

in million Rupiah

ACCOUNTS	30 April 2018
ASSET	
1. Cash	1,152,256
2. Placements with Bank Indonesia	7,482,279
3. Placements with other banks	1,805,355
4. Spot and derivative receivables	37,257
5. Marketable securities	6,540,907
a. Measured at fair value through profit/loss	-
b. Available for sale	987,648
c. Held to maturity	5,553,259
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,320,469
8. Acceptance receivables	-
9. Loans	59,561,235
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	59,561,235
10. Sharia financing	-
11. Investments	730,918
12. Allowance for impairment losses on financial assets -/-	(711,910)
a. Marketable securities	-
b. Loans	(711,910)
c. Others	-
13. Intangible assets	1,282,318
Accumulated amortization of intangible assets -/-	(541,061)
14. Fixed assets	2,701,287
Accumulated depreciation of fixed assets -/-	(1,152,365)
15. Non-productive assets	191
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	191
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	3,677,562
TOTAL ASSET	84,886,698

ACCOUNTS	30 April 2018
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	1,122,501
2. Saving deposits	6,475,434
3. Time deposits	53,601,134
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	423,976
7. Spot and derivative liabilities	280
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,145,002
11. Borrowings	3,653,955
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	18,514
15. Other liabilities	1,849,505
16. Profit sharing investment funds	-
TOTAL LIABILITY	69,290,301
EQUITY	
17. Issued and fully paid-in capital	114,902
a. Authorized capital	150,000
b. Unpaid capital -/-	(33,194)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,434,760
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	265,875
19. Other comprehensive income/(expense)	714,860
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	269
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	(8,262)
g. Income tax related to other comprehensive income	2,071
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	13,308,514
a. Previous years	12,762,339
b. Current year	546,175
TOTAL EQUITY	15,596,397
TOTAL LIABILITY AND EQUITY	84,886,698

in million Rupiah

ACCOUNTS		30 April 2018
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	3,550,360
	a. Rupiah	3,547,988
	b. Foreign currencies	2,372
2	Interest Expenses	1,309,708
	a. Rupiah	1,252,985
	b. Foreign currencies	56,723
	Net Interest Income	2,240,652
B. Other Operating Income and Expenses		
1	Other Operating Income	331,277
	a. Increase in fair value of financial assets (mark to market)	37,525
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	37,525
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities (mark to market)	-
	c. Gain from sale of financial assets	13,126
	i. Marketable securities	13,126
	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	92,865
	h. Reversal in allowance for impairment losses	14,349
	i. Other income	173,412
2	Other Operating Expenses	1,822,003
	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	66,299
	e. Impairment losses on financial assets	396,589
	i. Marketable securities	-
	ii. Loans	396,589
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	7,224
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	10,911
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	610,548
	k. Promotion expenses	35,069
	l. Other expenses	695,363
	Net Other Operating Expenses	(1,490,726)
NET OPERATING INCOME		749,926

ACCOUNTS		30 April 2018
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(376)
2	Gain/(loss) on adjustments of foreign exchange translation	(15,079)
3	Other non-operating expenses	(161)
NET NON OPERATING INCOME/(EXPENSES)		(15,616)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		734,310
Income tax:		(188,135)
	a. Estimated current period tax	(76,278)
	b. Deferred tax expense	(111,857)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		546,175
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	11,306
	a. Gain from fixed assets revaluation	-
	b. Remeasurement on defined benefit program	15,074
	c. Other comprehensive income from associate entity	-
	d. Others	-
	e. Income tax realted items that will not be reclassified to profit or loss	(3,768)
2	Items that will be reclassified to profit or loss	(12,601)
	a. Adjustment from foreign exchange translation	-
	b. Gain/(loss) from changes in the value of marketable securities - available for sale	(12,812)
	c. Effective part of cash flow hedging	-
	d. Others	-
	e. Income tax realted items that will be reclassified to profit or loss	211
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(1,295)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		544,880
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 April 2018



in million Rupiah

ACCOUNTS		30 April 2018
I.	COMMITMENT RECEIVABLES	3,060,750
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	3,060,750
	3. Others	-
II.	COMMITMENT LIABILITIES	5,834,350
	1. Unused loans facilities granted to customers	5,646,999
	a. State-owned enterprises (BUMN)	305,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	305,000
	- Rupiah	305,000
	- Foreign currencies	-
	b. Others	5,341,999
	i. Committed	-
	ii. Uncommitted	5,341,999
	2. Unused loans facilities granted to other banks	48,226
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	48,226
	i. Rupiah	48,226
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	139,125
	5. Others	-
III.	CONTINGENT RECEIVABLES	55,443
	1. Guarantees received	2,087
	a. Rupiah	-
	b. Foreign currencies	2,087
	2. Interest on non-performing loan	53,356
	a. Loan interest	53,356
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	70,481
	1. Guarantees issued	70,481
	a. Rupiah	70,481
	b. Foreign currencies	-
	2. Others	-