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

*in million Rupiah*

| ACCOUNTS | 30 September 2015 |
|---|---|
| **ASSET** | |
| 1. Cash | 1,202,326 |
| 2. Placements with Bank Indonesia | 8,381,222 |
| 3. Placements with other banks | 1,191,802 |
| 4. Spot and derivative receivables | - |
| 5. Marketable securities | 5,471,508 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | 1,879,018 |
| c. Held to maturity | 3,592,490 |
| d. Loans and receivables | - |
| 6. Securities sold under repurchase agreements (Repo) | - |
| 7. Claims from securities purchased under resale agreements (Reverse Repo) | 2,032,704 |
| 8. Acceptance receivables | - |
| 9. Loans | 53,747,432 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | - |
| c. Held to maturity | - |
| d. Loans and receivables | 53,747,432 |
| 10. Sharia financing | - |
| 11. Investments | 715,306 |
| 12. Allowance for impairment losses on financial assets -/- | (487,182) |
| a. Marketable securities | - |
| b. Loans | (487,182) |
| c. Others | - |
| 13. Intangible assets | 472,722 |
| Accumulated amortization of intangible assets -/- | (210,607) |
| 14. Property, plant and equipment | 1,447,310 |
| Accumulated depreciation of property, plant and equipment -/- | (879,844) |
| 15. Non-productive assets | 180 |
| a. Abandoned properties | - |
| b. Foreclosed assets | - |
| c. Suspense accounts | 174 |
| 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 | 48,940 |
| 19. Other assets | 3,055,610 |
| **TOTAL ASSET** | **76,189,429** |

| ACCOUNTS | 30 September 2015 |
| --- | ---: |
| **LIABILITY AND EQUITY** | |
| **LIABILITY** | |
| 1. Demand deposits | 910,851 |
| 2. Saving deposits | 6,912,417 |
| 3. Time deposits | 47,892,242 |
| 4. Revenue sharing investment funds | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 9,273 |
| 7. Spot and derivative liabilities | - |
| 8. Securities sold under repurchase agreements (Repo) | - |
| 9. Acceptance liabilities | - |
| 10. Marketable securities issued | 3,304,130 |
| 11. Borrowings | 2,795,831 |
| 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 | 1,260,269 |
| 16. Profit sharing investment funds | - |
| **TOTAL LIABILITY** | **63,085,013** |
| **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 | 1,562,008 |
| a. Agio | 1,429,385 |
| b. Disagio -/- | - |
| c. Capital contribution | - |
| d. Capital paid in advance | - |
| e. Others | 132,623 |
| 19. Other comprehensive income/(expense) | 42 |
| a. Foreign exchange translation adjustment of financial statements | - |
| b. Gain/(loss) from changes in the value of marketable securities - available for sale | (36) |
| 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 | 11,402,199 |
| a. Previous years | 10,106,240 |
| b. Current year | 1,295,959 |
| **TOTAL EQUITY** | **13,104,416** |
| **TOTAL LIABILITY AND EQUITY** | **76,189,429** |

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

*in million Rupiah*

| | ACCOUNTS | 30 September 2015 |
|---|---|---|
| I. | **COMMITMENT RECEIVABLES** | - |
| | 1. Unused borrowing facilities | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Outstanding spot and derivative purchased | - |
| | 3. Others | - |
| II. | **COMMITMENT LIABILITIES** | 4,052,412 |
| | 1. Unused loans facilities granted to customers | 3,960,749 |
| | a. State-owned enterprises (BUMN) | 200,000 |
| | i. Committed | - |
| | - Rupiah | - |
| | - Foreign currencies | - |
| | ii. Uncommitted | 200,000 |
| | - Rupiah | 200,000 |
| | - Foreign currencies | - |
| | b. Others | 3,760,749 |
| | i. Committed | - |
| | ii. Uncommitted | 3,760,749 |
| | 2. Unused loans facilities granted to other banks | 91,663 |
| | a. Committed | - |
| | i. Rupiah | - |
| | ii. Foreign currencies | - |
| | b. Uncommitted | 91,663 |
| | i. Rupiah | 91,663 |
| | 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** | 44,668 |
| | 1. Guarantees received | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Interest on non-performing loan | 44,668 |
| | a. Loan interest | 44,668 |
| | 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**
**30 September 2015**

*in million Rupiah*

| ACCOUNTS | | 30 September 2015 |
|---|---|---|
| **OPERATING INCOME AND EXPENSES** | | |
| **A.** | **Interest Income and Expenses** | |
| 1 | Interest Income | **8,551,096** |
| | a. Rupiah | 8,551,096 |
| | b. Foreign currencies | - |
| 2 | Interest Expenses | **3,788,960** |
| | a. Rupiah | 3,788,960 |
| | b. Foreign currencies | - |
| | **Net Interest Income** | **4,762,136** |
| **B.** | **Other Operating Income and Expenses** | |
| **1** | **Other Operating Income** | **523,405** |
| | 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 | 199,338 |
| | h. Reversal in allowance for impairment losses | 127 |
| | i. Other income | 323,940 |
| **2** | **Other Operating Expenses** | **3,539,341** |
| | 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 | 556,635 |
| | i. Marketable securities | - |
| | ii. Loans | 556,635 |
| | iii. Sharia financing | - |
| | iv. Other financial assets | - |
| | f. Losses related to operational risks *) | 5,589 |
| | g. Losses from investment under equity method | - |
| | h. Commissions/provisions/fees and administration | 20,437 |
| | i. Losses from decrease in value of non-financial assets | - |
| | j. Personnel expenses | 1,596,511 |
| | k. Promotion expenses | 90,028 |
| | l. Other expenses | 1,270,141 |
| | **Net Other Operating Expenses** | **(3,015,936)** |
| | **NET OPERATING INCOME** | **1,746,200** |

| ACCOUNTS | | 30 September 2015 |
|---|---|---|
| **NON-OPERATING INCOME AND EXPENSES** | | |
| 1 | Gain/(Loss) from sale of fixed assets and equipments | (1,089) |
| 2 | Gain/(loss) on adjustments of foreign exchange translation | - |
| 3 | Other non-operating expenses | 3,736 |
| | **NET NON OPERATING INCOME/(EXPENSES)** | **2,647** |
| | | |
| | **INCOME BEFORE TAX FOR THE CURRENT PERIOD** | **1,748,847** |
| | Income tax: | (452,888) |
| | a. Estimated current year tax | (444,135) |
| | b. Deferred tax expense | (8,753) |
| | **NET INCOME FOR THE CURRENT PERIOD AFTER TAX** | **1,295,959** |
| | | |
| **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 | (794) |
| | a. Adjustment from foreign exchange translation | - |
| | b Gain/(loss) from changes in the value of marketable securities - available for sale | (1,151) |
| | c Effective part of cash flow hedging | - |
| | d. Others | - |
| | **e.** Income tax realted items that will be reclassified to profit or loss | 357 |
| | **OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX** | **(794)** |
| | | |
| **TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD** | | **1,295,165** |
| **PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)** | | - |

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable