain on saie of financial assets iii. Spot and derivatives (realised) c. Gain on spot and derivatives (realised) c. Gain on spot and derivatives (realised) c. Commissioni provisionifiee and administration f. Recovery of asset impairment ii. Other financial assets ii. Securities iii. Loans iii. Loans iii. Spot and derivatives iii. Spot and derivatives iii. Spot and derivatives iii. Spot and derivatives iii. Loans iii. Loans iii. Spot and derivatives iii. Spot and derivatives iii. Comparison of financial assets iii. Securities iii. Loans iii. Loans iii. Spot and derivatives iii. Loans iii. Other financial assets iii. Securities iii. Loans iii. Cherrifinancial assets iii. Securities iii. Loans iiii. Cherrifinancial assets iii. Securities iii. Loans iii. Sharia financing iii. Other financial assets ii. Securities iii. Loans iii. Sharia financing iii. Other financial assets ii. Securities iii. Loans iii. Other financial assets ii. Securities iii. Loans iii. Other financial assets ii. Loasse on operational risk j. Personnole expenses l. Promotion expenses l. Other operational income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS)	14,798,267 14,798,267 608,272 7,804,782 7,503,33 7,526,719 1,383,430 45,869 9,835 135,611 135,611 125,883 498,535 5,357,106 406 673 9,439 1,265,238 1,106,211 1,106,28 1,206,336,3676 1,3563,043	15,065,465 15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 16,924 371,603 39,619 393,777 5,831,153 30,509 11,801 11,931 1,564,464 89,550 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,849 4,846 4,94	16 CONSO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 31,755 54,548 697,411 239,384 598,563 7,885,557 319 1,903 1,903 1,903 1,904 41,930 1,990,441 68,857 2,665,466 (5,762,814) 2,888,828 (117,72) 1,317 1,517	16,842,08 8,930,81 73,09 8,443,45 1,412,87 75,22 185,53 185,53 11,80 69 11,93 1,847,48 52,32 89,55 9,81 162,33 1,767,14 72,32 2,588,156 (5,241,74; 3,201,74 (3,144; 7,104,78
Inter   1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Net interest income (expenses) a. Rupiah b. Foreign currency Net interest income (expenses) a. Rupiah b. Foreign currency Net interest income (expenses) a. Rupiah b. Foreign currency Net interest income (expenses) articolar income and Expenses Other than Interest Operational Income of the Than Interest i. Spot and derivatives ii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets c. Gain on sale of financial assets i. Securities iii. Loans iii. Other financial assets d. Gain on spot and derivatives (realised) e. Dividend c. Gain on investment under equity method g. Commission/provisonifiee and administration h. Recovery of asset impairment i. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Other financial assets c. Loss on sale of financial assets i. Securities ii. Loans iii. Other financial assets c. Securities iii. Loans iii. Other financial assets c. Securities c. Loss on operational finance quity method c. Commission/provisionifiee and administration c. Impairment of other assets (non financial assets) c. Securities c. Loss on operational finance quity method c. Othe	14,798,267 14,798,267 608,272 7,804,782 7,503,33 7,526,719 1,393,430 45,869 9,835 135,611 135,611 14,759,267 14,759 15,337,106 15,337,106 16,711 1,0628 16,711 1,0628 16,711 1,0628 13,353,343 13,633,676 13,563,043 13,678,767	15.065.465 15.065.465 15.065.465 15.065.465 15.065.465 15.065.465 17.5831 1.158,302 17.874 185.531 1.158,302 17.874 18.984 18.531 17.994 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.904 18.905 18.904 18.905 18.90	16872.814 610.976 8,757.110 75.038 8,651.642 1.822,743 46,339 9,835 135,611 37,877 3,177 54,548 697,411 239,384 598,563 7,585,557 319 9,439 9,439 9,439 1,903 1,903 1,903 1,903 1,903 1,903 1,903 1,904 1,90	31 DEC 2016  16,842,08 605,28 8,930,81 73,09 8,443,45  1,412,87 75,22  185,53  75,97 22 74,98 484,68 54,92 461,33 6,654,59 31,02 11,80 69 11,93 1,847,48 52,32 2,598,15 (5,241,71; 3,201,74 (3,141,73,201,74) (3,141,73,201,74) (3,141,73,201,74) (3,141,73,201,74)
Inter   1.	DESCRIPTION  TIONAL INCOME AND EXPENSES rest income and expenses  Interest income a. Rupiah b. Foreign currency Mel Interest income a. Rupiah b. Foreign currency Mel Interest income (expenses)  attornal Income and Expenses Other than Interest Departional Income of the than Interest a. Positive mark to market on financial assets ii. Socurities iii. Loans iii. Spot and derivatives iv. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets iii. Carin on said of financial assets i. Securities iii. Loans iiii. Other financial assets d. Gain on spot and derivatives (realised) g. Commission/provision/fiee and administration h. Recovery of asset impairment i. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Spot and derivatives iv. Other income Operational Expenses Other than Interest a. Negative mark to market on financial assets i. Securities iii. Loans iii. Spot and derivatives iv. Other financial assets i. Securities iii. Loans iii. Loans iii. Other financial assets i. Securities iii. Loans iii. Other financial assets iii. Spot and derivatives (realised) e. Impairment of financial assets iii. Securities iii. Loans iiii. Other financial assets iv. Pomothon expenses l. Loans on spot and derivatives (realised) e. Impairment of financial assets iii. Securities iii. Loans iiii. Other financial assets iii. Companses Net Operational Income (Expenses) Other than Interest Interest Net Operational Income (Expenses) Net Op	14,798,267 14,798,267 608,272 7,804,782 7,503,33 7,526,719 1,383,430 45,869 9,835 135,611 135,611 125,883 498,535 5,357,106 406 673 9,439 1,265,238 1,106,211 1,106,28 1,206,336,3676 1,3563,043	15,065,465 15,065,465 604,420 8,041,874 73,098 7,554,913 1,158,302 74,874 16,924 371,603 39,619 393,777 5,831,153 30,509 11,801 11,931 1,564,464 89,550 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,889 1,513,970 9,813 15,849 4,846 4,94	16 CONSO 31 DEC 2017 16,872,814 610,976 8,757,110 75,038 8,651,642 1,822,743 46,339 9,835 135,611 37,877 31,755 54,548 697,411 239,384 598,563 7,885,557 319 1,903 1,903 1,903 1,904 41,930 1,990,441 68,857 2,665,466 (5,762,814) 2,888,828 (117,72) 1,317 1,517	16,842,08 605,28 8,930,81 73,090 8,443,45 1,412,87 75,22 185,53 75,97 22 74,39 494,88 54,92 11,80 69 11,93 1,02 11,80 69 11,93 1,847,48 52,32 2,598,15 (5,241,717 3,201,74 (3,147 7,32 110,27 104,44 3,306,18

