CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries 30 SEPTEMBER 2016, 2015 AND 31 DECEMBER 2015 (In Million Rupiah)

STATEMENTS OF FINA As of 30 Sep 2016 at					STATEMENT OF PROFIT OR LOSS AND C For the periods ended 30			NCOME					EARNING ASSE				TION				
As of 30 Sep 2016 ar (In million Rt	upiah)			For the periods ended 30 (In million Rupiah, unless	share)				As of 30 Sep 2016 and 2015 (In million Rupiah, unless otherwise stated)												
ACCOUNTS		ANK 31 Dec 2015	CONSO 30 Sep 2016	ACCOUNTS	ANK CONSOLIDATED						30 54	ep 2016		BA	ANK		30 Sep 2015				
	30 Sep 2016 31 Dec 2015 30 Sep 2016 31 Dec 2015 Unaudited Audited Unaudited Audited					Unaudited							Una	30 Sep 2016 Unaudited				Unaudited			
ASSETS 1. Cash	1,215,443				OPERATING INCOME AND EXPENSES A. Interest Income and Expenses	0.010.010	0.554.000	40.000.050	0.070.000			Current	Special Mention Substanda	ard Doubtfu	ul Loss	Total	Current	Special Mention St	ibstandard Doubtful	Loss	Total
2. Placements with Bank Indonesia 3. Placements with other banks	8,071,778		9,269,927 2,133,284	9,280,062 1,766,674	1. Interest Income a. Rupiah	8,619,649 8,619,577	8,551,096 8,551,096	10,226,359 10,226,287	9,670,238 9,670,238	. 1	RELATED PARTIES Placements with other banks				-	1	1	1 1			
 Spot and derivative receivables 	5,185	- 1	5,185		b. Foreign currencies 2. Interest Expenses	3,491,079	3,788,960	3,709,886	3,969,751	I.	a. Rupiah	-	-	-						-	-
 Marketable securities Measured at fair value through profit/loss 	5,137,336	4,921,634	5,137,336	4,921,634	a. Rupiah b. Foreign currencies	3,463,925 27,154		3,682,732 27,154	3,969,751	2	 b. Foreign currencies Spot and derivative receivables 	1,365,039	-	-	-	- 1,365,039				-	-
b. Available for sale	1,381,464		1,381,464		B. Other Operating Income and Expenses	5,128,570	4,762,136	6,516,473	5,700,487		a. Rupiah	-	-	-	-					-	-
c. Held to maturity d. Loans and receivables	3,755,872	3,453,844	3,755,872	3,453,844	Other Operating Income A. Increase in fair value of financial assets (mark to	485,474	523,405	510,002	578,382	3	b. Foreign currencies Marketable securities	-	-	-	-					-	-
6. Securities sold under repurchase agreements (Repo) 7. Claims from securities purchased under resale	-	-	-	-	market) i. Marketable securities	3,375	-	3,375	-		a. Rupiah	-	-	-	-					-	-
agreements (Reverse Repo)	105,061	1,094,401	105,061	1,094,401	ii. Loans	-	-	-	-	4.	 b. Foreign currencies Securities sold under repurchase 	-	-	-	-					-	-
8. Acceptance receivables 9. Loans	58,086,196	54,909,356	58,086,196	54,909,356	iii. Spot and derivatives iv. Other financial assets	3,375	-	3,375	-		agreements (Repo)										
a. Measured at fair value through profit/loss	-	-	-	-	b. Decrease in fair value of financial liabilities (mark to market)	-			-		a. Rupiah b. Foreign currencies	-	-	-	-	-				-	-
b. Available for sale c. Held to maturity	-	-	-		c. Gain from sale of financial assets i. Marketable securities	3	-	3	-	5.	Claims on securities purchased under resale agreements (Reverse Repo)										
d. Loans and receivables 10. Sharia financing	58,086,196	54,909,356	58,086,196 4,501,238		ii. Loans iii. Other financial assets	-	-	-	-		a. Rupiah	-	-	-	-					-	-
11. Investments	721,649		22	22	 Realized gain from spot and derivative transactions 	4	-	4	-	6.	 b. Foreign currencies Acceptance receivables 		-	-	-					-	-
 Allowance for impairment losses on financial assets -/- a. Marketable securities 	(502,264)	(481,585)	(598,946)	(543,585)	e. Dividend f. Gain from investment under equity method	-	-	-	-	7.	Loans										
b. Loans	(502,264)	(481,585)	(598,946)	(543,585)	 g. Commissions/provisions/fees and administration h. Reversal in allowance for impairment losses 	212,243	199,338 127	211,543 22,819	198,029 46,289		 Micro, Small and Medium Enterprises (UMKM) 										
c. Others 13. Intangible assets	809,020		915,204		i. Other income 2. Other Operating Expenses	269,849 3,984,756	323,940 3,539,341	272,258 5,023,312	334,064 4,371,278		i. Rupiah	-	-	-	-					-	-
Accumulated amortization of intangible assets -/- 14. Property, plant and equipment	(309,692) 2,489,004		(325,819) 2,824,346	(240,058) 1,887,565	a. Decrease in fair value of financial assets (mark to market)	6,758		6,758	,=.*		ii. Foreign currencies b. Non-Micro, Small and Medium	-	-	-	-	-			-		-
Accumulated depreciation of property, plant and					 Marketable securities 		-	- 0,730	-		Enterprises (UMKM) i. Rupiah	25,714		- 19	95	- 25,909	23,893				23,893
equipment -/- 15. Non-productive assets	(1,044,956) 368		(1,198,695) 3,844	(1,011,342) 3,625	ii. Loans iii. Spot and derivatives	6,758	-	6,758	-		ii. Foreign currencies	- 20,714		- 19	-	- 20,909	23,093	1	-	-	20,090
a. Abandoned properties	-	-	3,476		iv. Other financial assetsb. Increase in fair value of financial liabilities (mark to	-	-		-		c. Restructured loans i. Rupiah	.		-	-						
b. Foreclosed assets c. Suspense accounts	362	143	3,476		market) c. Losses from sale of financial assets	:			-		ii. Foreign currencies	-	-		-	-				-	-
 d. Interbranch assets i. Conducting operational activities in Indonesia 	6	6	6	6	i. Marketable securities ii. Loans	-	-	-	-	8.	d. Property loans Investments	8,338 721,627		- 19	- 20	- 8,533 - 721,627				-	10,053 715,284
ii. Conducting operational activities outside	0		Ů	° °	ii. Other financial assets d. Realized losses from spot and derivative	-	-	-	-	9.	Temporary equity investment	-	-	-	-	-				-	-
16. Allowance for impairment losses on non - productive	-	-	-	-	transactions	38,497		38,497			Other receivables Commitment and contingencies		-	-	-					-	-
assets -/-	-	-	-	-	e. Impairment losses on financial assets i. Marketable securities	515,501	556,635	624,511 -	662,222		a. Rupiah b. Foreign currencies	-		-	-					-	-
 Leased receivables Deferred tax assets 	44,913				ii. Loans iii. Sharia financing	515,501	556,635	515,501 109,010	576,183 86,039		Foreclosed assets	-	-	-	-	-	. .			-	
19. Other assets	3,506,109			3,229,508	iv. Other financial assets f. Losses related to operational risks	13,462	- 5,589	14,922	6,677	. 1	NON-RELATED PARTIES Placements with other banks							1 1			
TOTAL ASSETS LIABILITIES & EQUITY	00,467,881	76,522,077	00,088,552	81,039,663	g. Losses from investment under equity method h. Commissions/provisions/fees and administration	10,412	20,437	10,414	20,437		a. Rupiah	452,619		-	-	- 452,619		2 -		-	1,191,802
LIABILITIES					 Losses from decrease in value of non-financial 	10,414	20,437	10,414	20,437	2.	 b. Foreign currencies Spot and derivative receivables 	315,073	-	-	-	- 315,073	-			-	-
Demand deposits Saving deposits	336,267 6,874,844		513,756 7,778,492		j. Personnel expenses	1,729,396	1,596,511	2,283,815	2,042,668		a. Rupiah	5,185	-	-	-	- 5,185				-	-
3. Time deposits	53,396,803		53,396,803	49,425,425	k. Promotion expenses I. Other expenses	203,686 1,467,042	90,028 1,270,141	207,873 1,836,522	90,363 1,548,911	3.	 b. Foreign currencies Marketable securities 	-	-	-		-				-	-
 Revenue sharing investment funds Liabilities to Bank Indonesia 	-	-	3,536,814		Net Other Operating Expenses	(3,499,282)	(3,015,936)	(4,513,310)	(3,792,896)		a. Rupiah b. Foreign currencies	5,137,336	-	-	-	- 5,137,336	5,471,508	3 -		-	5,471,508
6. Liabilities to other banks	112,816		103,575	160	NET OPERATING INCOME	1,629,288	1,746,200	2,003,163	1,907,591	4.	Securities sold under repurchase	-		-							
