

CONSOLIDATED FINANCIAL STATEMENTS
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
31 MARCH 2018, 2017 AND 31 DECEMBER 2017
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 31 March 2018 and 31 December 2017 (In million Rupiah)					STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended 31 March 2018 and 2017 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2018 and 2017 (In million Rupiah, unless otherwise stated)														
ACCOUNTS		BANK		CONSOLIDATED	ACCOUNTS		BANK		CONSOLIDATED	ACCOUNTS		BANK												
		31 Mar 2018 Unaudited	31 Dec 2017 Audited				31 Mar 2018 Unaudited	31 Mar 2017 Unaudited				31 March 2018 Unaudited					31 March 2017 Unaudited							
												Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
ASSETS																								
1. Cash		1,081,420	1,268,260	1,273,817	A. Interest Income and Expenses		-	-	-	1. RELATED PARTIES		-	-	-	-	-	-	-	-	-	-	-	-	
2. Placements with Bank Indonesia		7,380,146	11,643,950	9,028,841	a. Interest Income and Sharia Income		2,678,903	2,855,977	3,463,017	a. Placements with other banks		-	-	-	-	-	-	-	-	-	-	-	-	
3. Placements with other banks		1,570,610	981,207	1,573,372	i. Rupiah		2,677,436	2,855,757	3,461,550	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
4. Spot and derivative receivables		40,887	2,338	40,887	b. Foreign currencies		1,467	220	1,467	b. Foreign currencies		20,410	-	-	-	-	-	50,000	-	-	-	-	50,000	
5. Marketable securities		7,319,938	6,298,958	8,338,153	2. Interest Expenses and Sharia Profit Sharing		94,583	1,045,412	1,079,902	2. Spot and derivative receivables		-	-	-	-	-	-	7,273	-	-	-	-	7,273	
a. Measured at fair value through profit/loss		-	-	-	a. Rupiah		94,387	1,016,831	1,033,786	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Available for sale		1,490,444	1,090,782	2,316,513	b. Foreign currencies		46,116	28,581	46,116	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
c. Held to maturity		5,829,494	5,208,177	6,022,640	Net Interest and Sharia Income		1,684,400	1,810,565	2,383,115	3. Marketable securities		-	-	-	-	-	-	-	-	-	-	-	-	
d. Loans and receivables		-	-	-	B. Other Operating Income and Expenses		-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
6. Securities sold under repurchase agreements (Repo)		-	-	-	1. Other Operating Income		259,666	200,445	261,119	4. Securities sold under repurchase agreements (Repo)		-	-	-	-	-	-	-	-	-	-	-	-	
7. Claims from securities purchased under resale agreements (Reverse Repo)		4,487,784	1,515,907	4,487,784	a. Increase in fair value of financial assets (mark to market)		40,756	-	40,756	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
8. Acceptance receivables		59,051,838	59,298,564	59,051,838	i. Marketable securities		-	-	-	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
9. Loans		59,051,838	59,298,564	59,051,838	ii. Loans		-	-	-	5. Claims on securities purchased under resale agreements (Reverse Repo)		-	-	-	-	-	-	-	-	-	-	-	-	
a. Measured at fair value through profit/loss		-	-	-	iii. Spot and derivatives		-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Available for sale		-	-	-	iv. Other financial assets		-	-	-	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
c. Held to maturity		-	-	-	v. Decrease in fair value of financial liabilities (mark to market)		-	-	-	6. Acceptance receivables		-	-	-	-	-	-	-	-	-	-	-	-	
d. Loans and receivables		59,051,838	59,298,564	59,051,838	c. Gain from sale of financial assets		-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
e. Sharia financing		730,620	729,633	6,240,808	i. Marketable securities		-	-	-	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
f. Investments		(702,442)	(636,458)	(868,663)	ii. Loans		-	-	-	7. Loans		-	-	-	-	-	-	-	-	-	-	-	-	
g. Allowance for impairment losses on financial assets -/-		-	-	-	iii. Other financial assets		-	-	-	a. Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
a. Marketable securities		-	-	-	d. Realized gain from spot and derivative transactions		-	7,853	7,853	i. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Loans		-	-	-	e. Dividend		-	9	9	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
