

*in million Rupiah*

ACCOUNTS	30 June 2017
<b>ASSET</b>	
1. Cash	1,581,513
2. Placements with Bank Indonesia	11,660,113
3. Placements with other banks	3,242,369
4. Spot and derivative receivables	1,098
5. Marketable securities	5,203,989
a. Measured at fair value through profit/loss	-
b. Available for sale	797,930
c. Held to maturity	4,406,059
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,281,724
8. Acceptance receivables	-
9. Loans	60,566,120
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,566,120
10. Sharia financing	-
11. Investments	726,783
12. Allowance for impairment losses on financial assets -/-	(589,071)
a. Marketable securities	-
b. Loans	(589,071)
c. Others	-
13. Intangible assets	1,080,034
Accumulated amortization of intangible assets -/-	(419,252)
14. Fixed assets	2,608,981
Accumulated depreciation of fixed assets -/-	(1,146,657)
15. Non-productive assets	461
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	455
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	-
19. Other assets	3,850,067
<b>TOTAL ASSET</b>	<b>89,648,272</b>

ACCOUNTS	30 June 2017
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	515,617
2. Saving deposits	6,700,241
3. Time deposits	56,263,931
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	887,952
7. Spot and derivative liabilities	3,843
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,472,576
11. Borrowings	5,688,656
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	26,074
15. Other liabilities	1,516,632
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>74,075,522</b>
<b>EQUITY</b>	
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	1,398,258
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	229,373
19. Other comprehensive income/(expense)	720,772
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	9,697
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	3,179
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	13,315,457
a. Previous years	12,585,089
b. Current year	730,368
<b>TOTAL EQUITY</b>	<b>15,572,750</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>89,648,272</b>

in million Rupiah

ACCOUNTS		30 June 2017
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>5,659,685</b>
a. Rupiah		5,656,516
b. Foreign currencies		3,169
2 Interest Expenses		<b>2,093,273</b>
a. Rupiah		2,029,232
b. Foreign currencies		64,041
<b>Net Interest Income</b>		<b>3,566,412</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>358,459</b>
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		169,326
h. Reversal in allowance for impairment losses		4,987
i. Other income		184,131
2 <b>Other Operating Expenses</b>		<b>2,936,597</b>
a. Decrease in fair value of financial assets (mark to market)		38,052
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		38,052
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		49,483
e. Impairment losses on financial assets		383,501
i. Marketable securities		-
ii. Loans		383,501
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		899
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		32,008
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		1,190,732
k. Promotion expenses		127,032
l. Other expenses		1,114,890
<b>Net Other Operating Expenses</b>		<b>(2,578,138)</b>
<b>NET OPERATING INCOME</b>		<b>988,274</b>

ACCOUNTS		30 June 2017
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,670)
2	Gain/(loss) on adjustments of foreign exchange translation	1,488
3	Other non-operating expenses	(577)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(759)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>987,515</b>
Income tax:		(257,147)
a.	Estimated current period tax	(147,400)
b.	Deferred tax expense	(109,747)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>730,368</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	5,444
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	6,394
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(950)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>		<b>5,444</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>735,812</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		-

\*) 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 June 2017**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>30 June 2017</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>2,998,688</b>
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	2,998,688
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>5,526,129</b>
	1. Unused loans facilities granted to customers	4,883,369
	a. State-owned enterprises (BUMN)	350,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	350,000
	- Rupiah	350,000
	- Foreign currencies	-
	b. Others	4,533,369
	i. Committed	-
	ii. Uncommitted	4,533,369
	2. Unused loans facilities granted to other banks	69,678
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	69,678
	i. Rupiah	69,678
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	573,082
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>44,856</b>
	1. Guarantees received	1,999
	a. Rupiah	-
	b. Foreign currencies	1,999
	2. Interest on non-performing loan	42,857
	a. Loan interest	42,857
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>-</b>
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-