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



STATEMENTS OF FI As of 30 September 2017 (In millior	7 and 31 Decei				STATEMENT OF PROFIT AND LOSS AND For the period ended 30 Sep (In million Rupiah, unless	EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2017 and 2016 (In million Rupiah, unless otherwise stated)																
	BA	CONSO	LIDATED		BANK CONSOLIDATED									BA	NK							
ACCOUNTS		31 Dec 2016			ACCOUNTS			30 Sep 2017		ACCOUNTS			30 Septem Unau						30 Septem Unauc			
ASSETS	Unaudited	Audited	Unaudited	Audited	OPERATING INCOME AND EXPENSES	Unaudited	Unaudited	Unaudited	Unaudited		Current	Special Mention			Loss	Total	Current	Special Mention		Doubtful	Loss	Total
1. Cash	1,236,095	1,256,517	1,406,847	1,448,180	A. Interest Income and Expenses					I. RELATED PARTIES												
2. Placements with Bank Indonesia 3. Placements with other banks	7,080,589 1,105,201	9,020,664 1,917,892	8,505,195 1,106,580	10,568,941 1,918,431	1. Interest Income and Sharia Income a. Rupiah	8,425,950 8,421,191	8,619,649 8.619.577	10,542,147 10,537,388	10,226,359 10,226,287	<ol> <li>Placements with other banks         <ul> <li>Rupiah</li> </ul> </li> </ol>												
Spot and derivative receivables     Marketable securities	35,413 5,579,574	43,652 5,934,058	35,413 5,579,574	43,652	b. Foreign currencies	4,759	72	4,759	72	<ul> <li>b. Foreign currencies</li> </ul>	50,821	-		-	-	50,821	1,365,039		-		-	1,365,039
a. Measured at fair value through profit/loss	-	-	-	5,934,058	2. Interest Expenses and Sharia Profit Sharing a. Rupiah	3,169,504 3,070,019	3,491,079 3,463,925	3,426,708 3,327,223	3,709,886 3,682,732	2. Spot and derivative receivables a. Rupiah					-				-	-		
<ul> <li>b. Available for sale</li> <li>c. Held to maturity</li> </ul>	796,585 4,782,989	1,081,238 4,852,820	796,585 4,782,989	1,081,238 4,852,820	b. Foreign currencies	99,485	27,154	99,485	27,154	b. Foreign currencies 3. Marketable securities	-		-	-	-		-		-	-	-	-
<ul> <li>d. Loans and receivables</li> <li>6. Securities sold under repurchase agreements (Repo)</li> </ul>	-	-	-		Net Interest and Sharia Income B. Other Operating Income and Expenses	5,256,446	5,128,570	7,115,439	6,516,473	a. Rupiah	-	-		-	-	-	-		-		-	
<ol><li>Claims from securities purchased under resale</li></ol>	1 700 400	0.000.000	5 5 4 4 4 6 5		1. Other Operating Income	509,593	482,095	510,875	506,623	<ul> <li>b. Foreign currencies</li> <li>4. Securities sold under repurchase</li> </ul>	-		-	-	-		-	-	-	-	-	-
agreements (Reverse Repo) 8. Acceptance receivables	4,780,108	2,699,099	5,544,405	2,699,099	<ul> <li>a. Increase in fair value of financial assets (mark to market)</li> <li>i. Marketable securities</li> </ul>	-	-	-	-	agreements (Repo) a. Rupiah												
<ol> <li>Loans         <ol> <li>Measured at fair value through profit/loss</li> </ol> </li> </ol>	60,011,297	58,171,598	60,011,297	58,171,598	ii. Loans iii. Spot and derivatives		-	-	-	<ul> <li>b. Foreign currencies</li> </ul>	-	-		-	-		-		-	-	-	-
b. Available for sale c. Held to maturity			-		iv. Other financial assets				-	<ol> <li>Claims on securities purchased under resale agreements (Reverse Repo)</li> </ol>												
<ul> <li>Loans and receivables</li> </ul>	60,011,297	58,171,598	60,011,297	58,171,598	<ul> <li>b. Decrease in fair value of financial liabilities (mark to market)</li> <li>c. Gain from sale of financial assets</li> </ul>	-	- 3	-	- 3	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>	-	:		-	-		-	-	-	-	-	:
10. Sharia financing 11. Investments	- 728,272	723,608	5,753,032 22	4,996,812	i. Marketable securities ii. Loans		3	-	3	<ol><li>Acceptance receivables</li></ol>	-		-	-	-		-		-	-	-	-
<ol> <li>Allowance for impairment losses on financial assets -/- a. Marketable securities</li> </ol>	(597,823)	(571,448)	(766,163)		iii. Other financial assets			-		7. Loans a. Micro, Small and Medium Enterprises (UMKM)												
b. Loans	(597,823)	(571,448)	(766,163)	(685,304)	<ul> <li>Realized gain from spot and derivative transactions</li> <li>Dividend</li> </ul>	- 15	:	- 15		i. Rupiah ii. Foreign currencies	-		-	-	-	:			-	-	-	
c. Others 13. Intangible assets	1,170,125	879,743	1,295,395	995,989	f. Gain from investment under equity method	-	-	-	-	<ul> <li>b. Non-Micro, Small and Medium</li> </ul>			-			-		-		-	-	
Accumulated amortization of intangible assets -/- 14. Fixed assets	(455,735) 2,619,325	(341,900) 2,529,810	(483,581) 3,032,209	(360,614) 2,879,774	<ul> <li>g. Commissions/provisions/fees and administration</li> <li>h. Reversal in allowance for impairment losses</li> </ul>	228,901 4,690	212,243	228,991 4,690	211,543 22,819	Enterprises (UMKM) i. Rupiah	23,271	.	-	-	-	23,271	25,714		-	195	-	25,909
Accumulated depreciation of fixed assets -/-	(1,142,290)	(1,083,883)	(1,363,244)	(1,247,509)	i. Other Income	275,987 4,356,958	269,849 3,981,377	277,179 5,587,008	272,258 5,019,933	ii. Foreign currencies c. Restructured loans	-	-	-	-	-	-			-	-	-	-
15. Non-productive assets a. Abandoned properties	39 -	33	1,845	3,509	2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	4,356,958 5,136	3,981,377 3,383	<b>5,587,008</b> 5,136	5,019,933 3,383	i. Rupiah	-	-	-	-	-					-	-	-
b. Foreclosed assets c. Suspense accounts	- 33	- 27	1,806 33	3,476 27	i. Marketable securities ii. Loans	-	-	-	-	ii. Foreign currencies d. Property loans	313		-	-	-	- 313	- 8,338	:	-	- 195	-	- 8,533
<ul> <li>Interbranch assets</li> </ul>	6	6	6	6	iii. Spot and derivatives	5,136	3,383	5,136	3,383	<ol> <li>Investments</li> <li>Temporary equity investment</li> </ol>	728,250		-	-	-	728,250	721,627		-	-	-	721,627
<ul> <li>Conducting operational activities in Indonesia</li> <li>Conducting operational activities outside Indonesia</li> </ul>	6	6	6	6	<ul> <li>iv. Other financial assets</li> <li>b. Increase in fair value of financial liabilities (mark to market)</li> </ul>			-		10. Other receivables	-		-	-	-	-			-	-	-	
<ol> <li>Allowance for impairment losses on non - productive assets -/ 17. Leased receivables</li> </ol>		-	-		c. Losses from sale of financial assets i. Marketable securities	· ·		-	· ·	<ol> <li>Commitment and contingencies         <ol> <li>Rupiah</li> </ol> </li> </ol>				-	-					-	-	-
<ol> <li>Deferred tax assets</li> </ol>	3,782,239	84,621	46,775	122,597	ii. Loans				-	<ul> <li>b. Foreign currencies</li> <li>12. Foreclosed assets</li> </ul>	-			-	-		-		-	-	-	•
19. Other assets TOTAL ASSETS	3,782,239	3,480,274 84,744,338	4,082,124 93,787,725	3,882,152 91,371,387	<ul> <li>iii. Other financial assets</li> <li>d. Realized losses from spot and derivative transactions</li> </ul>	- 125,364	38,493	125,364	- 38,493	II. NON-RELATED PARTIES									-	-		
LIABILITIES & EQUITY	00,002,420	04,144,000	00,101,120	01,071,007	<ul> <li>e. Impairment losses on financial assets</li> <li>i. Marketable securities</li> </ul>	572,905	515,501	747,706	624,511	1. Placements with other banks												
LIABILITIES					ii. Loans	572,905	515,501	572,905	515,501	a. Rupiah b. Foreign currencies	528,009 526,371	-		-		528,009 526,371	452,619 315,073		-	-	-	452,619 315,073
1. Demand deposits 2. Saving deposits	565,152 6,259,962	358,520 6,315,658	659,241 7,385,075	371,921 7,295,107	iii. Sharia financing iv. Other financial assets			174,801	109,010	<ol> <li>Spot and derivative receivables         <ul> <li>Rupiah</li> </ul> </li> </ol>	35,413				_	35,413	5,185					5,185
Time deposits     Revenue sharing investment funds	56,620,756	54,139,770	56,620,755	54,139,770	<ul> <li>f. Losses related to operational risks</li> <li>g. Losses from investment under equity method</li> </ul>	3,628	13,462	4,911	14,922	<ul> <li>b. Foreign currencies</li> </ul>	- 30,413			-	-	- 30,413	5,165		-	-	-	5,165
<ol><li>Liabilities to Bank Indonesia</li></ol>			4,946,325	4,394,714	h. Commissions/provisions/fees and administration	47,369	10,414	47,369	10,414	<ol> <li>Marketable securities</li> <li>Rupiah</li> </ol>	5,579,574					5,579,574	5,137,336		-		-	5,137,336
<ol> <li>Liabilities to other banks</li> <li>Spot and derivative payables</li> </ol>	992,802 5,241	948,363 8,344	972,531 5,241	914,535 8,344	<ul> <li>Losses from decrease in value of non-financial assets</li> <li>Personnel expenses</li> </ul>	- 1,783,035	1,729,396	2,384,344	2,283,815	<ul> <li>b. Foreign currencies</li> <li>4. Securities sold under repurchase</li> </ul>	-		-	-	-	-	-		-	-	-	-
<ol> <li>Securities sold under repurchase agreements (Repo)</li> <li>Acceptance liabilities</li> </ol>		-	-		k. Promotion expenses	162,490 1,657,031	203,686 1,467,042	167,914 2,104,264	207,873 1,836,522	agreements (Repo)												
<ol> <li>Marketable securities issued</li> </ol>	1,048,193	2,469,143	1,048,193	2,469,143	I. Other expenses Net Other Operating Expenses	(3,847,365)	(3,499,282)	(5,076,133)	(4,513,310)	a. Rupiah b. Foreign currencies	-	-		-	-	-			-	-	-	:
11. Borrowings 12. Margin deposits	3,312,510	3,699,172	3,312,510	3,699,172	NET OPERATING INCOME	1,409,081	1,629,288	2,039,306	2,003,163	<ol> <li>Claims on securities purchased under resale agreements (Reverse Repo)</li> </ol>												
<ol> <li>Interbranch liabilities         <ol> <li>Conducting operational activities in Indonesia</li> </ol> </li> </ol>		:		:	NON-OPERATING INCOME AND EXPENSES 1. Loss from sale of fixed assets and equipments	(2.332)	(1,749)	(2,639)	(1,731)	a. Rupiah	4,780,108	-		-	-	4,780,108	105,061		-	-	-	105,061
<ul> <li>b. Conducting operational activities outside Indonesia</li> </ul>	40.550	-	40.550		<ol><li>Loss on adjustments of foreign exchange translation</li></ol>	(2,332) (1,323) (729)	(641)	(1,323)	-	<ul> <li>b. Foreign currencies</li> <li>6. Acceptance receivables</li> </ul>	-	-			-	-		-	-	-	-	:
<ol> <li>Deferred tax liabilities</li> <li>Other liabilities</li> </ol>	13,550 1,216,671	1,423,185	13,550 1,527,461	1,766,253	3. Other non-operating (expenses)/ income NET NON OPERATING (EXPENSES)/ INCOME	(4,384)	(2,390)	1,456 (2,506)	294 (1,437)	7. Loans a. Micro, Small and Medium Enterprises (UMKM)												
16. Profit sharing investment funds TOTAL LIABILITIES	70.034.837	69,362,155	76,490,882	75,058,959	INCOME BEFORE TAX FOR THE CURRENT PERIOD Income tax:	1,404,697	1,626,898	2,036,800	2,001,726	i. Rupiah	11,441,744	648,923	75,596	120,289	55,295 1	2,341,847	11,045,387	646,823	85,403	130,387	76,276 1	1,984,276
EQUITY	.,,.		., ,		<ul> <li>Estimated current period tax</li> </ul>	(269,442)	(392,253) (29,443)	(441,338) (88,084)	(498,481) (21,169)	ii. Foreign currencies b. Non-Micro, Small and Medium	-	-	-	-	-		-		-		-	•
<ol> <li>Issued and fully paid-in capital         <ol> <li>Authorized capital</li> </ol> </li> </ol>	114,902 150,000	114,902 150,000	114,902 150,000	114,902 150,000	b. Deferred tax expenses NET INCOME FOR THE CURRENT PERIOD AFTER TAX	(96,883) 1,038,372	1,205,202	1,507,378	1,482,076	Enterprises (UMKM) i. Rupiah	46,142,474	1,257,123	53,354	81,938	111 200 /	17 6/6 170	45,430,089	513,665	27,533	42,083	62,641 4	16 076 011
<ul> <li>b. Unpaid capital -/-</li> <li>c. Treasury stock -/-</li> </ul>	(33,194) (1,904)	(33,194) (1,904)		(33,194) (1,904)	OTHER COMPREHENSIVE INCOME/(EXPENSES) 1. Items that will not be reclassified to profit or loss	.	720,782		726,021	ii. Foreign currencies			- 00,004			- ,0-0,178	-10,-100,009	- 10,000	21,000	-12,003	- 102,041	-
<ol> <li>Additional paid-in capital</li> </ol>	1,412,553	1,368,994	1,412,553	1,368,994	<ul> <li>Gain from fixed assets revaluation</li> </ul>	•	743,552	-	749,032	i. Rupian	728,816	306,695	31,056	44,512	30,701	1,141,780	908,409	354,994	39,291	59,155	38,990	1,400,839
a. Agio b. Disagio -/-	1,168,885	1,168,885	1,168,885	1,168,885	<ul> <li>b. (Loss)/gain from actuarial defined benefit program</li> <li>c. Other comprehensive income from associate entity</li> </ul>			-	-	ii. Foreign currencies d. Property loans	682,772	17,475	27	532	4,269	- 705,075	689,487	2,144	683	-	- 02	692,406
<ul> <li>Capital contribution</li> <li>Capital paid in advance</li> </ul>			-		<ul> <li>d. Others</li> <li>e. Income tax realted items that will not be reclassified</li> </ul>	· ·		-	-	8. Investments	22	-	-	-	4,208	22	22	2,144	- 003	-	- 52	22
e. Others 19. Other comprehensive income	243,668 723,315	200,109 715,328	243,668 727,201	200,109	to profit or loss 2. Items that will be reclassified to profit or loss	- 7,987	(22,770) <b>10,144</b>	7,987	(23,011) <b>10,144</b>	9. Temporary equity investment 10. Other receivables	-	:	-	-	-	-	-		-	-	-	:
