CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries 31 DECEMBER 2016 AND 2015 (In Million Rupiah)

	STATEMENTS OF FINA As of 31 Dec 201	6 and 2015	ION			STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2016 and 2015							EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 Dec 2016 and 2015												
	(In million Ru	BA	NK 31 Dec 2015		LIDATED	(In million Rupiah, unless earning per share) BANK CONSOLIDATED BANK CONSOLIDATED BANK							(In million Rupiah, unless otherwise stated) BANK CALL COLORS												
ASS		Audited	Audited						31 Dec 2015 31 Dec 2016 31 D Audited Audited Au				ACCOUNTS	Special		31 Dec 20 Audited	16				Special	31 Dec 2015 Audited			
1.	Cash Placements with Bank Indonesia	1,256,517 9,020,664	1,243,963 8,630,796	1,448,180 10,568,941	1,352,401 9,280,062	Α.	Interest Income and Expenses	11 468 744	11.440.085	13 695 226	13 003 876		RELATED PARTIES	Current	Mention	Substandard D	oubtful Lo	iss 1	otal	Current	Special Mention	Substandard	Doubtful	Loss	Total
3.	Placements with other banks	1,917,892	1,356,062	1,918,431	1,766,674		a. Rupiah b. Foreign currencies	11,468,299	11,440,085	13,694,781	13,003,876	1.	Placements with other banks a. Rupiah												
4. 5.	Spot and Derivative receivables Marketable securities	43,652 5,934,058	4,921,634	43,652 5,934,058	4,921,634	2.	Interest Expenses a. Rupiah	4,543,951 4,498,967	5,060,801	4,841,247 4,796,263	5,308,265	2	b. Foreign currencies Spot and derivative receivables	571,833		-	-		571,833	-	-	-	-	-	-
	a. Measured at fair value through profit/loss b. Available for sale	1,081,238	- 1,467,790	1,081,238			b. Foreign currencies Net Interest Income	44,984 6,924,793	6,379,284	44,984	7,695,611	1	a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Held to maturity d. Loans and receivables	4,852,820	3,453,844	4,852,820	3,453,844		Other Operating Income and Expenses					3.	Marketable securities a. Rupiah		-	-	-	-	-	-	-	-	-		_
6. 7.	Securities sold under repurchase agreements (Repo) Claims from securities purchased under resale	-	-	-	-	1.	Other Operating Income a. Increase in fair value of financial assets (mark to market)	721,168 35,307	703,474	746,688 35,307	764,485	4.	b. Foreign currencies Securities sold under repurchase	-	-	-	-	-	-	-	-	-	-	-	-
8	agreements (Reverse Repo) Acceptance receivables	2,696,767	1,094,401	2,696,767	1,094,401		i. Marketable securities	- 35,307	-	- 35,507	-		agreements (Repo) a. Rupiah		-		_	-	-		-		-		-
9.		58,171,598	54,909,356	58,171,598	54,909,356		ii. Loans iii. Spot and derivatives	35,307	-	35,307	-	5.	 b. Foreign currencies Claims on securities purchased 	-	-	-	-	-	-	-	-	-	-	-	-
	b. Available for sale c. Held to maturity	-	-	-	-		iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-		under resale agreements (Reverse Repo)												
10	d. Loans and receivables	58,171,598	54,909,356	58,171,598			c. Gain from sale of financial assets i. Marketable securities	6,354 6,354	-	6,354 6,354	-		a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Investments	723,608	716,837	4,996,812 22	22		ii. Loans iii. Other financial assets	- 0,334	-	- 0,354	-	6. 7.	Acceptance receivables Loans	-	-	-	-	-	-	-	-	-	-	-	-
12	a. Marketable securities	(571,448)	(481,585)	(685,304)	-		d. Realized gain from spot and derivative transactions	-	-	-	-		a. Micro, Small and Medium Enterprises (UMKM)												
	b. Loans c. Others	(571,448)	(481,585)	(685,304)	(543,585)		e. Dividend f. Gain from investment under equity method	-	-	-	-		i. Rupiah ii. Foreign currencies	-	-	-	-	-	-		-	-	-	-	-
