

*in million Rupiah*

ACCOUNTS	31 July 2018
<b>ASSET</b>	
1. Cash	1,406,002
2. Placements with Bank Indonesia	8,191,736
3. Placements with other banks	1,227,639
4. Spot and derivative receivables	9,289
5. Marketable securities	5,738,912
a. Measured at fair value through profit/loss	-
b. Available for sale	594,408
c. Held to maturity	5,144,504
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	4,606,824
8. Acceptance receivables	-
9. Loans	60,789,078
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,789,078
10. Sharia financing	-
11. Investments	1,281,799
12. Allowance for impairment losses on financial assets -/-	(808,688)
a. Marketable securities	-
b. Loans	(808,688)
c. Others	-
13. Intangible assets	1,366,492
Accumulated amortization of intangible assets -/-	(588,868)
14. Fixed assets	2,763,913
Accumulated depreciation of fixed assets -/-	(1,205,660)
15. Non-productive assets	223
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	223
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	-
19. Other assets	3,564,504
<b>TOTAL ASSET</b>	<b>88,343,195</b>

ACCOUNTS	31 July 2018
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	851,621
2. Saving deposits	6,517,258
3. Time deposits	56,212,096
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	243,393
7. Spot and derivative liabilities	3,198
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,796,121
11. Borrowings	5,340,465
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	26,601
15. Other liabilities	1,367,749
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>72,358,502</b>
<b>EQUITY</b>	
17. Issued and fully paid-in capital	115,115
a. Authorized capital	300,000
b. Unpaid capital -/-	(182,981)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,470,314
a. Agio	1,196,596
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	273,718
19. Other comprehensive income/(expense)	706,356
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	257
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	720,782
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	(19,718)
g. Income tax related to other comprehensive income	5,035
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	13,669,547
a. Previous years	12,762,339
b. Current year	907,208
<b>TOTAL EQUITY</b>	<b>15,984,693</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>88,343,195</b>

*in million Rupiah*

ACCOUNTS		31 July 2018
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>6,230,350</b>
	a. Rupiah	6,223,885
	b. Foreign currencies	6,465
2	Interest Expenses	<b>2,312,132</b>
	a. Rupiah	2,211,635
	b. Foreign currencies	100,497
	<b>Net Interest Income</b>	<b>3,918,218</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>478,805</b>
	a. Increase in fair value of financial assets (mark to market)	6,639
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	6,639
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities (mark to market)	-
	c. Gain from sale of financial assets	13,413
	i. Marketable securities	13,413
	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	157,272
	h. Reversal in allowance for impairment losses	14,349
	i. Other income	287,129
2	<b>Other Operating Expenses</b>	<b>3,103,552</b>
	a. Decrease in fair value of financial assets (mark to market)	-
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	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	60,280
	e. Impairment losses on financial assets	657,834
	i. Marketable securities	-
	ii. Loans	657,834
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	7,924
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	46,962
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,025,694
	k. Promotion expenses	67,635
	l. Other expenses	1,237,223
	<b>Net Other Operating Expenses</b>	<b>(2,624,747)</b>
<b>NET OPERATING INCOME</b>		<b>1,293,471</b>

ACCOUNTS		31 July 2018
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(372)
2	Gain/(loss) on adjustments of foreign exchange translation	(41,900)
3	Other non-operating expenses	(23,645)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(65,917)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,227,554</b>
Income tax:		(320,346)
a. Estimated current period tax		(197,092)
b. Deferred tax expense		(123,254)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>907,208</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	Items that will not be reclassified to profit or loss	2,713
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	3,618
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	(905)
2	Items that will be reclassified to profit or loss	(12,513)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(12,825)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	312
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>		<b>(9,800)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>897,408</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		<b>-</b>

\*) 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 July 2018



*in million Rupiah*

ACCOUNTS		31 July 2018
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	5,688,690
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	5,688,690
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	7,059,648
	1. Unused loans facilities granted to customers	6,367,832
	a. State-owned enterprises (BUMN)	75,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	75,000
	- Rupiah	75,000
	- Foreign currencies	-
	b. Others	6,292,832
	i. Committed	150,000
	ii. Uncommitted	6,142,832
	2. Unused loans facilities granted to other banks	64,546
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	64,546
	i. Rupiah	64,546
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	627,270
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	64,745
	1. Guarantees received	2,163
	a. Rupiah	-
	b. Foreign currencies	2,163
	2. Interest on non-performing loan	62,582
	a. Loan interest	62,582
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	67,907
	1. Guarantees issued	67,907
	a. Rupiah	67,907
	b. Foreign currencies	-
	2. Others	-