PT Bank Tabungan Pensiunan Nasional Tbk STATEMENTS OF FINANCIAL POSITION 31 July 2016



in million Rupiah

	in million Rupiah
ACCOUNTS	31 July 2016
ASSET	
1. Cash	1,319,285
2. Placements with Bank Indonesia	5,734,702
3. Placements with other banks	2,559,395
Spot and derivative receivables	224
5. Marketable securities	4,982,759
a. Measured at fair value through profit/loss	-
b. Available for sale	1,031,375
c. Held to maturity	3,951,384
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,769,208
8. Acceptance receivables	-
9. Loans	57,005,429
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	57,005,429
10. Sharia financing	-
11. Investments	720,408
12. Allowance for impairment losses on financial assets -/-	(517,882)
a. Marketable securities	-
b. Loans	(517,882)
c. Others	· , , , , ,
13. Intangible assets	726,499
Accumulated amortization of intangible assets -/-	(289,516)
14. Property, plant and equipment	2,464,696
Accumulated depreciation of property, plant and equipment -/-	(1,018,343)
15. Non-productive assets	283
a. Abandoned properties	
b. Foreclosed assets	_
c. Suspense accounts	277
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	22.064
	22,864
19. Other assets	3,428,246
TOTAL ASSET	78,908,257
	70,303,237

ACCOUNTS	31 July 2016
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	578,850
2. Saving deposits	6,561,090
3. Time deposits	51,145,135
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	316,107
7. Spot and derivative liabilities	4,081
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,472,438
11. Borrowings	1,933,869
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	1,045,126
16. Profit sharing investment funds	-
TOTAL LIABILITY	64,056,696
EQUITY	
17. Issued and fully paid-in capital	114,902
a. Authorized capital	150,000
b. Unpaid capital -/-	(33,194)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	1,346,735
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	177,850
19. Other comprehensive income/(expense)	731,846
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	9,414
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	720,782
e. Other comprehensive income from associate enity	-
f. Gain (loss) from actuarial defined benefit program	2,213
g. Income tax related to other comprehensive income	(563)
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	12,634,717
a. Previous years	11,696,247
b. Current year	938,470
TOTAL EQUITY	14,851,561
TOTAL LIABILITY AND EQUITY	78,908,257

PT Bank Tabungan Pensiunan Nasional Tbk STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME 31 July 2016



in million Rupiah

	in million Rupiah
ACCOUNTS	31 July 2016
PERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	6,715,413
a. Rupiah	6,715,413
b. Foreign currencies	-
2 Interest Expenses	2,771,604
a. Rupiah	2,756,259
b. Foreign currencies	15,345
Net Interest Income	3,943,809
	2,5 12,532
B. Other Operating Income and Expenses	
1 Other Operating Income	381,901
a. Increase in fair value of financial assets (mark to market)	-
i. Marketable securities	_
ii. Loans	_
iii. Spot and derivatives	82
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	3
	3
ii. Loans	
iii. Other financial assets	
d. Realized gain from spot and derivative transactions	3
e. Dividend	-
f. Gain from investment under equity method	
g. Commissions/provisions/fees and administration	164,182
h. Reversal in allowance for impairment losses	
i. Other income	217,631
2 04 0	2.057.400
2 Other Operating Expenses	3,057,499
a. Decrease in fair value of financial assets (mark to market)	-
i. Marketable securities	-
ii. Loans	
iii. Spot and derivatives	3,938
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	17,363
e. Impairment losses on financial assets	415,809
i. Marketable securities	_
ii. Loans	415,809
iii. Sharia financing	, , , , , , , , , , , , , , , , , , ,
iv. Other financial assets	_
f. Losses related to operational risks *)	6,307
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	6,594
i. Losses from decrease in value of non-financial assets	0,394
	1 240 007
j. Personnel expenses	1,340,907
k. Promotion expenses	143,890
I. Other expenses	1,122,691
Net Other Operating Expenses	(2,675,598)
NET OPERATING MIGRAYS	
NET OPERATING INCOME	1,268,211