		STATEM		F DECEMB	ER 31, 2017 A lions Rupiah)	ND 2016							
No.	DESCRIPTION				R 31, 2017		INDIV	DUAL		DECEMBE	R 31, 2016		
1	RELATED PARTIES	С	SM	S	D D	L	Total	С	SM	S	D D	L	Total
1.	Interbank placement							300,000					300,00
	a. Rupiah b. Foreign currency	58,519			-		58,519	104,979	-		-	-	104,97
2.	Spot and derivatives claims a. Rupiah				-				-		-	-	
3.	b. Foreign currency Securities	-	-		-	-	-	-	-	-	-	-	
J.	a. Rupiah	63,604	-		-	-	63,604	10,201	-	-	-	-	10,20
4.	b. Foreign currency 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. 7.	Acceptance claims Loans	838	-	-	-	-	838	2,839	-	-	-	-	2,83
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah ii. Foreign currency	126,026	-		-	289	126,315	11,067	1,704	-	-		12,77
	b. Non micro, small and medium enterprises (UMKM)     i. Rupiah	2,363,737					2,363,737	986,672	468				987,14
	ii. Foreign currency	2,303,131	.]		-	-	2,303,737	300,072	400	-	-	-	301,14
	c. Restructured loans i. Rupiah	218,267	_				218,267	216,876			_		216,87
	ii. Foreign currency	481,771	-	-	-	-	481,771	432,741	-	-	-	-	432,74
8.	d. Loans on property Equity investment	481,771 1,510,617	.]	-		-	481,7/1 1,510,617	432,741 1,445,564		-			432,74 1,445,56
9. 10.	Temporary equity investment Other receivables		:		-				-		-	-	
11.	Commitments and contingencies	000.00	7					40					2015
	a. Rupiah b. Foreign currency	609,894 918					609,894 918	191,618 99,164	-		-	-	191,618 99,16
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	
II.	NON-RELATED PARTIES												
1.	Interbank placement a. Rupiah	2,328,341					2,328,341	6,368,841					6,368,84
2.	b. Foreign currency Spot and derivatives claims	3,007,358	-		-	-	3,007,358	4,577,262	-	-	-	-	4,577,262
۲.	a. Rupiah	7,852			-		7,852	12,244					12,24
3.	b. Foreign currency Securities	332	-		-	-	332	606	-	-	-	-	60
	a. Rupiah	19,718,207 2,720,208	-	-		6,250		16,347,829 2,157,722	-	-	-	6,250	16,354,07
4.	b. Foreign currency Securities sold under repurchase agreement (repo)		-	-		-	2,720,208		-	-	-	-	2,157,72
	a. Rupiah b. Foreign currency	8,691,894	-	-	-	-	8,691,894	1,786,076	-	-	-	-	1,786,07
5.	Claims on securities bought under reverse repo												
	(Reverse Repo) a. Rupiah	7,933,546				_	7,933,546	4,187,436	_		-	-	4,187,43
•	b. Foreign currency		-		-	-				-	-	-	
6. 7.	Acceptance claims Loans	2,271,017	•		-	7	2,271,017	1,793,904	·	-	•	•	1,793,90
	Micro, small and medium enterprises (UMKM)     i. Rupiah	30,593,454	1,234,841	80,645	153,490	901,878	32,964,308	32,312,452	1,146,366	121,855	184,189	838,556	34,603,41
	ii. Foreign currency	70,390	155	-	-	301,010	70,545	87,807	1,140,000	121,000	104,100	-	87,807
	b. Non micro, small and medium enterprises (UMKM) i. Rupiah	75,646,215	2,508,129	123,724	120,197	1,603,544	80,001,809	70,398,107	2,245,791	307,405	367,585	1,422,723	74,741,611
	ii. Foreign currency c. Restructured loans	11,748,206	-	-	-	-	11,748,206	11,628,251			-	238,804	11,867,055
	i. Rupiah	4,590,209	857,484	27,895	47,172	524,193		4,117,278	480,273	77,224	140,126	264,651	5,079,552
	ii. Foreign currency d. Loans on property	708,293 31,804,427	1,988,518	74,129	150,609	712,866	708,293 34,730,549	771,511 29,831,202	1,217,227	115,051	197,841	90,606 795,353	862,117 32,156,674
8.	Equity investment	790	-	14,120	-	625		790	1,217,227	-	101,041	625	1,415
9. 10.	Temporary equity investment Other receivables	2,839					2,839	6,239	3,588		-	-	9,827
11.	Commitments and contingencies	33,438,389	57,479	5.004	F 000	407		31,381,819		44.074	0.200	447	31,450,313
	a. Rupiah b. Foreign currency	9,765,935	2,714	5,234	5,266	107	9,768,649	31,381,819 8,477,725	54,114 2,695	11,871	2,362	147	8,480,420
12.	Foreclosed assets	23,270		24,840	290,743	97,110	435,963			299,849	31,576	91,997	423,422
III. 1.	OTHER INFORMATIONS Assets pledged as collateral :												
l.	a. To Bank Indonesia												
2.	b. To Other parties Impairment provision on earning assets						2.749.843						2,983,697
3.	Required regulatory provision on earning assets						4,052,252						3,278,020
4. 5.	Percentage of UMKM to total loans Percentage of to micro and small enterprises (UMK) to total loans						28.71% 3.08%						28.38% 3.31%
6. 7.	Percentage of UMKM debtor to total debtor Percentage of micro and small enterprises (UMK) debtor to total debtor						13.73% 4.35%						16.17% 5.19%
8.	Others						4.33 %						J. 187
	a. Chanelling b. Mudharabah Muqayyadah												
	c. Writen off earning assets						4,208,600						3,053,390
	d. Written off earning assets that has been re-collected e. Charged off earning assets						1,547,141 985,736						1,447,56 725,50
					LOSS ALLOW								
				F DECEMB	ER 31, 2017 A ions Rupiah)								
						ECEMBER 3				DE	CEMBER 31, 2		
o.	DESCRIPTION			Allowa	nce for Impai	rment D	Required Allo		Allowand	e for Impairn		equired Allow sible Losses	
	S200Mi Hon						Asse	ts				Assets	
1.	nterbank placement			Individ	ual Coll	ective -	General 53,942	Specific	Individua	l Collec	ctive Ge	113,510	Specific
2.   9	Spot and derivatives claims Securities				6,250		81 36,741	6,250	6	250	-	128 43,687	6,250
4.   9	Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo					-	-	0,230	- 0,		-	-	5,200
5 17	Ziginia on accumica pogent diluci reverse re00						-				-		
S. [/	Acceptances claims Loans				2,293 1	990,675	18,522 1,131,254	2,766,076	1,095,		80,861	14,885 1,158,427	1,904,852

	OF COMMITMENTS AND CONT F DECEMBER 31, 2017 AND 20 (In Millions Rupiah)				FINANCIAL RATIOS CALCULATION AS OF DECEMBER 31, 2017 AND 2016 (in %)	
PERCENTION		VIDUAL	CONSOL	LIDATED	31 DEC 2017	31 DEC
DESCRIPTION	31 DEC 2017	31 DEC 2016	31 DEC 2017	31 DEC 2016	Performance Ratio	
COMMITTED CLAIMS					Consolidated	
Unused borrowing					Capital Adequacy Ratio (CAR)     21.99	
a. Rupiah					Non performing earning assets and non earning assets to total earning assets	
					and non earning assets 3. Non performing earning assets to non earning assets 2.11	
b. Foreign currency		-	-	-	Non performing earning assets to non-earning assets     Impairment provision on earning assets to total earning assets	
<ol><li>Outstanding spot and derivatives (purchased)</li></ol>	7,125,37	4,210,155	7,125,370	4,210,155	5. Gross NPL 2.84	
3. Others				-	6. Net NPL 0.77	
COMMITTED LIABILITIES					7. Return on Asset (ROA)	
Undisbursed loan facilities to debtors					8. Return on Equity (ROE) 7.49	
					Net Interest Margin (NIM)     4.68	
a. BUMN					10. Operating Expense to Operating Revenue 85.04	
i. Committed					11. Loan to Deposit Ratio (LDR) 96.39	
- Rupiah	2,192,99	1,149,999	2,192,999	1,149,999	Individual	
- Foreign currency		1 1	1	1	Capital Adequacy Ratio (CAR)     22.26	
ii. Uncommitted		1 '		'	Non performing earning assets and non earning assets to total earning assets     and non earning assets	
					3. Non performing earning assets to non earning assets  1.70	
- Rupiah	300,00	1 300,001	300,001	300,001	Impairment provision on earning assets to total earning assets     Impairment provision on earning assets to total earning assets	
- Foreign currency	4,070,25	0 4,917,462	4,070,250	4,917,462	5. Gross NPL 2.34	
b. Others					6. Net NPL 0.52	
i. Committed	27.334.71	25.305.350	27.124.710	25.243.860	7. Return on Asset (ROA)	
				., .,	8. Return on Equity (ROE) 9.41	
ii. Uncommitted	7,685,88	6,323,922	7,941,487	6,729,801	9. Net Interest Margin (NIM) 4.49	
Undisbursed loan facilities to other banks		10. Operating Expense to Operating Revenue				
a. Committed					11. Loan to Deposit Ratio (LDR) 92.10	
i. Rupiah	44.56	37,464	44,568	37,464	Compliance	$\rightarrow$
ii. Foreign currency			1	7	a. Percentage violation of Legal Lending Limit	
, ,					i. Related parties - ii. Non related parties -	
b. Uncommitted					b. Percentage of excess of violation of the Legal Lending Limit	
i. Rupiah		-  -	90,158	-	i. Related parties -	
ii. Foreign currency			-	-	ii. Non related parties	
Outstanding irrevocable L/C		İ			Reserve Requirement	
a. Foreign L/C	923.37	8 864.727	923.378	864.727	a. Primary reserve requirement (Rupiah) 6.51	
			,.		b. Reserve requirement (Foreign currency) 8.09	
b. Local L/C	576,37		576,370	359,956	3. Net Open Position 0.56	
Outstanding spot and derivatives (sold)	7,124,67	3 4,215,969	7,124,673	4,215,969		
5. Others			-	-	BANK'S MANAGEMENT	
CONTINGENT CLAIMS	,				BOARD OF COMMISSIONERS - President Commissioner : Drs. Johnny	
Received guarantees		1			- President Commissioner : Drs. Johnny - Vice President Commissioner - Independent Commissioner : Lintang Nugroho	
					- Vice President Commissioner - Independent Commissioner : Chandra Rahardja Gunawan 3)	
a. Rupiah		1 .	-		- Independent Commissioner : Drs. H. Bambang Winarno	
b. Foreign currency		1 .	-	-	- Independent Commissioner : Drs. H. Riyanto	
2. Accrued interest					- Commissioner : Lianna Loren Limanto DIRECTORS	
		- President Director : Herwidayatmo				
b. Other interest					- Vice President Director : Roosniati Salihin	
					- Vice President Director : Hendrawan Danusaputra	
3. Others	1,24	/  ·	1,247		- Director : Lionto Gunawan	
CONTINGENT LIABILITIES					- Director : Gunawan Santoso	
Issued guarantees					- Director : Ng Kean Yik - Director : Edy Heryanto	
a. Rupiah	685.41	2 845,198	718.570	845.398	- Director : Edy Heryanto	
b. Foreign currency	72,36	,	72,361	117,435	- Compliance and Risk Management Director : Antonius Ketut Dwirianto	
, ,					- Director : Suwito Tjokrorahardjo	
2. Others	409,48	0 661,499	409,480	661,499	- Director : H. Ahmad Hidayat	

