

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



*in million Rupiah*

ACCOUNTS	30 November 2016
<b>ASSET</b>	
1. Cash	1,188,987
2. Placements with Bank Indonesia	7,488,609
3. Placements with other banks	990,536
4. Spot and derivative receivables	67,956
5. Marketable securities	5,868,588
a. Measured at fair value through profit/loss	-
b. Available for sale	1,281,044
c. Held to maturity	4,587,544
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,921,288
8. Acceptance receivables	-
9. Loans	57,879,311
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	57,879,311
10. Sharia financing	-
11. Investments	722,981
12. Allowance for impairment losses on financial assets -/-	(513,633)
a. Marketable securities	-
b. Loans	(513,633)
c. Others	-
13. Intangible assets	862,714
Accumulated amortization of intangible assets -/-	(330,829)
14. Property, plant and equipment	2,511,213
Accumulated depreciation of property, plant and equipment -/-	(1,070,253)
15. Non-productive assets	429
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	423
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	65,593
19. Other assets	3,537,133
<b>TOTAL ASSET</b>	<b>81,190,623</b>

ACCOUNTS	30 November 2016
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	484,728
2. Saving deposits	6,683,605
3. Time deposits	51,503,315
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	924,216
7. Spot and derivative liabilities	879
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,473,015
11. Borrowings	2,290,586
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	1,429,861
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>65,790,205</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	1,366,190
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	197,305
19. Other comprehensive income/(expense)	734,539
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	11,849
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	720,782
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	2,212
g. Income tax related to other comprehensive income	(304)
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	13,161,426
a. Previous years	11,696,247
b. Current year	1,465,179
<b>TOTAL EQUITY</b>	<b>15,400,418</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>81,190,623</b>

*in million Rupiah*

ACCOUNTS		30 November 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>10,514,900</b>
a. Rupiah		10,514,513
b. Foreign currencies		387
2 Interest Expenses		<b>4,186,392</b>
a. Rupiah		4,149,174
b. Foreign currencies		37,218
<b>Net Interest Income</b>		<b>6,328,508</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>671,383</b>
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		67,687
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		17
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		261,582
h. Reversal in allowance for impairment losses		-
i. Other income		342,094
2 <b>Other Operating Expenses</b>		<b>5,016,226</b>
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		2
ii. Loans		-
iii. Spot and derivatives		610
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		125,142
e. Impairment losses on financial assets		617,524
i. Marketable securities		-
ii. Loans		617,524
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		14,653
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		22,901
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		2,141,868
k. Promotion expenses		150,866
l. Other expenses		1,942,660
<b>Net Other Operating Expenses</b>		<b>(4,344,843)</b>
<b>NET OPERATING INCOME</b>		<b>1,983,665</b>

ACCOUNTS		30 November 2016
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,808)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(4,265)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>(6,073)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,977,592</b>
Income tax:		(512,413)
a. Estimated current year tax		(503,259)
b. Deferred tax expense		(9,154)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>1,465,179</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.	Remeasurement on 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	10,627
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	9,890
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	737
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>731,409</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>2,196,588</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**  
**30 November 2016**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>30 November 2016</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>5,326,265</b>
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	5,326,265
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>10,944,096</b>
	1. Unused loans facilities granted to customers	5,586,657
	a. State-owned enterprises (BUMN)	350,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	350,000
	- Rupiah	350,000
	- Foreign currencies	-
	b. Others	5,236,657
	i. Committed	30,000
	ii. Uncommitted	5,206,657
	2. Unused loans facilities granted to other banks	81,560
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	81,560
	i. Rupiah	81,560
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	5,275,879
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>47,585</b>
	1. Guarantees received	2,033
	a. Rupiah	2,033
	b. Foreign currencies	-
	2. Interest on non-performing loan	45,552
	a. Loan interest	45,552
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>-</b>
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-