

CONSOLIDATED FINANCIAL STATEMENTS  
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary  
31 DECEMBER 2017 AND 2016  
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 31 December 2017 and 2016 (In million Rupiah)					STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the years ended 31 December 2017 and 2016 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 December 2017 and 2016 (In million Rupiah, unless otherwise stated)														
ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK										
		31 Dec 2017 Audited	31 Dec 2016 Audited	31 Dec 2017 Audited	31 Dec 2016 Audited			31 Dec 2017 Audited	31 Dec 2016 Audited	31 December 2017 Audited					31 December 2016 Audited									
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total											
ASSETS																								
1. Cash	1,268,260	1,256,517	1,496,785	1,448,180	2. Placements with Bank Indonesia	11,643,960	9,020,664	13,092,832	10,569,941	3. Placements with other banks	981,207	1,917,892	982,942	1,918,431	4. Spot and derivative receivables	2,338	43,652	2,338	43,652	5. Marketable securities	6,296,959	5,934,058	6,337,831	5,934,058
a. Measured at fair value through profit/loss					b. Available for sale	1,090,782	1,081,238	1,090,782	1,081,238	c. Held to maturity	5,206,177	4,852,820	5,247,049	4,852,820	d. Loans and receivables					6. Securities sold under repurchase agreements (Repo)				
e. Claims from securities purchased under resale agreements (Reverse Repo)					f. Acceptance receivables	1,515,907	2,699,099	2,500,787	2,699,099	g. Loans	59,296,564	58,171,598	59,296,564	58,171,598	h. Measured at fair value through profit/loss					i. Available for sale				
j. Held to maturity					k. Loans and receivables	59,296,564	58,171,598	59,296,564	58,171,598	l. Sharia financing	729,633	723,608	6,053,273	4,996,812	m. Investments	729,633	723,608	22	22	n. Allowance for impairment losses on financial assets -/-				
o. Marketable securities					a. Marketable securities	(636,458)	(571,448)	(794,115)	(685,304)	b. Loans	(636,458)	(571,448)	(794,115)	(685,304)	c. Others					d. Intangible assets	1,151,296	879,743	1,281,387	995,989
e. Accumulated amortization of intangible assets -/-					f. Fixed assets	(481,053)	(341,900)	(512,325)	(360,614)	g. Accumulated depreciation of fixed assets -/-	(1,089,733)	(1,083,883)	(1,333,948)	(1,247,509)	h. Non-productive assets	49	33	218	3,509	i. Abandoned properties				
j. Foreclosed assets					k. Suspense accounts	43	27	43	27	l. Interbranch assets	6	6	6	6	m. Conducting operational activities in Indonesia	6	6	6	6	n. Conducting operational activities outside Indonesia				
o. Allowance for impairment losses on non-productive assets -/-					p. Leased receivables	97,246	84,621	165,935	122,987	q. Deferred tax assets	3,696,777	3,480,274	3,923,256	3,882,152	r. Other assets					TOTAL ASSETS	87,038,531	84,744,338	95,489,850	91,371,387
LIABILITIES & EQUITY																								
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1. Demand deposits	528,183	358,520	623,352	371,921	2. Saving deposits	6,017,157	6,315,658	7,219,819	7,285,107	3. Time deposits	54,826,854	54,139,770	54,826,854	54,139,770	4. Revenue sharing investment funds					5. Liabilities to Bank Indonesia				
6. Liabilities to other banks	850,357	948,363	822,584	914,535	7. Spot and derivative payables	2,886	8,344	2,886	8,344	8. Securities sold under repurchase agreements (Repo)					9. Acceptance liabilities					10. Marketable securities issued				
11. Borrowings	5,206,640	3,699,172	5,208,640	3,699,172	12. Margin deposits					13. Interbranch liabilities					a. Conducting operational activities in Indonesia					b. Conducting operational activities outside Indonesia				
c. Deferred tax liabilities					14. Other liabilities					15. Profit sharing investment funds					16. Equity					17. Issued and fully paid-in capital				
18. Authorized capital -/-					19. Unpaid capital -/-					20. Treasury stock -/-					21. Additional paid-in capital					a. Ago				
b. Disagio -/-					c. Capital contribution					d. Capital paid in advance					e. Others					22. Other comprehensive income				
23. Foreign exchange translation adjustment of financial statements					24. Gain from changes in the value of marketable securities - available for sale					25. Cash flow hedging					26. Differences arising from fixed assets revaluation					27. Other comprehensive income from associate entity				
28. Remeasurement on defined benefit program					29. Income tax related to other comprehensive income					30. Difference in quasi reorganization					31. Difference in restructuring of entities under common control					32. Other equity				
33. General reserves					34. Statutory reserves					35. Profits/loss					a. Previous years					b. Current year				
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT																								
36. Non-controlling interest					TOTAL EQUITY					DIVIDEND														
EARNING PER SHARE (Full amount Rupiah)																								
- Basic	131	254	213	304	- Diluted	127	246	206	294															