c. Others		-	-	-	f. Gain from investment under equity method		-	-	-	b. Non-Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
10. Intangible assets		1,254,248	1,151,296	1,387,964	g. Commissions/provisions/fees and administration		67,288	90,392	67,323	i. Rupiah		22,303	-	-	-	-	-	22,303	21,154	-	-	-	21,154	
a. Accumulated amortization of intangible assets -/-		(525,353)	(481,053)	(560,381)	h. Reversal in allowance for impairment losses		14,349	2,142	14,349	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
11. Fixed assets		2,633,595	2,559,586	3,079,724	i. Other income		137,273	100,049	138,691	c. Restructured loans		-	-	-	-	-	-	-	-	-	-	-	-	
a. Land and buildings		(1,133,966)	(1,089,733)	(1,399,369)	2. Other Operating Expenses		1,415,472	1,495,157	1,829,017	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Non-productive assets		134	49	303	a. Decrease in fair value of financial assets (mark to market)		-	-	-	i. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
c. Abandoned properties		-	-	-	i. Marketable securities		-	-	-	d. Property loans		-	-	-	-	-	-	-	-	-	-	-	-	
d. Foreclosed assets		-	-	-	ii. Loans		-	-	-	8. Investments		-	-	-	-	-	-	-	-	-	-	-	-	
e. Suspense accounts		128	43	128	iii. Spot and derivatives		-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
f. Interbranch assets		6	6	6	iv. Other financial assets		-	-	-	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
g. Conducting operational activities in Indonesia		6	6	6	v. Increase in fair value of financial liabilities (mark to market)		-	-	-	9. Temporary equity investment		-	-	-	-	-	-	-	-	-	-	-	-	
h. Conducting operational activities outside Indonesia		6	6	6	c. Losses from sale of financial assets		-	-	-	10. Other receivables		-	-	-	-	-	-	-	-	-	-	-	-	
12. Allowance for impairment losses on non-productive assets -/-		-	-	-	i. Marketable securities		-	-	-	11. Commitment and contingencies		-	-	-	-	-	-	-	-	-	-	-	-	
a. Leased receivables		-	-	-	ii. Loans		-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
b. Deferred tax assets		3,848,930	97,246	62,554	iii. Other financial assets		-	-	-	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
c. Other assets		3,698,777	4,089,960	3,923,226	d. Realized losses from spot and derivative transactions		79,969	-	79,969	12. Foreclosed assets		-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL ASSETS		87,038,389	87,038,531	95,828,614	e. Impairment losses on financial assets		318,205	210,616	380,070	II. NON-RELATED PARTIES		-	-	-	-	-	-	-	-	-	-	-	-	
LIABILITIES & EQUITY																								
LIABILITIES																								
1. Demand deposits		791,305	528,183	887,722	1. Loss/gain from sale of fixed assets and equipments		(61)	69	540	a. Placements with other banks		-	-	-	-	-	-	-	-	-	-	-	-	
2. Saving deposits		6,398,712	6,017,157	7,685,090	2. (Loss)/gain on adjustments of foreign exchange translation		(10,251)	1,510	(10,251)	a. Rupiah		900,614	-	-	-	-	-	959,883	-	-	-	-	959,883	
3. Time deposits		54,210,821	54,826,854	54,210,821	3. (Loss)/gain on adjustments of foreign exchange translation		67	(351)	(578)	b. Foreign currencies		649,586	-	-	-	-	-	677,282	-	-	-	-	677,282	
4. Securities sold under repurchase agreements (Repo)		-	-	-	4. Deferred tax liabilities		(10,245)	1,228	(10,289)	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
5. Liabilities to Bank Indonesia		-	-	-	5. Income tax		520,549	517,081	804,928	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
6. Liabilities to other banks		577,386	859,357	550,658	NET INCOME BEFORE TAX FOR THE CURRENT PERIOD		386,901	382,759	598,668	c. Restructured loans		-	-	-	-	-	-	-	-	-	-	-	-	
7. Spot and derivative payables		680	2,886	680	a. Estimated current period tax		(32,610)	(136,780)	(100,280)	a. Rupiah		10,226,014	656,708	61,922	104,048	52,265	11,000,957	11,546,947	576,447	72,954	115,456	52,505	12,364,309	
8. Securities sold under repurchase agreements (Reverse Repo)		-	-	-	b. Deferred tax (expenses)/income		(100,838)	2,458	(105,780)	i. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
