

in million Rupiah

ACCOUNTS	31 March 2016
ASSET	
1. Cash	1,155,841
2. Placements with Bank Indonesia	6,078,792
3. Placements with other banks	689,893
4. Spot and derivative receivables	28
5. Marketable securities	6,752,757
a. Measured at fair value through profit/loss	-
b. Available for sale	1,464,183
c. Held to maturity	5,288,574
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,332,531
8. Acceptance receivables	-
9. Loans	55,381,547
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	55,381,547
10. Sharia financing	-
11. Investments	718,367
12. Allowance for impairment losses on financial assets -/-	(514,782)
a. Marketable securities	-
b. Loans	(514,782)
c. Others	-
13. Intangible assets	593,111
Accumulated amortization of intangible assets -/-	(255,369)
14. Property, plant and equipment	2,411,749
Accumulated depreciation of property, plant and equipment -/-	(962,818)
15. Non-productive assets	505
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	499
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	69,035
19. Other assets	3,192,181
TOTAL ASSET	78,643,368

ACCOUNTS	31 March 2016
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	477,497
2. Saving deposits	6,668,337
3. Time deposits	50,535,876
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	385,994
7. Spot and derivative liabilities	27
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,256,387
11. Borrowings	2,661,301
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	1,305,514
16. Profit sharing investment funds	-
TOTAL LIABILITY	64,290,933
EQUITY	
17. Issued and fully paid-in capital	115,494
a. Authorized capital	150,000
b. Unpaid capital -/-	(33,194)
c. Treasury stock -/-	(1,312)
18. Additional paid-in capital	1,407,660
a. Agio	1,247,413
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	160,247
19. Other comprehensive income/(expense)	729,257
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	7,153
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	(890)
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	12,076,663
a. Previous years	11,696,247
b. Current year	380,416
TOTAL EQUITY	14,352,435
TOTAL LIABILITY AND EQUITY	78,643,368

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



in million Rupiah

ACCOUNTS		31 March 2016
I.	COMMITMENT RECEIVABLES	7,985
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	7,985
	3. Others	-
II.	COMMITMENT LIABILITIES	4,617,577
	1. Unused loans facilities granted to customers	4,510,120
	a. State-owned enterprises (BUMN)	360,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	360,000
	- Rupiah	360,000
	- Foreign currencies	-
	b. Others	4,150,120
	i. Committed	40,000
	ii. Uncommitted	4,110,120
	2. Unused loans facilities granted to other banks	99,473
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	99,473
	i. Rupiah	99,473
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	7,984
	5. Others	-
III.	CONTINGENT RECEIVABLES	42,774
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	42,774
	a. Loan interest	42,774
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

in million Rupiah

ACCOUNTS		31 March 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		2,884,632
a. Rupiah		2,884,632
b. Foreign currencies		-
2 Interest Expenses		1,264,615
a. Rupiah		1,264,606
b. Foreign currencies		9
Net Interest Income		1,620,017
B. Other Operating Income and Expenses		
1 Other Operating Income		171,809
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		28
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		41
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		62,301
h. Reversal in allowance for impairment losses		79
i. Other income		109,360
2 Other Operating Expenses		1,276,495
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		27
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		127
e. Impairment losses on financial assets		187,501
i. Marketable securities		-
ii. Loans		187,501
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		3,892
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		3,234
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		566,942
k. Promotion expenses		43,777
l. Other expenses		470,995
Net Other Operating Expenses		(1,104,686)
NET OPERATING INCOME		515,331

ACCOUNTS		31 March 2016
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(476)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(827)
NET NON OPERATING INCOME/(EXPENSES)		(1,303)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		514,028
Income tax:		(133,612)
a.	Estimated current year tax	(128,485)
b.	Deferred tax expense	(5,127)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		380,416
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	5,345
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	5,193
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	152
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		726,127
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,106,543
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable