

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
31 October 2016



in million Rupiah

| ACCOUNTS | 31 October 2016 |
|--|-------------------|
| ASSET | |
| 1. Cash | 1,176,891 |
| 2. Placements with Bank Indonesia | 7,393,387 |
| 3. Placements with other banks | 1,210,377 |
| 4. Spot and derivative receivables | 4,287 |
| 5. Marketable securities | 5,618,549 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | 1,188,096 |
| c. Held to maturity | 4,430,453 |
| d. Loans and receivables | - |
| 6. Securities sold under repurchase agreements (Repo) | - |
| 7. Claims from securities purchased under resale agreements (Reverse Repo) | 1,787,209 |
| 8. Acceptance receivables | - |
| 9. Loans | 57,495,054 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | - |
| c. Held to maturity | - |
| d. Loans and receivables | 57,495,054 |
| 10. Sharia financing | - |
| 11. Investments | 722,315 |
| 12. Allowance for impairment losses on financial assets -/- | (513,445) |
| a. Marketable securities | - |
| b. Loans | (513,445) |
| c. Others | - |
| 13. Intangible assets | 843,802 |
| Accumulated amortization of intangible assets -/- | (320,339) |
| 14. Property, plant and equipment | 2,497,464 |
| Accumulated depreciation of property, plant and equipment -/- | (1,056,822) |
| 15. Non-productive assets | 713 |
| a. Abandoned properties | - |
| b. Foreclosed assets | - |
| c. Suspense accounts | 707 |
| d. Interbranch assets | 6 |
| - Conducting operational activities in Indonesia | 6 |
| - Conducting operational activities outside Indonesia | - |
| 16. Allowance for impairment losses on non - productive assets -/- | - |
| 17. Leased receivables | - |
| 18. Deferred tax assets | 50,496 |
| 19. Other assets | 3,459,910 |
| TOTAL ASSET | 80,369,848 |

| ACCOUNTS | 31 October 2016 |
|--|-------------------|
| LIABILITY AND EQUITY | |
| LIABILITY | |
| 1. Demand deposits | 512,748 |
| 2. Saving deposits | 6,958,173 |
| 3. Time deposits | 51,725,899 |
| 4. Revenue sharing investment funds | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 321,594 |
| 7. Spot and derivative liabilities | 194 |
| 8. Securities sold under repurchase agreements (Repo) | - |
| 9. Acceptance liabilities | - |
| 10. Marketable securities issued | 2,472,871 |
| 11. Borrowings | 1,614,077 |
| 12. Margin deposits | - |
| 13. Interbranch liabilities | - |
| a. Conducting operational activities in Indonesia | - |
| b. Conducting operational activities outside Indonesia | - |
| 14. Deferred tax liabilities | - |
| 15. Other liabilities | 1,498,351 |
| 16. Profit sharing investment funds | - |
| TOTAL LIABILITY | 65,103,907 |
| EQUITY | |
| 17. Issued and fully paid-in capital | 114,902 |
| a. Authorized capital | 150,000 |
| b. Unpaid capital -/- | (33,194) |
| c. Treasury stock -/- | (1,904) |
| 18. Additional paid-in capital | 1,361,561 |
| a. Agio | 1,168,885 |
| b. Disagio -/- | - |
| c. Capital contribution | - |
| d. Capital paid in advance | - |
| e. Others | 192,676 |
| 19. Other comprehensive income/(expense) | 735,007 |
| a. Foreign exchange translation adjustment of financial statements | - |
| b. Gain/(loss) from changes in the value of marketable securities - available for sale | 12,733 |
| c. Cash flow hedging | - |
| d. Differences arising from fixed assets revaluation | 720,782 |
| e. Other comprehensive income from associate entity | - |
| f. Remeasurement on defined benefit program | 2,212 |
| g. Income tax related to other comprehensive income | (720) |
| h. Others | - |
| 20. Difference in quasi reorganization | - |
| 21. Difference in restructuring of entities under common control | - |
| 22. Other Equity | - |
| 23. Reserves | 23,361 |
| a. General reserves | 23,361 |
| b. Statutory reserves | - |
| 24. Profit/loss | 13,031,110 |
| a. Previous years | 11,696,247 |
| b. Current year | 1,334,863 |
| TOTAL EQUITY | 15,265,941 |
| TOTAL LIABILITY AND EQUITY | 80,369,848 |