13.	. Intangible assets Accumulated amortization of intangible assets -/-	879,743 (341,900)	528,758 (232,251)	995,989 (360,614)			g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses	294,731	279,728 52	294,062 22,819	277,823 58,702		b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah	24.400					24,460	22.202					22.202
14.		2,529,810 (1,083,883)	1,620,201 (922,825)	2,879,774 (1,247,509)	1,887,565	2.	i. Other income Other Operating Expenses	384,776 5,591,564	423,694 4,860,572	388,146 6,991,441	427,960 6,000,389		ii. Foreign currencies	24,460	-	-	-	-	24,460	22,292	-	-	-	-	22,292
15.		33	(522,023)	3,509			a. Decrease in fair value of financial assets (mark to market)	.	-	-	-		c. Restructured loans i. Rupiah ii. Foreign currencies	-	-	-	-	-		-	-	-	-		-
	b. Foreclosed assets			3,476			i. Marketable securities ii. Loans	-	-	-	-	8	d. Property loans	7,593		-	-	-	7,593	8,877 716,815	-	-	-	-	8,877 716,815
	c. Suspense accounts d. Interbranch assets	6	143	27	143		iii. Spot and derivatives iv. Other financial assets	-	-	-	-	9. 10.	Temporary equity investment Other receivables			-	-	-			-	-	-	-	-
	Conducting operational activities in Indonesia Conducting operational activities outside Indonesia	6	6	6	6		b. Increase in fair value of financial liabilities (mark to market)	.			-	11.	Commitment and contingencies a. Rupiah			_		-	_	_	-	-	-	-	-
16.	 Allowance for impairment losses on non - productive assets -/- 				-		 c. Losses from sale of financial assets i. Marketable securities 	-	-	-	-	12.	b. Foreign currencies Foreclosed assets	-	-	-	-	-	-		-	-	-	-	-
17. 18.	Leased receivables Deferred tax assets	84,621	74,009	- 122,597	91,281		ii. Loans iii. Other financial assets	-	-	-	-	1.	NON-RELATED PARTIES Placements with other banks				1					1	T		
	. Other assets AL ASSETS	3,482,606	3,062,572 76,522,077	3,884,484 91,371,387			 Realized losses from spot and derivative transactions Impairment losses on financial assets 	114,417 751,201	- 707,432	114,417 892,580	- 844,537		a. Rupiah b. Foreign currencies	1,207,214 138,845	-	-	-		207,214	1,356,062 -	-	-	-	-	1,356,062
	BILITIES & EQUITY	01,111,000	10,022,011	01,011,001	01,000,000		i. Marketable securities ii. Loans	751,201	- 707,432	- 751,201	726,981	2.	Spot and derivative receivables a. Rupiah	43,652	-	-	-	-	43,652		-	-			-
1.	LIABILITIES Demand deposits	358,520	325,903	371,921	354,658		iii. Sharia financing iv. Other financial assets	-	-	141,379	117,556	3.	b. Foreign currencies Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
2. 3.	Saving deposits Time deposits	6,315,658 54,139,770	6,712,101 49,425,425	7,295,107 54,139,770	7,441,894 49,425,425		 f. Losses related to operational risks g. Losses from investment under equity method 	17,534	10,208	20,324	12,210		a. Rupiah b. Foreign currencies	5,934,058	-	-	-	- 5,9	34,058	4,921,634	-	-	-	-	4,921,634
4.	Revenue sharing investment funds Liabilities to Bank Indonesia		-	4,394,714	3,051,419		h. Commissions/provisions/fees and administration i. Losses from decrease in value of non-financial	26,751	24,721	26,751	24,721	4.	Securities sold under repurchase agreements (Repo)												
6.	Liabilities to other banks Spot and derivative payables	948,363 8,344	14,215	914,535 8,344	160		assets j. Personnel expenses	2,304,438	- 2,159,138	- 3,035,911	2,764,285		a. Rupiah b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-
8.	Securities sold under repurchase agreements (Repo)	-	-	-	-		k. Promotion expenses I. Other expenses	218,821 2,158,402	159,904 1,799,169	224,592 2,676,866	161,532 2,193,104	5.	Claims on securities purchased under resale agreements (Reverse Repo)												
10.	Marketable securities issued	2,469,143	2,605,384	2,469,143			Net Other Operating Expenses NET OPERATING INCOME	(4,870,396) 2,054,397	(4,157,098) 2,222,186		(5,235,904) 2,459,707		a. Rupiah b. Foreign currencies	2,696,767		-	-	- 2,0	396,767	1,094,401	-	-			1,094,401
	Margin deposits	3,699,172	2,737,113	3,699,172	2,737,113	NON-0	DPERATING INCOME AND EXPENSES Loss from sale of fixed assets and equipments	(1,823)	(1,905)	(1,892)	(1,757)	6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
13.	a. Conducting operational activities in Indonesia	-	-	-	-	2. 3.	Gain on adjustments of foreign exchange translation Other non-operating expenses	491 (4,289)	- (18,966)	491 (3,306)	(25,339)		a. Micro, Small and Medium Enterprises (UMKM)												
14	b. Conducting operational activities outside Indonesia Deferred tax liabilities		-	-	-		NET NON OPERATING EXPENSES INCOME BEFORE TAX FOR THE CURRENT YEAR	(5,621) 2,048,776	(20,871) 2,201,315	(4,707) 2,604,519	(27,096) 2,432,611		i. Rupiah ii. Foreign currencies	11,351,691	549,835	67,192	101,936	72,113 12,1	42,767	12,334,758	506,108	58,786	96,273	51,483	13,047,408
15. 16.	Other liabilities Profit sharing investment funds	1,423,185	1,285,850	1,766,253	1,499,751		Income tax: a. Estimated current year tax	(590,867)	(637,552)	(756,398)	(707,478)		b. Non-Micro, Small and Medium Enterprises (UMKM)												
	TOTAL LIABILITIES	69,362,155	63,105,991	75,058,959	67,115,804		b. Deferred tax income NET INCOME FOR THE CURRENT YEAR AFTER	5,442 1,463,351	19,639 1.583.402	27,725 1.875.846	27,476 1,752,609		i. Rupiah ii. Foreign currencies	45,303,009	517,006	46,037	47,481 9	90,838 46,0	004,371	41,201,893	477,793	43,897	42,954	73,119	41,839,656
17.	Issued and fully paid-in capital a. Authorized capital	114,902 150,000	116,806 150,000	114,902 150,000			TAX R COMPREHENSIVE INCOME/(EXPENSES)						 c. Restructured loans i. Rupiah 	912,344	255,321	36,792	59,830 3	37,742 1,3	302,029	941,667	313,622	35,245	54,650	18,134	1,363,318
	b. Unpaid capital -/-	(33,194)	(33,194)	(33,194)			Items that will not be reclassified to profit or loss a. Gain from fixed assets revaluation	709,458 743,552	135,297	719,435 749,032	140,609		ii. Foreign currencies d. Property loans	671,357	- 5,192	- 182	572	602	- 677,905		- 1,136	-	- 397	- 80	580,638
18		(1,904) 1,368,994	1,576,542	(1,904) 1,368,994			b. (Loss)/gain from actuarial defined benefit program c. Other comprehensive income from associated entity	(15,098)	180,396	(8,780)	187,479 -	8. 9.	Investments Temporary equity investment	22	-	-	-	-	22	22	-	-	-	-	22
	a. Agio b. Disagio -/-	1,168,885	1,429,385	1,168,885	1,429,385		d. Others e. Income tax realted items that will not be reclassified	-	-	-	-	10.	Other receivables Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Capital contribution d. Capital paid in advance	:	:	-	:	2.	to profit or loss Items that will be reclassified to profit or loss	(18,996) 2,740	(45,099) 633	(20,817) 2,740	(46,870) 633		a. Rupiah b. Foreign currencies	4,749,137	75	-	-	- 4,1	49,212	4,229,694	1	9	1	-	4,229,705
19	e.Others	200,109 715,328	147,157 3,130	200,109 719,215			a. Adjustment from foreign exchange translation b. Gain from changes in the value of marketable	-			-		Foreclosed assets OTHER INFORMATION Value of Deplois exects pladeed	-	-	-1	-	-	-	-	-	-	-	-	
	a. Foreign exchange translation adjustment of financial statements		0,100				securities - available for sale c. Effective part of cash flow hedging	2,289	845 -	2,289	845 -	1.	Value of Bank's assets pledged as collateral:												
