PT Bank Tabungan Pensiunan Nasional Tbk STATEMENTS OF FINANCIAL POSITION 30 November 2015



in million Rupiah

ACCOUNTS	30 November 2015
ASSET	
1. Cash	1,145,908
2. Placements with Bank Indonesia	6,192,040
3. Placements with other banks	458,462
Spot and derivative receivables	-
5. Marketable securities	5,229,071
a. Measured at fair value through profit/loss	-
b. Available for sale	1,717,247
c. Held to maturity	3,511,824
d. Loans and receivables	
Securities sold under repurchase agreements (Repo)	_
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,496,893
8. Acceptance receivables	-
9. Loans	54,484,407
a. Measured at fair value through profit/loss	
b. Available for sale	_
c. Held to maturity	_
d. Loans and receivables	54,484,407
10. Sharia financing	-
11. Investments	716,327
12. Allowance for impairment losses on financial assets -/-	(477,988)
a. Marketable securities	· , ,
b. Loans	(477,988)
c. Others	· ,
13. Intangible assets	511,933
Accumulated amortization of intangible assets -/-	(224,717)
14. Property, plant and equipment	1,470,456
Accumulated depreciation of property, plant and equipment -/-	(907,388)
15. Non-productive assets	1,025
a. Abandoned properties	· -
b. Foreclosed assets	_
c. Suspense accounts	1,019
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	51,668
19. Other assets	3,157,682
TOTAL ASSET	75,305,779

