

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF FINANCIAL POSITION
28 February 2017



in million Rupiah

ACCOUNTS	28 February 2017
ASSET	
1. Cash	1,178,137
2. Placements with Bank Indonesia	8,446,926
3. Placements with other banks	1,690,067
4. Spot and derivative receivables	253
5. Marketable securities	5,850,999
a. Measured at fair value through profit/loss	-
b. Available for sale	1,083,578
c. Held to maturity	4,767,421
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	1,569,392
8. Acceptance receivables	-
9. Loans	59,375,651
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	59,375,651
10. Sharia financing	-
11. Investments	724,678
12. Allowance for impairment losses on financial assets -/-	(622,498)
a. Marketable securities	-
b. Loans	(622,498)
c. Others	-
13. Intangible assets	945,408
Accumulated amortization of intangible assets -/-	(364,347)
14. Property, plant and equipment	2,554,160
Accumulated depreciation of property, plant and equipment -/-	(1,114,691)
15. Non-productive assets	1,857
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	1,851
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	107,805
19. Other assets	3,623,465
TOTAL ASSET	83,967,262

ACCOUNTS		28 February 2017
LIABILITY AND EQUITY		
LIABILITY		
1. Demand deposits		439,337
2. Saving deposits		6,502,963
3. Time deposits		53,612,445
4. Revenue sharing investment funds		-
5. Liabilities to Bank Indonesia		-
6. Liabilities to other banks		947,234
7. Spot and derivative liabilities		7,053
8. Securities sold under repurchase agreements (Repo)		-
9. Acceptance liabilities		-
10. Marketable securities issued		2,470,277
11. Borrowings		2,346,522
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		2,000,523
16. Profit sharing investment funds		-
TOTAL LIABILITY		68,326,354
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		1,378,613
a. Agio		1,168,885
b. Disagio -/-		-
c. Capital contribution		-
d. Capital paid in advance		-
e. Others		209,728
19. Other comprehensive income/(expense)		719,135
a. Foreign exchange translation adjustment of financial statements		-
b. Gain/(loss) from changes in the value of marketable securities - available for sale		8,080
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		(12,885)
g. Income tax related to other comprehensive income		3,158
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		13,404,897
a. Previous years		13,159,598
b. Current year		245,299
TOTAL EQUITY		15,640,908
TOTAL LIABILITY AND EQUITY		83,967,262

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
28 February 2017



in million Rupiah

ACCOUNTS		28 February 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		1,899,234
a. Rupiah		1,899,065
b. Foreign currencies		169
2 Interest Expenses		693,412
a. Rupiah		674,048
b. Foreign currencies		19,364
Net Interest Income		1,205,822
B. Other Operating Income and Expenses		
1 Other Operating Income		134,365
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		-
ii. Loans		-
iii. Other financial assets		-
d. Realized gain from spot and derivative transactions		11,422
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		56,918
h. Reversal in allowance for impairment losses		513
i. Other income		65,512
2 Other Operating Expenses		1,009,756
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		42,107
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		-
e. Impairment losses on financial assets		144,166
i. Marketable securities		-
ii. Loans		144,166
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		533
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		8,847
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		396,906
k. Promotion expenses		52,256
l. Other expenses		364,941
Net Other Operating Expenses		(875,391)
NET OPERATING INCOME		330,431

ACCOUNTS		28 February 2017
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	19
2	Gain/(loss) on adjustments of foreign exchange translation	1,328
3	Other non-operating expenses	(279)
NET NON OPERATING INCOME/(EXPENSES)		1,068
INCOME BEFORE TAX FOR THE CURRENT YEAR		331,499
Income tax:		(86,200)
a.	Estimated current year tax	(110,353)
b.	Deferred tax expense	24,153
NET INCOME FOR THE CURRENT YEAR AFTER TAX		245,299
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	-
a.	Gain from fixed assets revaluation	-
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	-
2	Items that will be reclassified to profit or loss	(7,517)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(10,322)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	2,805
OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR		
- NET OFF TAX		(7,517)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		237,782
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
28 February 2017



in million Rupiah

ACCOUNTS		28 February 2017
I.	COMMITMENT RECEIVABLES	4,910,315
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	4,910,315
	3. Others	-
II.	COMMITMENT LIABILITIES	4,703,701
	1. Unused loans facilities granted to customers	4,255,207
	a. State-owned enterprises (BUMN)	285,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	285,000
	- Rupiah	285,000
	- Foreign currencies	-
	b. Others	3,970,207
	i. Committed	-
	ii. Uncommitted	3,970,207
	2. Unused loans facilities granted to other banks	76,420
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	76,420
	i. Rupiah	76,420
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	372,074
	5. Others	-
III.	CONTINGENT RECEIVABLES	49,804
	1. Guarantees received	2,000
	a. Rupiah	-
	b. Foreign currencies	2,000
	2. Interest on non-performing loan	47,804
	a. Loan interest	47,804
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-