

in million Rupiah

ACCOUNTS	31 October 2017
ASSET	
1. Cash	1,126,306
2. Placements with Bank Indonesia	9,015,894
3. Placements with other banks	1,125,987
4. Spot and derivative receivables	21,003
5. Marketable securities	5,888,318
a. Measured at fair value through profit/loss	-
b. Available for sale	886,712
c. Held to maturity	5,001,606
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	4,152,188
8. Acceptance receivables	-
9. Loans	59,929,410
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	59,929,410
10. Sharia financing	-
11. Investments	728,726
12. Allowance for impairment losses on financial assets -/-	(599,166)
a. Marketable securities	-
b. Loans	(599,166)
c. Others	-
13. Intangible assets	1,205,432
Accumulated amortization of intangible assets -/-	(470,202)
14. Fixed assets	2,626,113
Accumulated depreciation of fixed assets -/-	(1,156,284)
15. Non-productive assets	545
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	539
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	3,708,139
TOTAL ASSET	87,302,409

ACCOUNTS	31 October 2017
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	696,662
2. Saving deposits	6,157,839
3. Time deposits	54,862,711
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,478,120
7. Spot and derivative liabilities	3,000
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,548,332
11. Borrowings	3,987,615
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	7,373
15. Other liabilities	1,568,698
16. Profit sharing investment funds	-
TOTAL LIABILITY	71,310,350
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	1,417,267
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	248,382
19. Other comprehensive income/(expense)	723,096
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	12,166
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	3,034
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	13,713,433
a. Previous years	12,585,089
b. Current year	1,128,344
TOTAL EQUITY	15,992,059
TOTAL LIABILITY AND EQUITY	87,302,409

in million Rupiah

ACCOUNTS		31 October 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	9,318,412
	a. Rupiah	9,313,635
	b. Foreign currencies	4,777
2	Interest Expenses	3,511,496
	a. Rupiah	3,402,578
	b. Foreign currencies	108,918
	Net Interest Income	5,806,916
B. Other Operating Income and Expenses		
1	Other Operating Income	557,786
	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	249,971
	h. Reversal in allowance for impairment losses	4,690
	i. Other income	303,110
2	Other Operating Expenses	4,827,653
	a. Decrease in fair value of financial assets (mark to market)	17,305
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	17,305
	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	126,711
	e. Impairment losses on financial assets	624,032
	i. Marketable securities	-
	ii. Loans	624,032
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	4,259
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	52,811
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,967,035
	k. Promotion expenses	184,569
	l. Other expenses	1,850,931
	Net Other Operating Expenses	(4,269,867)
NET OPERATING INCOME		1,537,049

ACCOUNTS		31 October 2017
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(2,236)
2	Gain/(loss) on adjustments of foreign exchange translation	(6,900)
3	Other non-operating expenses	(1,235)
NET NON OPERATING INCOME/(EXPENSES)		(10,371)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,526,678
Income tax:		(398,334)
	a. Estimated current period tax	(307,434)
	b. Deferred tax expense	(90,900)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		1,128,344
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	7,768
	a. Adjustment from foreign exchange translation	-
	b. Gain/(loss) from changes in the value of marketable securities - available for sale	8,863
	c. Effective part of cash flow hedging	-
	d. Others	-
	e. Income tax realted items that will be reclassified to profit or loss	(1,095)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		7,768
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,136,112
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 October 2017



in million Rupiah

ACCOUNTS		31 October 2017
I.	COMMITMENT RECEIVABLES	9,276,750
	1. Unused borrowing facilities	2,712,500
	a. Rupiah	-
	b. Foreign currencies	2,712,500
	2. Outstanding spot and derivative purchased	6,564,250
	3. Others	-
II.	COMMITMENT LIABILITIES	5,894,788
	1. Unused loans facilities granted to customers	4,923,395
	a. State-owned enterprises (BUMN)	375,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	375,000
	- Rupiah	375,000
	- Foreign currencies	-
	b. Others	4,548,395
	i. Committed	-
	ii. Uncommitted	4,548,395
	2. Unused loans facilities granted to other banks	62,705
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	62,705
	i. Rupiah	62,705
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	908,688
	5. Others	-
III.	CONTINGENT RECEIVABLES	45,006
	1. Guarantees received	2,034
	a. Rupiah	-
	b. Foreign currencies	2,034
	2. Interest on non-performing loan	42,972
	a. Loan interest	42,972
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-