2. Saving deposits 4. Revenue sharing investment funds 4. Revenue sharing investment funds 5. Liabilities to Bank Indonesia 6. Liabilities to other banks 206 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 3,300 11. Borrowings 1,336 12. Margin deposits 13. Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds 16. Post 16. Profit sharing investment funds 17. Conducting operational activities outside Indonesia 16. Other liabilities 17. Conducting operational activities outside Indonesia 17. Conducting operational activities outside Indonesia 18. Other liabilities 19. Conducting operational activities outside Indonesia 19. Conducting operational activities 19. Conduction 19. Conducting operational activities 19. Conduction 19. Con	5,996 4,720 - - - 8,750 - - - - 5,012 - -
1. Demand deposits 455 2. Saving deposits 6,824 3. Time deposits 48,541 4. Revenue sharing investment funds 5 5. Liabilities to Bank Indonesia 6 6. Liabilities to Other banks 7 7. Spot and derivative liabilities 7 8. Securities sold under repurchase agreements (Repo) 9 9. Acceptance liabilities 9 10. Marketable securities issued 1,336 11. Borrowings 1,336 12. Margin deposits 1 13. Interbranch liabilities 1 13. Interbranch liabilities 1 13. Interbranch liabilities 1 14. Deferred tax liabilities 1 15. Other liabilities 1 15. Other liabilities 1 15. Other liabilities 1 15. Other liabilities 1 16. Profit sharing investment funds 1 17. EQUITY 1 17. Issued and fully paid-in capital 1 16. Unpaid capital -/- (33 16. Treasury stock -/- (33 17. Treasury stock -/- (33 18. Additional paid-in capital 1 19. Additional paid-in capital 1 15. Capital contribution 1 15. Capital paid in advance 1 16. Other comprehensive income/(expense) 1 17. Other comprehensive income/(expense) 1 18. Foreign exchange translation adjustment of financial statements 1 18. Gain/(loss) from changes in the value of marketable securities - available for sale 1 19. Differences arising from fixed assets revaluation	4,720 1,349 - - 8,750 - - - 4,977
2. Saving deposits 4. Revenue sharing investment funds 4. Revenue sharing investment funds 5. Liabilities to Bank Indonesia 6. Liabilities to other banks 206 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 3,300 11. Borrowings 1,336 12. Margin deposits 13. Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds 16. Post 16. Profit sharing investment funds 17. Conducting operational activities outside Indonesia 16. Other liabilities 17. Conducting operational activities outside Indonesia 17. Conducting operational activities outside Indonesia 18. Other liabilities 19. Conducting operational activities outside Indonesia 19. Conducting operational activities 19. Conduction 19. Conducting operational activities 19. Conduction 19. Con	4,720 1,349 - - 8,750 - - - 4,977
3. Time deposits 4. Revenue sharing investment funds 5. Liabilities to Bank Indonesia 6. Liabilities to other banks 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 12. Margin deposits 13. Interbranch liabilities 12. Conducting operational activities in Indonesia 15. Conducting operational activities outside Indonesia 16. Deferred tax liabilities 17. Stother liabilities 18. Conducting operational activities outside Indonesia 19. Total Liabilities 10. Total Liabilities 11. Equity 11. Issued and fully paid-in capital 12. Authorized capital 13. Authorized capital 14. Authorized capital 15. Unpaid capital -/- 16. Treasury stock -/- 18. Additional paid-in capital 18. Agio 19. Disagio -/- 19. Capital contribution 19. Capital paid in advance 19. Other comprehensive income/(expense) 10. Foreign exchange translation adjustment of financial statements 19. Gain/(loss) from changes in the value of marketable securities - available for sale 19. Cash flow hedging 10. Differences arising from fixed assets revaluation	1,349 - - 8,750 - - - 4,977
4. Revenue sharing investment funds 5. Liabilities to Bank Indonesia 6. Liabilities to Other banks 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 12. Margin deposits 13. Interbranch liabilities 13. Interbranch liabilities 13. Conducting operational activities in Indonesia 14. Deferred tax liabilities 15. Other liabilities 15. Other liabilities 16. Profit sharing investment funds 16. Profit sharing investment funds 17. Issued and fully paid-in capital 18. Authorized capital 19. Unpaid capital -/- 19. Treasury stock -/- 18. Additional paid-in capital 19. Disagio -/- 19. Capital contribution 19. Cipital capital contribution 19. Cipital paid in advance 19. Other comprehensive income/(expense) 20. Early response to the value of marketable securities - available for sale 21. Capital form fixed assets revaluation	- - 8,750 - - - - 4,977
5. Liabilities to Bank Indonesia 6. Liabilities to other banks 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 11. Borrowings 12. Margin deposits 13. Interbranch liabilities 13. Interbranch liabilities 14. Conducting operational activities in Indonesia 15. Other liabilities 16. Profit sharing investment funds 17. State and fully paid-in capital 18. Authorized capital 19. Unpaid capital -/- 19. Teasury stock -/- 18. Additional paid-in capital 19. Disagio -/- 19. Capital contribution 19. Other comprehensive income/(expense) 20. Eouiry 21. Other comprehensive income/(expense) 21. Foreign exchange translation adjustment of financial statements 21. Gain/(loss) from changes in the value of marketable securities - available for sale 20. Capital period from fixed assets revaluation	- - - 4,977
6. Liabilities to other banks 7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 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 16. Profit sharing investment funds 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	- - - 4,977
7. Spot and derivative liabilities 8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 12. Margin deposits 13. Interbranch liabilities 13. Interbranch liabilities 14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds 17. Issued and fully paid-in capital 18. Authorized capital 19. Unpaid capital -/- 10. Treasury stock -/- 18. Additional paid-in capital 19. Disagio -/- 10. Capital paid in advance 19. Other comprehensive income/(expense) 20. Capital (paid) and subjustment of financial statements 21. Gain/(loss) from changes in the value of marketable securities - available for sale 21. Differences arising from fixed assets revaluation	- - - 4,977
8. Securities sold under repurchase agreements (Repo) 9. Acceptance liabilities 10. Marketable securities issued 1. Borrowings 1. Agrin deposits 13. Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 17. Other liabilities 17. Other liabilities 18. Other liabilities 19. Other day liabilities 19. Other day liabilities 10. Profits sharing investment funds 10. Profits sharing investment funds 10. Unpaid capital -/- 10. Treasury stock -/- 18. Additional paid-in capital 1. Agio 1. Disagio -/- 1. Capital contribution 1. Capital paid in advance 1. Others 1. Foreign exchange translation adjustment of financial statements 1. Gain/(loss) from changes in the value of marketable securities - available for sale 1. Cash flow hedging 1. Differences arising from fixed assets revaluation	
9. Acceptance liabilities 10. Marketable securities issued 11. Borrowings 12. Margin deposits 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 15. Other liabilities 16. Profit sharing investment funds 17. Issued and fully paid-in capital 18. Authorized capital 19. Unpaid capital -/- 19. Treasury stock -/- 18. Additional paid-in capital 20. Disagio -/- 21. Capital contribution 22. Capital contribution 23. Capital paid in advance 24. Others 25. Other comprehensive income/(expense) 26. Foreign exchange translation adjustment of financial statements 26. Capit (expense) 27. Capital (poss) from changes in the value of marketable securities - available for sale 28. Cash flow hedging 29. Differences arising from fixed assets revaluation	
10. Marketable securities issued 11. Borrowings 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 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	
11. Borrowings 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 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	
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 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 61,923 EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	6,012 - - -
13. Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 61,923 EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 14. 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	- - -
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 61,923 EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 61,923 EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	
15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITY 61,923 EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
16. Profit sharing investment funds TOTAL LIABILITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	1,255
EQUITY 17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	3,059
17. Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	
a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	6,806
b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	0,000
c. Treasury stock -/- 18. Additional paid-in capital 1,573 a. Agio 1,429 b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 142 19. Other comprehensive income/(expense) 142 a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	3,194
18. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
a. Agio b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	1.698
b. Disagio -/- c. Capital contribution d. Capital paid in advance e. Others 142 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	
c. Capital contribution d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
d. Capital paid in advance e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
e. Others 19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
19. Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	2,313
 a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation 	1,827
c. Cash flow hedging d. Differences arising from fixed assets revaluation	-
d. Differences arising from fixed assets revaluation	1,828
	-
a. Other comprehensive income from associate enity	-
e. Other comprehensive income from associate enity	-
f. Gain (loss) from actuarial defined benefit program	-
g. Income tax related to other comprehensive income	(1
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves 23	3,361
a. General reserves	3,361
b. Statutory reserves	-
24. Profit/loss 11,669	9,028
a. Previous years 10,106	240
b. Current year 1,562	5,240
TOTAL EQUITY 13,382	6,240 2,788
TOTAL LIABILITY AND EQUITY 75,305	2,788