	 b. Gain/(loss) from changes in the value of marketable securities - available for sale 	2 200	1,014	0.000	1,014		d. Others e. Income tax related items that will be reclassified to	-	-	-	-		a. To Bank Indonesia b. To other parties						:						-
	c. Cash flow hedging	3,303	· ·	3,303	-		profit or loss OTHER COMPREHENSIVE OF INCOME FOR THE	451	(212)	451	(212)	2.	losses on financial assets					4	571,448						481,585
	d. Differences arising from fixed assets revaluation e. Other comprehensive income from associate entity	720,782	· ·	724,449	-		CURRENT YEAR - NET OFF TAX TOTAL COMPREHENSIVE INCOME OF THE	712,198	135,930	722,175	141,242	3.	Total required provision for possible losses on earning												
	f. Remeasurement on defined benefit program g. Income tax related to other comprehensive income	(12,886) 4,129	2,212 (96)	(12,466) 3,929			CURRENT YEAR AFTER TAX Net income of the current year attributable to:	2,175,549	1,719,332	2,598,021	1,893,851	4.	asset Percentage of Micro, Small and					9	912,463						826,165
20	h. Others Difference in quasi reorganization			-	:		EQUITY HOLDERS NON-CONTROLLING INTERESTS	1,463,351	1,583,402	1,752,097 123,749	1,701,847 50,762		Medium Enterprises (UMKM) loans to total loans						20.87%						23.76%
21							TOTAL INCOME IN CURRENT YEAR Total comprehensive income of the current year	1,463,351	1,583,402	1,875,846	1,752,609	5.	Enterprises (UMK) loans to						0.0001						
	Other equity Reserves	23,361	23,361	- 23,361	23,361		attributable: EQUITY HOLDERS	2,175,549	1,719,332	2,471,280	1,841,495	6.	total loans Percentage of UMKM debtors to						6.98%						7.72%
	a. General reserves b. Statutory reserves	23,361	23,361	23,361			NON-CONTROLLING INTERESTS TOTAL COMPREHENSIVE INCOME IN CURRENT	0.175 540	1 710 000	126,741	52,356	7.	total debtors Percentage of UMK debtors to						6.60%						9.46%
24	Profit/loss	13,159,598	11,696,247	13,611,424				2,175,549	1,719,332	2,598,021	1,893,851	8.	total debtors Others:						5.08%						7.36%
	a. Previous years b. Current year	11,696,247 1,463,351	10,112,845 1,583,402	11,859,327 1,752,097			PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	'	-	-	-		a. Channeling loans b. Distribution of Mudharabah						34,557						34,557
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	15,382,183	13,416,086	15,837,896				-		-	-		Muqayyadah funds c. Earning assets written-off					2,3	386,559						2,031,742
25	Non-controlling interest TOTAL EQUITY	15,382,183		474,532			EARNING PER SHARE (Full amount Rupiah) Basic Dilated	254	271	304	291		 Recovery of earning assets written-off Write off on correlate with 					1,1	124,442						884,275
тот	AL LIABILITIES AND EQUITY		76,522,077				- Diluted	246	261	294	281		e. Write-off on earning assets with elimination of right to collect					1,0	051,895						875,103
				FOR IMPAIRI	MENT LOSSES	S										ITAL ADEQUACY of 31 Dec 2016 an									
			MS 01 3	1 Dec 2010 a	10 2010										ASC	1 01 Dec 2010 all	A 2010								

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ALCONANCE TOX IMPRAINTENT LOSSES As of 31 Dec 2016 and 2015 (In million Rupiah)										(In million Ruptah) Dec 2016 Dec 2015												
					1 Dec 2016	BAI	31 Dec 2015				ACCOUNTS								ed	Dec 2015 Audited		
AC	CCOUNTS			for Impairme		Provision	Allowance for Imp		Required Provision		I. C	I. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)							14,584,659 14,584,659	BANK CONSOLIDATED 11,909,427 12,693,754 11,909,427 12,693,754		
1. Placements with other ba			Individual	- Collecti	- 19,179	Specific -	Individual Co	ollective G	13,561	Specific -	.	1.1 Paid in capital (less Treasury Stock) 1.2 Disclosed reserves						13,503,767 114,902 14,734,915	114,902 15,227,730	-	-	
