

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary

30 SEPTEMBER 2018, 2017 AND 31 DECEMBER 2017

(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION												
As of 30 September 2018 and 31 December 2017					For the periods ended 30 September 2018 and 2017					As of 30 September 2018 and 2017												
(In million Rupiah)					(In million Rupiah, unless earning per share)					(In million Rupiah, unless otherwise stated)												
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	30 Sep 2018 Unaudited					30 Sep 2017 Unaudited						
	30 Sep 2018 Unaudited	31 Dec 2017 Audited	30 Sep 2018 Unaudited	31 Dec 2017 Audited		30 Sep 2018 Unaudited	30 Sep 2017 Unaudited	30 Sep 2018 Unaudited	30 Sep 2017 Unaudited		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES												
1. Cash	1,248,174	1,268,260	1,542,590	1,496,785	A. Interest Income and Expenses					1. Placements with other banks												
2. Placements with Bank Indonesia	6,695,882	11,643,950	8,747,478	13,092,832	a. Interest Income and Sharia Income	8,016,888	8,425,950	10,524,231	10,542,147	a. Rupiah	100,000					100,000						
3. Placements with other banks	1,577,978	981,207	1,695,455	982,942	b. Foreign currencies	8,009,529	8,421,191	10,516,862	10,537,388	b. Foreign currencies	16,778					16,778					50,821	
4. Spot and derivative receivables	10,997	2,338	10,997	2,338	2. Interest Expenses and Sharia Profit Sharing	3,011,193	3,169,504	3,273,826	3,426,708	a. Rupiah												
5. Marketable securities	5,510,532	6,268,858	7,011,169	6,337,831	a. Rupiah	2,886,203	3,070,019	3,148,836	3,327,223	b. Foreign currencies												
a. Measured at fair value through profit/loss					b. Foreign currencies	124,900	99,485	124,900	99,485	3. Marketable securities												
b. Available for sale	673,368	1,090,782	1,673,913	1,090,782	Net Interest and Sharia Income	5,005,705	5,256,446	7,250,405	7,115,439	a. Rupiah												
c. Held to maturity	4,837,164	5,208,177	5,337,286	5,247,049	B. Other Operating Income and Expenses					b. Foreign currencies												
d. Loans and receivables	-	-	-	-	1. Other Operating Income	602,356	509,593	610,711	610,675	4. Securities sold under repurchase agreements (Repo)												
e. Securities sold under repurchase agreements (Repo)	-	-	-	-	a. Increase in fair value of financial assets (mark to market)	7,087	-	-	-	a. Rupiah												
f. Claims from securities purchased under resale agreements (Reverse Repo)	5,711,374	1,515,907	5,711,374	2,500,787	i. Marketable securities	-	-	-	-	b. Foreign currencies												
g. Acceptance receivables	60,858,028	59,298,564	60,858,028	59,298,564	ii. Loans	-	-	-	-	5. Claims on securities purchased under resale agreements (Reverse Repo)												
h. Loans	-	-	-	-	iii. Spot and derivatives	7,087	-	-	7,087	a. Rupiah												
i. Measured at fair value through profit/loss	-	-	-	-	iv. Other financial assets	-	-	-	-	b. Foreign currencies												
j. Available for sale	-	-	-	-	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	6. Acceptance receivables												
k. Held to maturity	-	-	-	-	c. Gain from sale of financial assets	13,414	-	-	14,220	a. Rupiah												
l. Loans and receivables	60,858,028	59,298,564	60,858,028	59,298,564	i. Marketable securities	13,414	-	-	14,220	b. Foreign currencies												
m. Sharia financing	1,282,356	729,633	6,965,183	6,053,273	ii. Other financial assets	-	-	-	-	7. Loans												