PT Bank Tabungan Pensiunan Nasional Tbk STATEMENTS OF COMMITMENTS AND CONTINGENCIES 30 November 2015



in million Rupiah

	ACCOUNTS	30 November 2015
ı.	COMMITMENT RECEIVABLES	30 November 2013
<u>"</u>	Unused borrowing facilities	
	a. Rupiah	_
	b. Foreign currencies	
	2. Outstanding spot and derivative purchased	-
	3. Others	-
	5. Others	-
II.	COMMITMENT LIABILITIES	4,282,270
	Unused loans facilities granted to customers	4,170,741
	a. State-owned enterprises (BUMN)	200,000
	i. Committed	-
	- Rupiah	_
	- Foreign currencies	_
	ii. Uncommitted	200,000
	- Rupiah	200,000
	- Foreign currencies	200,000
	b. Others	3,970,741
	i. Committed	3,970,741
	ii. Uncommitted	3,970,741
	Unused loans facilities granted to other banks	111,529
	a. Committed	111,329
	i. Rupiah	_
	ii. Foreign currencies	-
	b. Uncommitted	111 520
		111,529
	i. Rupiah	111,529
	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	43,660
	1. Guarantees received	
	a. Rupiah	_
	b. Foreign currencies	_
	2. Interest on non-performing loan	43,660
	a. Loan interest	43,660
	b. Other interest	43,000
	3. Others	
	J. Others	_
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
		_
	2. Others	_
IV.	Guarantees issued a. Rupiah b. Foreign currencies	- - - -