2. Spot and derivative rece 3. Marketable securities				-	- 102 - 8,404	-	-	-	6,175	-		1.2.1 Additional Factor 1.2.1.1 Other comprehensive inco						15,079,663 727,819	15,535,156 731,486	-	-	
4. Securities sold under rep 5. Claims on securities pure				-	-	-	-	-	-	-		12.1.1.1 Excess differences arising from translation of financial statement 12.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale 12.1.1.3 Fixed asset revaluation						7,037 720,782	7,037 724,449	-		
(Reverse Repo) 6. Acceptance receivables				-		-	-	-	-	-		1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio		14,351,844	14,803,670 1,168,885	-	-					
7. Loans 8. Investments			21,17	73 550	275 568,412	309,126	13,712	467,873	539,425 7,168	259,834	1.2.1.2.2. General reserves 1.2.1.2.3 Previous years profit							23,361 11,696,247	23,361 11,859,327	-	-	
9. Temporary equity investr 10. Commitment and conting				-		-	-	-	-	-		1.2.1.2.4 Current year profit 1.2.1.2.5 Capital paid in advance						1,463,351	1,752,097	-	-	
11. Other receivables					4	-	-	-	-		1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehensive inco	me					(344,748) (3,733)	(307,426) (3,733)	-	-		
		IAL RATIOS c 2016 and 2015					TS OF CONSOLIDA ears ended 31 Dec					1.2.2.1.1 Excess differer 1.2.2.1.2 Potential loss of	nces less from translat	on of financial s air value of fina	statement ncial assets ava	ailable for sale		(3,733)	(3,733)	-	-	
RA	ATIO (%)		31 Dec 2016 31 Audited	1 Dec 2015 Audited			(In million Rupia	ah)		31 Dec 2015		1.2.2.2 Other disclosed reserve 1.2.2.2.1 Disagio						(341,015)	(303,693)	-	-	
Performance Ratios (Consolic 1. Capital Adequacy Ratio (25.03%	23.79%	CASH FLOWS F				Audited	Audited		1.2.2.2.2 Previous years 1.2.2.2.3 Current year lo 1.2.2.2.4 Differences bet	SS	nssible losses a	nd allowance fo	nr imnairment lo	ses of earning assets	(341,015)	(300,217)	-	-	
2. Non-performing earning	assets and n			Receipt from interest						11,393,783		1.2.2.2.5 Negative different	ences on adjustment of	f fair value on f	inancial instrum	ent in the Tradi	ig book	-	(3,476)	-	-	
total earning assets a 3. Non-performing earning	assets to total e	earning assets	0.63%	0.55%	Receipt from shar Interest expense	la income			2,210,314 (4,509,652)	1,554,778 (5,091,711)		1.2.2.2.6 Allowance for possible losses on non-productive assets 1.2.2.7 Others 1.3 Non-Controlling Interests that can be calculated							-	-	-	
4. Allowance for impairmen assets	it losses on finar	ncial assets to earning	0.86%	0.77%	Sharia profit shari		od		(296,128) 605,028	(246,367) 705,835		1.4 Deduction factor to common equity tier 1.4.1 Deferred tax calculation	1 (CET 1)					(1,346,050) (84,621)	(757,973) (122,598)	-		
5. Non-Performing Loans (1 6. Non-Performing Loans (1			0.79% 0.38%	0.70% 0.40%	Fee and commission income received Recovery from written off loan				98,810	123,880		1.4.2 Goodwill 1.4.3 Other intangible asset 1.4.4 Investment that can be calculated a	as deduction factor					(537,843) (723,586)	(61,116) (574,259)	-		
7. Return on Assets (ROA) 8. Return on Equity (ROE)	Assets (ROA) 3.06% 3.129				Payment of personnel expenses				(2,991,436) (2,840,363)	(2,721,189) (2,264,707)		1.4.5 Shortage of capital on insurance su 1.4.6 Securitization exposures	ubsidiary company						-	-	-	
9. Net Interest Margin (NIM 10. Operating Expenses to C		nues	11.98%	11.27%	Other (payment)/receipt				(3,305) (768,371)	(29,272) (689,365)		1.4.7 Other deduction factor to core capit 1.4.7.1 Placement of funds in inst	ruments AT 1 and / or				6	-	-	-	-	
11. Loan to Deposit Ratio (L		1063	81.93% 95.42%	82.14% 97.20%					2,885,244	(689,365) 2,735,665	2	1.4.7.2 Cross-ownership in anothe Additional Tier 1 (AT 1) 2.1 The instrument meets the requirements of		e transition bec	ause of the law,	, grants, or grar	ts will		-	-	-	
Performance Ratios (Bank) 1. Capital Adequacy Ratio (25.60%	24.52%	Decrease/(increa	se) in operating	assets:					2.1 The instrument meets the requirements of 2.2 Agio / Disagio 2.3 Deduction Factors : Investment in AT1 and		h other Bank					-	-	-	
2. Non-performing earning a total earning assets a	and non-earning	assets	0.54%	0.51%	Securities purchased under resale agreement (Reverse Repo)				(1,602,366) (4,018,262)	1,294,160 (6,298,187)		2.3.1 Placement of funds in instruments / 2.3.2 Cross-ownership in another entity a	AT 1 and / or Tier 2 oth	ier banks	he law, grants, o	or grants will			-	-		
3. Non-performing earning 4. Allowance for impairmen			0.57%	0.55%					(1,389,618)	(6,298,187) (1,172,381)	I. S	Supplementary Capital (Tier 2) 1. Capital instrument in form of shares or othe			-			515,568 -	568,733 -	469,041 -	513,245	
earning assets 5. Non-Performing Loans (f			0.77% 0.73%	0.72% 0.67%	Derivative receivables (43,652)					3	Agio/disagio General allowance for possible losses of ea Deduction factor to supplementary capital	rning assets (maxim	um 1.25% of R	WA)			515,568	568,733	-			
6. Non-Performing Loans (1 7. Return on Assets (ROA)	NPL) - net		0.40% 2.58%	0.42% 2.97%	Deposits from o	ustomers	,.,.,.,		4,350,521 5,842,457 4.1 Sinking Fund							-		-				
8. Return on Equity (ROE)			11.26%	13.89%	Deposits from other banks 914,375 6					238,670	ΤΟΤΑΙ	4.3 Cross-ownership in another entity acquired L CAPITAL		14.019.335	- 15,153,392	12,378,468	- 13,206,999					
10. Operating Expenses to C	Interest Margin (NIM) 10.10% 9.89% erating Expenses to Operating Revenues 83.15% 81.70%					Derivative payables Temporary syirkah funds :			8,344		10.74		31 Dec 20 Audited	16	31 Dec Audit			31	Dec 2016 Audited	31 Dec Audit	2015	
11. Loan to Deposit Ratio (L 12. Loan to Funding Ratio (L	eposit Ratio (LDR) 95.66% 97.25% Mudharahah saving deposits				saving deposits			37,040 1,306,255	9,522 847.633	DICK	WEIGHTED ASSET	BANK CON	SOLIDATED		ONSOLIDATED	CAR RATIO		CONSOLIDATE				
Compliance Ratios (Bank)	Pation (Rank)			Net cash flows p		erating activities		2,682,181			RWA CREDIT RISK	41,157,660		37,425,955	40,973,663	CET1 Ratio (%)	24.66			22.87%		
i. Related parties	-		0.00% 0.00%	0.00% 0.00%	CASH FLOWS FI	ROM INVESTING	ACTIVITIES					RWA MARKET RISK RWA OPERATIONAL RISK	1,095 13,598,809	1,095 15,116,372	- 13,062,169	14,526,484		24.66 0.94	% 0.94	6 0.93%	22.87% 0.92%	
ii. Non-related parties b. Percentage Lending in		Legal Lending	0.00%	0.00%	Marketable sec				(710,900)	(189,721)	CARF	TOTAL RWA RATIO BASED ON RISK PROFILE	54,757,564 9.27%	60,540,301 9.26%	50,488,124 9.27%	55,500,147 9.27%	CET 1 yang tersedia untuk BUFFER (%)	25.60 16.33			23.79%	
Limit i. Related parties			0.00%	0.00%	Purchase of fixe Purchase of inter-				(304,215) (380,135)	(429,719) (198,999)		ALLOCATION BASED ON RISK PROFILE From CET 1	8.33%	8.32%			BUFFER PERCENTAGE SHOULD BE FULFIL Capital Conservation Buffer (%)	LED BY BANK (%) 0.625	% 0.625	6		
ii. Non-related parties 2. Percentage Lending in E		gal Lending Limit	0.00% 0.00% Proceeds from sale of fixed assets 687 mit Net cash flows used in investing activities (1,394,563)				2,026 (816,413)		From AT1 From Tier 2	0.00% 0.94%	0.00% 0.94%			Countercyclical Buffer (%) Capital Surcharge for Systemic Bank	0.000							