n. Investments	(865,555)	(636,458)	(1,064,369)	(794,115)	d. Realized gain from spot and derivative transactions	-	-	-	-	a. Micro, Small and Medium Enterprises (UMKM)												
o. Allowance for impairment losses on financial assets -/-	-	-	-	-	e. Dividend	3	15	3	15	i. Foreign currencies												
a. Marketable securities	(865,555)	(636,458)	(1,064,369)	(794,115)	f. Gain from investment under equity method	-	-	-	-	b. Non-Micro, Small and Medium Enterprises (UMKM)												
b. Loans	-	-	-	-	g. Commissions/provisions/fees and administration	206,761	228,901	206,775	228,991	i. Rupiah	18,278					18,278	23,271				23,271	
c. Others	-	-	-	-	h. Reversal in allowance for impairment losses	14,349	4,690	14,349	4,690	ii. Foreign currencies												
d. Accumulated amortization of intangible assets -/-	1,428,845	1,151,296	1,570,694	1,281,387	i. Other income	360,742	275,987	369,277	277,179	c. Restructured loans												
e. Fixed assets	(622,556)	(481,053)	(664,896)	(512,325)	1. Decrease in fair value of financial assets (mark to market)	5,136	-	-	5,136	a. Rupiah												
f. Intangible assets	2,781,407	2,559,589	3,245,919	2,994,088	a. Marketable securities	-	-	-	-	b. Foreign currencies												
g. Accumulated depreciation of fixed assets -/-	(1,238,099)	(1,089,733)	(1,542,495)	(1,333,948)	ii. Loans	-	-	-	-	c. Property loans	4,912					4,912	313				313	
h. Non-productive assets	253	49	422	218	iii. Spot and derivatives	5,136	-	-	5,136	d. Other receivables	1,282,334					1,282,334	728,250				728,250	
a. Abandoned properties	-	-	-	-	iv. Other financial assets	-	-	-	-	8. Investments												
b. Foreclosed assets	-	-	-	-	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	a. Rupiah												
c. Suspense accounts	253	43	253	43	c. Losses from sale of financial assets	-	-	-	-	b. Foreign currencies												
d. Interbranch assets	-	6	-	6	i. Marketable securities	-	-	-	-	9. Commitment and contingencies												
e. Conducting operational activities in Indonesia	-	-	-	-	ii. Loans	-	-	-	-	a. Rupiah												
f. Conducting operational activities outside Indonesia	-	-	-	-	iii. Other financial assets	-	-	-	-	b. Foreign currencies												
g. Allowance for impairment losses on non-productive assets -/-	-	-	-	-	d. Realized losses from spot and derivative transactions	61,460	125,364	61,460	125,364	10. Closed assets												
h. Leased receivables	-	-	-	-	e. Impairment losses on financial assets	825,286	572,905	1,015,496	747,706	II. NON-RELATED PARTIES												
i. Deferred tax assets	-	97,246	75,675	165,935	i. Marketable securities	825,286	572,905	825,286	572,905	1. Placements with other banks												
j. Other assets	3,630,475	3,698,777	3,891,841	3,923,256	ii. Loans	-	-	-	-	a. Rupiah	837,938					837,938	528,009				528,009	
TOTAL ASSETS	88,010,091	87,038,531	98,055,035	95,489,850	iii. Sharia financing	-	-	-	-	b. Foreign currencies	623,262					623,262	526,371				526,371	
LIABILITIES & EQUITY					iv. Other financial assets	-	-	-	-	2. Spot and derivative receivables												
1. Demand deposits	799,122	528,183	898,316	623,352	i. Losses related to operational risks	7,942	3,628	11,431	4,911	a. Rupiah	10,997					10,997	35,413				35,413	
2. Saving deposits	6,390,624	6,017,157	7,809,532	7,219,819	g. Losses from investment under equity method	-	-	-	-	b. Foreign currencies												
3. Time deposits	55,788,741	54,826,854	55,788,741	54,826,854	h. Commissions/provisions/fees and administration	77,457	47,369	77,457	47,369	3. Marketable securities												
