

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
31 December 2017



in million Rupiah

ACCOUNTS	31 December 2017
ASSET	
1. Cash	1,268,260
2. Placements with Bank Indonesia	11,643,950
3. Placements with other banks	981,207
4. Spot and derivative receivables	2,338
5. Marketable securities	6,298,959
a. Measured at fair value through profit/loss	-
b. Available for sale	1,090,782
c. Held to maturity	5,208,177
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,515,907
8. Acceptance receivables	-
9. Loans	59,298,564
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	59,298,564
10. Sharia financing	-
11. Investments	729,633
12. Allowance for impairment losses on financial assets -/-	(636,458)
a. Marketable securities	-
b. Loans	(636,458)
c. Others	-
13. Intangible assets	1,151,296
Accumulated amortization of intangible assets -/-	(481,053)
14. Fixed assets	2,559,589
Accumulated depreciation of fixed assets -/-	(1,089,733)
15. Non-productive assets	49
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	43
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	93,709
19. Other assets	3,699,701
TOTAL ASSET	87,035,918

ACCOUNTS	31 December 2017
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	528,183
2. Saving deposits	6,017,157
3. Time deposits	54,826,854
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	859,357
7. Spot and derivative liabilities	2,886
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,543,401
11. Borrowings	5,208,640
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	1,426,955
16. Profit sharing investment funds	-
TOTAL LIABILITY	71,413,433
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	1,423,381
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	254,496
19. Other comprehensive income/(expense)	723,994
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	13,081
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	(12,886)
g. Income tax related to other comprehensive income	3,017
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	13,336,847
a. Previous years	12,585,089
b. Current year	751,758
TOTAL EQUITY	15,622,485
TOTAL LIABILITY AND EQUITY	87,035,918

in million Rupiah

ACCOUNTS		31 December 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	11,140,809
	a. Rupiah	11,135,842
	b. Foreign currencies	4,967
2	Interest Expenses	4,173,241
	a. Rupiah	4,039,791
	b. Foreign currencies	133,450
	Net Interest Income	6,967,568
B. Other Operating Income and Expenses		
1	Other Operating Income	649,064
	a. Increase in fair value of financial assets (mark to market)	-
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	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	15
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	295,703
	h. Reversal in allowance for impairment losses	4,690
	i. Other income	348,656
2	Other Operating Expenses	6,538,458
	a. Decrease in fair value of financial assets (mark to market)	35,856
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	35,856
	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	134,602
	e. Impairment losses on financial assets	867,760
	i. Marketable securities	-
	ii. Loans	867,760
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	5,629
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	70,646
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	2,718,335
	k. Promotion expenses	237,564
	l. Other expenses	2,468,066
	Net Other Operating Expenses	(5,889,394)
NET OPERATING INCOME		1,078,174

ACCOUNTS		31 December 2017
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(41,494)
2	Gain/(loss) on adjustments of foreign exchange translation	(7,058)
3	Other non-operating expenses	(1,475)
NET NON OPERATING INCOME/(EXPENSES)		(50,027)
INCOME BEFORE TAX FOR THE CURRENT YEAR		
		1,028,147
Income tax:		(276,389)
a.	Estimated current year tax	(286,589)
b.	Deferred tax expense	10,200
NET INCOME FOR THE CURRENT YEAR AFTER TAX		751,758
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	8,666
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	9,778
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(1,112)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OFF TAX		8,666
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT YEAR		760,424
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
31 December 2017



in million Rupiah

ACCOUNTS		31 December 2017
I.	COMMITMENT RECEIVABLES	6,587,021
	1. Unused borrowing facilities	1,153,237
	a. Rupiah	-
	b. Foreign currencies	1,153,237
	2. Outstanding spot and derivative purchased	5,433,784
	3. Others	-
II.	COMMITMENT LIABILITIES	5,328,527
	1. Unused loans facilities granted to customers	5,284,072
	a. State-owned enterprises (BUMN)	300,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	300,000
	- Rupiah	300,000
	- Foreign currencies	-
	b. Others	4,984,072
	i. Committed	-
	ii. Uncommitted	4,984,072
	2. Unused loans facilities granted to other banks	44,455
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	44,455
	i. Rupiah	44,455
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
III.	CONTINGENT RECEIVABLES	50,231
	1. Guarantees received	2,035
	a. Rupiah	-
	b. Foreign currencies	2,035
	2. Interest on non-performing loan	48,196
	a. Loan interest	48,196
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-