

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
31 May 2015



in million Rupiah

ACCOUNTS	31 May 2015
ASSET	
1. Cash	1,052,743
2. Placements with Bank Indonesia	7,729,993
3. Placements with other banks	669,701
4. Spot and derivative receivables	-
5. Marketable securities	5,373,678
a. Measured at fair value through profit/loss	-
b. Available for sale	1,604,558
c. Held to maturity	3,769,120
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,905,629
8. Acceptance receivables	-
9. Loans	51,482,675
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	51,482,675
10. Sharia financing	-
11. Investments	601,508
12. Allowance for impairment losses on financial assets -/-	469,945
a. Marketable securities	-
b. Loans	469,945
c. Others	-
13. Intangible assets	415,535
Accumulated amortization of intangible assets -/-	185,578
14. Property, plant and equipment	1,396,422
Accumulated depreciation of property, plant and equipment -/-	818,504
15. Non-productive assets	117
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	111
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	48,428
19. Other assets	2,923,015
TOTAL ASSET	74,125,417

ACCOUNTS	31 May 2015
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	1,139,181
2. Saving deposits	6,402,127
3. Time deposits	45,129,952
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	9,433
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	3,827,287
11. Borrowings	3,862,407
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	1,211,531
16. Profit sharing investment funds	-
TOTAL LIABILITY	61,581,918
EQUITY	
17. Issued and fully paid-in capital	116,806
a. Authorized capital	150,000
b. Unpaid capital -/-	33,194
c. Treasury stock -/-	-
18. Additional paid-in capital	1,545,939
a. Agio	1,429,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	116,554
19. Other comprehensive income/(expense)	(195)
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(260)
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	-
e. Other comprehensive income from associate entity	-
f. Gain (loss) from actuarial defined benefit program	-
g. Income tax related to other comprehensive income	65
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	10,857,588
a. Previous years	10,106,240
b. Current year	751,348
TOTAL EQUITY	12,543,499
TOTAL LIABILITY AND EQUITY	74,125,417

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 May 2015



in million Rupiah

ACCOUNTS		31 May 2015
I.	COMMITMENT RECEIVABLES	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
II.	COMMITMENT LIABILITIES	3,904,279
	1. Unused loans facilities granted to customers	3,817,296
	a. State-owned enterprises (BUMN)	300,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	300,000
	- Rupiah	300,000
	- Foreign currencies	-
	b. Others	3,517,296
	i. Committed	40,000
	ii. Uncommitted	3,477,296
	2. Unused loans facilities granted to other banks	86,983
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	86,983
	i. Rupiah	86,983
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
III.	CONTINGENT RECEIVABLES	50,185
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	50,185
	a. Loan interest	50,185
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
31 May 2015



in million Rupiah

ACCOUNTS		31 May 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		4,715,312
a. Rupiah		4,715,312
b. Foreign currencies		-
2 Interest Expenses		2,096,536
a. Rupiah		2,096,536
b. Foreign currencies		-
Net Interest Income		2,618,776
B. Other Operating Income and Expenses		
1 Other Operating Income		305,119
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		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		109,342
h. Reversal in allowance for impairment losses		325
i. Other income		195,452
2 Other Operating Expenses		1,907,253
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		-
e. Impairment losses on financial assets		286,815
i. Marketable securities		-
ii. Loans		286,815
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		5,060
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		13,073
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		874,148
k. Promotion expenses		39,302
l. Other expenses		688,855
Net Other Operating Expenses		(1,602,134)
NET OPERATING INCOME		1,016,642

ACCOUNTS		31 May 2015
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,035)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(1,398)
NET NON OPERATING INCOME/(EXPENSES)		(2,433)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,014,209
Income tax:		(262,861)
a. Estimated current year tax		(253,608)
b. Deferred tax expense		(9,253)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		751,348
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	-
a.	Gain from fixed assets revaluation	-
b.	Gain/(loss) from actuarial 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	(1,031)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(1,375)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	344
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		
- NET OFF TAX		(1,031)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		750,317
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable