

*in million Rupiah*

ACCOUNTS	30 June 2018
<b>ASSET</b>	
1. Cash	2,006,407
2. Placements with Bank Indonesia	9,909,637
3. Placements with other banks	1,742,426
4. Spot and derivative receivables	49,811
5. Marketable securities	6,232,793
a. Measured at fair value through profit/loss	-
b. Available for sale	891,125
c. Held to maturity	5,341,668
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,175,817
8. Acceptance receivables	-
9. Loans	60,894,998
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60,894,998
10. Sharia financing	-
11. Investments	1,281,520
12. Allowance for impairment losses on financial assets -/-	(811,333)
a. Marketable securities	-
b. Loans	(811,333)
c. Others	-
13. Intangible assets	1,319,807
Accumulated amortization of intangible assets -/-	(572,916)
14. Fixed assets	2,750,062
Accumulated depreciation of fixed assets -/-	(1,188,291)
15. Non-productive assets	9,218
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	9,218
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	-
19. Other assets	3,622,351
<b>TOTAL ASSET</b>	<b>90,422,307</b>

ACCOUNTS	30 June 2018
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	1,018,901
2. Saving deposits	6,385,899
3. Time deposits	57,568,946
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	244,555
7. Spot and derivative liabilities	14,975
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,145,773
11. Borrowings	5,990,508
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	39,299
15. Other liabilities	1,176,423
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>74,585,279</b>
<b>EQUITY</b>	
17. Issued and fully paid-in capital	114,933
a. Authorized capital	300,000
b. Unpaid capital -/-	(183,163)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,444,129
a. Agio	1,172,966
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	271,163
19. Other comprehensive income/(expense)	714,462
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(259)
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	(8,262)
g. Income tax related to other comprehensive income	2,201
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	13,540,143
a. Previous years	12,762,339
b. Current year	777,804
<b>TOTAL EQUITY</b>	<b>15,837,028</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>90,422,307</b>

*in million Rupiah*

<b>ACCOUNTS</b>		<b>30 June 2018</b>
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>5,321,417</b>
	a. Rupiah	5,316,683
	b. Foreign currencies	4,734
2	Interest Expenses	<b>1,967,741</b>
	a. Rupiah	1,884,159
	b. Foreign currencies	83,582
	<b>Net Interest Income</b>	<b>3,353,676</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>452,632</b>
	a. Increase in fair value of financial assets (mark to market)	35,383
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	35,383
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities (mark to market)	-
	c. Gain from sale of financial assets	13,414
	i. Marketable securities	13,414
	ii. Loans	-
	iii. Other financial assets	-
	d. Realized gain from spot and derivative transactions	-
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	143,780
	h. Reversal in allowance for impairment losses	14,349
	i. Other income	245,706
2	<b>Other Operating Expenses</b>	<b>2,691,794</b>
	a. Decrease in fair value of financial assets (mark to market)	-
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	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	74,103
	e. Impairment losses on financial assets	586,444
	i. Marketable securities	-
	ii. Loans	586,444
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	7,328
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	25,075
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	895,507
	k. Promotion expenses	58,907
	l. Other expenses	1,044,430
	<b>Net Other Operating Expenses</b>	<b>(2,239,162)</b>
<b>NET OPERATING INCOME</b>		<b>1,114,514</b>

ACCOUNTS		30 June 2018
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(417)
2	Gain/(loss) on adjustments of foreign exchange translation	(36,902)
3	Other non-operating expenses	(23,576)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(60,895)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,053,619</b>
Income tax:		(275,815)
	a. Estimated current period tax	(142,697)
	b. Deferred tax expense	(133,118)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>777,804</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	Items that will not be reclassified to profit or loss	11,306
	a. Gain from fixed assets revaluation	-
	b. Remeasurement on defined benefit program	15,074
	c. Other comprehensive income from associate entity	-
	d. Others	-
	e. Income tax realted items that will not be reclassified to profit or loss	(3,768)
2	Items that will be reclassified to profit or loss	(12,999)
	a. Adjustment from foreign exchange translation	-
	b. Gain/(loss) from changes in the value of marketable securities - available for sale	(13,341)
	c. Effective part of cash flow hedging	-
	d. Others	-
	e. Income tax realted items that will be reclassified to profit or loss	342
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>		<b>(1,693)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>776,111</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		<b>-</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 2018**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>30 June 2018</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	6,835,410
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	6,835,410
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	7,574,699
	1. Unused loans facilities granted to customers	6,272,347
	a. State-owned enterprises (BUMN)	275,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	275,000
	- Rupiah	275,000
	- Foreign currencies	-
	b. Others	5,997,347
	i. Committed	50,000
	ii. Uncommitted	5,947,347
	2. Unused loans facilities granted to other banks	55,642
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	55,642
	i. Rupiah	55,642
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	1,246,710
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	66,421
	1. Guarantees received	2,150
	a. Rupiah	-
	b. Foreign currencies	2,150
	2. Interest on non-performing loan	64,271
	a. Loan interest	64,271
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	75,157
	1. Guarantees issued	75,157
	a. Rupiah	75,157
	b. Foreign currencies	-
	2. Others	-