

in million Rupiah

ACCOUNTS	29 February 2016
ASSET	
1. Cash	1,118,737
2. Placements with Bank Indonesia	6,152,789
3. Placements with other banks	398,019
4. Spot and derivative receivables	5
5. Marketable securities	6,189,159
a. Measured at fair value through profit/loss	-
b. Available for sale	1,462,462
c. Held to maturity	4,726,697
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,697,030
8. Acceptance receivables	-
9. Loans	55,150,114
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	55,150,114
10. Sharia financing	-
11. Investments	717,857
12. Allowance for impairment losses on financial assets -/-	(510,016)
a. Marketable securities	-
b. Loans	(510,016)
c. Others	-
13. Intangible assets	578,853
Accumulated amortization of intangible assets -/-	(247,229)
14. Property, plant and equipment	1,496,657
Accumulated depreciation of property, plant and equipment -/-	(948,997)
15. Non-productive assets	1,786
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	1,780
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	83,904
19. Other assets	3,326,629
TOTAL ASSET	76,205,292

ACCOUNTS		29 February 2016
LIABILITY AND EQUITY		
LIABILITY		
1. Demand deposits		481,269
2. Saving deposits		6,826,180
3. Time deposits		48,080,275
4. Revenue sharing investment funds		-
5. Liabilities to Bank Indonesia		-
6. Liabilities to other banks		364,200
7. Spot and derivative liabilities		4
8. Securities sold under repurchase agreements (Repo)		-
9. Acceptance liabilities		-
10. Marketable securities issued		2,606,079
11. Borrowings		2,660,221
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		1,507,082
16. Profit sharing investment funds		-
TOTAL LIABILITY		62,525,310
EQUITY		
17. Issued and fully paid-in capital		116,806
a. Authorized capital		150,000
b. Unpaid capital -/-		(33,194)
c. Treasury stock -/-		10
18. Additional paid-in capital		1,584,386
a. Agio		1,428,346
b. Disagio -/-		-
c. Capital contribution		-
d. Capital paid in advance		-
e. Others		156,040
19. Other comprehensive income/(expense)		5,279
a. Foreign exchange translation adjustment of financial statements		-
b. Gain/(loss) from changes in the value of marketable securities - available for sale		5,450
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		(171)
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		11,950,165
a. Previous years		11,693,658
b. Current year		256,507
TOTAL EQUITY		13,679,997
TOTAL LIABILITY AND EQUITY		76,205,307

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



in million Rupiah

ACCOUNTS		29 February 2016
I.	COMMITMENT RECEIVABLES	3,343
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	3,343
	3. Others	-
II.	COMMITMENT LIABILITIES	4,494,985
	1. Unused loans facilities granted to customers	4,386,875
	a. State-owned enterprises (BUMN)	260,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	260,000
	- Rupiah	260,000
	- Foreign currencies	-
	b. Others	4,126,875
	i. Committed	50,000
	ii. Uncommitted	4,076,875
	2. Unused loans facilities granted to other banks	104,767
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	104,767
	i. Rupiah	104,767
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	3,343
	5. Others	-
III.	CONTINGENT RECEIVABLES	44,220
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	44,220
	a. Loan interest	44,220
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

in million Rupiah

ACCOUNTS		29 February 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		1,925,328
a. Rupiah		1,925,328
b. Foreign currencies		-
2 Interest Expenses		851,032
a. Rupiah		851,032
b. Foreign currencies		-
Net Interest Income		1,074,296
B. Other Operating Income and Expenses		
1 Other Operating Income		120,355
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		5
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		26
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		41,598
h. Reversal in allowance for impairment losses		46
i. Other income		78,680
2 Other Operating Expenses		847,233
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		4
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		88
e. Impairment losses on financial assets		124,191
i. Marketable securities		-
ii. Loans		124,191
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		2,637
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		2,200
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		378,648
k. Promotion expenses		24,650
l. Other expenses		314,815
Net Other Operating Expenses		(726,878)
NET OPERATING INCOME		347,418

ACCOUNTS		29 February 2016
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(223)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(615)
NET NON OPERATING INCOME/(EXPENSES)		(838)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		346,580
Income tax:		(90,073)
a.	Estimated current year tax	(104,895)
b.	Deferred tax expense	14,822
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		256,507
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	(626)
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	(626)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		
- NET OFF TAX		(626)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		255,881
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable