CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries 31 March 2016, 2015 and 31 December 2015 (In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 31 March 2016 and 31 December 2015					STATEMENT OF PROFIT OR LOSS AND C For the periods ended 31 N					E				EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2016 and 2015									
(In million Rupiah) BANK CONSOLIDATED						(In million Rupiah, unless earning per share) BANK CONSOLIDATED							As of 31 March 2015 (In million Rupiah, unless otherwise stated) BANK										
	ACCOUNTS	31 Mar 2016 Unaudited		31 Mar 2016 Unaudited		ACCOUNTS	31 Mar 2016 Unaudited	31 Mar 2015	31 Mar 2016			ACCOUNTS			31 Mar 2 Unaudi						31 Mar 20 Unaudit		
ASSE 1.	S Cash	1,155,841	1,243,963	1,337,024	1,352,401	OPERATING INCOME AND EXPENSES A. Interest Income and Expenses							Current	Special Su	bstandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss Total
2.	Placements with Bank Indonesia Placements with other banks	6,078,792 689,893	8,630,796 1,356,062	7,008,358 910,444	9,280,062 1,766,674	1. Interest Income and Sharia Income a. Rupiah	2,884,632 2,884,632	2,820,952 2,820,952	3,367,030 3,367,030	3,149,908 3,149,908	l. 1	RELATED PARTIES Placements with other banks											
4.	Spot and derivative receivables Marketable securities	28 6,752,757	4,921,634	28 6,752,757	4.921.634	b. Foreign currencies 2. Interest Expenses and Sharia Profit Sharing	1,264,615	1,247,361	1,334,914	1,305,181	L.	a. Rupiah	50,001		-	-	-	50,001	50,000	-	-	-	- 50,0
5.	a. Measured at fair value through profit/loss		-	-		a. Rupiah b. Foreign currencies	1,264,606 9	1,247,361	1,334,905 9	1,305,181	2.	b. Foreign currencies Spot and derivative receivables	21,383	-	-	-	-	21,383	-	-	-	-	
	b. Available for salec. Held to maturity	1,464,183 5,288,574	1,467,790 3,453,844	1,464,183 5,288,574	1,467,790 3,453,844	B. Other Operating Income and Expenses	1,620,017	1,573,591	2,032,116	1,844,727		a. Rupiah b. Foreign currencies	-		:	-	-					-	-
6.	 d. Loans and receivables Securities sold under repurchase agreements (Repo) 	-	-		-	 Other Operating Income Increase in fair value of financial assets (mark to market) Medicate the resultion 	171,809 28	180,276	187,245 28	209,350	3.	Marketable securities											
7.	Claims from securities purchased under resale agreements (Reverse Repo)	3,332,531	1,094,401	3,332,531	1,094,401	i. Marketable securities ii. Loans	-	-	-	-		a. Rupiah b. Foreign currencies	-		-	-		-	-		-	-	-
8. 9.	Acceptance receivables Loans	55,381,547	54,909,356	- 55,381,547	- 54,909,356	 iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market) 			20	-	4.	Securities sold under repurchase agreements (Repo) a. Rupiah						-					
5.	a. Measured at fair value through profit/loss	-			- 14,505,500	 c. Gain from sale of financial assets i. Marketable securities 				-	5	b. Foreign currencies Claims on securities purchased under resale agreements (Reverse	-			-							
	b. Available for salec. Held to maturity	-	-	-		ii. Loans iii. Other financial assets			-			Repo)											
10.	d. Loans and receivables Sharia financing	55,381,547	54,909,356	55,381,547 3,885,962	54,909,356 3,678,027	d. Realized gain from spot and derivative transactions e. Dividend	41	-	41	-		a. Rupiah b. Foreign currencies	-	:	-	-	-	-	•		-		-
11.	Investments Allowance for impairment losses on financial assets -/-	718,367 (514,782)	716,837 (481,585)	22 (584,954)	22 (543,585)	 Gain from investment under equity method Commissions/provisions/fees and administration 	- 62,301	- 59,935	62,324	- 59,956	6. 7.	Acceptance receivables Loans	-		-	-			-		-	-	-
12.	a. Marketable securities b. Loans	(514,782)	(481,585)	(584,954)	(543,585)	 Reversal in allowance for impairment losses Other income 	79 109,360	210 120,131	14,075 110,777	28,223 121,171		a. Micro, Small and Medium Enterprises (UMKM)											
	c. Others		-	-	-	2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	1,276,495 27	1,127,828	1,610,144 27	1,397,044		i. Rupiah ii. Foreign currencies	-		-	-	-	-	-	-	-	-	
13.	Intangible assets Accumulated amortization of intangible assets -/-	593,111 (255,369)	528,758 (232,251)	692,409 (267,186)	620,092 (240,058)	i. Marketable securities ii. Loans	-	-	-	-		 b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah 	22,090					22,090	24,213				- 24,2
14.	Property, plant and equipment Accumulated depreciation of property, plant and equipment -/-	2,411,749 (962,818)	1,620,201 (922,825)	2,711,376 (1,077,678)	1,887,565 (1,011,342)	iii. Spot and derivatives iv. Other financial assets	27	-	27	-		ii. Foreign currencies c. Restructured loans						,,					
15.	Non-productive assets a. Abandoned properties	505	149	3,981	3,625	 b. Increase in fair value of financial liabilities (mark to market) c. Losses from sale of financial assets 		-	-	-		i. Rupiah	.		-	-		-	-	-	-	-	-
	b. Foreclosed assets c. Suspense accounts	-	- 143	3,476 499	3,476 143	i. Marketable securities ii. Loans	-	-	-	-		ii. Foreign currencies d. Property loans	- 8,442	-	-	-	-	- 8,442	- 12,559	-	-	-	- 12,5
	d. Interbranch assets	495	6	495	6	iii. Other financial assets d. Realized losses from spot and derivative transactions	127	-	127	-	8. 9.	Investments Temporary equity investment	718,345	:	-	-	:	718,345	600,000	•	-	-	- 600,0
	 Conducting operational activities in Indonesia Conducting operational activities outside Indonesia 	b -	b -	6 -	6 -	e. Impairment losses on financial assets i. Marketable securities	187,501	183,272	226,134	227,939	10.	Other receivables	-								-		-
16. 17.	Allowance for impairment losses on non - productive assets -/- Leased receivables	-	-	-	-	ii. Loans iii. Sharia financing iv. Other financial assets	187,501	183,272	187,501 38,633	190,685 37,254	11.	Commitment and contingencies a. Rupiah									-		
18. 19.	Deferred tax assets Other assets	69,035 3,192,181	74,009 3,062,572	90,460 3,374,923	91,281 3,229,508	f. Losses related to operational risks g. Losses from investment under equity method	3,892	4,334	4,104	5,164	12.	b. Foreign currencies Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-
TOTA	ASSETS	78,643,368	76,522,077	83,552,004	81,039,663	h. Commissions/provisions/fees and administration i. Losses from decrease in value of non-financial assets	3,234	8,446	3,234	8,446		NON-RELATED PARTIES Placements with other banks					'				!		
