

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
31 May 2017



in million Rupiah

ACCOUNTS	31 May 2017
ASSET	
1. Cash	1.312.028
2. Placements with Bank Indonesia	8.824.905
3. Placements with other banks	1.980.257
4. Spot and derivative receivables	1.624
5. Marketable securities	5.194.224
a. Measured at fair value through profit/loss	-
b. Available for sale	994.327
c. Held to maturity	4.199.897
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1.805.759
8. Acceptance receivables	-
9. Loans	60.207.209
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	60.207.209
10. Sharia financing	-
11. Investments	726.251
12. Allowance for impairment losses on financial assets -/-	(602.989)
a. Marketable securities	-
b. Loans	(602.989)
c. Others	-
13. Intangible assets	1.067.782
Accumulated amortization of intangible assets -/-	(406.126)
14. Fixed assets	2.590.575
Accumulated depreciation of fixed assets -/-	(1.131.527)
15. Non-productive assets	94
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	88
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	70.666
19. Other assets	3.707.562
TOTAL ASSET	85.348.294

ACCOUNTS	31 May 2017
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	469.337
2. Saving deposits	6.221.099
3. Time deposits	55.540.320
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	791.680
7. Spot and derivative liabilities	5.382
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2.471.997
11. Borrowings	3.022.263
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	1.370.212
16. Profit sharing investment funds	-
TOTAL LIABILITY	69.892.290
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	1.393.441
a. Agio	1.168.885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	224.556
19. Other comprehensive income/(expense)	720.466
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	9.398
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	3.172
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	13.203.834
a. Previous years	12.585.089
b. Current year	618.745
TOTAL EQUITY	15.456.004
TOTAL LIABILITY AND EQUITY	85.348.294

in million Rupiah

ACCOUNTS		31 May 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		4.726.836
a. Rupiah		4.725.339
b. Foreign currencies		1.497
2 Interest Expenses		1.743.536
a. Rupiah		1.692.155
b. Foreign currencies		51.381
Net Interest Income		2.983.300
B. Other Operating Income and Expenses		
1 Other Operating Income		306.741
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		141.426
h. Reversal in allowance for impairment losses		4.465
i. Other income		160.835
2 Other Operating Expenses		2.453.079
a. Decrease in fair value of financial assets (mark to market)		39.065
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		39.065
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		37.199
e. Impairment losses on financial assets		324.717
i. Marketable securities		-
ii. Loans		324.717
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		803
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		24.120
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		993.175
k. Promotion expenses		109.622
l. Other expenses		924.378
Net Other Operating Expenses		(2.146.338)
NET OPERATING INCOME		836.962

ACCOUNTS		31 May 2017
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1.717)
2	Gain/(loss) on adjustments of foreign exchange translation	1.617
3	Other non-operating expenses	(327)
NET NON OPERATING INCOME/(EXPENSES)		(427)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		836.535
Income tax:		(217.790)
a.	Estimated current period tax	(204.790)
b.	Deferred tax expense	(13.000)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		618.745
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	5.139
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	6.094
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(955)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		5.139
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		623.884
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 May 2017



in million Rupiah

ACCOUNTS		31 May 2017
I.	COMMITMENT RECEIVABLES	5.089.195
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	5.089.195
	3. Others	-
II.	COMMITMENT LIABILITIES	6.148.872
	1. Unused loans facilities granted to customers	5.194.064
	a. State-owned enterprises (BUMN)	350.000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	350.000
	- Rupiah	350.000
	- Foreign currencies	-
	b. Others	4.844.064
	i. Committed	161.430
	ii. Uncommitted	4.682.634
	2. Unused loans facilities granted to other banks	62.200
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	62.200
	i. Rupiah	62.200
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	892.608
	5. Others	-
III.	CONTINGENT RECEIVABLES	45.600
	1. Guarantees received	1.999
	a. Rupiah	-
	b. Foreign currencies	1.999
	2. Interest on non-performing loan	43.601
	a. Loan interest	43.601
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-