

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
30 June 2016



in million Rupiah

ACCOUNTS	30 June 2016
ASSET	
1. Cash	2,724,784
2. Placements with Bank Indonesia	6,205,267
3. Placements with other banks	2,720,990
4. Spot and derivative receivables	4,982
5. Marketable securities	5,025,497
a. Measured at fair value through profit/loss	-
b. Available for sale	1,227,001
c. Held to maturity	3,798,496
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	-
9. Loans	57,027,876
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	57,027,876
10. Sharia financing	-
11. Investments	719,898
12. Allowance for impairment losses on financial assets -/-	(503,688)
a. Marketable securities	-
b. Loans	(503,688)
c. Others	-
13. Intangible assets	719,192
Accumulated amortization of intangible assets -/-	(280,143)
14. Property, plant and equipment	2,457,033
Accumulated depreciation of property, plant and equipment -/-	(1,002,233)
15. Non-productive assets	670
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	664
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	14,116
19. Other assets	4,801,626
TOTAL ASSET	80,635,867

ACCOUNTS	30 June 2016
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	451,465
2. Saving deposits	7,868,413
3. Time deposits	51,984,271
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	398,389
7. Spot and derivative liabilities	3,281
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	1,922,290
11. Borrowings	1,932,790
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	1,362,702
16. Profit sharing investment funds	-
TOTAL LIABILITY	65,923,601
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	1,341,590
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	172,705
19. Other comprehensive income/(expense)	732,132
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	10,079
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	(941)
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	12,500,281
a. Previous years	11,696,247
b. Current year	804,034
TOTAL EQUITY	14,712,266
TOTAL LIABILITY AND EQUITY	80,635,867

in million Rupiah

ACCOUNTS		30 June 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		5,764,327
a. Rupiah		5,764,327
b. Foreign currencies		-
2 Interest Expenses		2,398,634
a. Rupiah		2,388,360
b. Foreign currencies		10,274
Net Interest Income		3,365,693
B. Other Operating Income and Expenses		
1 Other Operating Income		344,462
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		2,285
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		142,656
h. Reversal in allowance for impairment losses		-
i. Other income		199,515
2 Other Operating Expenses		2,622,996
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		584
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		18,157
e. Impairment losses on financial assets		363,715
i. Marketable securities		-
ii. Loans		363,715
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		6,146
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		5,896
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		1,151,940
k. Promotion expenses		113,976
l. Other expenses		962,582
Net Other Operating Expenses		(2,278,534)
NET OPERATING INCOME		1,087,159

ACCOUNTS		30 June 2016
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,544)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(585)
NET NON OPERATING INCOME/(EXPENSES)		(2,129)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,085,030
Income tax:		(280,996)
a. Estimated current year tax		(221,001)
b. Deferred tax expense		(59,995)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		804,034
OTHER COMPREHENSIVE INCOME		
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	8,220
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	8,119
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	101
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		
- NET OFF TAX		729,002
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,533,036
PROFIT (LOSS) TRANSFERRED TO HEAD 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
30 June 2016



in million Rupiah

ACCOUNTS		30 June 2016
I.	COMMITMENT RECEIVABLES	2,943,544
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	2,943,544
	3. Others	-
II.	COMMITMENT LIABILITIES	7,800,040
	1. Unused loans facilities granted to customers	4,769,102
	a. State-owned enterprises (BUMN)	250,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	250,000
	- Rupiah	250,000
	- Foreign currencies	-
	b. Others	4,519,102
	i. Committed	-
	ii. Uncommitted	4,519,102
	2. Unused loans facilities granted to other banks	89,456
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	89,456
	i. Rupiah	89,456
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	2,941,482
	5. Others	-
III.	CONTINGENT RECEIVABLES	41,070
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	41,070
	a. Loan interest	41,070
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-