

**PT Bank Tabungan Pensiunan Nasional Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**31 January 2017**



*in million Rupiah*

ACCOUNTS	31 January 2017
<b>ASSET</b>	
1. Cash	1,217,214
2. Placements with Bank Indonesia	8,457,923
3. Placements with other banks	1,088,927
4. Spot and derivative receivables	7,487
5. Marketable securities	6,194,057
a. Measured at fair value through profit/loss	-
b. Available for sale	1,380,173
c. Held to maturity	4,813,884
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,078,507
8. Acceptance receivables	-
9. Loans	58,955,679
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	58,955,679
10. Sharia financing	-
11. Investments	724,143
12. Allowance for impairment losses on financial assets -/-	(574,025)
a. Marketable securities	-
b. Loans	(574,025)
c. Others	-
13. Intangible assets	905,435
Accumulated amortization of intangible assets -/-	(352,974)
14. Property, plant and equipment	2,541,170
Accumulated depreciation of property, plant and equipment -/-	(1,099,839)
15. Non-productive assets	1,159
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	1,153
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	85,538
19. Other assets	3,692,982
<b>TOTAL ASSET</b>	<b>84,923,383</b>

ACCOUNTS	31 January 2017
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	366,831
2. Saving deposits	6,505,963
3. Time deposits	54,513,360
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	933,319
7. Spot and derivative liabilities	10,020
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2,469,709
11. Borrowings	3,013,955
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	1,596,999
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>69,410,156</b>
<b>EQUITY</b>	
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	1,373,663
a. Agio	1,168,885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	204,778
19. Other comprehensive income/(expense)	731,410
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	9,482
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	(1,066)
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	13,269,891
a. Previous years	13,162,637
b. Current year	107,254
<b>TOTAL EQUITY</b>	<b>15,513,227</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>84,923,383</b>

PT Bank Tabungan Pensiunan Nasional Tbk  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**31 January 2017**



*in million Rupiah*

ACCOUNTS		31 January 2017
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>957,189</b>
a. Rupiah		957,112
b. Foreign currencies		77
2 Interest Expenses		<b>367,823</b>
a. Rupiah		357,781
b. Foreign currencies		10,042
<b>Net Interest Income</b>		<b>589,366</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>80,873</b>
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		17,395
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		29,678
h. Reversal in allowance for impairment losses		524
i. Other income		33,276
2 <b>Other Operating Expenses</b>		<b>526,193</b>
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		37,840
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		66,669
i. Marketable securities		-
ii. Loans		66,669
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		324
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		3,757
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		198,937
k. Promotion expenses		30,455
l. Other expenses		188,211
<b>Net Other Operating Expenses</b>		<b>(445,320)</b>
<b>NET OPERATING INCOME</b>		<b>144,046</b>

ACCOUNTS		31 January 2017
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	24
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	1,141
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>1,165</b>
<b>INCOME BEFORE TAX FOR THE CURRENT YEAR</b>		<b>145,211</b>
Income tax:		(37,957)
a.	Estimated current year tax	(44,501)
b.	Deferred tax expense	6,544
<b>NET INCOME FOR THE CURRENT YEAR AFTER TAX</b>		<b>107,254</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	4,758
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	6,177
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(1,419)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OFF TAX</b>		<b>4,758</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>112,012</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		-

\*) 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 January 2017**



*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 January 2017</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>5,323,112</b>
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	5,323,112
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>9,699,126</b>
	1. Unused loans facilities granted to customers	4,278,208
	a. State-owned enterprises (BUMN)	275,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	275,000
	- Rupiah	275,000
	- Foreign currencies	-
	b. Others	4,003,208
	i. Committed	-
	ii. Uncommitted	4,003,208
	2. Unused loans facilities granted to other banks	82,233
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	82,233
	i. Rupiah	82,233
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	5,338,685
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>50,818</b>
	1. Guarantees received	2,003
	a. Rupiah	-
	b. Foreign currencies	2,003
	2. Interest on non-performing loan	48,815
	a. Loan interest	48,815
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>-</b>
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-