

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



*in million Rupiah*

ACCOUNTS	31 July 2016
<b>ASSET</b>	
1. Cash	1,319,285
2. Placements with Bank Indonesia	5,734,702
3. Placements with other banks	2,559,395
4. 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	22,864
19. Other assets	3,428,246
<b>TOTAL ASSET</b>	<b>78,908,257</b>

ACCOUNTS	31 July 2016
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
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	-
<b>TOTAL LIABILITY</b>	<b>64,056,696</b>
<b>EQUITY</b>	
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 entity	-
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
<b>TOTAL EQUITY</b>	<b>14,851,561</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>78,908,257</b>

*in million Rupiah*

ACCOUNTS		31 July 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>6,715,413</b>
a. Rupiah		6,715,413
b. Foreign currencies		-
2 Interest Expenses		<b>2,771,604</b>
a. Rupiah		2,756,259
b. Foreign currencies		15,345
<b>Net Interest Income</b>		<b>3,943,809</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>381,901</b>
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
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 <b>Other Operating Expenses</b>		<b>3,057,499</b>
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		-
j. Personnel expenses		1,340,907
k. Promotion expenses		143,890
l. Other expenses		1,122,691
<b>Net Other Operating Expenses</b>		<b>(2,675,598)</b>
<b>NET OPERATING INCOME</b>		<b>1,268,211</b>

ACCOUNTS		31 July 2016
<b>NON-OPERATING INCOME AND EXPENSES</b>		
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)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(1,602)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,266,609</b>
Income tax:		(328,139)
a. Estimated current year tax		(276,513)
b. Deferred tax expense		(51,626)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>938,470</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	7,933
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	7,454
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	479
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>728,715</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>1,667,185</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**  
**31 July 2016**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 July 2016</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>2,121,836</b>
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	2,121,836
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>6,931,404</b>
	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
	- 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	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	81,993
	i. Rupiah	81,993
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	2,126,111
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>45,224</b>
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	45,224
	a. Loan interest	45,224
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>-</b>
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-