 Spot and derivative payables Securities sold under repurchase agreements (Repo) 	8,568	-	8,568	-	NON-OPERATING INCOME AND EXPENSES	(1.740)	(1.000)	(1,731)	(1,069)		agreements (Repo) a. Rupiah	.		-	_						
9. Acceptance liabilities	0.170	-	0.170	-	Loss from sale of fixed assets and equipments Gain/(loss) on adjustments of foreign exchange	(1,749)	(1,089)	(1,731)	(1,009)		 b. Foreign currencies 	-	-	-	-					_	-
 Marketable securities issued Borrowings 	2,472,727 963,368		2,472,727 963,368	2,605,384 2,737,113	translation 3. Other non-operating (expense)/income	(641)	3,736	294	(2,992)	5.	Claims on securities purchased under resale agreements (Reverse Repo)										
12. Margin deposits 13. Interbranch liabilities	-	-	-	-	NET NON OPERATING (EXPENSES)/INCOME	(2,390)	2,647	(1,437)	(4,061)		a. Rupiah b. Foreign currencies	105,061	-	-	-	- 105,061	2,032,704	4 -		-	2,032,704
a. Conducting operational activities in Indonesia	-				INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,626,898	1,748,847	2,001,726	1,903,530	6.	Acceptance receivables	-		-	-	-					-
 b. Conducting operational activities outside Indonesia 14. Deferred tax liabilities 	-		-	-	Income tax:	,,	,,	,,. _ 0	,,000	7.	Loans a. Micro, Small and Medium Enterprises										
15. Other liabilities	1,171,806	1,285,850	1,393,881	1,499,751	a. Estimated current year tax b. Deferred tax expense	(392,253) (29,443)	(444,135) (8,753)	(498,481) (21,169)	(486,543)		(UMKM)		0.00				10.000		70 / / / / / /		40.001.011
16. Profit sharing investment funds TOTAL LIABILITIES	65 227 400	63,105,991				(29,443)	(0,753)	(21,169)	(8,716)		 Rupiah Foreign currencies 	11,045,387	646,823 85,4	403 130,38	76,276	6 11,984,276	12,060,120	612,161	76,114 126,799	48,849	12,924,043
EQUITY					NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,205,202	1,295,959	1,482,076	1,408,271		b. Non-Micro, Small and Medium										
17. Issued and fully paid-in capital a. Authorized capital	114,902 150,000		114,902 150,000		OTHER COMPREHENSIVE INCOME/(EXPENSES) 1 Items that will not be reclassified to profit or loss						Enterprises (UMKM) i. Rupiah	45,430,089	513,665 27,5	533 42,08	62,641	1 46,076,011	40,224,025	433,085	29,916 57,871	54,599	40,799,496
b. Unpaid capital -/-	(33,194)	(33,194)	(33,194)	(33,194)	 Gain from fixed assets revaluation 	720,782 743,552		726,021 749,032	-		ii. Foreign currencies c. Restructured loans	-	-	-	-					-	
c. Treasury stock -/- 18. Additional paid-in capital	(1,904) 1,356,914		(1,904) 1,356,914		 b. Remeasurement on defined benefit program c. Other comprehensive income from associate entity 	-	-		-		i. Rupiah	908,409	354,994 39,2	291 59,15	38,990	0 1,400,839	841,165	5 343,786	40,378 57,460	20,704	1,303,493
a. Agio	1,356,914				d. Others e. Income tax realted items that will not be reclassified	-	-	-	-		ii. Foreign currencies d. Property loans	- 689,487	2,144	683	- 92	2 692,406	473,245		79 129	- 340	474,869
b. Disagio -/- c. Capital contribution	-	-			to profit or loss	(22,770) 10,144	(70.4)	(23,011)	(70.0	8.	Investments	22	-	-	-	- 22	22	2 -		-	22
d. Capital paid in advance	-	-			2 Items that will be reclassified to profit or loss a. Adjustment from foreign exchange translation	10,144	(794)	`10,144 -	(794)	9. 10.	Temporary equity investment Other receivables	-		-	-	-				-	-
e Others 19. Other comprehensive income/(expense)	188,029 734,056		188,029 734,625		 b. Gain/(loss) from changes in the value of marketable securities - available for sale 	9,798	(1,151)	9,798	(1,151)		Commitment and contingencies	4,583,306	284			4 500 500	4.051.000	458	- 26		4 052 442
a. Foreign exchange translation adjustment of financial		3,130	10-4,020	52	c Effective part of cash flow hedging d. Others			-			a. Rupiah b. Foreign currencies	4,003,306	284	-	-	- 4,003,090	4,051,928	458	- 26		4,052,412
statements b. Gain/(loss) from changes in the value of marketable	-	-	-	-	 e. Income tax related items that will be reclassified to profit or loss 	346	357	346	357		Foreclosed assets OTHER INFORMATION	-	-	-	-		. .				<u> </u>
securities - available for sale	11,757	1,960	11,757	1,960	OTHER COMPREHENSIVE INCOME/(EXPENSES)	340	557	040	557	1.	Value of Bank's assets pledged as										
c. Cash flow hedging d. Differences arising from fixed assets revaluation	720,782		724,449	-	FOR THE CURRENT PERIOD - NET OFF TAX	730,926	(794)	736,165	(794)		collateral: a. To Bank Indonesia										
e. Other comprehensive income from associate entity	-	-	-		TOTAL COMPREHENSIVE INCOME OF THE						b. To other parties										-
 f. Remeasurement on defined benefit program g. Income tax related to other comprehensive income 	2,212 (695)		(1,791) 210		CURRENT PERIOD AFTER TAX	1,936,128	1,295,165	2,218,241	1,407,477	2.	Total allowance for impairment losses on financial assets					502,264					487,182
h. Others	(000)	(1,042)		-	Net income of the current period attributable to: EQUITY HOLDERS	1,205,202	1,295,959	1,399,014	1,374,578	3.	Total required provision for possible losses										
 20. Difference in quasi reorganization 21. Difference in restructuring of entities under common 	-	-			NON-CONTROLLING INTERESTS	1,205,202	-	83,062	33,693	4.	on earning asset Percentage of Micro, Small and Medium					904,523					816,140
control	-	-			TOTAL INCOME IN CURRENT PERIOD	1,205,202	1,295,959	1,482,076	1,408,271		Enterprises (UMKM) loans to total loans					20.63%					24.05%
22. Other equity 23. Reserves	23,361	23,361	23,361	23,361	Total comprehensive income of the current period attributable to:						Percentage of Micro and Small Enterprises (UMK) loans to total loans					7.51%					8.87%
a. General reserves	23,361		23,361		EQUITY HOLDERS NON-CONTROLLING INTERESTS	1,936,128	1,295,165	2,133,607 84,634	1,373,784 33,693	6.	Percentage of UMKM debtors to total					7.74%					
b. Statutory reserves 24. Profit/loss	12,901,449	11,696,247	13,258,341	- 11,859,327	TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD	1,936,128	1,295,165	2,218,241	1,407,477	7.	debtors Percentage of UMK debtors to total debtors					6.07%					10.40% 8.39%
a. Previous years	11,696,247	10,112,845	11,859,327	10,157,480		1,000,120	1,200,100	د,د ۱۵,۷4 I	1,407,477	8.	Others: a. Channeling loans					34,557					34,557
b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS	1,205,202	1,583,402	1,399,014	1,701,847	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-		-			b. Distribution of Mudharabah					04,007					01,007
OF THE PARENT	15,130,682	13,416,086			DIVIDEND	-		-			Muqayyadah funds c. Earning assets written-off					2,294,484					- 1,960,569
25. Non-controlling interest TOTAL EQUITY	15,130,682	13,416,086	432,425 15,920,568		EARNING PER SHARE (Full amount Rupiah)	206 200	222	240 232	235 227		d. Recovery of earning assets written-off					1,055,033					801,816
TOTAL LIABILITIES AND EQUITY	80,467,881	76,522,077		1	- Diluted	200	214	232	227		e. Write-off on earning assets with elimination of right to collect					1,000,474					821,851
		ALLOWANCE	E FOR IMPAIR	MENT LOSSES	§								CAPITAL ADEQUACY	RATIO							
		As of 3	30 Sep 2016 a	and 2015									As of 30 Sep 2016 and	1 2015							
							(In million Rupiah)	,				30 Sep 201	6	30 Sep 201	5						

	Rupiah)							(in million Rupiah) 30 Sep 2016 30 Sep 2015													
BANK 30 Sep 2016 30 Sep 2015									Unauc	lited	30 Sep 2015 Unaudited										
ACCCOUNTS	Unaudited				Unaudited owance for Impairment Required Provision			DESCRIPTION I. Core Capital (Tier 1)						BANK C 13,273,009	ONSOLIDATED 14,269,640	BANK 0	20000000000000000000000000000000000000				