	ACCOUNTS	31 July 2016
NO	N-OPERATING INCOME AND EXPENSES	
1	Gain/(Loss) from sale of fixed assets and equipments	(1,536)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(66)
	NET NON OPERATING INCOME/(EXPENSES)	(1,602)
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,266,609
		(220.420)
	Income tax:	(328,139)
	a. Estimated current year tax	(276,513)
	b. Deferred tax expense	(51,626)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	938,470
O.T.	LIED COMPDETIENCING INCOME.	
_	HER COMPREHENSIVE INCOME	720 702
1	Items that will not be reclassified to profit or loss a. Gain from fixed assets revaluation	720,782 743,552
		743,552
	b. Gain/(loss) from actuarial defined benefit program	-
	c Other comprehensive income from associate entity d. Others	-
		(22.770)
2	e. Income tax realted items that will not be reclassified to profit or loss Items that will be reclassified to profit or loss	(22,770) 7,933
	a. Adjustment from foreign exchange translation	7,955
	b Gain/(loss) from changes in the value of marketable securities - available for sale	7.454
	c Effective part of cash flow hedging	7,434
	d. Others	-
	e. Income tax realted items that will be reclassified to profit or loss	479
	e. Theorne tax realited items that will be reclassified to profit of loss	479
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
	- NET OFF TAX	728,715
то	 TAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,667,185
DP	OFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	_
	orn (1000) manus innies to tiche office	