LIABI	ITIES & EQUITY					j. Personnel expenses k. Promotion expenses	566,942 43,777	507,870 23,386	748,746 45,989	642,961 24,452	L.	a. Rupiah	421,944	-	-	-		421,944	1,283,630		-	-	- 1,283,6
1.	Current accounts Saving deposits	477,497 6,668,337	325,903 6,712,101	505,854 7,464,281	354,658 7,441,894	I. Other expenses Net Other Operating Expenses	470,995 (1,104,686)	400,520 (947,552)	581,783 (1,422,899)	488,082 (1,187,694)	2.	 b. Foreign currencies Spot and derivative receivables 	196,565		-	-	-	196,565	-		-		
3. 4.	Time deposits Revenue sharing investment funds	50,535,876	49,425,425	50,535,876 3,207,572	49,425,425 3,051,419	NET OPERATING INCOME	515,331	626,039	609.217	657,033		a. Rupiah b. Foreign currencies	28	:	:	-	:	28	-		-	-	-
5. 6.	Liabilities to Bank Indonesia Deposits from other banks	- 385,994	- 14,215	- 376,854	- 160	NON-OPERATING INCOME AND EXPENSES					3.	Marketable securities a. Rupiah	6,752,757					6,752,757	4.853.997				- 4,853,9
7.	Spot and derivative payables Securities sold under repurchase agreements (Repo)	27	-	27	:	Loss from sale of fixed assets and equipments Gain/(loss) on adjustments of foreign exchange translation	(476)	(296)	(495)	(320)		b. Foreign currencies	0,752,757					0,/52,/5/	4,000,997				- 4,000,9
9. 10.	Acceptance liabilities Marketable securities issued	2,256,387	- 2,605,384	- 2,256,387	- 2,605,384	3. Other non-operating income/(expense) NET NON OPERATING INCOME/(EXPENSES)	(827) (1,303)	(891) (1,187)	(530) (1,025)	(743) (1,063)	4.	Securities sold under repurchase agreements (Repo) a. Rupiah											
11.	Borrowings Margin deposits	2,661,301	2,737,113	2,661,301	2,737,113	INCOME BEFORE TAX FOR THE CURRENT PERIOD	514,028	624,852	608,192	655,970	5	b. Foreign currencies Claims on securities purchased under resale agreements (Reverse	-		-	-	-	-			-		-
12.	Interbranch liabilities a. Conducting operational activities in Indonesia	-	-	-		Income tax:	(100,105)	(101.010)	(157 545)	(4.15 700)	J.	Repo)	3.332.531					0 000 504	4 700 050				4 700 0
	b. Conducting operational activities outside Indonesia	-	-			a. Estimated current year tax b. Deferred tax expense	(128,485) (5,127)	(134,848) (25,185)	(157,515) (973)	(145,703) (22,965)		a. Rupiah b. Foreign currencies	3,332,531		-	-	-	3,332,531	1,739,053	-		-	- 1,739,0 -
14. 15.	Deferred tax liabilities Other liabilities	- 1,305,514	- 1,285,850	- 1,609,117	- 1,499,751	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	380,416	464,819	449,704	487,302	6. 7.	Acceptance receivables Loans	-		-	-	-	-			-		-
16.	Profit sharing investment funds TOTAL LIABILITIES	- 64,290,933	- 63,105,991	68,617,269	67,115,804	OTHER COMPREHENSIVE INCOME/(EXPENSES) 1 Items that will not be reclassified to profit or loss	720 782		726 021			a. Micro, Small and Medium Enterprises (UMKM) i. Rupiah	12,028,469	733,741	78,886	134,923	76.004	13 052 023	10,618,429	573 740	70,220	128,636	39,983 11,431,0
17.	EQUITY Issued and fully paid-in capital	115,494	116,806	115,494	116,806	a. Gain from fixed assets revaluation b. Gain/(loss) from actuarial defined benefit program	720,782 743,552		726,021 749,032	-		ii. Foreign currencies	12,020,409	-	- 10,000	134,923	- 10,004	13,032,023	10,010,429	575,740	- 10,220	120,030	
	a. Authorized capital b. Unpaid capital -/-	150,000 (33,194)	150,000 (33,194)	150,000 (33,194)	150,000 (33,194)	c. Other comprehensive income from associate entity d. Others				-		 b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah 	41,810,674	389,818	18,691	27,725	60,526	42,307,434	38,683,586	435,422	28,325	47,888	41,123 39,236,3
18.	c. Treasury stock -/- Additional paid-in capital	(1,312)	1,576,542	(1,312)	1,576,542	 e. Income tax realted items that will not be reclassified to profit or loss 	(22,770)		(23.011)			ii. Foreign currencies c. Restructured loans	.	-		-					-	-	-
10.	a. Agio b. Disagio -/-	1,247,413	1,429,385	1,247,413	1,429,385	2 Items that will be reclassified to profit or loss a. Adjustment from foreign exchange translation	5,345	(820)	(23.011) 5,345	(820)		i. Rupiah	895,874	354,756	37,012	69,782	20,581	1,378,005	816,793	294,684	39,123	69,838	19,487 1,239,9