a. Rupiah 6.63% 7.61% b. Foreign Currency 8.57% -				7.61%		-		Ľ	(1,001,000)	(010,110)	Notes: The Ca	apital Adequacy Ratio of 31 December 2016 perio	od was calculated bas	ed on POJK N	o. 34 /POJK.03	3/2016 dated 22	· · · · ·		ommercial Banks.	vhile the Capital Ade	equacy Ratio of	
3. Net Open Position 0.01% -					CASH FLOWS FI Payment for bo	onds payable	ACTIVITIES		(1,135,000)	(1,810,000)	31 Dec	cember 2015 period is calculated based on PBI No	. 15/12/PBI/2013 date	d 12 December	r 2013 regarding	g Minimum Cap	ital Requirement for Commercial Banks.				· ·	
 Based on BI Regulation (PBI) No. 17/11/PBI/2015 dated 25 June 2015 regarding changes of PBI No. 15/15/PBI/2013 regarding Giro Wajib Minimum of Commercial Banks in Bank Indonesia 					Proceed from is Proceeds from	suance of bonds borrowings			1,000,000 3,405,988	- 3,683,405			Dec 2016 and 2015	TINGENCIES				MANAGEMENT As of 31 Dec 2016				
in Rupiah and Foreign Currency For Conventional Bank, which effective on August 2015 LDR changed into Loan to Funding Ratio (LFR).			1 2015 LDR		ment and settlem	ent of borrowings		(2,451,777) (6,483)	(4,724,222)				ANK	CONSOL		BOARD OF COMMISSIONERS	Mark Film D					
SPOT	T AND DERIVA	TIVE TRANSACTION	IS		Borrowing trans	action cost			(6,082)	(42,582)		POS - POS	Audited	Audited	31 Dec 2016 Audited	Audited	President Commissioner (Independent) Independent Commissioner		karya Surowidjojo			
		1 Dec 2016 on Rupiah)				nce lease payabl ind non controling			(1,124)	(3,295) 48,000	<u> </u>	1. Unused borrowing facilities	4,082,16	3 -	4,082,168	-	Independent Commissioner Commissioner	: Irwan Mahju : Chow Ying H	loong			
		BANK	Derivative Re	ceivables	Acquisition of tr	easury shares	I from financing act	tivities	(262,404)	(2,848,694)		a. Rupiah b. Foreign currencies			:	-	- Commissioner BOARD OF DIRECTORS	: Hiroshi Higu	ma			
TRANSACTION	Notional Amount	Tujuan Trading Hedging	and Paya	ables			-					2. Outstanding spot and derivative purchased 3. Others	4,082,16		4,082,168	-	 President Director (Independent) Deputy President Director 	: Jerry Ng : Ongki Wana	djati Dana			
A RELATED TO EXCHANGE RATE	4,089,921	- 4,089,921	1 1	8,344			CASH AND CASH E		1,830,736	(167,507)	11.	COMMITMENT LIABILITIES 1. Unused loans facilities granted to customers	8,803,82 4,669,07	4,126,188	4,669,070	4,229,705 4,126,188	Deputy President Director Director of Compliance (Independent)	: Djemi Suher : Anika Faisal	ida			
1. Spot 2. Forward				-			T THE BEGINNING		4,914	- 12,516,644		a. State-owned enterprises (BUMN) i. Committed	350,00	210,000	350,000	210,000	 Director of compliance (independent) Director Director 		ı Gupta Siregar			
3. Option	-	-		-			T THE END OF YEA		14,184,787	12,349,137		Rupiah Foreign currencies		-		-	- Director	: Wolf Arno Kl	uge			
a. Put b. Call	-	-		-	SUPPLEMENTA			F				ii. Uncommitted - Rupiah	350,00 350,00		350,000 350,000	210,000 210,000		SHAREHOLDER As of 31 Dec 20				
4. Future 5. Swap	4,089,921	- 4,089,921	43,652	8,344	Activities not aff		6		52,952	54,932		Foreign currencies b. Others	4,319,07	3,916,188	4,319,070	- 3,916,188	Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui I			Banking Corporation	1:40.00%	
6. Others B RELATED TO	-			-	Acquisitions of	ayment reserves fixed assets			52,952 (4,117)	54,932 (1,276)		i. Committed ii. Uncommitted	4,319,07		4,319,070	3,916,188	Non-controlling shareholder through Summit Global Capital Management B.V	capital market (> 5%		comming corporation	10.00/0	
INTEREST RATE 1. Forward				-	Cash and cash e	quivalent at the	end of year consist	t of:				2. Unused loans facilities granted to other banks a. Committed	80,14	2 103,517	80,142	103,517	TPG Nusantara S.à r.l.: 8.38%		E9/) .			