4. Revenue sharing investment funds	-	-	-	-	i. Losses from decrease in value of non-financial assets	1,311,373	1,783,035	1,945,888	2,384,344	a. Rupiah	5,510,532					5,510,532	5,579,574				5,579,574	
5. Liabilities to Bank Indonesia	-	-	-	-	j. Personnel expenses	86,295	162,490	94,426	167,914	b. Foreign currencies												
6. Liabilities to other banks	331,144	869,357	290,831	822,584	k. Promotion expenses	1,608,446	1,657,031	2,076,700	2,104,264	4. Securities sold under repurchase agreements (Reverse Repo)												
7. Spot and derivative payables	4,458	2,886	4,458	2,886	l. Other expenses	(3,375,903)	(3,847,365)	(4,679,147)	(5,076,133)	a. Rupiah												
8. Securities sold under repurchase agreements (Repo)	-	-	-	-	Net Other Operating Expenses	1,629,802	1,409,081	2,571,258	2,039,306	b. Foreign currencies												
9. Acceptance liabilities	1,796,810	2,543,401	1,796,810	2,543,401	NET OPERATING INCOME					5. Claims on securities purchased under resale agreements (Reverse Repo)												
10. Marketable securities issued	5,232,408	5,208,640	5,232,408	5,208,640	NET-OPERATING INCOME AND EXPENSES					a. Rupiah	5,711,374					5,711,374	4,780,108				4,780,108	
11. Borrowings	-	-	-	-	1. Loss from sale of fixed assets and equipments	(480)	(2,332)	(2,001)	(2,639)	b. Foreign currencies												
12. Margin deposits	-	-	-	-	2. Loss on adjustments of foreign exchange translation	(73,664)	(1,323)	(73,664)	(1,323)	6. Acceptance receivables												
13. Interbranch liabilities	-	-	-	-	3. Other non-operating expenses/income	(23,780)	(729)	(24,587)	1,456	7. Loans												
a. Conducting operational activities in Indonesia	-	-	-	-	NET NON-OPERATING EXPENSES	(97,924)	(4,384)	(100,252)	(2,506)	a. Micro, Small and Medium Enterprises (UMKM)												
b. Conducting operational activities outside Indonesia	-	-	-	-	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,531,878	1,404,697	2,471,006	2,036,800	i. Rupiah	9,292,823	497,993	67,261	137,693	89,953	10,085,723	11,441,744	648,923	75,596	120,289	55,295	12,341,847
c. Deferred tax liabilities	11,593	1,437,406	1,781,303	1,793,469	Income tax	-	-	-	-	ii. Foreign currencies												
d. Other liabilities	1,438,611	-	-	-	a. Estimated current period tax	(290,125)	(269,442)	(544,436)	(441,338)	b. Non-Micro, Small and Medium Enterprises (UMKM)												
e. Profit sharing investment funds	-	-	-	-	b. Deferred tax expenses	(108,249)	(86,883)	(94,672)	(86,084)	i. Rupiah	49,281,138	1,046,522	102,264	133,229	190,874	50,754,027	46,142,474	1,257,123	53,354	81,938	111,290	47,646,179
TOTAL LIABILITIES	71,793,511	71,423,884	79,349,164	78,289,053	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,233,594	1,098,372	1,831,998	1,597,378	ii. Foreign currencies												
EQUITY					III. OTHER COMPREHENSIVE INCOME/EXPENSES					c. Restructured loans												
1. Issued and fully paid-in capital	115,115	114,902	115,115	114,902	1. Items that will not be reclassified to profit or loss	-	-	-	-	a. Rupiah	587,995	298,598	21,263	41,258	42,863	992,337	728,816	306,695	31,056	44,512	30,701	1,141,780
a. Authorized capital	300,000	150,000	300,000	150,000	a. Gain/loss from fixed assets revaluation	-	-	-	-	b. Property loans	792,531	16,363	-	-	1,151	810,045	682,772	17,475	27	532	4,269	705,075
b. Unpaid capital -/-	(182,981)	(33,194)	(182,981)	(33,194)	b. Gain from actuarial defined benefit program	3,618	-	25,484	-	d. Investments	22	-	-	-	22	22	22	-	-	-	-	22
c. Treasury stock -/-	(1,904)	(1,904)	(1,904)	(1,904)	c. Other comprehensive																	