				ollective Gene	eral Specific	Individual Co		General		1. Common Equity Tier 1 (CET 1)						13,273,009	14,269,640	11,682,730	12,431,704		
 Placements with other banks Spot and derivative receivables 			-	- 2	1,327 - 33 -	-	-	11,918	-	1.1 Paid in capital (less Trea 1.2 Disclosed reserves	asury stock)					114,902 14,423,975	114,902 14,814,582	-	-		
3. Marketable securities	-	- 4	8,133 -	-	-	5,031	-	1.2.1 Additional Factor 1.2.1.1 Other con						14,826,234 732,539	15,186,793 736,206	-	-				
 Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements 	s (Reveree D	Repo)	-						-	1.2.1.1.2	Potential gain	is of the increase	translation of finar in the fair value of f	icial statement inancial assets avail	able for sale	11,757	11,757	-	:		
6. Acceptance receivables	s (itevelse i	(epu)							_	1.2.1.1.3 1.2.1.2 Other disc	720,782 14,093,695	724,449 14,450,587	:	:							
7. Loans		16,	627		6,473 301,326	8,288	478,894	526,875 7,153	265,127	1.2.1.2.1	1.2.1.2.1 Agio 1,1 1.2.1.2.2. General reserves					1,168,885 23,361	1,168,885 23,361	:	:		
8. Investments 9. Temporary equity investment			-	-	7,217 -	-	-			1.2.1.2.3 Previous years profit							11,859,327 1,399,014	-	:		
10. Commitment and contingencies			-					-	36	1.2.1.2.5	12.12.4 Current year profit 12.12.5 Capital paid in advance 1.2.12.6 Others								-		
11. Other receivables			-					-	-	1.2.2 Deduction Factor					(402,259)	(372,211)	:	-			
FINANCIAL RATIOS As of 30 Sep 2016 and 2015						F CONSOLIDATED s ended 30 Sep 20				1.2.2.1 Other con 1.2.2.1.1	-	-	-	-							
RATIO (%)		2016 30 Sep 20 dited Unaudit				In million Rupiah)				1.2.2.2 Other disc	closed reserves	of the decrease i	n the fair value of fi	nancial assets availa	ble for sale	(402,259)	(372,211)	:	-		
Performance Ratios (Consolidated)	ed		ACCOUNT	6	30 Sep 20 Unaudite			1.2.2.2.2	Disagio Previous year	-	-	:	:								
Capital Adequacy Ratio (CAR)	24	1.84% 23.8	J 70		OM OPERATING AC	ACTIVITIES				12224	Current year I Differences be	etween allowance	for possible losses	and allowance for i	npairment losses of earning assets	(402,259)	(368,735)	:	:		
2. Non-performing earning assets and non-earning assets				Receipt from interes Receipt from sharia				8,546,664 1.603.391	8,530,507 1,111,723	1.2.2.2.5 1.2.2.2.6	Negative diffe Allowance for	rences on adjustr possible losses o	ment of fair value or n non-productive a	n financial instrumen ssets	t in the Trading Book	-	(3,476)	:	:		
 total earning assets and non-earning assets Non-performing earning assets to total earning assets 		0.62% 0.5 0.65% 0.6		Interest paid	rincome			(3,520,283)	(3,833,645)	1.2.2.2.7 1.3 Non-Controlling Interest	Others		·			-	-	:	:		
4. Allowance for impairment losses on financial assets	to		s	Sharia profit sharing	g paid			(219,984)	(182,039)	1.4 Deduction factor to Com 1.4.1 Deferred tax calcul	nmon Equity Tie	er (CET 1)				(1,265,868) (44,913)	(659,844) (70,459)	-	-		
earning assets		0.80% 0.7 0.78% 0.7		Fee and commissio				441,928	532,144	1.4.1 Defended tax calcul 1.4.2 Goodwill 1.4.3 Other intangible as						(499,328)	(61,116) (528,269)	-	-		
 Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net 		0.78% 0.7		Recovery from writte Payment of personr				58,348 (2,364,572)	73,085 (2,263,852)	1.4.4 Investment that car	in be calculated	as deduction fact	Dr			(721,627)	(320,209)	-	-		
7. Return on Assets (ROA)	3	3.18% 3.2	3% C	Other operating exp	penses			(1,540,782)	(1,363,495)	1.4.5 Shortage of capital 1.4.6 Securitization expo	osures	, ,	у				-	-	-		
8. Return on Equity (ROE) 9. Net Interest Margin (NIM)		3.58% 15.4 1.92% 11.2		Non-operating incor				7,026	1,189	1.4.7 Other deduction fai 1.4.7.1 Placemen	nt of funds in ins	truments AT 1 and	d / or Tier 2 other b	anks			-	-	:		