	 c. Capital contribution d. Capital paid in advance 	-	-			 b. Gain/(loss) from changes in the value of marketable securities - available for sale 	5,193	(1,094)	5,193	(1,094)		ii. Foreign currencies d. Property loans	583,258	- 6,720	440	- 129	-	- 590,547	- 404,263	- 1,585	435	- 811	- 2,421 409,5
	e. Others	160,247	- 147,157 2 120	160,247	147,157	c. Effective part of cash flow hedging d. Others	-	(1,054)	-	(1,034)	8. 9.	Investments Temporary equity investment	22	-	-	-	-	22	22	-	-	-	-
19.	Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements	729,257	3,130	729,826	32	e. Income tax related items that will be reclassified to profit or loss	152	274	152	274			-	-	-	-		-	-	-	-	-	-
	b. Gain from changes in the value of marketable securities - available for sale	7,153	1,960	7,153	1,960	OTHER COMPREHENSIVE INCOME/(EXPENSE) FOR THE CURRENT PERIOD - NET OFF TAX	726,127	(820)	731.366	(820)	^{11.}	a. Rupiah	4,609,593			-		4,609,593	3,412,476		-		2,468 3,414,9
	c. Cash flow hedging d. Differences arising from fixed assets revaluation	- 720,782	•	- 724,449	-	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD		(020)	. 01.000	(020)				-	-	-	-	-	- 96	-	-	-	-
	e. Other comprehensive income from associate entity f. Gain from actuarial defined benefit program	2,212	- 2,212	(1,791)	- (1,791)	AFTER TAX	1,106,543	463,999	1,181,070	486,482	1.	OTHER INFORMATION Value of Bank's assets pledged as collateral:											
	 g. Income tax related to other comprehensive income h. Others 	(890)	(1,042)	15	(137)	Total income attributable to: OWNERS OF THE PARENT	380,416	464,819	428,918	480,557		a. To Bank Indonesia b. To other parties											
20. 21.	Difference in quasi reorganization Difference in restructuring of entities under common control		-			NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT PERIOD	380,416	464,819	20,786 449,704	6,745 487,302	2.	Total allowance for impairment losses on financial assets						- 514,782					464,6
21.	Other equity Reserves	23,361	23,361	23,361	23,361	Total comprehensive income attributable to:					3. 4.	Total required provision for possible losses on earning asset Percentage of Micro, Small and Medium Enterprises (UMKM) loans						849,505					756,1
23.	a. General reserves b. Statutory reserves	23,361	23,361	23,361	23,361	OWNERS OF THE PARENT NON-CONTROLLING INTERESTS	1,106,543	463,999	1,158712 22,358	479,737 6,745	5	to total loans Percentage of Micro and Small Enterprises (UMK) loans to total loans						23.57% 9.34%					22.55 8.87
24.	Profit/loss	12,076,663	- 11,696,247	12,288,245	11,859,327	TOTAL COMPREHENSIVE INCOME IN PERIOD PERIOD	1,106,543	463,999	1,181,070	486,482	6. 7	Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors						10.51%					11.02
	a. Previous years b. Current year TOTAL COURT ATTRIBUTARIES TO THE OWNERS OF THE	11,696,247 380,416	10,112,845 1,583,402	11,859,327 428,918	10,157,480 1,701,847	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	.	-	-	-	7. 8.	Others:						8.49%					
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	14,352,435	13,416,086	14,564,586	13,576,068		-	-		-		a. Channeling loansb. Distribution of Mudharabah Muqayyadah funds						34,557 -					34,5
	Non-controlling interest TOTAL EQUITY	- 14,352,435	- 13,416,086	370,149 14,934,735	347,791 13,923,859	EARNING PER SHARE - Basic - Diluted	65 64	80 78	73 72	82 81		c. Earning assets written-off d. Recovery of earning assets written-off						2,098,161 943,466					1,761,4 674,8
TOTAL	LIABILITIES AND EQUITY	78,643,368	76,522,077	83,552,004	81,039,663		04	10	12	01		e. Write-off on earning assets with elimination of right to collect						914,524					739,1
				F FOR IMPAIRMEN									CAPITAL ADE										

As of 31 Ma	R IMPAIRMENT LOSSES rch 2016 and 2015		CAPITAL ADEQUACY RATIO As of 31 March 2016 and 2015	
	llion Rupiah) BANK Mag 2006 User Mad	and the d	(In million Rupiah, unless otherwise stated)	31 Mar 2016 " 31 Mar 2015 " Unaudited Unaudited
Allowance for Impair		Required Provision	Description	BANK CONSOLIDATED BANK CONSOLIDATED