^{*)} 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 31 July 2016



in million Rupiah

COMMITMENT RECEIVABLES 2,121,836 1. Unused borrowing facilities			in million Rupiah
1. Unused borrowing facilities a. Rupiah b. Foreign currencies 2. Outstanding spot and derivative purchased 3. Others 1. COMMITMENT LIABILITIES 1. Unused loans facilities granted to customers a. State-owned enterprises (BUMN) i. Committed - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed 30,000 ii. Uncommitted 240,000 2. Unused loans facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted 2. Unused loans facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted 30,000 iii. Foreign currencies - Grantited 50,000 10,000 11,000 12,000 13,000 14,000 14,000 15,000 16,00		ACCOUNTS	31 July 2016
a. Rupiah b. Foreign currencies 2. Outstanding spot and derivative purchased 3. Others 1. COMMITMENT LIABILITIES 6.931,404 1. Unused loans facilities granted to customers a. State-owned enterprises (BUMN) i. Committed - Rupiah - Foreign currencies ii. Uncommitted 240,000 - Rupiah - Foreign currencies b. Others b. Others 1. Committed 30,000 ii. Uncommitted 2. Unused loans facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted 2. Unused loans facilities granted to other banks 3. Outstanding irrevocable L/C a. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign currencies 4. Committed 5. Others 3. Outstanding spot and derivative sold 5. Others 1. Guarantees received a. Rupiah b. Foreign currencies 2. Interest on non-performing loan 4. Expect 3. Others 1. CONTINGENT RECEIVABLES 1. Guarantees tessued 1. Guarantees issued 1. CONTINGENT LIABILITIES 1. GUATANGENT LIABILITIES 1. GUATANGENT LIABILITIES 1. Guarantees issued	I.	COMMITMENT RECEIVABLES	2,121,836
b. Foreign currencies 2. Outstanding spot and derivative purchased 3. Others II. COMMITMENT LIABILITIES 6,931,404 1. Unused loans facilities granted to customers a. State-owned enterprises (BUMN) i. Committed - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others b. Others 1. Committed 1. Rupiah 2. Unused loans facilities granted to other banks a. Committed 30,000 ii. Uncommitted 4,483,300 i. Committed 4,483,300 i. Committed 5. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted 5. Uncommitted 6. Rupiah 6. Rupiah 7. Committed 7. Committed 81,993		1. Unused borrowing facilities	-
2. Outstanding spot and derivative purchased 3. Others II. COMMITMENT LIABILITIES 6,931,404 1. Unused loans facilities granted to customers a. State-owned enterprises (BUMN) i. Committed - Rupiah - Foreign currencies ii. Uncommitted 240,000 - Foreign currencies b. Others i. Committed 30,000 ii. Uncommitted 2. Unused loans facilities granted to other banks a. Committed i. Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted 2. Unused loans facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted 31,993 ii. Foreign currencies 5. Uncommitted 81,993 ii. Foreign currencies 5. Uncommitted 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sold 5. Others III. CONTINGENT RECEIVABLES 45,224 b. Other interest 3. Others IV. CONTINGENT LIABILITIES II. Guarantees issued		a. Rupiah	-
3. Others		b. Foreign currencies	-
II. COMMITMENT LIABILITIES 6,931,404 1. Unused loans facilities granted to customers 4,723,300 a. State-owned enterprises (BUMN) 240,000 i. Committed - - Rupiah - - Foreign currencies - ii. Uncommitted 240,000 - Rupiah 240,000 - Rupiah 240,000 - Foreign currencies - b. Others 4,483,300 i. Committed 30,000 ii. Uncommitted 4,453,300 2. Unused loans facilities granted to other banks 81,993 a. Committed - ii. Foreign currencies - b. Uncommitted 81,993 ii. Foreign currencies - b. Uncommitted 81,993 ii. Foreign currencies - a. Rupiah 81,993 ii. Foreign currencies - 3. Outstanding irrevocable L/C - a. Foreign L/C - b. Local L/C - d. Outstanding spot and derivative sold 2,126,111 5. Others - III. CONTINGENT RECEIVABLES 45,224 b. Goal interest - a. Loan interest 45,224 b. Other interest - a. Loan interest 45,224 b. Other interest - a. Loan interest - b. CONTINGENT LIABILITIES - IV. CONTINGENT LIABILITIES -		2. Outstanding spot and derivative purchased	2,121,836
1. Unused loans facilities granted to customers a. State-owned enterprises (BUMN) i. Committed - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed 30,000 ii. Uncommitted 30,000 ii. Uncommitted 30,000 2. Unused loans facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted 31,993 ii. Foreign currencies b. Uncommitted 31,993 ii. Foreign currencies 51. Quarantees issued 52,126,111 53. Others 54,224 b. Others 54,723,300 54,000 55,000 56,		3. Others	-
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i. Committed		1. Unused loans facilities granted to customers	4,723,300
- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies - Foreign cur		a. State-owned enterprises (BUMN)	240,000
Foreign currencies		i. Committed	-
ii. Uncommitted 240,000		- Rupiah	-
- Rupiah - Foreign currencies		- Foreign currencies	-
Foreign currencies		ii. Uncommitted	240,000
Foreign currencies		- Rupiah	240,000
b. Others			-
i. Committed ii. Uncommitted 2. Unused loans facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted 81,993 i. Rupiah ii. Foreign currencies b. Uncommitted 81,993 ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sold 5. Others 1. Guarantees received a. Rupiah b. Foreign currencies 2. Interest on non-performing loan a. Loan interest b. Others 1. Guarantees issued 5. Others			4,483,300
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5. Others			2 426 444
III. CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Interest on non-performing loan a. Loan interest b. Other interest 3. Others 1. Guarantees issued 45,224			2,126,111
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b. Foreign currencies - 2. Interest on non-performing loan 45,224 a. Loan interest 45,224 b. Other interest - 3. Others - IV. CONTINGENT LIABILITIES - 1. Guarantees issued -			_
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b. Other interest 3. Others - IV. CONTINGENT LIABILITIES - 1. Guarantees issued -		-	
3. Others - IV. CONTINGENT LIABILITIES - I. Guarantees issued -			45,224
IV. CONTINGENT LIABILITIES 1. Guarantees issued -			
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	IV.	CONTINGENT LIABILITIES	-
a. Rupiah -		1. Guarantees issued	-
		a. Rupiah	-
b. Foreign currencies -		b. Foreign currencies	-
2. Others -	L	2. Others	-