10. Operating Expenses to Operating Revenues		1.92% 11.2		Non-operating expe Corporate income ta				(6,733) (484,926)	(4,297) (461,371)	Additional Tier 1 (AT 1)			by the transition b	ecause of the law, g	ants, or grants will		-	:	:		
11. Loan to Deposit Ratio (LDR)		5.95% 96.3	4% F	Fixed assets revalu	lation tax			(22,939)	-	2.1 The instrument meets the 2.2 Agio / Disagio		fAT 1				:	-	:	:		
Performance Ratios (Bank)	-	5.31% 24.4							2,139,949	2.3 Deduction factor to Additio 2.3.1 Placement of funds	onal Tier 1 s in instrumente	AT 1 and / or Tier	2 other banks				-	:	:		
Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets		Decrease/(increase) in operating assets:						2.3.1 Placement of funds 2.3.2 Cross-ownership in II. Supplementary Capital (Tier 2)	n another entity	acquired by the tr	ansition because o	f the law, grants, or	grants will	511,796	558,331	459,949	498,544				
total earning assets and non-earning assets	0	0.57% 0.5	5%	Placements with	other banks - with	maturity			1. Capital instrument in form of sh	hares or others	which are quali	fied Tier 2 require	ments			- 500,331	453,949	430,344			
 Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets 		0.61% 0.5	9%	more than 3 Securities purch	months nased under resale ag	reement (Dovorce	Renc)	(1,715,071) 989,340	- 355,857	2. Agio/disagio 3. General allowance for possible		ing assets (maxi	imum 1.25% of RV	/A)		511,796	558,331	:	:		
earning assets	0	0.72% 0.7		Loans	iasea anael tesdiê di	ncoment (Reverse	(apo)	(3,727,012)	(4,913,048)	4 Deduction factor to supplement 4.1 Sinking Fund		ad / as 70 0	, healta			-	-	-	:		
5. Non-Performing Loans (NPL) - gross		0.73% 0.7		Sharia financing				(877,714)	(688,751)	4.2 Placement of funds in instr 4.3 Cross-ownership in anothe				v, grants, or grants v	vill		-	-	-		
Non-Performing Loans (NPL) - net Return on Assets (ROA)		0.46% 0.4 2.76% 3.1		Derivative Liabil		nranaid tav		3,383	-	TOTAL CAPITAL		Sep 2016		Sep 2015		13,784,805 30 Sep	14,827,971	12,142,679 30 Sep	12,930,248		
8. Return on Equity (ROE)	12	2.51% 15.3	7% II		repaid expenses and e) in operating liabil		ny	(454,409)	(429,891)		U	naudited	Ur	audited		Unaud	ited	Unau	dited		
9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues		0.10% 9.9 2.11% 80.7		syirkah funds:					01.000		BANK	CONSOLIDAT	ED BANK	CONSOLIDATED		BANKC	ONSOLIDATED	BANK	CONSOLIDATED		
10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR)		2.11% 80.7 5.84% 96.4		Liabilities due in Deposits from ci				8,824 4,144,485	21,866 5,094,542	RISK WEIGHTED ASSET RWA CREDIT RISK	40,852,27	72 44,585,2	295 36,704,88	2 39,803,811	CAR RATIO CET 1 Ratio (%)	24.37%	23.90%	23.47%	22.88%		
12. Loan to Funding Ratio (LFR)					sharia customers			4,144,465	142,762	RWA MARKET RISK	5,27	78 5,2	278		Tier 1 Ratio (%)	24.37%	23.90%	23.47%	22.88%		
Compliance Ratios (Bank)				Deposits from of	ther banks			103,415	51	RWA OPERATIONAL RISK TOTAL RWA	13,598,80				Tier 2 Ratio (%) CAR Ratio (%)	0.94% 25.31%	0.94% 24.84%	0.92% 24.40%	0.92% 23.80%		
1. a. Percentage Violation of Legal Lending Limit i. Related parties 0.00% 0.00%				Accruals and oth				(4,879)	191,213	CAR RATIO BASED ON RISK PROFILE (%)	9.25		5% <u>49,787,05</u>		BUFFER FOR CET 1 (%)	16.06%	15.59%	<u>⊾</u> - 7 .40/0	20.00 /0		
i. Non-related parties								22,101	15,063	CAR ALLOCATION BASED ON RISK PROFILI					BUFFER PERCENTAGE SHOULD BE FULFILLED BY	· · ·					
b. Percentage Lending in Excess of the Legal Lending				Mudharabah saving deposits				463,294	515,426	From CET 1 From AT1	8.31				Capital Conservation Buffer (%) Countercyclical Buffer (%)	0.625%	0.625% 0.000%				