Individual Col Placements with other banks	lective General Specific Individual Collective - 6,899 - - - -	General Specific -	I. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)	12,811,144 13,646,872 11,051,571 11,615,107 12,811,144 13,646,872 11,051,571 11,615,107
Spot and derivative receivables Marketable securities		1.605 -	1.1 Paid in capital (less Treasury stock) 1.2 Disclosed reserves	115,494 115,494 116,806 116,806 116,806 13,820,772 14,047,061 11,781,934 11,836,682
4. Securities sold under repurchase agreements (Repo) -			1.2.1 Agio / Disagio 1.2.2 Capital contribution	1,247,413 1,247,413 1,429,385 1,429,385
Claims on securities purchased under resale agreements (Reverse Repo) Acceptance receivables			1.2.3 General reserves	23,361 23,361 23,361 23,361
7. Loans 27,860	486,922 539,523 289,681 3,445 461,182	496,946 235,780	 1.2.4 Previous years profit which can be calculated into capital 1.2.5 Current year profit which can be calculated into capital 	11,696,247 11,859,327 10,106,240 10,148,558 380,416 428,918 464,819 480,557
8. Investments - 9. Temporary equity investment -	- 7,184	6,000 -	1.2.6 Excess differences arising from translation of financial statement 1.2.7 Capital paid in advance	
10. Commitment and contingencies -		- 2,468	1.2.8 Issued warrant	
11. Other receivables -	· · · · · · · · ·		1.2.9 Stock option issued related to share-based compensation program 1.2.10 Other comprehensive income(lloss)	80,123 80,123 49,630 49,630 7,153 7,153 21 21
FINANCIAL RATIOS As of 31 March 2016 and 2015	STATEMENTS OF CONSOLIDATED CASH FLOW For the periods ended 31 March 2016 and 2015		1.2.11 Fixed asset revaluation 1.2.12 Differences between allowance for possible losses and allowance for impairment losses of earning assets	720,782 724,449 - (334,723) (320,207) (291,508) (292,598)
RATIO (%) 31 Mar 2016 31 Mar 2015	(In million Rupiah)		 1.2.13 Allowance for possible losses on non-productive assets 1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book 	- (3,476) (14) (2,232)
Performance Ratios (Consolidated) Unaudited	ACCOUNTS	31 Mar 2016 31 Mar 2015 Unaudited Unaudited	1.3 Non-Controlling Interests that can be calculated	(4.45.40) (545.40) (345.40)
1. Capital Adequacy Ratio (CAR) 24.90% 23.69%	CASH FLOWS FROM OPERATING ACTIVITIES		1.4 Deduction factor to common equity tier 1 (CET 1) 1.4.1 Deferred tax calculation	(1,125,122) (515,683) (847,169) (338,381) (69,035) (90,460) (32,424) (43,707)
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets 0.58% 0.58%	Receipt from interest and sharia income	3,338,375 3,151,586	1.4.2 Goodwill 1.4.3 Other intanaible asset	- (61,116) - (61,116) (337,742) (364,107) (214,745) (233,558)
3. Non-performing earning assets to total earning assets 0.61% 0.60%	Interest and sharia profit sharing paid Fee and commission income received	(1,336,567) (1,342,898) 173,249 181,148	1.4.4 Investment that can be calculated as deduction factor	(718,345) - (600,000) -
4. Allowance for impairment losses on financial assets to earning assets 0.80% 0.77% 5. Non-Performing Loans (NPL) - gross 0.75% 0.76%	Recovery from written off loan	10,010 13,783	1.4.5 Shortage of capital on insurance subsidiary company 1.4.6 Securitization exposures	
6. Non-Performing Loans (NPL) - net 0,42% 0.43%	Payment of personnel expenses	(764,378) (760,231)	1.4.7 Other deduction factor to core capital 1.4.8 Investment on instrument AT1 and Tier 2 with other Bank	
7. Return on Assets (ROA) 2,98% 3,52% 9. Deturn on Equity (20E) 12,04% 16,85%	Other operating expenses	(523,303) (433,776)	2. Additional Tier 1 (AT 1)	
8. Return on Equity (ROE) 13,04% 16.85% 9. Net Interest Margin (NIM) 11.36% 11.29%	Non-operating income/expense Non-operating expense	771 709 (1,374) (1,452)	2.1 The instrument meets the requirements of AT 1 2.2 Agio / Disagio	
10. Operating Expenses to Operating Revenues 82.86% 80.44%	Corporate income tax paid	(81,198) (154,480)	2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with other Bank II. Supplementary Capital (Tier 2)	482,392 523,300 423,621 456,357
11. Loan to Deposit Ratio (LDR) 96.04% 98.18% Performance Ratios (Bank) 96.04% 98.18%	Fixed assets revaluation tax	(22,939) -	1. Capital instrument in form of shares or others which are qualified	
1. Capital Adequacy Ratio (CAR) 25.51% 24,49%	Cash flows before changes in operating assets and liabilities	792,646 654,389	Agloidisagio from the issuance of supplementary capital instrument General allowance for possible losses of earning assets (maximum 1.25% of RWA)	482,392 523,300 423,621 456,357
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets 0.53%	(Decrease)/increase in operating assets		Statutory reserves Deduction factor to supplementary capital	
3. Non-performing earning assets to total earning assets 0.57% 0.55%	Placements with Bank Indonesia and other banks-with maturity more than 3	- 50,000	5.1 Sinking Fund	
Allowance for impairment losses on financial assets to earning assets 0.75% 0.72% 0.72%	months		5.2 Investment in Tier 2 instruments with other banks TOTAL CAPITAL	13,293,536 14,170,172 11,475,192 12,071,464
5. Non-Performing Loans (NPL) - gross 0.72% 0.70% 6. Non-Performing Loans (NPL) - net 0.44% 0.42%	Securities purchased under resale agreement (Reverse Repo) Loans and sharia financing/receivables	(2,238,130) 649,508 (860,825) (1,590,328)	31 Mar 2016 ¹⁷ 31 Mar 2015 ¹⁷ DESCRIPTION Unaudited Unaudited DESCRIPTION	31 Mar 2016 " 31 Mar 2015 " Unaudited Unaudited
7. Return on Assets (ROA) 2.67% 3.51%	Other assets, prepaid expense and perpaid tax	(117,117) (213,668)	DESCRIPTION Unaudited Unaudited DESCRIPTION BANK CONSOLIDATED BANK CONSOLIDATED	BANK CONSOLIDATED BANK CONSOLIDATED
8. Return on Equity (ROE) 12.34% 17.06% 9. Net Interest Margin (NIM) 9.68% 10.15%	Increase/(decrease) in operating liabilities and temporary syirkah funds:		RISK WEIGHTED ASSET (RWA) CAR RATIO RWA CREDIT RISK 38,513,894 41,794,816 33,795,431 36,423,633 CET1 Ratio	24 508/ 22 008/ 22 508/ 22 908/
10. Operating Expenses to Operating Revenues 83.14% 79.14%	Liabilities due immediately	(4,335) 5,983	RWA CREDIT RISK 38,513,894 41,794,816 33,795,431 36,423,633 CE11 Ratio	24.58% 23.98% 23.59% 22.80% 24.58% 23.98% 23.59% 22.80%
11. Loan to Deposit Ratio (LDR) 96.01% 98.43% 10. Loan to Deposit Ratio (LDR) 96.01% 98.43%	Deposits from customers	1,284,033 903,135	RWA OPERATIONAL RISK 13,598,809 15,116,372 13,062,169 14,526,484 Tier 2 Ratio	0.93% 0,92% 0.90% 0.90%
12. Loan to Funding Ratio (LFR) ') 92.78% 92.92% Compliance Ratios (Bank) 92.92% 92.92%	Deposits from other banks Acrual and other liabilities	376,694 12 62,359 133,982	TOTAL RWA 52,121,273 56,919,758 46,857,600 50,950,117 Total Ratio CAR RATIO BASED ON RISK PROFILE 9.26% 9.25% 9.25% 4vailable CET 1 for BUFFER	25.51% 24.90% 24.49% 23.69% 16.24% 15.62%
1. a. Percentage Violation of Legal Lending Limit	Temporary syirkah funds :	02,000 100,002	CAR ALLOCATION BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK	
i. Related parties 0.00% 0.00% ii. Non-related parties 0.00% 0.00%	Mudharabah saving deposits	4,028 7,447	From CET 1 8,33% 8,34% Capital conservation buffer From AT1 0.00% 0.00% Countercyclical buffer	0.625% 0.625% 0.000% 0.000%
b. Percentage Lending in Excess of the Legal Lending Limit	Mudharabah time deposits	152,125 121,013	From Tier2 0.93% 0.92% Capital surcharge for D-SIB	0.000%
i. Related parties 0.00% 0.00%	Net cash flows (used in)/provided from operating activities	(548,522) 721,473	1) Calculated based on POJK No. 11POJK N02016 dated 29 January 2016 regarding Capital Adequacy Ratio, banks are required to prepare additional capital above the minimum capital based on risk profile that serves as a buffer. 11 Calculated based on BI Regulation (PBI) No. 15112PBI/2013 regarding. Capital Adequacy Ratio	
ii. Non-related parties 0.00% 0.00% 2. Statutory Reserves Requirements	CASH FLOWS FROM INVESTING ACTIVITIES			
a. Rupiah 6.60% 8.11%	Marketable securities and government bonds	7,488 -	STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of 31 March 2016 and 31 December 2015	MANAGEMENT As of 31 March 2016
b. Foreign currencies 9.95% - 3. Net Open Position 0.06% -	Marketable securities-with maturity more than 3 months	(1,834,730) (122,928)	(In million Rupiah) BOARD OF COMMISSIONERS	
