

in million Rupiah

ACCOUNTS	31 December 2018 Audited
ASSET	
1. Cash	1,422,553
2. Placements with Bank Indonesia	13,703,711
3. Placements with other banks	1,176,490
4. Spot and derivative receivables	-
5. Marketable securities	5,775,718
a. Measured at fair value through profit/loss	-
b. Available for sale	1,234,846
c. Held to maturity	4,540,872
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,599,955
8. Acceptance receivables	-
9. Loans	60,859,618
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,859,618
10. Sharia financing	-
11. Investments	1,283,192
12. Allowance for impairment losses on financial assets -/-	(918,116)
a. Marketable securities	-
b. Loans	(918,116)
c. Others	-
13. Intangible assets	1,510,528
Accumulated amortization of intangible assets -/-	(676,549)
14. Fixed assets	2,899,291
Accumulated depreciation of fixed assets -/-	(1,289,365)
15. Non-productive assets	15
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	15
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	116,150
19. Other assets	3,666,379
TOTAL ASSET	91,129,570

ACCOUNTS	31 December 2018 Audited
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	1,018,554
2. Saving deposits	6,209,934
3. Time deposits	56,004,109
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	42,975
7. Spot and derivative liabilities	116,521
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,197,442
11. Borrowings	8,442,765
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	1,507,734
16. Profit sharing investment funds	-
TOTAL LIABILITY	74,540,034
EQUITY	
17. Issued and fully paid-in capital	115,129
a. Authorized capital	300,000
b. Unpaid capital -/-	(182,967)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,480,133
a. Agio	1,198,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	281,748
19. Other comprehensive income/(expense)	916,000
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	4,043
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	153,442
g. Income tax related to other comprehensive income	(39,371)
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	14,054,913
a. Previous years	12,762,339
b. Current year	1,292,574
TOTAL EQUITY	16,589,536
TOTAL LIABILITY AND EQUITY	91,129,570

in million Rupiah

ACCOUNTS	31 December 2018 Audited
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	10,679,385
a. Rupiah	10,668,765
b. Foreign currencies	10,620
2 Interest Expenses	4,158,571
a. Rupiah	3,978,940
b. Foreign currencies	179,631
Net Interest Income	6,520,814
B. Other Operating Income and Expenses	
1 Other Operating Income	789,556
a. Increase in fair value of financial assets (mark to market)	-
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	-
iv. Other financial assets	-
b. Decrease in fair value of financial liabilities (mark to market)	-
c. Gain from sale of financial assets	15,914
i. Marketable securities	15,914
ii. Loans	-
iii. Other financial assets	-
d. Realized gain from spot and derivative transactions	-
e. Dividend	3
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	277,429
h. Reversal in allowance for impairment losses	14,349
i. Other income	481,861
2 Other Operating Expenses	5,506,153
a. Decrease in fair value of financial assets (mark to market)	115,973
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	115,973
iv. Other financial assets	-
b. Increase in fair value of financial liabilities (mark to market)	-
c. Losses from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized losses from spot and derivative transactions	39,060
e. Impairment losses on financial assets	1,113,719
i. Marketable securities	-
ii. Loans	1,113,719
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risks *)	9,512
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	112,631
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,845,984
k. Promotion expenses	138,749
l. Other expenses	2,130,525
Net Other Operating Expenses	(4,716,597)
NET OPERATING INCOME	1,804,217

ACCOUNTS		31 December 2018 Audited
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(735)
2	Gain/(loss) on adjustments of foreign exchange translation	(29,189)
3	Other non-operating expenses	(24,063)
NET NON OPERATING INCOME/(EXPENSES)		(53,987)
INCOME BEFORE TAX FOR THE CURRENT YEAR		1,750,230
Income tax:		(457,656)
a. Estimated current year tax		(521,559)
b. Deferred tax expense		63,903
NET INCOME FOR THE CURRENT YEAR AFTER TAX		1,292,574
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	209,686
a. Gain from fixed assets revaluation		77,104
b. Remeasurement on defined benefit program		176,776
c. Other comprehensive income from associate entity		-
d. Others		-
e. Income tax realted items that will not be reclassified to profit or loss		(44,194)
2	Items that will be reclassified to profit or loss	(9,842)
a. Adjustment from foreign exchange translation		-
b. Gain/(loss) from changes in the value of marketable securities - available for sale		(9,038)
c. Effective part of cash flow hedging		-
d. Others		-
e. Income tax realted items that will be reclassified to profit or loss		(804)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OFF TAX		199,844
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT YEAR		1,492,418
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

***) For foreign branch office, if applicable

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 December 2018



in million Rupiah

ACCOUNTS		31 December 2018 Audited
I.	COMMITMENT RECEIVABLES	4,961,100
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	4,961,100
	3. Others	-
II.	COMMITMENT LIABILITIES	6,160,762
	1. Unused loans facilities granted to customers	6,107,909
	a. State-owned enterprises (BUMN)	75,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	75,000
	- Rupiah	75,000
	- Foreign currencies	-
	b. Others	6,032,909
	i. Committed	-
	ii. Uncommitted	6,032,909
	2. Unused loans facilities granted to other banks	52,853
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	52,853
	i. Rupiah	52,853
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
III.	CONTINGENT RECEIVABLES	73,753
	1. Guarantees received	2,157
	a. Rupiah	-
	b. Foreign currencies	2,157
	2. Interest on non-performing loan	71,596
	a. Loan interest	71,596
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	107,719
	1. Guarantees issued	107,719
	a. Rupiah	107,719
	b. Foreign currencies	-
	2. Others	-