	Limit i. Related parties 0.00% 0.0			Net cash flows pro	ovided from operation	ng activities	F	1,775,484	2,445,039	From Tier 2	0.94	% 0.9	4%		Capital Surcharge for Systemic Bank (%)	0.000%	0.000%				
ii. Non-related parties		0.00% 0.0		CASH FLOWS FRO	OM INVESTING ACT	IVITIES				Notes: The Capital Adequacy Ratio of 30 September 2016 pe dated 12 December 2013 regarding Minimum Capital I			/POJK.03/2016 dated 22	September 2016 regarding	the Minimum Capital Requirement for Commercial Banks, while the Capita	I Adequacy Ratio of 30 Se	otember 2015 period is	calculated based on PE	BI No. 15/12/PBI/2013		
2. Statutory Reserves Requirements		6.00/		Marketable secu	urities and governme	nt bonds		96,124	-	STATEMENTS OF			GENCIES			MANAGEMENT					
a. Rupiah b. Foreign currencies		5.63% 8.1 3.46%	-		urities-with maturity n			(302,028) (275,737)	(740,439)	As of 3	30 Sep 2016 an (In million Ru					As of 30 Sep 2016					
3. Net Open Position 0.04%				Purchase of pro Purchase of inta	perty, plant equipmer angible assets	n		(275,737) (427,217)	(188,976) (134,788)			BANK			BOARD OF COMMISSIONERS - President Commissioner (Independent) :	Mari Elka Pang	estu				
*) Based on BI Regulation (PBI) No. 17/11/PBI/2015 dated 25 Jun No. 15/15/PBI/2013 regarding Giro Wajib Minimum of Commercial		iah	Proceeds from sale of property plant and equipment Net cash flows used in investing activities			L	4,339	757	ACCOUNTS	30 Sep 2016 31 Dec 2015 30 Sep 2016 31 Dec 2015 Unaudited Audited Unaudited Audited			- Independent Commissioner :	Arief T. Surowic	Arief T. Surowidjojo Irwan Mahjudin Habsjah						
and Foreign Currency For Conventional Bank, which effective on A	ban N	Net cash flows use	ed in investing activ	ities	F	(904,519)	(1,063,446)	I. COMMITMENT RECEIVABLES		2,150,560		0,560 -	- Independent Commissioner : - Commissioner :	Irwan Mahjudin Chow Ying Hoo							
to Funding Ratio (LFR).	0	CASH FLOWS FRO	OM FINANCING ACT	IVITIES				1. Unused borrowing facilities		-	-		- Commissioner :	Hiroshi Higuma							
SPOT AND DERIVATIVE TRANSACT		Payment for du	e bonds payable	-		(135,000)	(1,110,000)	a. Rupiah b. Foreign currencies			-	-	BOARD OF DIRECTORS - President Director (Independent) :	Jerry Ng							
As of 30 Sep 2016				Proceeds from b	0	f horrowine -		668,250	1,268,118	 Outstanding spot and derivative purch Others 	hased	2,150,560	- 2,15	0,560 -	- Deputy President Director :	Ongki Wanadja					
(In million Rupiah) BANK					ment and settlement (nce lease payables	o porrowings		(2,451,777) (1,124)	(2,288,472) (3,987)	II. COMMITMENT LIABILITIES		6,741,393	4,229,705 6,74	1,393 4,229,705	Deputy President Director Director of Compliance (Independent)	Djemi Suhenda Anika Faisal					
TRANSACTION Notional Objective Derivative Receiv				Buy back shares				(262,404)		1. Unused loans facilities granted to cust	tomers	4,507,774	4,126,188 4,50	7,774 4,126,188	- Director of Compliance (Independent)	Kharim Indra G					
Amount Trading Hedgir		nd Liabilities vables Liabiliti	es	Paid in capital			Ļ	-	48.000	a. State-owned enterprises (BUMN) i. Committed		310,000	210,000 31	0,000 210,000	- Director : - Director :	Arief Harris Tan Wolf Arno Kluge	djung				
A RELATED TO				Net cash flows pro	ovided from operation	ng activities	⊢	(2,182,055)	(2,086,341)	- Rupiah		-	-			SHAREHOLDERS					
EXCHANGE RATE 2,154,948 - 2,154,9 1. Spot - - - -	- 040	5,185 8,5		NET INCREASE/(D	ECREASE) IN CAS	HAND CASH EQU		(1,311,090)	(704,748)	 Foreign currencies ii. Uncommitted 		310,000	210,000 31	0,000 210,000		As of 30 Sep 2016					
2 Forward	-	-	-		FOUR #					- Rupiah		310,000		0,000 210,000	Ultimate Shareholder:	icial Group through the	Sumitomo Miter 1	Panking Comment	00: 40.00%		
3 Option a. Put	-	-	- 0	CASH AND CASH	EQUIVALENT AT TH	IE BEGINNING OF	PERIOD	12,349,138	12,516,644	 Foreign currencies b. Others 		4,197,774	3,916,188 4,19	7,774 3,916,188		tal market (≥ 5%) :	ournitorno Mitsui I	oanking Corporati	011. 40.00%		