 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 	Purchase of property, plant equipment and intangible assets Proceeds from sale of property plant and equipment	(158,455) (104,872) 2,342 77		Prof. Dorodjatun Kuntjoro-Jakti, Ph.D. Harry Hartono
Weijb Minimum of Commercial Banks in Bank Indonesia in Rupiah and Foreign Currency For Conventional Bank, which effective on August 2015 LDR changed into Loan to Funding Ratio (LFR).	Net cash flows used in investing activities	(1,983,355) (227,723)	Unaudited Audited Unaudited Audited - Independent Commissioner :	Irwan Mahjudin Habsjah
SPOT AND DERIVATIVE TRANSACTIONS			1. Unused borrowing facilities Commissioner :	Ashish Jaiprakash Shastry Chow Ying Hoong
As of 31 March 2016	CASH FLOWS FROM FINANCING ACTIVITIES		a. Rupiah Commissioner : b. Foreign currencies BOARD OF DIRECTORS	Hiroshi Higuma
(In million Rupiah) BANK	Payment for due bonds payable Proceeds from borrowings	(350,000) - 1,277,091	2. Outstanding spot and derivative purchased 7,985 - 7,985 - President Director (Independent) :	Jerry Ng
TRANSACTION Notional Objective Derivative Receivables	Installment payment and settlement of borrowings	(79,073) (1,224,073)	II. COMMITMENT LIABILITIES 4,617,577 4,229,705 4,617,577 4,229,705 - Deputy President Director	Ongki Wanadjati Dana Djemi Suhenda
Amount Trading Hedging Receivables Payables	Payment of finance lease payables	(389) (1,713)	1. Unused loans taclities granted to customers 4,510,120 4,122,188 4,510,120 4,126,188 - Director of Compliance (Independent) :	Anika Faisal
A RELATED TO EXCHANGE RATE 8,012 8,012 - 28 27	Proceeds paid in capital	(181,972) -	i. Committed	Kharim Indra Gupta Siregar Arief Harris Tandjung
1. Spot 8,012 8,012 - 28 27 2. Forward	Net cash flows (used in)/provided from investing activities financing activities	(611,434) 51,305	- roupani	Hadi Wibowo Asep Nurdin Alfallah
2. Porward	NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENT	(3,143,311) 545,055	- Rupiah 360,000 210,000 20,0000 - Director :	Mulia Salim
a. Put		(1,1,1,1,1) 010,000	- Foreign currencies Director :	Wolf Arno Kluge Maya Kartika
b. Call	CASH AND CASH EQUIVALENT AT THE BEGINNING OF PERIOD	12,349,137 12,516,644	i. Committed 40,000 - 40,000 - 40,000	SHAREHOLDERS
4. Future			2 Unused loans facilities granted to other banks 99 473 103 517 99 473 103 517	As of 31 March 2016
Others	CASH AND CASH EQUIVALENT AT THE END OF PERIOD	9,205,826 13,061,699	a. Committed Utimate Shareholder: 1. Utimate Shareholder:	
B RELATED TO INTEREST RATE	Activities not affecting cash flows		ii. Foreign currencies 2. Uttimate Shareholder : David Bonderman through TPG Nusanta	ra S.a.r.l.: 8.38%
1. Forward	Share-based payment reserves	13,090 7,035	i. Rupiah 99,473 103,517 99,473 103,517 1. Summit Global Capital Management B.V.: 20.00%	
a. Put	Cook and each equivalent of the end of a side days in the		ii. Foreign currencies Non-controlling shareholder not through capital market (> 5%) 3. Outstanding irrevocable L/C	
b. Call	Cash and cash equivalent at the end of period consist of: Cash	1,337,024 1,151,834	a. Foreign L/C Jaa	karta, 20 April 2016 ngan Pensiunan Nasional Tbk
3. Future	Current account with Bank Indonesia	4,117,059 4,737,994	6. Cucal Difference in the solution of the sol	oard of Directors
5. Others	Current account with other banks	240,444 59,871	5. Others -	S.E. & O.
C OTHERS	Placement with Bank Indonesia and other banks-with maturity of 3 months or less	3,511,299 7,112,000	1. Guarantees received	
TOTAL 8,012 8,012 - 28 27	Total cash and cash equivalent	9,205,826 13,061,699	a. Rupiah b. Foreign currencies	λ `
Notes: 1 Presentation of the above Published Financial Statement as of and for the three months period ended on 31 March 2016 and 2015		k and Subsidiary which were unaudited	2. Interest on non-performing loan 42,774 39,926 45,434 42,294 (Image: Comparison of the second s	
and the Published Financial Statements as of 31 December 2015 was derived from the audited Consolidated Financial Statement 2 The financial information above is published in order to meet and in accordance with:	s of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary.		b. Other interest	Mult .
