

in million Rupiah

ACCOUNTS	30 September 2018
ASSET	
1. Cash	1,248,174
2. Placements with Bank Indonesia	6,695,882
3. Placements with other banks	1,577,978
4. Spot and derivative receivables	10,997
5. Marketable securities	5,510,532
a. Measured at fair value through profit/loss	-
b. Available for sale	673,368
c. Held to maturity	4,837,164
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	5,711,374
8. Acceptance receivables	-
9. Loans	60,858,028
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,858,028
10. Sharia financing	-
11. Investments	1,282,356
12. Allowance for impairment losses on financial assets -/-	(865,555)
a. Marketable securities	-
b. Loans	(865,555)
c. Others	-
13. Intangible assets	1,428,845
Accumulated amortization of intangible assets -/-	(622,556)
14. Fixed assets	2,781,407
Accumulated depreciation of fixed assets -/-	(1,238,099)
15. Non-productive assets	253
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	253
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	3,630,475
TOTAL ASSET	88,010,091

ACCOUNTS	30 September 2018
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	799,122
2. Saving deposits	6,390,624
3. Time deposits	55,788,741
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	331,144
7. Spot and derivative liabilities	4,458
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,796,810
11. Borrowings	5,232,408
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	11,593
15. Other liabilities	1,438,611
16. Profit sharing investment funds	-
TOTAL LIABILITY	71,793,511
EQUITY	
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	1,475,141
a. Agio	1,196,596
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	278,545
19. Other comprehensive income/(expense)	707,120
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	1,017
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	5,038
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	13,895,843
a. Previous years	12,762,339
b. Current year	1,133,504
TOTAL EQUITY	16,216,580
TOTAL LIABILITY AND EQUITY	88,010,091

in million Rupiah

ACCOUNTS	30 September 2018
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	8,016,898
a. Rupiah	8,009,529
b. Foreign currencies	7,369
2 Interest Expenses	3,011,193
a. Rupiah	2,886,203
b. Foreign currencies	124,990
Net Interest Income	5,005,705
B. Other Operating Income and Expenses	
1 Other Operating Income	602,356
a. Increase in fair value of financial assets (mark to market)	7,087
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	7,087
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	-
e. Dividend	3
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	206,761
h. Reversal in allowance for impairment losses	14,349
i. Other income	360,742
2 Other Operating Expenses	3,978,259
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	61,460
e. Impairment losses on financial assets	825,286
i. Marketable securities	-
ii. Loans	825,286
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risks *)	7,942
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	77,457
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,311,373
k. Promotion expenses	86,295
l. Other expenses	1,608,446
Net Other Operating Expenses	(3,375,903)
NET OPERATING INCOME	1,629,802

ACCOUNTS		30 September 2018
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(480)
2	Gain/(loss) on adjustments of foreign exchange translation	(73,664)
3	Other non-operating expenses	(23,780)
NET NON OPERATING INCOME/(EXPENSES)		(97,924)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,531,878
Income tax:		(398,374)
a.	Estimated current period tax	(290,125)
b.	Deferred tax expense	(108,249)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		1,133,504
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	2,714
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	(904)
2	Items that will be reclassified to profit or loss	(11,749)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(12,064)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	315
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(9,035)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,124,469
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
30 September 2018



in million Rupiah

ACCOUNTS		30 September 2018
I.	COMMITMENT RECEIVABLES	4,008,773
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	4,008,773
	3. Others	-
II.	COMMITMENT LIABILITIES	6,697,086
	1. Unused loans facilities granted to customers	6,485,243
	a. State-owned enterprises (BUMN)	80,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	80,000
	- Rupiah	80,000
	- Foreign currencies	-
	b. Others	6,405,243
	i. Committed	50,000
	ii. Uncommitted	6,355,243
	2. Unused loans facilities granted to other banks	62,818
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	62,818
	i. Rupiah	62,818
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	149,025
	5. Others	-
III.	CONTINGENT RECEIVABLES	70,132
	1. Guarantees received	2,235
	a. Rupiah	-
	b. Foreign currencies	2,235
	2. Interest on non-performing loan	67,897
	a. Loan interest	67,897
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	77,266
	1. Guarantees issued	77,266
	a. Rupiah	77,266
	b. Foreign currencies	-
	2. Others	-