

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



in million Rupiah

ACCOUNTS	31 December 2016
ASSET	
1. Cash	1,256,517
2. Placements with Bank Indonesia	9,020,664
3. Placements with other banks	1,917,892
4. Spot and derivative receivables	43,652
5. Marketable securities	5,934,058
a. Measured at fair value through profit/loss	-
b. Available for sale	1,081,238
c. Held to maturity	4,852,820
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,696,767
8. Acceptance receivables	-
9. Loans	58,171,598
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	58,171,598
10. Sharia financing	-
11. Investments	723,608
12. Allowance for impairment losses on financial assets -/-	(553,335)
a. Marketable securities	-
b. Loans	(553,335)
c. Others	-
13. Intangible assets	879,743
Accumulated amortization of intangible assets -/-	(341,900)
14. Property, plant and equipment	2,529,810
Accumulated depreciation of property, plant and equipment -/-	(1,083,883)
15. Non-productive assets	33
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	27
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	80,412
19. Other assets	3,527,159
TOTAL ASSET	84,802,795

ACCOUNTS	31 December 2016
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	358,520
2. Saving deposits	6,315,658
3. Time deposits	54,139,770
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	948,363
7. Spot and derivative liabilities	8,344
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,469,143
11. Borrowings	3,699,172
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	1,467,279
16. Profit sharing investment funds	-
TOTAL LIABILITY	69,406,249
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	1,368,994
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	200,109
19. Other comprehensive income/(expense)	726,652
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	3,304
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	354
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	13,162,637
a. Previous years	11,696,247
b. Current year	1,466,390
TOTAL EQUITY	15,396,546
TOTAL LIABILITY AND EQUITY	84,802,795

in million Rupiah

ACCOUNTS		31 December 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		11,468,744
a. Rupiah		11,468,299
b. Foreign currencies		445
2 Interest Expenses		4,543,951
a. Rupiah		4,498,967
b. Foreign currencies		44,984
Net Interest Income		6,924,793
B. Other Operating Income and Expenses		
1 Other Operating Income		721,169
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		35,308
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		6,354
ii. Loans		-
iii. Other financial assets		-
d. Realized gain from spot and derivative transactions		-
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		294,731
h. Reversal in allowance for impairment losses		-
i. Other income		384,776
2 Other Operating Expenses		5,585,414
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		114,417
e. Impairment losses on financial assets		733,089
i. Marketable securities		-
ii. Loans		733,089
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		17,534
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		26,751
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		2,316,401
k. Promotion expenses		203,658
l. Other expenses		2,173,564
Net Other Operating Expenses		(4,864,245)
NET OPERATING INCOME		2,060,548

ACCOUNTS		31 December 2016
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,823)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(3,800)
NET NON OPERATING INCOME/(EXPENSES)		(5,623)
INCOME BEFORE TAX FOR THE CURRENT YEAR		2,054,925
Income tax:		(588,535)
a.	Estimated current year tax	(593,543)
b.	Deferred tax expense	5,008
NET INCOME FOR THE CURRENT YEAR AFTER TAX		1,466,390
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	2,740
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	1,345
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	1,395
OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OFF TAX		723,522
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		2,189,912
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 December 2016



in million Rupiah

ACCOUNTS		31 December 2016
I.	COMMITMENT RECEIVABLES	4,082,168
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	4,082,168
	3. Others	-
II.	COMMITMENT LIABILITIES	8,803,826
	1. Unused loans facilities granted to customers	4,669,070
	a. State-owned enterprises (BUMN)	350,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	350,000
	- Rupiah	350,000
	- Foreign currencies	-
	b. Others	4,319,070
	i. Committed	-
	ii. Uncommitted	4,319,070
	2. Unused loans facilities granted to other banks	80,142
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	80,142
	i. Rupiah	80,142
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	4,054,614
	5. Others	-
III.	CONTINGENT RECEIVABLES	44,524
	1. Guarantees received	2,021
	a. Rupiah	-
	b. Foreign currencies	2,021
	2. Interest on non-performing loan	42,503
	a. Loan interest	42,503
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-