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

in million Rupiah

ACCOUNTS	31 October 2015
ASSET	
1. Cash	1,136,423
2. Placements with Bank Indonesia	7,130,735
3. Placements with other banks	641,783
4. Spot and derivative receivables	-
5. Marketable securities	5,283,694
a. Measured at fair value through profit/loss	-
b. Available for sale	1,669,410
c. Held to maturity	3,614,284
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,068,429
8. Acceptance receivables	-
9. Loans	54,156,390
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	54,156,390
10. Sharia financing	-
11. Investments	715,817
12. Allowance for impairment losses on financial assets -/-	(469,348)
a. Marketable securities	-
b. Loans	(469,348)
c. Others	-
13. Intangible assets	486,671
Accumulated amortization of intangible assets -/-	(217,643)
14. Property, plant and equipment	1,460,450
Accumulated depreciation of property, plant and equipment -/-	(892,709)
15. Non-productive assets	16
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	10
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	42,877
19. Other assets	3,108,596
TOTAL ASSET	**75,652,181**

ACCOUNTS	31 October 2015
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	848,476
2. Saving deposits	6,680,971
3. Time deposits	48,480,789
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	234,971
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	3,304,551
11. Borrowings	1,578,115
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	1,284,244
16. Profit sharing investment funds	-
TOTAL LIABILITY	**62,412,117**
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	1,566,853
a. Agio	1,429,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	137,468
19. Other comprehensive income/(expense)	612
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	534
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	-
e. Other comprehensive income from associate enity	-
f. Gain (loss) from actuarial defined benefit program	-
g. Income tax related to other comprehensive income	78
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	11,532,432
a. Previous years	10,106,240
b. Current year	1,426,192
TOTAL EQUITY	**13,240,064**
TOTAL LIABILITY AND EQUITY	**75,652,181**

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

in million Rupiah

	ACCOUNTS	31 October 2015
I.	**COMMITMENT RECEIVABLES**	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
II.	**COMMITMENT LIABILITIES**	4,166,813
	1. Unused loans facilities granted to customers	4,071,698
	a. State-owned enterprises (BUMN)	300,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	300,000
	- Rupiah	300,000
	- Foreign currencies	-
	b. Others	3,771,698
	i. Committed	-
	ii. Uncommitted	3,771,698
	2. Unused loans facilities granted to other banks	95,115
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	95,115
	i. Rupiah	95,115
	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**	44,051
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	44,051
	a. Loan interest	44,051
	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 October 2015

in million Rupiah

	ACCOUNTS	31 October 2015
OPERATING INCOME AND EXPENSES		
A.	**Interest Income and Expenses**	
1	Interest Income	**9,511,139**
	a. Rupiah	9,511,139
	b. Foreign currencies	-
2	Interest Expenses	**4,212,606**
	a. Rupiah	4,212,606
	b. Foreign currencies	-
	Net Interest Income	**5,298,533**
B.	**Other Operating Income and Expenses**	
1	**Other Operating Income**	**583,480**
	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	229,297
	h. Reversal in allowance for impairment losses	52
	i. Other income	354,131
2	**Other Operating Expenses**	**3,958,542**
	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	604,562
	i. Marketable securities	-
	ii. Loans	604,562
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	6,943
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	22,007
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,788,908
	k. Promotion expenses	109,328
	l. Other expenses	1,426,794
	Net Other Operating Expenses	**(3,375,062)**
	NET OPERATING INCOME	**1,923,471**

	ACCOUNTS	31 October 2015
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,469)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	3,204
	NET NON OPERATING INCOME/(EXPENSES)	**1,735**
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	**1,925,206**
	Income tax:	(499,014)
	a. Estimated current year tax	(484,198)
	b. Deferred tax expense	(14,816)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	**1,426,192**
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	356
	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	-
	e. Income tax realted items that will be reclassified to profit or loss	356
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	**356**
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		**1,426,548**
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable