

CONSOLIDATED FINANCIAL STATEMENTS  
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary  
30 SEPTEMBER 2015, 2014 AND 31 DECEMBER 2014  
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 30 September 2015 and 31 December 2014 (In million Rupiah)					STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME For the period ended 30 September 2015 and 2014 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2015 and 2014 (In million Rupiah, unless otherwise stated)																	
ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK													
		30 Sep 2015 Unaudited	31 Dec 2014 Audited	30 Sep 2015 Unaudited	31 Dec 2014 Audited			30 Sep 2015 Unaudited	30 Sep 2014 Unaudited	30 September 2015 (Unaudited)						30 September 2014 (Unaudited)											
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total														
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES					II. NON-RELATED PARTIES						III. OTHER INFORMATION						
1. Cash					A. Interest Income and Expenses					1. Placements with other banks					a. Rupiah						b. Foreign currencies						
2. Placements with Bank Indonesia					1. Interest Income					a. Rupiah					b. Foreign currencies						2. Spot and derivative receivables						
3. Placements with other banks					a. Rupiah					b. Foreign currencies						a. Rupiah						b. Foreign currencies					
4. Spot and derivative receivables					2. Interest Expenses					a. Rupiah					b. Foreign currencies						3. Marketable securities						
5. Marketable securities					a. Rupiah					b. Foreign currencies						a. Rupiah						b. Foreign currencies					
a. Measured at fair value through profit/loss					Net Interest Income					4. Securities sold under repurchase agreements (Reverse Repo)					a. Rupiah						b. Foreign currencies						
b. Available for sale					B. Other Operating Income and Expenses					5. Claims on securities purchased under resale agreements (Reverse Repo)					a. Rupiah						b. Foreign currencies						
c. Held to maturity					1. Other Operating Income					a. Micro, Small and Medium Enterprises (UMKM)					i. Rupiah						ii. Foreign currencies						
d. Loans and receivables					a. Increase in fair value of financial assets (mark to market)					b. Non-Micro, Small and Medium Enterprises (UMKM)					i. Rupiah						ii. Foreign currencies						
6. Securities sold under repurchase agreements (Repo)					i. Marketable securities					c. Restructured loans						i. Rupiah						ii. Foreign currencies					
7. Claims from securities purchased under resale agreements (Reverse Repo)					ii. Loans					d. Property loans						10.053						17.351					
8. Acceptance receivables					iii. Spot and derivatives					8. Investments						715.284						600.000					
9. Loans					iv. Other financial assets					9. Temporary equity investment																	
a. Measured at fair value through profit/loss					b. Decrease in fair value of financial liabilities (mark to market)					10. Other receivables																	
b. Available for sale					c. Gain from sale of financial assets					11. Commitment and contingencies																	
c. Held to maturity					i. Marketable securities					a. Rupiah																	
10. Sharia financing					ii. Loans					b. Foreign currencies																	
11. Investments					iii. Other financial assets					12. Foreclosed assets																	
12. Allowance for impairment losses on financial assets -/-					d. Realized gain from spot and derivative transactions																						
a. Marketable securities					e. Dividend																						
b. Loans					f. Gain from investment under equity method																						
c. Others					g. Commissions/provisions/fees and administration																						
13. Intangible assets					h. Reversal in allowance for impairment losses																						
14. Accumulated amortization of intangible assets -/-					i. Other income																						
15. Property, plant and equipment					2. Other Operating Expenses																						
16. Accumulated depreciation of property, plant and equipment -/-					a. Decrease in fair value of financial assets (mark to market)																						
17. Non-productive assets					i. Marketable securities																						
a. Abandoned properties					ii. Loans																						
b. Foreclosed assets					iii. Spot and derivatives																						
c. Suspense accounts					iv. Other financial assets																						
d. Interbranch assets					b. Increase in fair value of financial liabilities (mark to market)																						
e. Conducting operational activities in Indonesia					c. Losses from sale of financial assets																						
f. Conducting operational activities outside Indonesia					i. Marketable securities																						
16. Allowance for impairment losses on non-productive assets -/-					ii. Loans																						
17. Leased receivables					iii. Other financial assets																						
18. Deferred tax assets					d. Realized losses from spot and derivative transactions																						
19. Other assets					e. Impairment losses on financial assets																						
					i. Marketable securities																						
					ii. Loans																						
					iii. Other financial assets																						
					d. Realized losses from spot and derivative transactions																						
					e. Impairment losses on financial assets																						
					i. Marketable securities																						
					ii. Loans																						
					iii. Sharia financing																						
					iv. Other financial assets																						
					f. Losses related to operational risks																						
					g. Losses from investment under equity method																						
					h. Commissions/provisions/fees and administration																						
					i. Losses from decrease in value of non-financial assets																						
					j. Personnel expenses																						
					k. Promotion expenses																						
					l. Other expenses																						
					Net Other Operating Expenses																						
					NET OPERATING INCOME																						
					NON-OPERATING INCOME AND EXPENSES																						
					1. Loss from sale of fixed assets and equipments																						
					2. Gain/(loss) on adjustments of foreign exchange translation																						
					3. Other non-operating income/(expense)																						
					NET-NON OPERATING INCOME/(EXPENSES)																						
					INCOME BEFORE TAX FOR THE CURRENT PERIOD																						
					Income tax:																						
					a. Estimated current year tax																						
					b. Deferred tax/(expense) income																						
					NET INCOME FOR THE CURRENT PERIOD AFTER TAX																						
					OTHER COMPREHENSIVE INCOME/(EXPENSES)																						
					1. Items that will not be reclassified to profit or loss																						
					a. Gain from fixed assets revaluation																						
					b. Gain/(loss) from actuarial defined benefit program																						
					c. Other comprehensive income from associate entity																						
					d. Others																						
					e. Income tax related items that will not be reclassified to profit or loss																						
					2. Items that will be reclassified to profit or loss																						
					a. Adjustment from foreign exchange translation																						
					b. (Loss)/gain from changes in the value of marketable securities - available for sale																						
					c. Effective part of cash flow hedging																						
					d. Others																						
					e. Income tax related items that will be reclassified to profit or loss																						
					OTHER COMPREHENSIVE (EXPENSES)/INCOME FOR THE CURRENT PERIOD - NET OFF TAX																						
					TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX																						
					Total income attributable to:																						
					EQUITY HOLDERS																						
					NON-CONTROLLING INTERESTS																						
					TOTAL INCOME IN CURRENT PERIOD																						
					Total comprehensive income attributable to:																						
					EQUITY HOLDERS																						
					NON-CONTROLLING INTERESTS																						
					TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD																						
					PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND																						
					EARNING PER SHARE																						