PT Bank Tabungan Pensiunan Nasional Tbk STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME 30 November 2015



in million Rupiah

Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies Interest Income a. Rupiah b. Foreign currencies Interest Income Other Operating Income 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 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 h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	10,474,67 10,474,67 10,474,67 - 4,630,33 4,630,33 - 5,844,33 - - - - -
Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income Other Operating Income and Expenses I Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	10,474,67 - 4,630,33 4,630,33 - 5,844,33
Interest Income a. Rupiah b. Foreign currencies 2 Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income Other Operating Income and Expenses 1 Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	10,474,67 - 4,630,33 4,630,33 - 5,844,33
a. Rupiah b. Foreign currencies 2 Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income Other Operating Income and Expenses 1 Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	10,474,67 - 4,630,33 4,630,33 - 5,844,33
b. Foreign currencies 2 Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income Cother Operating Income and Expenses 1 Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	4,630,33 4,630,33 - 5,844,33
Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income Other Operating Income and Expenses I Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	4,630,33 - 5,844,33
a. Rupiah b. Foreign currencies Net Interest Income Other Operating Income and Expenses Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	4,630,33 - 5,844,33
b. Foreign currencies Net Interest Income Other Operating Income and Expenses 1 Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	- 5,844,33
Net Interest Income Other Operating Income and Expenses Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	
Other Operating Income and Expenses 1 Other Operating Income 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	638,58 - - - - - -
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	638,58 - - - - - -
 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	-
 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	-
 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	- - -
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses 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. 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. 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 h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
e. Dividend f. Gain from investment under equity method g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
e. Dividend f. Gain from investment under equity method g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	-
h. Reversal in allowance for impairment losses i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	254,82
 i. Other income 2 Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	5
 a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	383,70
 a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	,
 a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets 	4,374,63
i. Marketable securitiesii. Loansiii. Spot and derivativesiv. Other financial assets	-
ii. Loans iii. Spot and derivatives iv. Other financial assets	_
iii. Spot and derivatives iv. Other financial assets	_
iv. Other financial assets	_
ID. IIICICASCIII IAII VAIUC OI IIIIAIICIAI IIADIIILICS IIIIAIN LO IIIAINELI	_
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	648,72
i. Marketable securities	-
ii. Loans	648,72
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risks *)	7,04
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	23,40
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,986,44
k. Promotion expenses	
I. Other expenses	125.60
Net Other Operating Expenses	125,80 1,583,21
	1,583,21 (3,736,05

CONTRACTING INCOMES AND EVERTICES	
N-OPERATING INCOME AND EXPENSES	
Gain/(Loss) from sale of fixed assets and equipments	(1,899)
Gain/(loss) on adjustments of foreign exchange translation	-
Other non-operating expenses	3,521
NET NON OPERATING INCOME/(EXPENSES)	1,622
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,109,906
Income tax:	(547,118)
a. Estimated current year tax	(541,172)
b. Deferred tax expense	(5,946)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,562,788
HER COMPREHENSIVE INCOME	
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	-
Items that will be reclassified to profit or loss	991
a. Adjustment from foreign exchange translation	-
b Gain/(loss) from changes in the value of marketable securities - available for sale	713
c Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	278
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	991
AL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,563,779
OFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	-
CI I A L C C C I A L C C C C	Other Service of Comprehensive income from associate entity d. Others 2. Income tax realted items that will not be reclassified to profit or loss a. Adjustment from foreign exchange translation b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Effective part of cash flow hedging d. Others a. Income tax realted items that will be reclassified to profit or loss a. Adjustment from foreign exchange translation b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Effective part of cash flow hedging d. Others a. Income tax realted items that will be reclassified to profit or loss b. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss c. Income tax realted items that will be reclassified to profit or loss

^{*)} Filled with loss that already appear or will appear

 $[\]ensuremath{^{**}}\xspace$) For foreign branch office, if applicable