100,270	2. Others	409,480	661,499	409,480 661,4	499 - Dire						nad Hidayat			
104,443														
3,306,183				ONSOLIDATED STATES OR THE YEARS ENDED										
			-		illions Rupiah)	2011 AND 201	10							L
(903,549) 115,414				Difference in value		Other Comp	rehensive Incon	ne	Retaine	d Earnings	F 10			
2,518,048		Capital	Additional	of equity transaction	Revaluation of		Changes in	Shares of other			Equity attributable to	Non	1	1.
		Stock	paid in capital	with non controlling interest		Actuarial gain (loss)	fair value of AFS securities	comprehensive income of associate	Appropriated	Unappropriated	owners of the parent entity	Controlling Interest	Total Equity	
798,711	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	
5,823	Difference in value of equity transaction with non-controlling interest	-	-	(211)	-	-	-	-	-	-	(211)	211	1 -	2.
(1,329)	Transfer of surplus revaluation of premises and equipment to retained earning arising fr	mor											1	-
(1,020)	sale of revalued premises and equipment	-	-		(2,053)	-	-	-	-	2,053	-	1,263	1,263	2
	Net income for the period	-	-	-	-	-	-	-	-	2,405,293	2,405,293	112,755		4.
(6,484)	Other comprehensive income-after tax	-	-	-	781,204	3,897	73,008	503	-	-	858,612	11,519	870,131	5.
	Additional paid-in capital of subsidiaries	-	-	-	-	-	-	-	-	-	-	5,149		
-	Balance as of December 31, 2016	2,408,765	3,444,330		1	(136,292)	77,608	2,117	140,000	18,889,464	31,614,893	2,585,907	34,200,800	
97,880	Difference in value of equity transaction with non-controlling interest	-	-	22,746	-	-	-	-	-	-	22,746	25,715	48,461	
	Transfer of surplus revaluation of premises and equipment to retained earning arising fr	om												
-	sale of revalued premises and equipment	-	-	-	(5,589)	-	-	-	-	5,589		-1	1 1	
	Net income for the period	-	-	-	-	-	-	-	-	2,412,458		(404,021)	2,008,437	
(24,470)	Other comprehensive income-after tax	-	-	-	(13,755)	(69.827)	16,317	(934)	-	-	(68,199)	10,069	(58,130)	
	Additional paid-in capital of subsidiaries	-	-	-	-	-	-	-	-	-	'	89,163	,	
870,131	Balance as of December 31, 2017	2,408,765	3,444,330	(28,569)	6,820,872	(206,119)	93,925	1,183	140,000	21,307,511	33,981,898	2,306,833	36,288,731	
3,388,179														
2,405,293			_		_									
440.755											1			