<ul> <li>Foreign exchange translation adjustment of</li> </ul>	123,313	/ 10,320	121,201	/ 18,215	<ul> <li>Adjustment from foreign exchange translation</li> </ul>	1,907	10,144	1,30/	10,144	11. Commitment and contingencies a. Rupiah	4,994,501	1.866	_	_	_	4,996,367	4,583,306	284	_	_	_	4,583,590
financial statements b. Gain from changes in the value of	-	-	-		<li>b. Gain from changes in the value of marketable securities - available for sale</li>	9,275	9,798	9,275	9,798	b. Foreign currencies	-,004,001	-	-	-	-	-,000,007		-	-	-	-	
marketable securities - available for sale c. Cash flow hedging	12,579	3,303	12,579	3,303	c Effective part of cash flow hedging d. Others	-	-	-,	-	12. Foreclosed assets III. OTHER INFORMATION	-		-	-	-	-				-	-	
d. Differences arising from fixed assets revaluation	720,782	720,782	724,449	724,449	e. Income tax related items that will be reclassified					1. Value of Bank's assets pledged as collateral:												
<ul> <li>Other comprehensive income from associate entity</li> <li>Remeasurement on defined benefit program</li> </ul>	(12,886)	(12,886)	(12,466)	(12,466)		(1,288)	346	(1,288)	346	a. To Bank Indonesia b. To other parties						-						
<ul> <li>Income tax related to other comprehensive income</li> <li>Others</li> </ul>	2,840	4,129	2,639	3,929		7,987	730,926	7,987	736,165	<ol><li>Total allowance for impairment losses on</li></ol>						-						-
<ol><li>Difference in quasi reorganization</li></ol>		-	-		PERIOD AFTER TAX	1,046,359	1,936,128	1,515,365	2,218,241	<ol> <li>financial assets</li> <li>Total required provision for possible losses on</li> </ol>						597,823						502,264
21. Difference in restructuring of entities under common control 22. Other equity	-				Net income of the current period attributable to: EQUITY HOLDERS	1,038,372	1,205,202	1,366,676	1,399,014	earning asset 4. Percentage of Micro, Small and Medium						985,062						904,523
23. Reserves a. General reserves	23,361 23,361	23,361 23,361	26,861 26,861	23,361 23,361	NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT PERIOD	1,038,372	1,205,202	140,702 1,507,378	83,062 1,482,076	Enterprises (UMKM) loans to total loans						20.57%						20.63%
b. Statutory reserves 24. Profit/loss	13.623.461	13,159,598	14,400,092	13.611.424	Total comprehensive income of the current period	1,030,372	1,200,202	1,007,070	1,402,070	Enterprises (UMK) loans to total loans						6.29%						7.51%
a. Previous years	12,585,089	11,696,247	13,033,416	11,859,327	attributable to: EQUITY HOLDERS	1,046,359	1,936,128	1,374,663	2,133,607	<ol> <li>Percentage of UMKM debtors to total debtors</li> <li>Percentage of UMK debtors to total debtors</li> </ol>						6.07% 4.65%						7.74% 6.07%
b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF	1,038,372	1,463,351	1,366,676	1,752,097	NON-CONTROLLING INTERESTS TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD	1,046,359	1,936,128	140,702	84,634	8. Others:												
THE PARENT	15,897,592	15,382,183		15,837,896	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	1,040,359	1,930,128	1,010,005	2,218,241	<ul> <li>a. Channeling loans</li> <li>b. Distribution of Mudharabah Muqayyadah funds</li> </ul>						34,557						34,557
25. Non-controlling interest			615,234	474,532	DIVIDEND EARNING PER SHARE (Full amount Rupiah)	· ·	· ·	-	· ·	<ul> <li>c. Earning assets written-off</li> <li>d. Recovery of earning assets written-off</li> </ul>						2,643,344 1,278,013						2,294,484 1,055,033
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	15,897,592	15,382,183 84,744,338	17,296,843	16,312,428 91,371,387	- Basic - Diluted	181 175	206	238 230	240 232	e. Write-off on earning assets with elimination of												
TOTAL LIADILITIES AND EQUILT			93,787,725			1/5	200	230	232	right to collect						1,161,068						1,000,474
				RMENT L 17 and 2016																		
			million Rupi					As of 30 September 201 (In million Rupia														
