

*in million Rupiah*

ACCOUNTS	30 November 2018
<b>ASSET</b>	
1. Cash	1,181,616
2. Placements with Bank Indonesia	8,645,094
3. Placements with other banks	809,980
4. Spot and derivative receivables	59
5. Marketable securities	6,141,000
a. Measured at fair value through profit/loss	-
b. Available for sale	1,531,015
c. Held to maturity	4,609,985
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	4,514,486
8. Acceptance receivables	-
9. Loans	61,241,054
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	61,241,054
10. Sharia financing	-
11. Investments	1,282,913
12. Allowance for impairment losses on financial assets -/-	(904,979)
a. Marketable securities	-
b. Loans	(904,979)
c. Others	-
13. Intangible assets	1,475,352
Accumulated amortization of intangible assets -/-	(658,890)
14. Fixed assets	2,804,411
Accumulated depreciation of fixed assets -/-	(1,271,575)
15. Non-productive assets	54
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	54
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	8,465
19. Other assets	3,476,114
<b>TOTAL ASSET</b>	<b>88,745,154</b>

ACCOUNTS	30 November 2018
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	1,228,551
2. Saving deposits	6,207,129
3. Time deposits	54,406,207
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	442,870
7. Spot and derivative liabilities	207,506
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,197,289
11. Borrowings	7,350,763
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	1,379,865
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>72,420,180</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	1,477,277
a. Agio	1,196,596
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	280,681
19. Other comprehensive income/(expense)	712,283
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	7,596
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	(19,717)
g. Income tax related to other comprehensive income	3,622
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	13,996,938
a. Previous years	12,762,339
b. Current year	1,234,599
<b>TOTAL EQUITY</b>	<b>16,324,974</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>88,745,154</b>

in million Rupiah

ACCOUNTS		30 November 2018
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>9,788,518</b>
	a. Rupiah	9,779,439
	b. Foreign currencies	9,079
2	Interest Expenses	<b>3,762,131</b>
	a. Rupiah	3,604,094
	b. Foreign currencies	158,037
	<b>Net Interest Income</b>	<b>6,026,387</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>781,879</b>
	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	13,414
	i. Marketable securities	13,414
	ii. Loans	-
	iii. Other financial assets	-
	d. Realized gain from spot and derivative transactions	66,038
	e. Dividend	3
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	255,145
	h. Reversal in allowance for impairment losses	14,349
	i. Other income	432,930
2	<b>Other Operating Expenses</b>	<b>5,091,992</b>
	a. Decrease in fair value of financial assets (mark to market)	206,898
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	206,898
	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	-
	e. Impairment losses on financial assets	1,046,098
	i. Marketable securities	-
	ii. Loans	1,046,098
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	8,294
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	98,393
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,668,231
	k. Promotion expenses	118,798
	l. Other expenses	1,945,280
	<b>Net Other Operating Expenses</b>	<b>(4,310,113)</b>
<b>NET OPERATING INCOME</b>		<b>1,716,274</b>

ACCOUNTS		30 November 2018
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(722)
2	Gain/(loss) on adjustments of foreign exchange translation	(23,043)
3	Other non-operating expenses	(23,996)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(47,761)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,668,513</b>
Income tax:		(433,914)
a.	Estimated current period tax	(347,138)
b.	Deferred tax expense	(86,776)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>1,234,599</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	(6,585)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(5,485)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(1,100)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>		<b>(3,872)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>1,230,727</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**  
**30 November 2018**



*in million Rupiah*

ACCOUNTS		30 November 2018
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	6,979,620
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	6,979,620
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	6,669,668
	1. Unused loans facilities granted to customers	6,037,356
	a. State-owned enterprises (BUMN)	75,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	75,000
	- Rupiah	75,000
	- Foreign currencies	-
	b. Others	5,962,356
	i. Committed	100,000
	ii. Uncommitted	5,862,356
	2. Unused loans facilities granted to other banks	60,212
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	60,212
	i. Rupiah	60,212
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	572,100
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	73,522
	1. Guarantees received	2,145
	a. Rupiah	-
	b. Foreign currencies	2,145
	2. Interest on non-performing loan	71,377
	a. Loan interest	71,377
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	94,119
	1. Guarantees issued	94,119
	a. Rupiah	94,119
	b. Foreign currencies	-
	2. Others	-