

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
4. 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	-
6. 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

ACCOUNTS	30 November 2015
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	455,996
2. Saving deposits	6,824,720
3. Time deposits	48,541,349
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	208,750
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	3,304,977
11. Borrowings	1,336,012
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	1,251,255
16. Profit sharing investment funds	-
TOTAL LIABILITY	61,923,059
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	1,571,698
a. Agio	1,429,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	142,313
19. Other comprehensive income/(expense)	1,827
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	1,828
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	(1)
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	11,669,028
a. Previous years	10,106,240
b. Current year	1,562,788
TOTAL EQUITY	13,382,720
TOTAL LIABILITY AND EQUITY	75,305,779

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



in million Rupiah

ACCOUNTS		30 November 2015
I.	COMMITMENT RECEIVABLES	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
II.	COMMITMENT LIABILITIES	4,282,270
	1. 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	-
	b. Others	3,970,741
	i. Committed	-
	ii. Uncommitted	3,970,741
	2. Unused loans facilities granted to other banks	111,529
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	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	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

in million Rupiah

ACCOUNTS		30 November 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		10,474,674
a. Rupiah		10,474,674
b. Foreign currencies		-
2 Interest Expenses		4,630,336
a. Rupiah		4,630,336
b. Foreign currencies		-
Net Interest Income		5,844,338
B. Other Operating Income and Expenses		
1 Other Operating Income		638,584
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		254,825
h. Reversal in allowance for impairment losses		52
i. Other income		383,707
2 Other Operating Expenses		4,374,638
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		648,727
i. Marketable securities		-
ii. Loans		648,727
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		7,046
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		23,404
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		1,986,442
k. Promotion expenses		125,800
l. Other expenses		1,583,219
Net Other Operating Expenses		(3,736,054)
NET OPERATING INCOME		2,108,284

ACCOUNTS		30 November 2015
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,899)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	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
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	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
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,563,779
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable