

*in million Rupiah*

ACCOUNTS	29 April 2016
<b>ASSET</b>	
1. Cash	1.169.265
2. Placements with Bank Indonesia	6.105.044
3. Placements with other banks	1.308.902
4. Spot and derivative receivables	8
5. Marketable securities	6.337.202
a. Measured at fair value through profit/loss	-
b. Available for sale	1.561.075
c. Held to maturity	4.776.127
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1.476.988
8. Acceptance receivables	-
9. Loans	56.200.247
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	56.200.247
10. Sharia financing	-
11. Investments	718.877
12. Allowance for impairment losses on financial assets -/-	(514.947)
a. Marketable securities	-
b. Loans	(514.947)
c. Others	-
13. Intangible assets	616.466
Accumulated amortization of intangible assets -/-	(263.366)
14. Property, plant and equipment	2.427.425
Accumulated depreciation of property, plant and equipment -/-	(975.881)
15. Non-productive assets	1.087
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	1.081
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	78.895
19. Other assets	3.300.286
<b>TOTAL ASSET</b>	<b>77.986.498</b>

ACCOUNTS	29 April 2016
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	496.995
2. Saving deposits	6.749.573
3. Time deposits	49.640.757
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	388.060
7. Spot and derivative liabilities	2.752
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2.256.677
11. Borrowings	2.662.380
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	1.344.416
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>63.541.610</b>
<b>EQUITY</b>	
17. Issued and fully paid-in capital	115.087
a. Authorized capital	150.000
b. Unpaid capital -/-	(33.194)
c. Treasury stock -/-	(1.719)
18. Additional paid-in capital	1.357.628
a. Agio	1.193.175
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	164.453
19. Other comprehensive income/(expense)	730.164
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	8.062
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	720.782
e. Other comprehensive income from associate entity	-
f. Gain (loss) from actuarial defined benefit program	2.212
g. Income tax related to other comprehensive income	(892)
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	12.218.648
a. Previous years	11.696.247
b. Current year	522.401
<b>TOTAL EQUITY</b>	<b>14.444.888</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>77.986.498</b>

*in million Rupiah*

ACCOUNTS		29 April 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>3.845.171</b>
a. Rupiah		3.845.171
b. Foreign currencies		-
2 Interest Expenses		<b>1.652.087</b>
a. Rupiah		1.650.994
b. Foreign currencies		1.093
<b>Net Interest Income</b>		<b>2.193.084</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>226.503</b>
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		8
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		45
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		85.412
h. Reversal in allowance for impairment losses		-
i. Other income		141.038
2 <b>Other Operating Expenses</b>		<b>1.711.474</b>
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		2.752
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		235.351
i. Marketable securities		-
ii. Loans		235.351
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		4.644
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		4.173
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		762.365
k. Promotion expenses		62.605
l. Other expenses		639.584
<b>Net Other Operating Expenses</b>		<b>(1.484.971)</b>
<b>NET OPERATING INCOME</b>		<b>708.113</b>

ACCOUNTS		29 April 2016
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(527)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(1.877)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(2.404)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>705.709</b>
Income tax:		(183.308)
a.	Estimated current year tax	(188.042)
b.	Deferred tax expense	4.734
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>522.401</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	Items that will not be reclassified to profit or loss	720.782
a.	Gain from fixed assets revaluation	743.552
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	(22.770)
2	Items that will be reclassified to profit or loss	6.252
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	6.102
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	150
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>727.034</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>1.249.435</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		<b>-</b>

\*) Filled with loss that already appear or will appear

\*\*) For foreign branch office, if applicable

**PT Bank Tabungan Pensiunan Nasional Tbk**  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**29 April 2016**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>29 April 2016</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>1.091.974</b>
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	1.091.974
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>5.744.841</b>
	1. Unused loans facilities granted to customers	4.541.982
	a. State-owned enterprises (BUMN)	200.000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	200.000
	- Rupiah	200.000
	- Foreign currencies	-
	b. Others	4.341.982
	i. Committed	20.000
	ii. Uncommitted	4.321.982
	2. Unused loans facilities granted to other banks	108.345
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	108.345
	i. Rupiah	108.345
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	1.094.514
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>44.111</b>
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	44.111
	a. Loan interest	44.111
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>-</b>
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-