9. Acceptance liabilities		2,144,620	2,543,401	2,144,620	c. Other comprehensive income		386,901	382,759	598,668	ii. Non-Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
10. Borrowings		5,508,807	5,208,640	5,508,807	NET INCOME FOR THE CURRENT PERIOD AFTER TAX		386,901	382,759	598,668	i. Rupiah		46,265,181	1,328,207	80,769	131,314	123,107	47,928,578	46,696,197	610,013	48,898	49,924	85,443	47,490,475	
11. Margin deposits		-	-	-	OTHER COMPREHENSIVE INCOME/EXPENSES		11,306	-	14,884	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
12. Interbranch liabilities		-	-	-	1. Items that will be reclassified to profit or loss		11,306	-	14,884	a. Gain from fixed assets revaluation		-	-	-	-	-	-	-	-	-	-	-	-	
a. Conducting operational activities in Indonesia		-	-	-	a. Gain from fixed assets revaluation		-	-	-	b. Gain from actuarial defined benefit program		-	-	-	-	-	-	-	-	-	-	-	-	
b. Conducting operational activities outside Indonesia		-	-	-	b. Gain from actuarial defined benefit program		-	-	-	c. Other comprehensive income from associate entity		-	-	-	-	-	-	-	-	-	-	-	-	
c. Deferred tax liabilities		7,615	7,615	7,615	c. Others		-	-	-	d. Income tax related items that will be reclassified to profit or loss		-	-	-	-	-	-	-	-	-	-	-	-	
d. Other liabilities		1,376,032	1,437,406	1,693,277	e. Income tax related items that will be reclassified to profit or loss		(3,768)	(4,961)	(4,961)	2. Items that will be reclassified to profit or loss		-	-	-	-	-	-	-	-	-	-	-	-	
e. Profit sharing investment funds		71,915,902	71,423,884	78,002,025	a. Adjustment from foreign exchange translation		832	4,295	3,327	a. Adjustment from foreign exchange translation		-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL LIABILITIES		87,038,389	87,038,531	95,828,614	b. Gain from changes in the value of marketable securities - available for sale		740	5,262	3,235	b. Gain from changes in the value of marketable securities - available for sale		-	-	-	-	-	-	-	-	-	-	-	-	
EQUITY					c. Effective part of cash flow hedging		-	-	-	c. Effective part of cash flow hedging		-	-	-	-	-	-	-	-	-	-	-	-	
1. Issued and fully paid-up capital		150,000	150,000	150,000	d. Others		-	-	-	e. Income tax related items that will be reclassified to profit or loss		-	-	-	-	-	-	-	-	-	-	-	-	
a. Authorized capital		150,000	150,000	150,000	e. Income tax related items that will be reclassified to profit or loss		-	-	-	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX		-	-	-	-	-	-	-	-	-	-	-	-	
b. Unpaid capital (33.194)		(33.194)	(33.194)	(33.194)	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX		12,138	4,295	18,211	Total Comprehensive Income of the Current Period After Tax		399,039	387,054	617,079	523,207	-	-	-	-	-	-	-	-	
c. Treasury stock -/- (1.904)		(1.904)	(1.904)	(1.904)	Total Comprehensive Income of the Current Period After Tax		399,039	387,054	617,079	Net income of the current periods attributable to:		399,039	387,054	617,079	523,207	-	-	-	-	-	-	-	-	
2. Additional paid-up capital		1,432,094	1,423,381	1,432,094	EQUITY HOLDERS		386,901	382,759	535,278	EQUITY HOLDERS		386,901	382,759	535,278	478,066	-	-	-	-	-	-	-	-	
a. Ago		1,168,885	1,168,885	1,168,885	NON-CONTROLLING INTERESTS		-	-	-	NON-CONTROLLING INTERESTS		-	-	-	-	-	-	-	-	-	-	-	-	
b. Disagio -/-		-	-	-	TOTAL INCOME IN CURRENT PERIOD		386,901	382,759	598,668	TOTAL INCOME IN CURRENT PERIOD		386,901	382,759	598,668	518,912	-	-	-	-	-	-	-	-	
c. Capital contribution		-	-	-	Total Comprehensive Income of the current period attributable to:		-	-	-	Total Comprehensive Income of the current period attributable to:		-	-	-	-	-	-	-	-	-	-	-	-	
d. Capital paid in advance		-	-	-	EQUITY HOLDERS		-	-	-	EQUITY HOLDERS		-	-	-	-	-	-	-	-	-	-	-	-	
e. Others		263,209	254,496	263,209	NON-CONTROLLING INTERESTS		-	-	-	NON-CONTROLLING INTERESTS		-	-	-	-	-	-	-	-	-	-	-	-	
f. Other comprehensive income		726,293	716,156	726,437	TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD		399,039	387,054	617,079	TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD		399,039	387,054	617,079	523,207	-	-	-	-	-	-	-	-	
a. Foreign exchange translation adjustment of financial statements		-	-	-																				