DESCRIPTION	CONSOL	IDATED		
=======================================	31 DEC 2017	31 DEC 2016		
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest, loan commissions and fees received	17,552,673	17,288,35		
Interest, prizes, fund commissions and fees paid	(8,861,177)	(8,971,75		
Other operating revenues received	1,349,511	1,062,39		
Other operating expenses paid	(4,543,081)	(4,029,45		
Gain on foreign exchange transactions - net	87,837	98,98		
Non-operating income received - net	76.538	102.81		
Tax expense paid	(1.053.098)	(887.70		
Operating cash flows before changes in operating assets and liabilities	4,609,203	4,663,63		
Decrease (Increase) in operating assets				
Placement with Bank Indonesia and other banks	(114,834)	628,49		
Securities	(10,729,592)	(2,211,04		
Loans	(5,664,003)	(8,759,54		
Securities purchased with agreements to resell	(3,746,110)	(1,869,05		
Finance lease receivables	(1,256,748)	159,71		
Consumer financing receivables	(2,318,665)	(331,18		
Factoring receivables	131,595	108,08		
Other assets	(93.132)	(182,27		
Increase (Decrease) in operating liabilities	(**,***)	(,-		
Liabilities pavable immediately	242.964	60.17		
Deposits	3.016.369	14.337.80		
Deposits from other banks	1.913.393	(3,776,49		
Acceptances payable	(487)	3.45		
Securities sold with agreements to repurchase	6.531.611	(2.999.63		
Other liabilities	(49,784)	(2,999,03		
Net cash Provided by (Used in) Operating Activities	(7.528.220)	529.64		
,, ,,				
CASH FLOWS FROM INVESTING ACTIVITIES				
Increase in invesment in an associate	(5,250)			
Proceeds from sale of premises and equipment	10,163	6,20		
Dividends received	40,759	16,92		
Acquisition of premises and equipment	(95,765)	(184,78		
Net cash Used in Investing Activities	(50,093)	(161,64		
CASH FLOWS FROM FINANCING ACTIVITIES				
Issuance of securities	100.000	4,225,00		
Issuance of subordinated bonds	2.400.000	4,220,00		
Redemption of subsidiary's securities	(1,172,000)	(136.00		
Subordinated bonds issuance cost	(1,172,000)	(3.36		
		(3,30		
Treasury bond	(44,000)			
Resale of treasury bond	50,525			
Bonds issuance cost	(1,245)	(13,80		
Redemption of subordinated bonds	(2,460,000)			
Issuance of subsidary shares	58,823			
Share issuance cost - subsidiary	(6,181)			
Proceeds from sale of subsidiary's shares	52,910			
Additional subsidiary's equity from warrant exercise	30.339	5.14		
Increase (decrease) in borrowings	1,210,475	(39.86		
Net cash Provided by Financing Activities	208,032	4,037,11		
NET INODE OF OPEOPE OF IN OLOU AND OLOU FOUND IN EVEN	(7.070.004)	4 405 44		
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS AT REGINNING OF PERIOD.	(7,370,281)	4,405,11		
CASH AND CASH EQUIVALENTS AT END OF PERIOD  CASH AND CASH EQUIVALENTS AT END OF PERIOD	25,150,092 17,779,811	20,744,97 25,150.09		
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	201.0010		
Cash and cash equivalents consist of:				
Cash on hand	1,169,008	1,433,98		
Demand deposits with Bank Indonesia	10,496,182	10,248,67		
Demand deposits with other banks	920,166	1,335,94		
Placements with Bank Indonesia and other banks	5,194,455	12,131,48		
Rank Indonesia Certificate	2,101,100	,,		
Total cash and cash equivalents	17,779,811	25.150.09		

		CTATEMEN	ITS OF CALCU	II ATION OF	CADITAL AD	EQUACY RATIO	COMMEDIC	AI DAN	,		
		STATEMEN				117 AND 2016	JOHIMERON	AL DAIN			
				(I	n Millions Rup						
	C	OMPONENT	S OF CAPITAL				BER 31, 201				31, 2016
		OIIII OIILIII	O OI OAI IIAL			INDIVIDUAL	CONSOLI		INDIVIDUAL	CC	30,654,964
	ore Capital (Tier 1) Core Capital/Com	mon Fauity	Tier 1 (CFT 1)		_	29,045,449 29,045,449	31,8	16,852 16,852	27,450,110	1	30,654,964 30,654,964
1	1.1 Paid-in Car	oital (net of T	reasury Stock	)		2,408,765		08,765	2,408,765		2,408,765
l I	1.2 Capital Add	litional Rese	rves	,		28,451,267	30,1	71,087	26,833,403	3	28,574,261
		litional Tier 1				30,170,200	31,6	97,953	27,446,456		29,277,538
	1.2.		comprehensive	income		6,889,099	6,9	46,107	6,896,290	1	6,943,744
		1.2.1.1	translation		al statement						
		1.2.1.1		ı oenefits of th	ne increase	-		-		1	-
		1.2.1.1			incial assets						
			available t		miorai associs	123,840	1 1	25,235	103,504	ıl	103,528
		1.2.1.1			s revaluation	6,765,259	6.8	20,872	6.792.786	3	6,840,216
	1.2.	1.2 Other	capital addition:	al reserves (	other disclose	d					
		reserv				23,281,101		51,846	20,550,166		22,333,794
		1.2.1.2				3,444,330	3,4	44,330	3,444,330		3,444,330
		1.2.1.2 1.2.1.2		eserves Loar profit		17,109,400	17,4	46,369 48,689	14,875,601	1	15,155,238 1,328,933
		1.2.1.2				2,727,371		12,458	2,230,235		2,405,293
l l		1.2.1.2		paid-in capi	tal	2,121,011	2,1	12,400	2,200,200	[	2,400,200
l I		1.2.1.2				-	İ	-		-	-
		luction Tier 1				(1,718,933)	(1,52	26,866)	(613,053)	)	(703,277)
	1.2.		comprehensive					-		-	-
		1.2.2.1	.1 Defisit of t		statement						
		1221	translation 1.2 Potential I		the increase			-		1	-
		1.2.2.1			incial assets						
			available t		11110101 033013						
	12	22 Other	capital addition		other disclose	d .		-		1	-
		reserv		J. 10001100	(011101 01001000	(1,718,933)	(1.5)	26.866)	(613.053	١	(703,277)
l i		1,2,2,2	2.1 Disagio			(3). 13,513/	(-,	-	(,	-	(***,=***)
			2.2 Previous y				1	-		-	-
		1.2.2.2		ear loss		-		-		-	-
		1.2.2.2	2.4 Less differ			ice					
				and the allo							
				nt losses on		// *** /**					(004 000)
		1222	productive 2.5 Less differ	assets	ualua	(1,302,409)	(1,10	09,413)	(294,323	1	(384,203)
		1.2.2.2			value Il instruments i						
			the Tradin		ii ii iaii ui ii ci ita i	"					
i i		1222	2.6 Required		or assets non						
			productive			(416,524)	(4	17,453)	(318,730	١	(319,074)
		1.2.2.2	2.7 Others			1 1 " 1	`			-	
	1.3 Non Contro	olling Interes	t					46,758		:	573,124
	1.4 Deduction	Core Capital fered tax cald				(1,814,583)		09,758)	(1,792,058	)	(901,186)
		rered tax caic ndwill	uiated			(256,753)	(2)	59,256)	(281,393	1	(288,656) (9,918)
		er intangible	assets			(63,713)	(1:	16,583)	(81,601		(94,408)
i i		estments in s				(1,494,117)		23,919)	(1,429,064		(508,204)
	1.4.5 Sho	rtage of capi	tal on insurance	e subsidiarie	is .	1 11 1 2	`	-		-	
	1.4.6 Sec	untisation ex	posure			-		-		-	-
		er deduction			AT 4 II T	-		-		-	-
	1.4.		nent of funds in	instrument	AT Tandor III	er					
	1.4		her bank ownership in ar	nother entity	acquired by the	10		-		1	-
	1.7.		ion because of					_			_
	2 Additional Core C	apital/Addit	ional Tier 1 (A	Γ1)	ino, or granto r	··· .				.	
	2.1 Instrument	which comply	with AT 1	,		-		-		-	-
	2.2 Agio/Disagio					-		-		-	-
	2.3 Other deduc			+ AT 1 on -11-	or Tion 2 to	-	1	-		1	-
			ıds in instrumer	It Al 1 and/o	or Her 2 to						
		er bank ss-nwnershir	in another enti	ty acquired	hy the transition	in .		-		1	
			aw, grants, or g		by the translate	"   _		_			_
II. S	upplemental Capital (	Tier 2)				4,572,764	4.7	19,164	3,111,193	1	3,226,447
	1 Capital Instrumer	nt in the form	of Stock or o	thers which	n comply	1 1				Т	
	with Tier 2					3,300,000	3,3	00,000	1,751,000	)	1,751,000
	2 Agio/Disagio			4 250/ 47	ID Diati		1	20.000		-	4 /05 000
	<ol> <li>General provison</li> <li>Deduction supple</li> </ol>	on earning	assets (maks.	1,25% ATM	K Kisiko kred	lit) 1,272,764	1,4	30,030 10.866)	1,360,193	1	1,485,843 (10,396)
	4 Deduction supple 4.1 Sinking Fun		iai (1161 Z)				Ι (	10,000)			(10,596)
	4.2 Placement	of funds in ins	strumen AT 1 ar	nd/or Tier 2 t	to other bank		. (	10,866)		-	(10,396)
	4.3 Cross-owne	rship in anotl	her entity acqui			ise	Ι ΄	,		1	, .,
ـــــــــــــــــــــــــــــــــــــــ	of the law, o	rants, or grai	nts will			-	1	-		-	
Total C	ore Capital and Supple	emental Cap		DEAFT	SER 31, 2016	33,618,213	36,5	36,016	30,561,303	5	33,881,411
		DECEMB	JUN 31, 2011				INDIVIDUAL	BER 31, 20 Leoneou	IDATED INDIVI	DUAL	CONSOLIDATED
RISK WEI	GHTED ASSETS	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	KPMM Ratio	INDIVIDUAL	LONOUL	INVIEW   INVIVI	UAL	CONSOLIDATED
	T RISK - WEIGHTED ASSETS	135,002,029	147,896,852	135.459.567	148,318,187	CET1 RATIO (%)	19.23%	$\overline{}$	19.15% 1	8.25%	18.54%
MARK	ET RISK - WEIGHTED									$\neg$	
ASSET	rs	715,388	713,225	735,831	805,075	Tier 1 Ratio (%)	19.23%	L	19.15% 1	8.25%	18.54%
	ATIONAL RISK - WEIGHTED	15,293,025	17,537,088	14,175,563	16,234,750	Tier 2 Ratio (%)	3.03%		2.84%	2.07%	1.95%
ASSET											
	RISK WEIGHTED ASSETS	151,010,442	166,147,165	150,370,961	165,358,012	KPMM Ratio (%)	22.26%	-		0.32%	20.49%
	ASED ON RISK PROFILE Allocation for Car Base	8.00% O ON PISK DDO	9.13%	9.34%	9.36%	CET 1 for Buffer (%) PERCENTAGE OF BUF	13.23%	DV EII I EI		0.98%	11.13%
VAR TIPL!	TEND AND I MOLINOUSE	JOH NON PRU	1 EL			Capital Capital	LEN MARDAIL		DI DERIN(30)	$\neg$	
From 0	CET 1 (%)	6.00%	6.29%	7.27%	7.41%	Conservation	1.250%	l	1.250% 0	.625%	0.625%
· iviil i	177	VAVA	V.27/0	1.21/1	1.41/4	Buffer (%)	1.200/8	1			V.ULJ/6
From I	AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical	0.000%		0.000% 0	.000%	0.000%
1101117	11/4	0.00%	0.00%	0.00%	v.ud7s	Buffer (%)	0.000%	<u> </u>	v.000 /c U	AUU 76	0.00076
From 1	Tier 2 (%)	2.00%	2.84%	2.07%	1.95%	Capital surcharge	0.500%		0.500% 0	250%	0.250%
	Adequacy Ratio as at December					for D-SIB dated Sentember 22, 2016		um Casibal			
) cahigi	unwhant wan as a nenagon	, 2011 dIIU 2010	nus ucci calculd(B1)	wou ui FUIÑ I	www.out.com.com/com/	www.oopionion.cc, 2011	v rayaruriy mitilii	un odpidi:	androni ustrugu	an IU C	ominiciusi Ddilli.

