

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
28 February 2018



in million Rupiah

ACCOUNTS	28 February 2018
ASSET	
1. Cash	1,133,913
2. Placements with Bank Indonesia	7,129,262
3. Placements with other banks	729,037
4. Spot and derivative receivables	99,428
5. Marketable securities	7,038,777
a. Measured at fair value through profit/loss	-
b. Available for sale	1,100,555
c. Held to maturity	5,938,222
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	6,826,307
8. Acceptance receivables	-
9. Loans	58,869,499
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	58,869,499
10. Sharia financing	-
11. Investments	730,323
12. Allowance for impairment losses on financial assets -/-	(668,075)
a. Marketable securities	-
b. Loans	(668,075)
c. Others	-
13. Intangible assets	1,226,503
Accumulated amortization of intangible assets -/-	(509,918)
14. Fixed assets	2,588,756
Accumulated depreciation of fixed assets -/-	(1,118,168)
15. Non-productive assets	34
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	28
d. Interbranch assets	6
- Conducting operational activities in Indonesia	6
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	101,993
19. Other assets	3,754,255
TOTAL ASSET	87,931,926

ACCOUNTS	28 February 2018
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	806,347
2. Saving deposits	6,085,600
3. Time deposits	55,008,622
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	511,897
7. Spot and derivative liabilities	3,162
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,544,233
11. Borrowings	5,503,932
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	1,587,294
16. Profit sharing investment funds	-
TOTAL LIABILITY	72,051,087
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	1,429,236
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	260,351
19. Other comprehensive income/(expense)	717,331
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	14,397
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	(23,336)
g. Income tax related to other comprehensive income	5,488
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	13,596,009
a. Previous years	13,336,848
b. Current year	259,161
TOTAL EQUITY	15,880,839
TOTAL LIABILITY AND EQUITY	87,931,926

in million Rupiah

ACCOUNTS		28 February 2018
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	1,787,205
	a. Rupiah	1,786,836
	b. Foreign currencies	369
2	Interest Expenses	659,595
	a. Rupiah	626,330
	b. Foreign currencies	33,265
	Net Interest Income	1,127,610
B. Other Operating Income and Expenses		
1	Other Operating Income	248,162
	a. Increase in fair value of financial assets (mark to market)	-
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	96,814
	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	38,533
	h. Reversal in allowance for impairment losses	14,349
	i. Other income	98,466
2	Other Operating Expenses	1,017,988
	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	125,917
	e. Impairment losses on financial assets	230,614
	i. Marketable securities	-
	ii. Loans	230,614
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	7,025
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	5,049
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	298,337
	k. Promotion expenses	20,174
	l. Other expenses	330,872
	Net Other Operating Expenses	(769,826)
NET OPERATING INCOME		357,784

ACCOUNTS		28 February 2018
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(121)
2	Gain/(loss) on adjustments of foreign exchange translation	(9,310)
3	Other non-operating expenses	159
NET NON OPERATING INCOME/(EXPENSES)		(9,272)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		348,512
Income tax:		(89,351)
a.	Estimated current period tax	(94,238)
b.	Deferred tax expense	4,887
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		259,161
OTHER COMPREHENSIVE INCOME		
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	1,176
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	1,316
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(140)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		1,176
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		260,337
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
28 February 2018



in million Rupiah

ACCOUNTS		28 February 2018
I.	COMMITMENT RECEIVABLES	6,480,768
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	6,480,768
	3. Others	-
II.	COMMITMENT LIABILITIES	5,898,079
	1. Unused loans facilities granted to customers	5,379,201
	a. State-owned enterprises (BUMN)	440,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	440,000
	- Rupiah	440,000
	- Foreign currencies	-
	b. Others	4,939,201
	i. Committed	-
	ii. Uncommitted	4,939,201
	2. Unused loans facilities granted to other banks	51,548
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	51,548
	i. Rupiah	51,548
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	467,330
	5. Others	-
III.	CONTINGENT RECEIVABLES	50,439
	1. Guarantees received	2,062
	a. Rupiah	-
	b. Foreign currencies	2,062
	2. Interest on non-performing loan	48,377
	a. Loan interest	48,377
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	6,981
	1. Guarantees issued	6,981
	a. Rupiah	6,981
	b. Foreign currencies	-
	2. Others	-