b. Call	-	-	- c	CASH AND CASH	EQUIVALENT AT TH	IE END OF PERIO	o H	11,038,048	11,811,896	i. Committed			-	· - · · · -	Summit Global Capital Management B.V.: 20						
4 Future 5 Swap 2,154,948 - 2,154,9	-	- 5,185 8,5	-							ii. Uncommitted 2. Unused loans facilities granted to othe	er banks	4,197,774 75,816	3,916,188 4,19 103,517 7	7,774 3,916,188 5,816 103,517	Non-controlling shareholder not through a	apital market (≥ 5%	6):				
6 Others		- 0,0	_ A	Activities not affeo Share-based pa	•			40,872	40,398	a. Committed		-	-		None						
B RELATED TO INTEREST RATE	_	_		onaro odocu pa	-,			10,012	-0,000	i. Rupiah ii. Foreign currencies			-	-							
1 Forward	-	-	- 0		uivalent at the end o	of period consist o	of:	4 200 000	4 20 4 000	b. Uncommitted i. Rupiah		75,816 75,816		5,816 103,517 5,816 103,517							
2 Option a. Put	-	-		Cash Current account	t with Bank Indonesia			1,399,908 4,608,855	1,334,299 5,093,815	ii. Foreign currencies		10,010	- 100,017								
b. Call	-	-	-	Current account	t with other banks			1,803,285	68,282	 Outstanding irrevocable L/C a. Foreign L/C 			-		PT Bank Tabu	arta, 26 October 2 Ingan Pensiunan	Nasional Tbk				
3 Future 4 Swap	-	-		Placement with of 3 months	Bank Indonesia and or less	other banks - with n	naturity	3.226.000	5,315,500	b. Local L/C			-			Soard of Directors S.E. & O.					
5 Others	-	-	<u> </u> т	Total cash and cas			⊢	11,038,048	11,811,896	 Outstanding spot and derivative sold Others 		2,157,803	- 2,15	7,803 -		3.E. & U.					
C OTHERS TOTAL 2,154,948 - 2,154,9	- 948	- 5,185 8,5	-							III. CONTINGENT RECEIVABLES		44,854	39,926 5	0,894 42,294	1						
IUTAL 2,154,948 - 2,154,8 Notes:	- 1 01	3,103 8,5								1. Guarantees received 1,958 -								<u>,</u>			
1 Presentation of the above Published Financial Statement for the nine months p									idiary which were									// I			
unaudited and the Published Financial Statements for the year ended on 31 De 2 The financial information above is published in order to meet and in accordance		vas derived from the a	udited Conso	solidated Financial Staten	ments of PT Bank Tabunga	n Pensiunan Nasional Tbl	k and Subsidiary	<i>y.</i>		2. Interest on non-performing loan 42,896 39,926 48,936 42,294 a. Loan interest 42,896 39,926 48,936 42,294											
 a) Financial Services Authority RegulationNo. 32/POJK.03/2016 dated 8 Au 		egarding amendments	to the Regu	gulation of the Financial	Services Authority No. 6/F	OJK.03/2015 regarding	Transparancy ar	nd Publication of	Bank's Financial	b. Other interest								ナ・			
Statements; b) Financial Services Authority Circular Letter No. 43/SEOJK.03/2016 dated 2										3. Others		-			÷ •	· · · · · · · · · · · · · · · · · · ·					
 c) Decision of The Board of Directors of The Jakarta Stock Exchange Number d) Financial Information and Statement of Cash Flows in Publication Financia 	er: Kep-306/BEJ	1/07-2004 dated 19 Ju	ly 2004 conc	cerning rule number I-E c	concerning The Obligation			anital market Co	Inervisory Access	IV. CONTINGENT LIABILITIES 1. Guarantees issued		-	-	160 -							
No: Kep-347/BL/2012 dated 25 June 2012 regarding Financial Statements	Presentation a	nd Disclosure of Issue	r or Public C	Company.						a. Rupiah			-		JERRY NG		ARIEF HAI	RRIS TANDJUN	IG		
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 exchange bank from 16 February 2016.									 b. Foreign currencies 2. Others 			-		President Director			irector				
as a foreign exchange bank from 16 February 2016. 2. Othe Exchange rate of 1 USD as of 30 September 2016 were Rp 13,051.00												· · · · · ·		· • •)							

www.btpn.com

bank 🖕