III. N	Non Ultimate Shareholder through non Ca	apital Market (≥ 5%	b)		: nill			
IV. F	Public (< 5% each)				: 15.14%			
	FOREIGN EX	CHANGE AND DE AS OF DECEMB (In Millions F	ER 31, 2017	INDIVIDUAL				
No.	TRANSACTION	Notional Amount	Ту		Derivatives Receivables and Payables			
		Amount	Trading	Hedging	Receivables	Payables		
A.	Exchanged Rate Related							
1.	Spot	745,874	745,874	-	361	411		
2.	Forward	1,451,653	1,451,653	-	2,670	1,321		
3.	Option							
	a. Written	-	-	-	-	-		
	b. Purchased	-	-	-	-	-		
4.	Future	-	-	-		-		
5.	Swap	5,228,152	5,228,152	-	5,153	7,694		
6.	Other	-	-	-				
В.	Interest Rate Related							
1.	Forward	-	-	-	-	-		
2.	Option a. Written							
	la. written	1 1	-	-	-	-		
1	Future	1 -	-	-	-	-		
3. 4.	Swap	-	-	-	-	-		
4. 5.	Other	1 -1	-	-	-	-		
C.	Others	1 1						
٥.	TOTAL	7,425,679	7.425.679		8.184	9,426		

