

*in million Rupiah*

ACCOUNTS	31 January 2019
<b>ASSET</b>	
1. Cash	1,299,906
2. Placements with Bank Indonesia	19,077,921
3. Placements with other banks	510,159
4. Spot and derivative receivables	-
5. Marketable securities	5,679,689
a. Measured at fair value through profit/loss	-
b. Available for sale	1,239,286
c. Held to maturity	4,440,403
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,282,193
8. Acceptance receivables	-
9. Loans	60,532,923
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,532,923
10. Sharia financing	-
11. Investments	1,283,388
12. Allowance for impairment losses on financial assets -/-	(963,067)
a. Marketable securities	-
b. Loans	(963,067)
c. Others	-
13. Intangible assets	1,540,691
Accumulated amortization of intangible assets -/-	(698,126)
14. Fixed assets	2,884,849
Accumulated depreciation of fixed assets -/-	(1,287,279)
15. Non-productive assets	20
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	20
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	99,063
19. Other assets	3,794,703
<b>TOTAL ASSET</b>	<b>96,037,033</b>

ACCOUNTS	31 January 2019
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	1,378,317
2. Saving deposits	6,454,319
3. Time deposits	60,185,980
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	40,555
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,197,596
11. Borrowings	8,332,700
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	1,820,042
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>79,409,509</b>
<b>EQUITY</b>	
17. Issued and fully paid-in capital	115,137
a. Authorized capital	300,000
b. Unpaid capital -/-	(182,959)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,482,644
a. Agio	1,199,486
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	283,158
19. Other comprehensive income/(expense)	914,166
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	1,598
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	(38,760)
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	14,092,216
a. Previous years	14,054,912
b. Current year	37,304
<b>TOTAL EQUITY</b>	<b>16,627,524</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>96,037,033</b>

in million Rupiah

ACCOUNTS		31 January 2019
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>888,539</b>
a.	Rupiah	880,800
b.	Foreign currencies	7,739
2	Interest Expenses	<b>432,975</b>
a.	Rupiah	409,619
b.	Foreign currencies	23,356
	<b>Net Interest Income</b>	<b>455,564</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>182,214</b>
a.	Increase in fair value of financial assets (mark to market)	116,521
i.	Marketable securities	-
ii.	Loans	-
iii.	Spot and derivatives	116,521
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities (mark to market)	-
c.	Gain from sale of financial assets	-
i.	Marketable securities	-
ii.	Loans	-
iii.	Other financial assets	-
d.	Realized gain from spot and derivative transactions	-
e.	Dividend	-
f.	Gain from investment under equity method	-
g.	Commissions/provisions/fees and administration	22,666
h.	Reversal in allowance for impairment losses	3,469
i.	Other income	39,558
2	<b>Other Operating Expenses</b>	<b>620,689</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	158,883
e.	Impairment losses on financial assets	97,004
i.	Marketable securities	-
ii.	Loans	97,004
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses related to operational risks *)	3,730
g.	Losses from investment under equity method	-
h.	Commissions/provisions/fees and administration	7,898
i.	Losses from decrease in value of non-financial assets	-
j.	Personnel expenses	155,501
k.	Promotion expenses	9,376
l.	Other expenses	188,297
	<b>Net Other Operating Expenses</b>	<b>(438,475)</b>
<b>NET OPERATING INCOME</b>		<b>17,089</b>

ACCOUNTS		31 January 2019
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(673)
2	Gain/(loss) on adjustments of foreign exchange translation	38,854
3	Other non-operating expenses	(268)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>37,913</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>55,002</b>
Income tax:		(17,698)
a.	Estimated current period tax	-
b.	Deferred tax expense	(17,698)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>37,304</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	Items that will not be reclassified to profit or loss	-
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	-
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	-
2	Items that will be reclassified to profit or loss	(1,834)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(2,445)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	611
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>(1,834)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>35,470</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 January 2019



*in million Rupiah*

ACCOUNTS		31 January 2019
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	6,668,273
	1. Unused loans facilities granted to customers	6,626,092
	a. State-owned enterprises (BUMN)	75,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	75,000
	- Rupiah	75,000
	- Foreign currencies	-
	b. Others	6,551,092
	i. Committed	50,000
	ii. Uncommitted	6,501,092
	2. Unused loans facilities granted to other banks	42,181
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	42,181
	i. Rupiah	42,181
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	78,648
	1. Guarantees received	2,096
	a. Rupiah	-
	b. Foreign currencies	2,096
	2. Interest on non-performing loan	76,552
	a. Loan interest	76,552
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	127,494
	1. Guarantees issued	127,494
	a. Rupiah	127,494
	b. Foreign currencies	-
	2. Others	-