

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



in million Rupiah

ACCOUNTS	31 March 2017
ASSET	
1. Cash	1.122.024
2. Placements with Bank Indonesia	9.223.085
3. Placements with other banks	1.694.438
4. Spot and derivative receivables	105
5. Marketable securities	5.775.137
a. Measured at fair value through profit/loss	-
b. Available for sale	1.283.497
c. Held to maturity	4.491.640
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	2.385.844
8. Acceptance receivables	-
9. Loans	59.875.938
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	59.875.938
10. Sharia financing	-
11. Investments	725.187
12. Allowance for impairment losses on financial assets -/-	(609.488)
a. Marketable securities	-
b. Loans	(609.488)
c. Others	-
13. Intangible assets	963.016
Accumulated amortization of intangible assets -/-	(379.081)
14. Fixed assets	2.564.854
Accumulated depreciation of fixed assets -/-	(1.131.043)
15. Non-productive assets	16
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	10
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	86.112
19. Other assets	3.687.642
TOTAL ASSET	85.983.786

ACCOUNTS	31 March 2017
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	1.288.298
2. Saving deposits	6.369.151
3. Time deposits	55.613.317
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	946.091
7. Spot and derivative liabilities	19.571
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	2.470.848
11. Borrowings	1.955.160
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	2.112.023
16. Profit sharing investment funds	-
TOTAL LIABILITY	70.774.459
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	1.383.593
a. Agio	1.168.885
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	214.708
19. Other comprehensive income/(expense)	719.623
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	8.565
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	(12.886)
g. Income tax related to other comprehensive income	3.162
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	12.967.848
a. Previous years	12.585.089
b. Current year	382.759
TOTAL EQUITY	15.209.327
TOTAL LIABILITY AND EQUITY	85.983.786

in million Rupiah

ACCOUNTS		31 March 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		2.855.977
a. Rupiah		2.855.757
b. Foreign currencies		220
2 Interest Expenses		1.045.412
a. Rupiah		1.016.831
b. Foreign currencies		28.581
Net Interest Income		1.810.565
B. Other Operating Income and Expenses		
1 Other Operating Income		200.445
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		7.853
e. Dividend		9
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		90.392
h. Reversal in allowance for impairment losses		2.142
i. Other income		100.049
2 Other Operating Expenses		1.495.157
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		54.773
ii. Loans		-
iii. Spot and derivatives		54.773
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		210.616
i. Marketable securities		-
ii. Loans		210.616
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		695
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		12.894
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		588.587
k. Promotion expenses		75.073
l. Other expenses		552.519
Net Other Operating Expenses		(1.294.712)
NET OPERATING INCOME		515.853

ACCOUNTS		31 March 2017
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	69
2	Gain/(loss) on adjustments of foreign exchange translation	1.510
3	Other non-operating expenses	(351)
NET NON OPERATING INCOME/(EXPENSES)		1.228
INCOME BEFORE TAX FOR THE CURRENT PERIOD		517.081
Income tax:		(134.322)
a. Estimated current period tax		(136.780)
b. Deferred tax expense		2.458
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		382.759
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	4.295
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	5.262
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(967)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		
- NET OFF TAX		4.295
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		387.054
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 March 2017



in million Rupiah

ACCOUNTS		31 March 2017
I.	COMMITMENT RECEIVABLES	3.753.793
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	3.753.793
	3. Others	-
II.	COMMITMENT LIABILITIES	5.058.272
	1. Unused loans facilities granted to customers	4.941.768
	a. State-owned enterprises (BUMN)	225.000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	225.000
	- Rupiah	225.000
	- Foreign currencies	-
	b. Others	4.716.768
	i. Committed	611.430
	ii. Uncommitted	4.105.338
	2. Unused loans facilities granted to other banks	76.527
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	76.527
	i. Rupiah	76.527
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	39.977
	5. Others	-
III.	CONTINGENT RECEIVABLES	44.259
	1. Guarantees received	1.999
	a. Rupiah	-
	b. Foreign currencies	1.999
	2. Interest on non-performing loan	42.260
	a. Loan interest	42.260
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-