Notes:
1. This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 32PO.JK.03/2016 dated August 8, 2016 concerning amendments to the requirements of Financial Services Authority Regulation No. 6PO.JK.03/2015 regarding "Transparency and Publication of Dank's Report and copy of the O.JK.9 Circular Letter No. 43/ESO.JK.03/2016 dated September 29, 2016 regarding "Transparency and Publication of Convenisional Commercial Bank's Report," and also to comply with Besperant K. Regulation No.VIII.61 / included in the Appearts of the Decree of the Charman of Bappearts (Currently O.JK)
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

No. Dec 3-9162-2012 dead of the 25, 2012 regarding Presentation and obsolute on asset of the Completes Praincis administration asset of the presentation of consolidated financial statement should be consolidated financial statement should be consolidated financial statement should be consolidated financial statements which have been audited by Public Accounting Financial Indiana Should Be and Should be consolidated financial statements which have been audited by Public Accounting Financial Brita end Dedicate Double Touche Tohnassu Limited, (Partner in charge: Bing Hariento for the year 2017 and Merityana Syamsul for the year 2016, which expressed an unmodified opinion.

3. To be effective after the approval from the Chortas Jasas Recargan.

4. The ultimate Sherediodescrip FT Partin Financial Tibs are Gruand Cunawan, Mulmin Ali Gunewan, Muljad Koesumo and Tidjan Ananto.

5. The exchange rates are as of December 31, 2017 USD 1 = Rp 13.57.50 and December 31, 2016 USD 1 = Rp 13.472.50.

22<sup>nd</sup> INFOBANK AWARDS Bank Yang Berpredikat "SANGAT BAGUS"





4,306

(1,076)

96,971

(24,243)

842,334

3,072,569

2,230,235

3,072,569

92.59

(89,061)

(1,697)

20,335

2,651,864

associates d. Others

b. Gain (loss) on defined benefit actuarial program c. Portion of other comprehensive income from

e. Income tax relating to items that will not be reclassified to profit or loss?
Items that will be reclassified to profit or loss.

Translation adjustment from foreign currency
 Gain (loss) on value changes of financial assets categorized as available for sale
 Effective portion from cash flow hedge

d. Others

e. Income tax relating to items that will be reclassified to accept a place.

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

CURRENT YEAR TOTAL COMPREHENSIVE INCOME

Profit attributable to:
EQUITY HOLDERS OF THE PARENT ENTITY
NON CONTROLLING INTEREST

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

DIVIDEND

NET EARNINGS (LOSS) PER SHARE

CURRENT YEAR TOTAL PROFIT

(96,732

22,757

2,008,437

(393,956

1,950,30

112,755 2,518,048

124,274

3,388,179

99.86











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

Through: PT Panin Financial Tbk.\*)







0.000%

: 46.04%

: 38.82%

Online Banking Initiative of the Year - Indonesia (CEPI) Asia Awards 2016 Excellence in Mobile Banking - Overall (CEPI) Asia Awards 2016 The Asian Banking & The Asian Banker 2016 dari Retail Banker International & Finance Retail Banking Awards 2016 Best Technology Implementation - Back Office Best Technology Implementation - Front Office