 a) Financial Services Authority Regulation No. 6/POJK.032015 dated 31 March 2015 regarding Transparancy and Publication of b) Financial Services Authority Circular Letter No. 11/SEOJK.03/2015 dated 17 April 2015 regarding Transparancy and Publicatic 				- U ·
c) Decision of The Board of Directors of The Jakarta Stock Exchange Number: Kep-306/BEJ/07-2004 dated 19 July 2004 concer		dut Caracitan Accor No. Kas 247/	1. Guarantees issued	

	As	FINANCIAL of 31 March 2					STATEMENTS For the period
	RATIO (%)			31	Mar 2016	31 Mar 2015	· · · · · ·
Perform	nance Ratios (Consolidated)			j u	naudited	Unaudited	ACCOUNTS
1.	Capital Adequacy Ratio (CAR)				24.90%	23.69%	CASH FLOWS FROM OPERATING ACTIVITIES
2.	Non-performing earning assets and	non-earning a	ssets to total	earning			Receipt from interest and sharia income
	assets and non-earning assets				0.58%	0.58%	Interest and sharia profit sharing paid
3. 4.	Non-performing earning assets to tota			ata	0.61%	0.60%	Fee and commission income received
4. 5.	Allowance for impairment losses on fir Non-Performing Loans (NPL) - gross	Idiicidi desets	to earning ass	els	0.80% 0.75%	0.77% 0.76%	Recovery from written off loan
6.	Non-Performing Loans (NPL) - net				0,42%	0.43%	Payment of personnel expenses
7.	Return on Assets (ROA)				2,98%	3.52%	Other operating expenses
8.	Return on Equity (ROE)				13,04%	16.85%	Non-operating income/expense
9.	Net Interest Margin (NIM)				11.36%	11.29%	Non-operating expense
10.	Operating Expenses to Operating Rev	enues			82.86%	80.44%	Corporate income tax paid
11.	Loan to Deposit Ratio (LDR)				96.04%	98.18%	Fixed assets revaluation tax
Perform 1.	nance Ratios (Bank)				25.51%	24.49%	Cash flows before changes in operating assets
2.	Capital Adequacy Ratio (CAR) Non-performing earning assets and	non-earning a	eente to total	earning	20.01%	24,49%	
2.	assets and non-earning assets	non-carning a	33613 10 10101	carning	0.54%	0.53%	(Decrease)/increase in operating assets
3.	Non-performing earning assets to tota	l earning asset	ts		0.57%	0.55%	Placements with Bank Indonesia and other ban
4.	Allowance for impairment losses on fir	-		ets	0.75%	0.72%	months
5.	Non-Performing Loans (NPL) - gross		-		0.72%	0.70%	Securities purchased under resale agreement (
6.	Non-Performing Loans (NPL) - net				0.44%	0.42%	Loans and sharia financing/receivables
7.	Return on Assets (ROA)				2.67%	3.51%	Other assets, prepaid expense and perpaid tax
8.	Return on Equity (ROE)				12.34%	17.06%	Increase/(decrease) in operating liabilities and t
9.	Net Interest Margin (NIM)				9.68%	10.15%	Liabilities due immediately
10.	Operating Expenses to Operating Rev	enues			83.14%	79.14%	Deposits from customers
11.	Loan to Deposit Ratio (LDR)				96.01%	98.43%	
12.	Loan to Funding Ratio (LFR) "				92.78%	92.92%	Deposits from other banks
Compli 1.	ance Ratios (Bank) a. Percentage Violation of Legal Le	ndina Limit					Acrual and other liabilities
L.	 reicentage violation of Legal Le i. Related parties 				0.00%	0.00%	Temporary syirkah funds :
	ii. Non-related parties				0.00%	0.00%	Mudharabah saving deposits
	 b. Percentage Lending in Excess of 	f the Legal Len	idina Limit		0.0070	0.0070	Mudharabah time deposits
	i. Related parties				0.00%	0.00%	Net cash flows (used in)/provided from operating a
	ii. Non-related parties				0.00%	0.00%	
2.	Statutory Reserves Requirements						CASH FLOWS FROM INVESTING ACTIVITIES
	a. Rupiah				6.60%	8.11%	Marketable securities and government bonds
	 Foreign currencies 				9.95%		Marketable securities-with maturity more than 3
3.	Net Open Position				0.06%	-	Purchase of property, plant equipment and intar
Wajib	on BI Regulation (PBI) No. 17/11/PBI/2015 Minimum of Commercial Banks in Bank Indor DR changed into Loan to Funding Ratio (LFR).	nesia in Rupiah a	and Foreign Curr	ency For Conven			Proceeds from sale of property plant and equip Net cash flows used in investing activities
	SPOT AN	ID DERIVATIV		TIONS			CASH FLOWS FROM FINANCING ACTIVITIES
		As of 31 Ma (In million F					Payment for due bonds payable
			tupiany	BANK			
	TRANSACTION	National	Ohio		Derivative	Receivables	Proceeds from borrowings
	TRANSACTION	Notional Amount	Obje			ayables	Installment payment and settlement of borrowin
			Trading	Hedging	Receivables		Payment of finance lease payables
A	RELATED TO EXCHANGE RATE	8,012	8,012	-	28	-	Proceeds paid in capital
	1. Spot	8,012	8,012	-	28	3 27	Net cash flows (used in)/provided from investin
	2. Forward	-		-		· ·	
	3. Option	-		-			NET (DECREASE)/INCREASE IN CASH AND CA
	a. Put	-		-		· · ·	
	b. Call	-	•	-	·	· ·	CASH AND CASH EQUIVALENT AT THE BEGIN
	4. Future	-		-		· ·	
	5. Swap	-		-	· ·	· ·	CASH AND CASH EQUIVALENT AT THE END OF
<u> </u>	Others	-		-	· · ·	· · ·	
В	RELATED TO INTEREST RATE	-		-	· · ·	· ·	Activities not affecting cash flows
	1. Forward	-	•	-	·	· ·	Share-based payment reserves
	2. Option	-		-		· · ·	
	a. Put	-	-	-	•	· · ·	Cash and cash equivalant at the and of paried
	b. Call	-		-	·	· ·	Cash and cash equivalent at the end of period of
	3. Future	-		-		· ·	Cash
	4. Swap	-		-		· ·	Current account with Bank Indonesia
	5. Others	-		-	· ·	· ·	Current account with other banks
