PT Bank Tabungan Pensiunan Nasional Tbk STATEMENTS OF FINANCIAL POSITION 30 November 2018



in million Rupiah

1. Cash 1,181,616 2. Placements with other banks 8,645,094 4. Spot and derivative receivables 59 5. Marketable securities 6,141,000 a. Measured at fair value through profit/loss 1,531,015 c. Held to maturity 4,609,985 d. Loans and receivables - 6. Securities sold under repurchase agreements (Repo) - 7. Claims from securities purchased under resale agreements (Reverse Repo) 4,514,486 8. Acceptance receivables - 9. Loans 61,241,054 a. Measured at fair value through profit/loss - b. Available for sale - c. Held to maturity - d. Loans and receivables 61,241,054 10. Sharia financing - 11. Investments 1,282,913 12. Allowance for impairment losses on financial assets -/- (904,979 c. Others - 3. Intangible assets 1,475,352 Accumulated amortization of intangible assets -/- (658,890 15. Non-productive assets - a. Abandoned properties - b. Foreclosed assets - <th>ACCOUNTS</th> <th>30 November 2018</th>	ACCOUNTS	30 November 2018
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c. Treasury stock -/- 18. Additional paid-in capital 1,47	00,000
18. Additional paid-in capital	32,981)
	(1,904)
a. Agio	77,277
	96,596
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	30,681
19. Other comprehensive income/(expense) 71	12,283
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	7,596
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation 72	20,782
e. Other comprehensive income from associate enity	-
f. Remeasurement on defined benefit program (1	L9,717)
g. Income tax related to other comprehensive income	3,622
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss 13,99	6.938
	52,339
TOTAL EQUITY 16,32	52,339 84,599
TOTAL LIABILITY AND EQUITY 88,74	52,339

PT Bank Tabungan Pensiunan Nasional Tbk STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME 30 November 2018



in mill<u>ion Rupiah</u>

ACCOUNTS	30 November 2018
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	9,788,518
a. Rupiah	9,779,439
b. Foreign currencies	9,079
2 Interest Expenses	3,762,131
a. Rupiah	3,604,094
b. Foreign currencies	158,037
Net Interest Income	6,026,387
B. Other Operating Income and Expenses	=04.0=0
1 Other Operating Income	781,879
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	13,414
i. Marketable securities	13,414
ii. Loans	-
iii. Other financial assets	
d. Realized gain from spot and derivative transactions	66,038
e. Dividend	3
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	255,145
h. Reversal in allowance for impairment losses	14,349
i. Other income	432,930
2 Other Operating Expenses	5,091,992
a. Decrease in fair value of financial assets (mark to market)	206,898
i. Marketable securities	_
ii. Loans	_
iii. Spot and derivatives	206,898
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	_
e. Impairment losses on financial assets	1,046,098
i. Marketable securities	1,040,036
ii. Loans	1,046,098
iii. Sharia financing	1,040,038
iv. Other financial assets	_
f. Losses related to operational risks *)	8 204
g. Losses from investment under equity method	8,294
h. Commissions/provisions/fees and administration	98,393
i. Losses from decrease in value of non-financial assets	98,393
	1.500.334
j. Personnel expenses	1,668,231
k. Promotion expenses	118,798
I. Other expenses	1,945,280
Net Other Operating Expenses	(4,310,113
NET OPERATING INCOME	1,716,274

ACCOUNTS	30 November 2018
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(722)
2 Gain/(loss) on adjustments of foreign exchange translation	(23,043)
3 Other non-operating expenses	(23,996)
NET NON OPERATING INCOME/(EXPENSES)	(47,761)
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,668,513
Income tax:	(433,914)
a. Estimated current period tax	(347,138)
b. Deferred tax expense	(86,776)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,234,599
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	2,713
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	3,618
c Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	(905)
2 Items that will be reclassified to profit or loss	(6,585)
a. Adjustment from foreign exchange translation	-
b Gain/(loss) from changes in the value of marketable securities - available for sale	(5,485)
c Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(1,100)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(3,872)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,230,727
TOTAL COMIT RETIENSIVE INCOME FOR THE CORRENT FERIOD	1,230,727
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 30 November 2018



in million Rupiah

		in million Rupiah
	ACCOUNTS	30 November 2018
ı.	COMMITMENT RECEIVABLES	6,979,620
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	_
	Outstanding spot and derivative purchased	6,979,620
	3. Others	0,373,020
	3. Others	_
II.	COMMITMENT LIABILITIES	6,669,668
	1. Unused loans facilities granted to customers	6,037,356
	a. State-owned enterprises (BUMN)	75,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	75,000
	- Rupiah	75,000
	- Foreign currencies	-
	b. Others	5,962,356
	i. Committed	100,000
	ii. Uncommitted	5,862,356
	2. Unused loans facilities granted to other banks	60,212
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	60,212
	i. Rupiah	60,212
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	572,100
	5. Others	-
III.	CONTINGENT RECEIVABLES	73,522
	1. Guarantees received	2,145
	a. Rupiah	-
	b. Foreign currencies	2,145
	2. Interest on non-performing loan	71,377
	a. Loan interest	71,377
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	94,119
	1. Guarantees issued	94,119
	a. Rupiah	94,119
	b. Foreign currencies	
	2. Others	_
	12. Others	_