2. Option a. Put		-		-	Cash		-		1,448,180	1,352,401		i. Rupiah ii. Foreign currencies b. Uncommitted	80,14	103,517	80.142	103.517	Non-controlling shareholder not throu None	iyii capital market (>	J /0] .			
b. Call 3. Future	· ·	-	-	-		t with Bank Indon t with other banks			4,625,356 858,431	4,774,422 66,674		i. Rupiah ii. Foreign currencies	80,14		80,142			Jakarta, 21 Februar				
4. Swap 5. Others	Swap Placement with Bank Indonesia and other banks-with maturity of												Jakara, 21 February 2017 Jabungan Pensiunan Nasional Tbk Board of Directors									
C OTHERS		-		-		urities less than 3	months		299,235	12,349,137		b. Local L/C 4. Outstanding spot and derivative sold	4,054,61		4,054,614	-		S.E. & O.				
TOTAL	4,089,921	- 4,089,921	43,652	8,344	TOTAL CASH AND C	aon equivalent			14,104,/0/	12,343,137		5. Others CONTINGENT RECEIVABLES	44,52			42,294						
Notes: 1. Presentation of the above Published F Kantor Akuntan Publik Tanudiredia W	Financial Statements	s as of and for the year ended	d 31 December 2016 ar	nd 2015 are deriv	ed from the Consolidated F	inancial Statements of	PT Bank Tabungan Pensiu ated 17 February 2017 and	unan Nasional Tbk and 129 February 2016 ~~	d Subsidiary wh	ich were audited by lified Oninion	<u> </u>	1. Guarantees received a. Rupiah	2,02		2,021	-	\bigwedge		N	1 int)	
 The published financial statement abo a. Financial Services Authority Regu 	Knator Akuntan Publi Tanquiredga, Wilsana, Reinis & Rekan – a member firm d PAC global network with partner in charge Angelique Dewi Daryanto, S.E., CPA whose report dated 17 February 2017 and 29 February 2016 expressed Unmodified Opinion. 2. The published financial statement alove a sigulation in order to meet: a. Financial Services Authority Regulation No. 32POUK 032PO 6 dated August 2016 regarding amendments to the Regulation of the Financial Services Authority No. 6POUK 032015 regarding Transparancy and Publication of Charnics Technology Control Charles Financial Statements; b. Financial Services Authority Regulation No. 182POUK 032016 dated August 2016 regarding amendments to the Regulation of the Financial Statements; b. Financial Services Authority Cincular Letter No. 4355500 K032016 dated September 2016 regarding Transparancy and Publication of Commentional Banks Financial Statements;							a. Rupian b. Foreign currencies 2. Interest on non-performing loan 2. Interest on non-performing loan 2. Add de terming loan						-								
 b. Financia Sevices Authority Cincial relater No. 435E-CUK X02016 dated 28 September 2016 regarding Transparancy and Publication of Conventional Bank; c. Capita Market Supervisory Appen Replation Number XX Attachment Decision of Chairman of Capital market Supervisory Append Via Technology 2014 dated 5 July 2014 concerning rule 7 Exposed Public Pu								a. Loan interest b. Other interest	42,50			42,294	$\sim tt$		V							
 e. Financial Information and Statem Kep-347/BL/2012 dated 25 June 3 The Bank obtained license to conduct 	ent of Cash Flows in 2012 regarding Fina	n Publication Financial Stater Incial Statements Presentatio	ments are derived in ac n and Disclosure of Iss	ccordance to Cap suer or Public Com	tal Market Supervisory Ag	ency Regulation No. V	II.G.7 Attachment Decision	n of Chairman of Capit			IV.	3. Others				-	•••					
 The Bank obtained incerse to conduct a foreign exchange bank from 16 Feb Exchange rate of 1 USD as of 31 Dec 	oruary 2016.							nornerge ectivities.	Jann 1185 [3mi in obolgie g2		1. Guarantees issued a. Rupiah				-	JERRY NG		ARIEF H	RRIS TANDJUNG	;	
												b. Foreign currencies 2. Others				-	President Director			Director		
											-											

	Kep-347/BL/2012 dated 25 June 2012 regarding Financial Statements Presentation and Disclosure of Issuer or Public Company.
3.	The Bank obtained license to conduct foreign exchange activities based on Decree of Financial Services Authority No. 382/PB.12/2015 dated 22 December 2015 regarding approval in conducting foreign exchange activities. The Bank has begun to operate as
	a foreign exchance bank from 16 February 2016