С	OTHERS	-		-	· · ·	· ·	Placement with Bank Indonesia and other bank
	TOTAL	8,012	8,012	-	28	3 27	Total cash and cash equivalent

D CASH FLOWS 2016 and 2015	3			12.11 Fund complements in income (uss) 12.11 Fund assert revaluation 12.12 Fund assert revaluation 12.12 Differences between allowance for possible losses and allowance for impairment losses of earning assets 12.13 Allowance for possible losses on non-productive assets 12.14 Nendau differences on adjustment of fair value on financial instrument in the trading honk									
e than 3	31 Mar. 2016 Unaudited 3,338,375 (1,336,567) 173,249 10,010 (764,378) (523,303) 771 (1,374) (81,198) (22,939) 792,646	31 Mar 2015 Unaudited 3,151,586 (1,342,899) 181,148 13,783 (760,231) (760,231) (740,231) (740,231) (740,231) (11,452) (11,54,480) - 6,54,389 50,000	11.	1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book 1.3 Non-Controlling Interests that can be calculated 1.4 Deduction factor to common equity tier 1 (CET 1) 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangble asset 1.4.4 Investment that can be calculated as deduction factor 1.4.5 Shortage of capital on insurance subsidiary company 1.4.6 Securitation exposures 1.4.7 Other deduction factor to core capital 1.4.8 Investment on instrument ATI and Tier 2 with other Bank 2. Additional Tier 1 (AT 1) 2.1 The instrument mets the requirements of AT 1 2.2 Agio / Disagio 2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with other Bank									
	(2,238,130)	649,508	TOTA	CAPITAL		Mar 2016 "		31 Mar 2015 ")					
	(860,825)	(1,590,328)		DESCRIPTION		Unaudited			udited				
	(117,117)	(213,668)			BANK	CONSO	LIDATED	BANK	CONSOLID				
funds:	(4,335) 1,284,033 376,694	5,983 903,135 12	RV RV RV TC	WEIGHTED ASSET (RWA) WA CREDIT RISK WA MARKET RISK WA OPERATIONAL RISK DTAL RWA	38,513,8 8,5 13,598,8 52,121,2	70 09 73	41,794,816 8,570 15,116,372 56,919,758	33,795,431 - 13,062,169 46,857,600	- 9 14 9 50				
	62,359	133,982		RATIO BASED ON RISK PROFILE ALLOCATION	9.26	0%	9.26%	9.25%					
	4,028 152.125	7,447 121,013	Fr Fr	om CET 1 om AT1	8,33 0.00	0%	8,34% 0.00%						
	(548,522)	721,473		om Tier2 Iculated based on POJK No. 11/POJK.03/2016 dated 29	0.93		0.92%						
	7,488 (1,834,730) (158,455) 2,342	- (122,928) (104,872) 77			IENTS OF COMMITME Is of 31 March 2016 ar (In million	nd 31 December	r 2015	CONSOL 31 Mar 2016 Unaudited	IDATED 31 Dec 2015 Audited				
	(1,983,355)	(227,723)	I. (COMMITMENT RECEIVABLES		7,985	-	7,985					
	(350,000) - (79,073) (389) (181,972)	- 1,277,091 (1,224,073) (1,713)	4	I. Unused borrowing facilities a. Rupiah b. Foreign currencies 2. Outstanding spot and derivative purchase 3. Others COMMITMENT LABILITIES COMMITMENT LABILITIES I. Unused loans facilities granted to custom a. State-owned enterprises (BUMN) i. Committed		- 7,985 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	7,985 - - - 4,617,577 4,510,120 360,000	4,229,705 4,126,188 210,000				
ng activities	(611,434)	51,305		 Rupiah Foreign currencies 				-					
	(3,143,311)	545,055		ii. Uncommitted - Rupiah - Foreign currencies		360,000 360,000	210,000 210,000	360,000 360,000	210,000 210,000				
	12,349,137	12,516,644		 Others Committed		4,150,120 40,000 4,110,120	3,916,188 - 3,916,188	4,150,120 40,000 4,110,120	3,916,188 3,916,188				
	9,205,826	13,061,699	2	 Unused loans facilities granted to other ba a. Committed 	anks	99,473	103,517	99,473	103,517				
	13,090	7,035		i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C		- 99,473 99,473 - -	- 103,517 103,517 - -	- 99,473 99,473 - -	103,517 103,517				
	1,337,024	1,151,834		 a. Foreign L/C b. Local L/C 		:	-	-					
	4,117,059	4,737,994	4	4. Outstanding spot and derivative sold		7,984		7,984					
	240,444	59,871	1	5. Others		-	- 20.026		40.004				
months or less	3,511,299	7,112,000		1. Guarantees received		42,774	39,926	45,434	42,294				
iunan Nasional Tbk	9,205,826	13,061,699	2	a. Rupiah b. Foreign currencies Interest on non-performing loan a. Loan interest		- 42,774 42,774	- 39,926 39,926	- - 45,434 45,434	42,294 42,294				
				b. Other interest		-	-	-					
			1 13	Others	1			-					

c) Decision of The Board of Directors of The Jakarta Stock Exchange Number. Kep-306/IBEJ/07.2004 dated 19 July 2004 concerning rule number H2 concerning The Obligation of Information Submission;
 d) Financial Information and Statement of Cash Flows in Publication Financial Statements are derived in accordance to Capital Market Supervisory Agency Regulation No. VIII.G.7 Attachment Decision of Chairman of Capital market Supervisory Agency No: Kep-347/ BL/2012 dated 25. June 2012 regarding Financial Statements Presentation and Disclosure of Issuer or Public Company.
 The Bank Moland Toreign exchange activities based on Decree of Financial Services Authority No. 382/PB.122015 dated 22 December 2015 regarding approval in conducting foreign exchange activities. The Bank has begun to operate as a foreign exchange activities are of 11 USD as of 31 March 2016 were Rp 13,260.

JERRY NG President Director ARIEF HARRIS TANDJUNG Director

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