

CONSOLIDATED FINANCIAL STATEMENTS  
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary  
30 SEPTEMBER 2017, 2016 AND 31 DECEMBER 2016  
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 30 September 2017 and 31 December 2016 (In million Rupiah)					STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME For the period ended 30 September 2017 and 2016 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2017 and 2016 (In million Rupiah, unless otherwise stated)															
ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		30 September 2017 Unaudited						30 September 2016 Unaudited					
		30 Sep 2017 Unaudited	31 Dec 2016 Audited	30 Sep 2017 Unaudited	31 Dec 2016 Audited			30 Sep 2017 Unaudited	30 Sep 2016 Unaudited	Current	Special Mention			Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total		
<b>ASSETS</b>					<b>OPERATING INCOME AND EXPENSES</b>					<b>I. RELATED PARTIES</b>					<b>II. NON-RELATED PARTIES</b>					<b>III. OTHER INFORMATION</b>					
1. Cash	1,236,095	1,256,517	1,406,847	1,448,180	<b>A. Interest Income and Expenses</b>					1. Placements with other banks															
2. Placements with Bank Indonesia	7,080,589	9,020,664	8,505,195	10,569,941	8,425,950 8,619,649 10,542,147 10,226,399					a. Rupiah															
3. Placements with other banks	1,105,201	1,917,832	1,106,580	1,918,431	8,421,191 8,619,577 10,537,389 10,226,287					b. Foreign currencies	50.821						50.821	1,365,039					1,365,039		
4. Spot and derivative receivables	35,413	43,652	35,413	43,652	3,169,504 3,491,079 3,428,708 3,709,886					2. Spot and derivative receivables															
5. Marketable securities	5,579,574	5,934,038	5,579,574	5,934,038	3,070,019 3,463,925 3,327,223 3,682,732					a. Rupiah															
a. Measured at fair value through profit/loss					99,485 27,154 99,485 27,154					b. Foreign currencies															
b. Available for sale	796,585	1,081,238	796,585	1,081,238	<b>Net Interest and Sharia Income</b>					3. Marketable securities															
c. Held to maturity	4,782,989	4,852,820	4,782,989	4,852,820	5,256,446 5,128,570 7,115,439 6,516,473					a. Rupiah															
d. Loans and receivables					<b>B. Other Operating Income and Expenses</b>					b. Foreign currencies															
6. Securities sold under repurchase agreements (Repo)					1. Other Operating Income					a. Securities sold under repurchase agreements (Repo)															
7. Claims from securities purchased under resale agreements (Reverse Repo)					509,593 482,095 510,875 506,623					b. Foreign currencies															
8. Acceptance receivables	4,780,108	2,699,099	5,544,405	2,699,099	a. Increase in fair value of financial assets (mark to market)					a. Rupiah															
9. Loans	60,011,297	58,171,598	60,011,297	58,171,598	i. Marketable securities					b. Foreign currencies															
a. Measured at fair value through profit/loss					ii. Loans					c. Foreign currencies															
b. Available for sale					iii. Spot and derivatives					4. Securities sold under repurchase agreements (Reverse Repo)															
c. Held to maturity					iv. Other financial assets					a. Rupiah															
d. Loans and receivables	60,011,297	58,171,598	60,011,297	58,171,598	b. Decrease in fair value of financial liabilities (mark to market)					b. Foreign currencies															
10. Sharia financing	728,272	723,608	722	4,996,812	c. Gain from sale of financial assets					5. Claims on securities purchased under resale agreements (Reverse Repo)															
11. Investments	(597,823)	(571,448)	(766,163)	(685,304)	i. Marketable securities					a. Rupiah															
12. Allowance for impairment losses on financial assets -/-					ii. Other financial assets					b. Foreign currencies															
a. Marketable securities	(597,823)	(571,448)	(766,163)	(685,304)	d. Realized gain from spot and derivative transactions					7. Loans															
b. Loans					e. Dividend					a. Micro, Small and Medium Enterprises (UMKM)															
c. Others					f. Gain from investment under equity method					i. Foreign currencies															
13. Intangible assets	1,170,125	879,743	1,295,395	995,989	g. Commission/provision/fees and administration					b. Non-Micro, Small and Medium Enterprises (UMKM)															
Accumulated amortization of intangible assets -/-	(455,735)	(341,900)	(483,581)	(360,614)	h. Reversal in allowance for impairment losses					a. Rupiah	23,271									195			25,909		
14. Fixed assets	2,819,325	2,529,810	3,032,209	2,879,714	i. Other income					i. Foreign currencies															
Accumulated depreciation of fixed assets -/-	(1,142,250)	(1,083,883)	(1,363,244)	(1,247,509)	<b>2. Other Operating Expenses</b>					c. Restructured loans															
15. Non-productive assets	39	33	1,845	3,509	a. Decrease in fair value of financial assets (mark to market)					a. Rupiah															
a. Abandoned properties					i. Marketable securities					b. Foreign currencies															
b. Foreclosed assets					ii. Loans					d. Property loans	313								8,338		195		8,533		
c. Suspense accounts	33	27	33	27	iii. Spot and derivatives					8. Investments	728,250								721,627				721,627		
d. Interbranch assets	6	6	6	6	iv. Other financial assets					9. Temporary equity investment															
- Conducting operational activities in Indonesia	6	6	6	6	b. Increase in fair value of financial liabilities (mark to market)					10. Other receivables															
- Conducting operational activities outside Indonesia	6	6	6	6	c. Losses from sale of financial assets					11. Commitment and contingencies															
16. Allowance for impairment losses on non-productive assets -/-					i. Marketable securities					a. Rupiah															
17. Leased receivables					ii. Loans					b. Foreign currencies															
18. Deferred tax assets	3,782,239	3,480,274	4,082,124	3,862,152	iii. Other financial assets					12. Foreclosed assets															
19. Other assets					d. Realized losses from spot and derivative transactions					1. Placements with other banks															
<b>TOTAL ASSETS</b>	<b>85,932,429</b>	<b>84,744,338</b>	<b>93,787,725</b>	<b>91,371,387</b>	e. Impairment losses on financial assets					a. Rupiah	528,009								528,009	452,619			452,619		
<b>LIABILITIES &amp; EQUITY</b>					i. Marketable securities					b. Foreign currencies	526,371								526,371	315,073			315,073		
<b>LIABILITIES</b>					ii. Loans					2. Spot and derivative receivables															
1. Demand deposits	565,152	358,520	659,241	371,921	iii. Sharia financing					a. Rupiah	35,413								35,413	5,185			5,185		
2. Saving deposits	6,259,962	6,315,658	7,385,075	7,295,107	iv. Other financial assets					b. Foreign currencies															
3. Time deposits	56,620,756	54,139,770	56,620,756	54,139,770	f. Losses related to operational risks					3. Marketable securities															
4. Reversible investment funds					g. Losses from investment under equity method					a. Rupiah	5,579,574								5,579,574	5,137,336			5,137,336		
5. Liabilities to Bank Indonesia					h. Commission/provision/fees and administration					b. Foreign currencies															
6. Liabilities to other banks	992,802	948,363	972,531	914,535	i. Losses from decrease in value of non-financial assets					4. Securities sold under repurchase agreements (Repo)															
7. Spot and derivative payables	5,241	8,344	5,241	8,344	j. Personnel expenses					a. Rupiah															
8. Securities sold under repurchase agreements (Repo)					k. Promotion expenses					b. Foreign currencies															
9. Acceptance liabilities					l. Other expenses					5. Claims on securities purchased under resale agreements (Reverse Repo)															
10. Marketable securities issued	1,048,193	2,469,143	1,048,193	2,469,143	<b>Net Other Operating Expenses</b>					a. Rupiah															
11. Borrowings	3,312,510	3,699,172	3,312,510	3,699,172	<b>NET OPERATING INCOME</b>					b. Foreign currencies															
12. Margin deposits					<b>1,409,081 1,629,288 2,038,306 2,003,163</b>					6. Acceptance receivables															
13. Interbranch liabilities					<b>NON-OPERATING INCOME AND EXPENSES</b>					7. Loans															
a. Conducting operational activities in Indonesia					1. Loss from sale of fixed assets and equipments					a. Micro, Small and Medium Enterprises (UMKM)															
b. Conducting operational activities outside Indonesia					2. Loss on adjustments of foreign exchange translation					i. Rupiah	11,441,744	648,923	75,596	120,289	55,295	12,341,847	11,045,387	646,823	85,403	130,387	76,276	11,884,276			
14. Deferred tax liabilities	13,550		13,550		3. Other non-operating (expenses) income					ii. Non-Micro, Small and Medium Enterprises (UMKM)															
15. Other liabilities	1,216,671	1,423,185	1,527,461	1,766,253	<b>NET NON-OPERATING (EXPENSES) INCOME</b>					a. Rupiah															
16. Profit sharing investment funds	70,034,837	69,362,155	76,490,882	75,058,959	<b>(4,384) (2,380) (2,506) (1,437)</b>					b. Foreign currencies															
<b>TOTAL LIABILITIES</b>	<b>70,034,837</b>	<b>69,362,155</b>	<b>76,490,882</b>	<b>75,058,959</b>	<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>					8. Investments															
<b>EQUITY</b>					<b>1,404,697 1,626,898 2,036,800 2,001,726</b>					9. Temporary equity investment															
1. Issued and fully paid-in capital	150,000	150,000	150,000	150,000	<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>					10. Other receivables															
a. Authorized capital	(33,194)	(33,194)	(33,194)	(33,194)	<b>1,038,372 1,205,202 1,507,378 1,482,076</b>					11. Commitment and contingencies															
b. Unpaid capital -/-	(1,904)	(1,904)	(1,904)	(1,904)	<b>OTHER COMPREHENSIVE INCOME/EXPENSES</b>					a. Rupiah	4,994,501	1,866							4,996,367	4,583,306	284		4,583,590		
c. Treasury stock -/-	1,412,553	1,368,994	1,412,553	1,368,994	1. Items that will not be reclassified to profit or loss					b. Foreign currencies															
2. Additional paid-in capital	1,168,885	1,168,885	1,168,885	1,168,885	a. Gain from fixed assets revaluation					12. Foreclosed assets															
a. Ago					b. Losses/gain from actuarial defined benefit program					1. Value of Bank's assets pledged as collateral:															
b. Disagio -/-					c. Others					a. To Bank Indonesia															
c. Capital contribution					d. Income tax related items that will not be reclassified to profit or loss					b. To other parties															
d. Capital paid in advance					e. Income tax related items that will be reclassified to profit or loss					2. Total allowance for impairment losses on financial assets															
e. Others	243,668	200,109	243,668	200,109	a. Adjustment from foreign exchange translation					3. Total required provision for possible losses on earning asset															
19. Other comprehensive income	723,315	715,328	727,201	715,215	b. Gain from changes in the value of marketable securities - available for sale					4. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans							</								