

*in million Rupiah*

ACCOUNTS	31 January 2016
<b>ASSET</b>	
1. Cash	1,168,859
2. Placements with Bank Indonesia	6,055,338
3. Placements with other banks	483,344
4. Spot and derivative receivables	-
5. Marketable securities	5,483,003
a. Measured at fair value through profit/loss	-
b. Available for sale	1,661,835
c. Held to maturity	3,821,168
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,491,719
8. Acceptance receivables	-
9. Loans	54,867,525
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	54,867,525
10. Sharia financing	-
11. Investments	717,347
12. Allowance for impairment losses on financial assets -/-	(497,459)
a. Marketable securities	-
b. Loans	(497,459)
c. Others	-
13. Intangible assets	537,582
Accumulated amortization of intangible assets -/-	(239,451)
14. Property, plant and equipment	1,494,410
Accumulated depreciation of property, plant and equipment -/-	(937,440)
15. Non-productive assets	1,285
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	1,279
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	70,890
19. Other assets	3,278,897
<b>TOTAL ASSET</b>	<b>75,975,849</b>

ACCOUNTS	31 January 2016
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	443,667
2. Saving deposits	6,694,780
3. Time deposits	48,388,822
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	261,564
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,605,718
11. Borrowings	2,659,142
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	1,382,292
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>62,435,985</b>
<b>EQUITY</b>	
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	1,581,124
a. Agio	1,429,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	151,739
19. Other comprehensive income/(expense)	3,020
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	2,765
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	255
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	11,815,553
a. Previous years	11,693,658
b. Current year	121,895
<b>TOTAL EQUITY</b>	<b>13,539,864</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>75,975,849</b>

**PT Bank Tabungan Pensiunan Nasional Tbk**  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**31 January 2016**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 January 2016</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	4,392,340
	1. Unused loans facilities granted to customers	4,289,494
	a. State-owned enterprises (BUMN)	270,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	270,000
	- Rupiah	270,000
	- Foreign currencies	-
	b. Others	4,019,494
	i. Committed	-
	ii. Uncommitted	4,019,494
	2. Unused loans facilities granted to other banks	102,846
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	102,846
	i. Rupiah	102,846
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	41,992
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	41,992
	a. Loan interest	41,992
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

*in million Rupiah*

ACCOUNTS		31 January 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>966,504</b>
a. Rupiah		966,504
b. Foreign currencies		-
2 Interest Expenses		<b>445,094</b>
a. Rupiah		445,094
b. Foreign currencies		-
<b>Net Interest Income</b>		<b>521,410</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>70,689</b>
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		22,222
h. Reversal in allowance for impairment losses		43
i. Other income		48,424
2 <b>Other Operating Expenses</b>		<b>426,348</b>
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		17
e. Impairment losses on financial assets		69,647
i. Marketable securities		-
ii. Loans		69,647
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		403
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		1,122
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		189,730
k. Promotion expenses		12,630
l. Other expenses		152,799
<b>Net Other Operating Expenses</b>		<b>(355,659)</b>
<b>NET OPERATING INCOME</b>		<b>165,751</b>

ACCOUNTS		31 January 2016
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(220)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(415)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(635)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>165,116</b>
Income tax:		(43,221)
a.	Estimated current year tax	(44,149)
b.	Deferred tax expense	928
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>121,895</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	1,550
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	1,750
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(200)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>1,550</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>123,445</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