			30.50	eptember 2017	BANK 30 September 2016		30 Sep 2017 30 Sep 2016										16 d					
			00 00							ACCOUN	S IN								Unaudited		unauqute	

					on Ruplan)		BANK								(In million R	upian)				10 Sop 2046						
		30 September 2017 30 S Unaudited					tember 2016 Jaudited		ACCOUNTS						30 Sep Unau	dited	30 Sep 2016 Unaudited									
ACCOUNT	rs				Impairment	Required Provision	Allowance fo	r Impairment	t Require	ed Provision	L Core Capital (Tier 1)						BANK	CONSOLIDATED		CONSOLIDATED						
1. Placements with other banks			Ir	ndividual	Collective	General Specific 11,052	Individual	Collective	- 21,327		I. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)						13,834,091 13,834,091	15,279,553 15,279,553	13,273,009 13,273,009	14,269,640 14,269,640						
2. Spot and derivative receivables -				-	-	354			- 33	- 3	1.1 Paid in capital (less Treasury stock)							114,902	114,902 14,423,975	114,902						
Marketable securities     Securities sold under repurchase agreements (Repo)					- 5,037				- 8,133	3 -	1.2 Disclosed reserves 1.2.1 Additional Factor						15,161,829 15,549,369	16,023,240 16,333,167	14,826,234	14,814,582 15,186,793						
5. Claims on securities purchased under resale agreements (Reverse Repo) -										1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess differences arising from t		733,662	737,329	732,539	736,206											
6. Acceptance receivables - 7. Loans 8.979					- 588.844	577,282 383,96	1 16,627	485,637	7 566,473		1.2.1.1.2 Potential gains of the increase in 1.2.1.1.3 Fixed asset revaluation	n the fair value	e of financial as	sets available	for sale		12,880 720,782	12,880 724,449	11,757 720,782	11,757 724,449						
8. Investments -					-	7,283			- 7,217		1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio		14,815,707 1,168,885	15,595,838 1,168,885	14,093,695 1,168,885	14,450,587 1,168,885										
9. Temporary equity investment 10. Other receivables -					-	-					1.2.1.2.2. General reserves 1.2.1.2.3 Previous years profit		23,361 12,585,089	26,861 13,033,416	23,361 11,696,247	23,361 11,859,327										
11. Commiyment and contigencies -					-	- 9	3 -				1.2.1.2.4 Current year profit							1,366,676	1,205,202	1,399,014						
FINANCIAL RATIOS				STATEMENTS O				ows	1.2.1.2.5 Capital paid in advance 1.2.1.2.6 Others 1.2.2 Deduction Factor		(387,540)	- (309,927)	(402,259)	(372,211)												
As of 30 September 2017 and 2016						For the periods	ended 30 Sept (In million Ru		17 and 2016		1.2.2.1 Other comprehensive income 1.2.2.1.1 Excess differences less from trar	(301)	(301)	(402,203)	-											
RATIO (%) 30 Sep 2017 30 Sep 2016			30 Sep 2016	2016 ACCOUNTS					30 Sep 2016	1.2.2.1.2 Potential loss of the decrease in 1.2.2.2.1 Potential loss of the decrease in 1.2.2.2 Other disclosed reserve				or sale		(301)	(301)	(402,259)	(372,211)							
		Unaud	dited	Unaudited					Unaudited	Unaudited	1.2.2.2.1 Disagio						(387,239)	(309,626)	(402,259)	(372,211)						
Performance Ratios (Consolidated) 1. Capital Adequacy Ratio (CAR)		2	4.81%	24.84%	CASH FLO Receipt from	WS FROM OPERATING A	CTIVITIES		8,406,520	8,546,664	1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss						-	-	-							
2. Non-performing earning assets and non-earning assets					m sharia income			2,104,077	1,603,391	1.2.2.2.4 Differences between allowance f 1.2.2.2.5 Negative differences on adjustme	ing assets	(387,239)	(307,820) (1,806)	(402,259)	(368,735)											
			0.62% 0.65%	Interest exp				(3,149,973)	(3,520,283)	1.2.2.2.6 Allowance for possible losses on 1.2.2.2.7 Others					(3,476)											
4. Allowance for impairment losses on financial assets			0.00%	Sharia profit sharing				(257,090) 375,748	(219,984) 442,058	1.3 Non-Controlling Interests that can be calculated						-	-	-	-							
5. Non-Performing Loans (NPL) - gross	to earning assets 0.93% 5. Non-Performing Loans (NPL) - gross 0.90%		0.90%	0.80% 0.78%		Fee and commission income received Recovery from written-off loan			56,926	58,348	1.4 Deduction factor to common equity tier 1 (CET 1) 1.4.1 Deferred tax calculation						(1,442,640)	(858,589) (46,775)	(1,265,868) (44,913)	(659,844) (70,459)						
		0.45% 2.91%	0.43% 3.18%	Payment of personnel expenses				(2,539,916)	(2,364,572)	1.4.2 Goodwill 1.4.3 Other intangible asset 1.4.4 Interferent the tens be calculated as deduction factor.						(714,390)	(61,116) (750,698)	(499,328)	(61,116) (528,269)							
8. Return on Equity (ROE)		1	2.27%	13.58%		ating expenses ment)/receipt			(2,172,389) (2,569)	(2,026,255) 163	1.4.4 Investment that can be calculated as deduction factor 1.4.5 Shortage of capital on insurance subsidiary compani	tor ny					(728,250)	:	(721,627)							
9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues	3		1.68% 1.55%	11.92% 81.34%		income tax paid			(469,256)	(472,855)	1.4.6 Securitization exposures 1.4.7 Other deduction factor to core capital							-	:	:						
11. Loan to Deposit Ratio (LDR)			4.47%	95.95%	11 ·	s before changes in oper	ting assets and lia	abilities	2,352,078	2,046,675	1.4.7.1 Placement of funds in instruments AT 1 and 1.4.7.2 Cross-ownership in another entity acquired	d / or Tier 2 oth I by the transiti	her banks ion because of	the law, grants	s, or grants will		:	:	:	:						
Performance Ratios (Bank) 1. Capital Adequacy Ratio (CAR)		0	5.23%	25.31%	Decrease/(	(increase) in operating as	sets:				Additional Tier 1 (AT 1)     2.1 The instrument meets the requirements of AT 1	/					· ·			·						
2. Non-performing earning assets and non-earn		ets			Placeme	ents with Bank Indonesia ar	d				2.2 Agio / Disagio	nto ulik -it-	Dank							:						
to total earning assets and non-earning asset 3. Non-performing earning assets to total earning			0.62% 0.66%	0.57% 0.61%	11	banks-with maturity more the		Bare'	(630,000)	(1,715,071)	<ol> <li>Deduction Factors : Investment in AT1 and Tier 2 instrume 2.3.1 Placement of funds in instruments AT1 and / or Tier</li> </ol>	r 2 other banks	S					-	-	:						
4. Allowance for impairment losses on financial					Loans	es purchased under resale	igieement (Reverse	е керо)	(2,832,807) (2,397,353)	989,340 (3,727,012)	2.3.2 Cross-ownership in another entity acquired by the tr II. Supplementary Capital (Tier 2)	ransition beca	use of the law,	grants, or grar	nts Will		- 541,977	- 600,290	- 511,796	558,331						
to earning assets 0.79% 5. Non-Performing Loans (NPL) - gross 0.83%		0.83%	0.72% 0.73%	Sharia fi	inancing/receivables			(878,563)	(877,714)	1. Capital instrument in form of shares or others which are qualified     2. Agio/disagio	ed Tier 2 requir	rements				-										
6. Non-Performing Loans (NPL) - net 0.49% 0.46				0.46% 2.76%		ve receivables			8,239	(5,185)	General allowance for possible losses of earning assets (maxim     Deduction factor to supplementary capital	num 1.25% of	RWA)				541,977	600,290	511,796	558,331						
8. Return on Equity (ROE) 10.19% 12.			12.51%	Increase/(c syirkah	decrease) in operating lia	pilities and tempor	rary			4.1 Sinking Fund	ar hanka						-									
				10.10% 82.10%		s from customers			2,631,922	4,144,485	<ul> <li>4.2 Placement of funds in instruments AT 1 and / or Tier 2 other</li> <li>4.3 Cross-ownership in another entity acquired by the transition</li> </ul>		the law, grants	s, or grants will			-	-								
11. Loan to Deposit Ratio (LDR) 94.59%			95.84%		s from sharia customers		226,351	322,589	Total Capital		0 0047		0.0			15,879,843	13,784,805	0040								
12. Loan to Funding Ratio (LFR) 92.58% Compliance Ratios (Bank)			92.82%		s from other banks			57,996	103,415 8,568		30 U	Sep 2017 Inaudited		30 Sep 2016 Unaudited	DESCRIPTION	30 Sep Unau	dited	30 Sep Unauc	2016 lited							
1. a. Percentage Violation of Legal Lending Limit				11	/e payables ary syirkah funds :			(3,103)	22,101		BANK	CONSOLID	ATED BANK	CONSOLIDATED		BANK	CONSOLIDATED	BANK	CONSOLIDATED							
i. Related parties 0.00% ii. Non-related parties 0.00%		0.00%	0.00% 0.00%	Mudha	arabah saving deposits			2,190		RISK WEIGHTED ASSET RWA CREDIT RISK	43,299,1	137 47.974.	189 40,852	2,272 44,585,295	CAR RATIO CET1 Ratio (%)	24.28%	23.88%	24.37%	23.90%							
b. Percentage Lending in Excess of the Lega	al Lendin	ıg Limit				arabah time deposits			549,421	463,294	RWA MARKET RISK	43,233,1	270 47,	270 5	5,278 5,278		24.28%	23.88%	24.37%	23.90%						
<ul> <li>Related parties</li> <li>Non-related parties</li> </ul>			0.00%	0.00% 0.00%	Net cash fl	lows (used in)/provided fi	om operating acti	vities	(913,629)	1,775,485	RWA OPERATIONAL RISK TOTAL RWA	13,639,7 56,986,1					0.95% 25.23%	0.94% 24.81%	0.94% 25.31%	0.94% 24.84%						
2. Statutory Reserves Requirements						OWS FROM INVESTING A	TIVITIES				CAR RATIO BASED ON RISK PROFILE	9.2			.25% 9.25%		15.97%	15.57%	16.06%	15.59%						
<ul> <li>a. Rupiah</li> <li>b. Foreign currencies</li> </ul>			6.56% 8.39%	6.63% 8.46%		ble securities e of fixed assets			63,236 (249,703)	(205,904) (275,737)	CAR ALLOCATION BASED ON RISK PROFILE					BUFFER PERCENTAGE SHOULD BE FULFILLED BY BA	1 1		I							
3. Net Open Position			0.33%	0.04%	Purchase	e of intangible assets			(349,083)	(427,217)	From CET 1 From AT1	8.3 <sup>.</sup> 0.0			.31% 8.31% .00% 0.00%	Capital Conservation Buffer (%) Countercyclical Buffer (%)	1.250% 0.000%	1.250% 0.000%	0.625% 0.000%	0.625% 0.000%						
*) Based on BI Regulation (PBI) No. 17/11/PBI/2015 PBI/2013 regarding Giro Wajib Minimum of Commer						Is from sale of fixed assets			5,631	4,339	From Tier 2	0.0			.00% 0.00%		0.000%	0.000%	0.000%	0.000%						
For Conventional Bank, which effective on August 20	PBI/2013 regarding Giro Wajib Minimum of Commercial Banks in Bank Indonesia in Rupiah and Foreign Curren For Conventional Bank, which effective on August 2015 LDR changed into Loan to Funding Ratio (LFR).				Net cash flows used in investing activities				(529,919)	(904,519)	STATEMENTS OF COMMITMENTS	S AND C		ENCIES		MANAGE	IANAGEMENT									
SPOT AND DERIVATIVE TRANSACTIONS As of 30 September 2017				CASH FLO	OWS FROM FINANCING A	CTIVITIES				As of 30 September 2017 and	31 Decem					of 30 September 2017										
	Septem					t of bonds payable			(1,425,000)	(135,000)	(In million Rupi	iah) BANI	ĸ	CONSOL	IDATED	BOARD OF COMMISSIONERS										
Notiona	al	Objective		e Receivables		Is from borrowings ent payment and settlemen	of borrowings		6,128,430 (6,531,538)	668,250 (2,451,777)	ACCOUNTS 30			30 Sep 2017			ari Elka Pangestu									
TRANSACTION Notiona Amount				Payables es Payables		t of finance lease payables			-	(1,124)		5.482.901	Audited 4.082.168	Unaudited	Audited 4.082.168		ief Tarunakarya S van Mahjudin Hab									
A. RELATED TO		Trading Hedging	Receivable	es Payables	· ·	t of dividends			(574,509)		COMMITMENT RECEIVABLES      Unused borrowing facilities		4,082,168	5,482,901	4,002,108	- Commissioner : Ch	now Ying Hoong									
	7,616 5	,617,616 -	35,413	3 5,241		ion of treasury shares	ivition	$\vdash$	-	(262,404)	a. Rupiah b. Foreign currencies	·	-	-		- Commissioner : Sh BOARD OF DIRECTORS	iinichi Nakamura									
1. Spot	-			· ·		lows used in financing ac			(2,402,617)	(2,182,055)	2. Outstanding spot and derivative purchased     3. Others	5,482,901	4,082,168	5,482,901	4,082,168		rry Ng									
2. Forward 3. Option	-					REASE IN CASH AND CAS			(3,846,165)	(1,311,089)		5,131,082	- 8,803,826	5,131,082	8,803,826		ngki Wanadjati Da emi Suhenda	na								
a. Put b. Call	:				CASH AND	D CASH EQUIVALENT AT	THE BEGINNING	F	14,184,787	12,349,137	1. Unused loans facilities granted to customers	4,932,234	4,669,070	4,932,234	4,669,070	- Director of Compliance (Independent) : Ar	iika Faisal									
4. Future	-				CASH AND	CASH EQUIVALENT AT	THE END OF PER		10,338,622	11,038,048	a. State-owned enterprises (BUMN) i. Committed	285,000	350,000	285,000	350,000		arim Indra Gupta ief Harris Tandjun									
5. Swap 5,617 6. Others	r,616 5 -	i,617,616	35,413	3 5,241	SUPPLEM	ENTAL CASH FLOW INFO	RMATION:				- Rupiah - Foreign currencies	:	-	:	:		iet Harris Tandjun olf Arno Kluge	Э								
B. RELATED TO			+			S NOT AFFECTING CASH					ii. Uncommitted - Rupiah	285,000 285,000	350,000 350,000	285,000 285,000	350,000 350,000	SHAREHO	LDERS									
INTEREST RATE	•	· ·	-	· ·		ased payment reserves			43,559	40,872	- Foreign currencies	4,647,234	4,319,070	4,647,234	4,319,070	As of 30 Septe										
1. Forward 2. Option	-	: :			Cash and o	cash equivalent at the en	l of period consis	t of:			i. Committed	· · ·			· · · ·	Ultimate Shareholder:										
a. Put	-				Cash				1,406,847	1,399,908	<ol><li>Unused loans facilities granted to other banks</li></ol>	4,647,234 64,133	4,319,070 80,142	4,647,234 64,133	4,319,070 80,142	Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 40.00%										
b. Call 3. Future				: :		account with Bank Indones	а		4,301,238	4,608,855	a. Committed i. Rupiah	:	-	:	:	Non-controlling shareholder through capital market (> 5%	):									
4. Swap	-					account with other banks ent with Bank Indonesia and	other hanke- with		761,580	1,803,285	ii. Foreign currencies b. Uncommitted	- 64,133	- 80,142	- 64,133	80,142	Summit Global Capital Management B.V.: 20,00% TPG Nusantara S.à r.I. : 8,38%										
5. Others	-		-			ity of 3 months or less	sales ouring" with		3,868,957	3,226,000	i. Rupiah ii. Foreign currencies	64,133	80,142	64,133	80,142	Non-controlling shareholder not through capital market (>	5%) :									
C. OTHERS TOTAL 5,617	- 7,616 5	.617.616	35,41	3 5,241	Total cash	and cash equivalent		-	10,338,622	11,038,048	Outstanding irrevocable L/C     a. Foreign L/C	-	-	-		None										
Notes:				,					.,,	.,,	b. Local L/C	- - 134.715	4 054 644	404 745	4 054 644											
<ol> <li>Presentation of the above Published Financial Statements as of and for the nine months period ended on 30 September 2017 and 2016 are d Tabungan Pensiunan Nasional Tbk and Subsidiary which were unaudited and the Published Financial Statements for the year ended on 31 Dece</li> </ol>								4. Outstanding spot and derivative sold 5. Others	104,715	4,054,614	134,715	4,054,614	Jakarta, 24 Oo PT Bank Tabungan Pen		al Tbk											
Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary.			aı Statements fo	or the year ended on 31 De	cemper 2016 was (	uerivea from t	ine audited Cons	solidated Financia	III. CONTINGENT RECEIVABLES 39,160 44,524 53,070 56,457 Board of Directors																	
<ol> <li>The published financial statement above is adjusted in order to meet;</li> <li>Financial Services Authority Regulation No. 32/POJK.03/2016 dated 8 August 8 2016 regarding a</li> </ol>				mendmente to f	the Regulation of the Einen-	ial Services Author	ity No. 6/PO. II	K 03/2015 roace	ding Transporters	1. Guarantees received a. Rupiah	2,021 2,021 2,021 2,021 S.E. 8															
and Publication of Bank's Financial Statements;				-		ity INU. 0/PUJł	n.oorzo io regaro	ung nanspararicy	b. Foreign currencies 2. Interest on non-performing loan	2,021 37,139	2,021 42,503	2,021 51,049	2,021 54,436	κ.	۱. <sup>۲</sup> ۸											
<ul> <li>b) Financial Services Authority Circular Letter No. 43/SEOJK.03/2016 dated 28 September 2016 n</li> <li>c) Decision of The Board of Directors of The Jakarta Stock Exchange Number: Kep-306/BEJ/07-2</li> </ul>						The Obligation	on of Information	Submission:	a. Loan interest b. Other interest	interest 37,139 42,503 51,049 54,436						Allol										
d) Financial Information and Statement of Cash Flows in Publication Financial Statements are			ements are de	erived in accord	dance to Capital Market Su	pervisory Agency I	Regulation No	o. VIII.G.7 Attach		3. Others							MULT.									
Chairman of Capital market Supervisory Agency No: Kep-347/BL/2012 dated 25 June 2012 rr 3. The Bank obtained license to conduct foreign exchange activities based on Decree of Financial Se			-						g foreign exchance																	
<ol> <li>The bank obtained inclusive to experimentation of the bank obtained activities. The Bank has begun to operate as a foreign exchange bank for the February 2016.</li> <li>Exchange rate of 1 USD as of 30 September 2017 were Rp 13,471.50; 30 September 2016 were</li> </ol>					,						I. Guarantees ssued     I						UNG									
T. Excitatinge rate of 1 USD as of 30 September 2	ZUII WEI	ie ny is,471.50;30 8	зеріенноег 2	ьо то were кр	10,001.00; and	UT Deveniber 2010 Wefe h	µ 13,472.00.				b. Foreign currencies 2. Others	:	-	-		. restern Birotor										