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
31 October 2016



in million Rupiah

| ACCOUNTS | | 31 October 2016 |
|---|--|--------------------|
| OPERATING INCOME AND EXPENSES | | |
| A. Interest Income and Expenses | | |
| 1 Interest Income | | 9,567,161 |
| a. Rupiah | | 9,566,776 |
| b. Foreign currencies | | 385 |
| 2 Interest Expenses | | 3,844,210 |
| a. Rupiah | | 3,811,556 |
| b. Foreign currencies | | 32,654 |
| Net Interest Income | | 5,722,951 |
| B. Other Operating Income and Expenses | | |
| 1 Other Operating Income | | 541,743 |
| a. Increase in fair value of financial assets (mark to market) | | - |
| i. Marketable securities | | - |
| ii. Loans | | - |
| iii. Spot and derivatives | | - |
| iv. Other financial assets | | - |
| b. Decrease in fair value of financial liabilities (mark to market) | | - |
| c. Gain from sale of financial assets | | - |
| i. Marketable securities | | 3 |
| ii. Loans | | - |
| iii. Other financial assets | | - |
| d. Realized gain from spot and derivative transactions | | 6 |
| e. Dividend | | - |
| f. Gain from investment under equity method | | - |
| g. Commissions/provisions/fees and administration | | 233,153 |
| h. Reversal in allowance for impairment losses | | - |
| i. Other income | | 308,581 |
| 2 Other Operating Expenses | | 4,460,368 |
| a. Decrease in fair value of financial assets (mark to market) | | - |
| i. Marketable securities | | - |
| ii. Loans | | - |
| iii. Spot and derivatives | | - |
| iv. Other financial assets | | - |
| b. Increase in fair value of financial liabilities (mark to market) | | - |
| c. Losses from sale of financial assets | | - |
| i. Marketable securities | | - |
| ii. Loans | | - |
| iii. Other financial assets | | - |
| d. Realized losses from spot and derivative transactions | | 55,870 |
| e. Impairment losses on financial assets | | 565,431 |
| i. Marketable securities | | - |
| ii. Loans | | 565,431 |
| iii. Sharia financing | | - |
| iv. Other financial assets | | - |
| f. Losses related to operational risks *) | | 14,097 |
| g. Losses from investment under equity method | | - |
| h. Commissions/provisions/fees and administration | | 13,127 |
| i. Losses from decrease in value of non-financial assets | | - |
| j. Personnel expenses | | 1,933,289 |
| k. Promotion expenses | | 229,228 |
| l. Other expenses | | 1,649,326 |
| Net Other Operating Expenses | | (3,918,625) |
| NET OPERATING INCOME | | 1,804,326 |

| ACCOUNTS | | 31 October 2016 |
|--|---|------------------|
| NON-OPERATING INCOME AND EXPENSES | | |
| 1 | Gain/(Loss) from sale of fixed assets and equipments | (1,736) |
| 2 | Gain/(loss) on adjustments of foreign exchange translation | - |
| 3 | Other non-operating expenses | (718) |
| NET NON OPERATING INCOME/(EXPENSES) | | (2,454) |
| INCOME BEFORE TAX FOR THE CURRENT PERIOD | | 1,801,872 |
| Income tax: | | (467,009) |
| a. | Estimated current year tax | (443,173) |
| b. | Deferred tax expense | (23,836) |
| NET INCOME FOR THE CURRENT PERIOD AFTER TAX | | 1,334,863 |
| OTHER COMPREHENSIVE INCOME | | |
| 1 | Items that will not be reclassified to profit or loss | 720,782 |
| a. | Gain from fixed assets revaluation | 743,552 |
| b. | Remeasurement on defined benefit program | - |
| c. | Other comprehensive income from associate entity | - |
| d. | Others | - |
| e. | Income tax realted items that will not be reclassified to profit or loss | (22,770) |
| 2 | Items that will be reclassified to profit or loss | 11,095 |
| a. | Adjustment from foreign exchange translation | - |
| b. | Gain/(loss) from changes in the value of marketable securities - available for sale | 10,773 |
| c. | Effective part of cash flow hedging | - |
| d. | Others | - |
| e. | Income tax realted items that will be reclassified to profit or loss | 322 |
| OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX | | 731,877 |
| TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | | 2,066,740 |
| PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **) | | - |

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 October 2016



in million Rupiah

| ACCOUNTS | | 31 October 2016 |
|-----------------|---|------------------------|
| I. | COMMITMENT RECEIVABLES | 4,237,959 |
| | 1. Unused borrowing facilities | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Outstanding spot and derivative purchased | 4,237,959 |
| | 3. Others | - |
| II. | COMMITMENT LIABILITIES | 9,782,117 |
| | 1. Unused loans facilities granted to customers | 5,451,713 |
| | a. State-owned enterprises (BUMN) | 230,000 |
| | i. Committed | - |
| | - Rupiah | - |
| | - Foreign currencies | - |
| | ii. Uncommitted | 230,000 |
| | - Rupiah | 230,000 |
| | - Foreign currencies | - |
| | b. Others | 5,221,713 |
| | i. Committed | - |
| | ii. Uncommitted | 5,221,713 |
| | 2. Unused loans facilities granted to other banks | 82,481 |
| | a. Committed | - |
| | i. Rupiah | - |
| | ii. Foreign currencies | - |
| | b. Uncommitted | 82,481 |
| | i. Rupiah | 82,481 |
| | ii. Foreign currencies | - |
| | 3. Outstanding irrevocable L/C | - |
| | a. Foreign L/C | - |
| | b. Local L/C | - |
| | 4. Outstanding spot and derivative sold | 4,247,923 |
| | 5. Others | - |
| III. | CONTINGENT RECEIVABLES | 46,549 |
| | 1. Guarantees received | 1,957 |
| | a. Rupiah | 1,957 |
| | b. Foreign currencies | - |
| | 2. Interest on non-performing loan | 44,592 |
| | a. Loan interest | 44,592 |
| | b. Other interest | - |
| | 3. Others | - |
| IV. | CONTINGENT LIABILITIES | - |
| | 1. Guarantees issued | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Others | - |