

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries

31 DECEMBER 2016 AND 2015
(In Million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 31 Dec 2016 and 2015 (In million Rupiah)				STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2016 and 2015 (In million Rupiah, unless otherwise stated)				EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 Dec 2016 and 2015 (In million Rupiah, unless otherwise stated)															
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	31 Dec 2016 Audited					31 Dec 2015 Audited							
	31 Dec 2016 Audited	31 Dec 2015 Audited	31 Dec 2016 Audited	31 Dec 2015 Audited		31 Dec 2016 Audited	31 Dec 2015 Audited	31 Dec 2016 Audited	31 Dec 2015 Audited		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES													
1. Cash	1,256,517	1,243,963	1,448,180	1,352,401	A. Interest Income and Expenses					1. Placements with other banks													
2. Placements with Bank Indonesia	9,020,664	8,630,796	10,568,941	9,280,062	1. Interest Income	11,468,744	11,440,085	13,696,226	13,003,876	a. Rupiah													
3. Placements with other banks	1,917,852	1,356,062	1,916,431	1,766,674	a. Rupiah	445	445	445	445	b. Foreign currencies	571,833												
4. Spot and derivative receivables	43,652	43,652	43,652	43,652	2. Interest Expenses	4,493,951	5,060,801	4,841,247	5,308,265	a. Rupiah													
5. Marketable securities	5,934,058	4,921,634	5,934,058	4,921,634	a. Rupiah	4,498,967	5,060,801	4,786,263	5,308,265	b. Foreign currencies													
a. Measured at fair value through profit/loss					b. Foreign currencies	44,984		44,984		3. Marketable securities													
b. Available for sale	1,081,238	1,467,790	1,081,238	1,467,790	B. Other Operating Income and Expenses	6,924,793	6,379,284	8,853,979	7,695,611	a. Rupiah													
c. Held to maturity	4,852,820	3,453,844	4,852,820	3,453,844	1. Other Operating Income	721,168	703,474	746,688	764,485	b. Foreign currencies													
d. Loans and receivables					a. Increase in fair value of financial assets (mark to market)					4. Securities sold under repurchase agreements (Reverse Repo)													
6. Securities sold under repurchase agreements (Repo)					i. Marketable securities	35,307		35,307		a. Rupiah													
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,696,767	1,094,401	2,696,767	1,094,401	ii. Loans					b. Foreign currencies													
8. Acceptance receivables					iii. Spot and derivatives	35,307		35,307		5. Claims on securities purchased under resale agreements (Reverse Repo)													
9. Loans	58,171,598	54,909,356	58,171,598	54,909,356	b. Decrease in fair value of financial liabilities (mark to market)					a. Rupiah													
a. Measured at fair value through profit/loss					i. Loans	6,354		6,354		b. Foreign currencies													
b. Available for sale					ii. Other financial assets					6. Acceptance receivables													
c. Held to maturity	58,171,598	54,909,356	58,171,598	54,909,356	b. Decrease in fair value of financial liabilities (mark to market)					a. Rupiah													
d. Loans and receivables					c. Gain from sale of financial assets	6,354		6,354		b. Foreign currencies													
10. Sharia financing	723,608	716,837	22	22	i. Marketable securities					7. Loans													
11. Investments					ii. Other financial assets					a. Micro, Small and Medium Enterprises (UMKM)													
12. Allowance for impairment losses on financial assets -/-	(571,448)	(481,585)	(685,304)	(543,585)	b. Realized gain from spot and derivative transactions					b. Non-Micro, Small and Medium Enterprises (UMKM)	24,460				24,460	22,292					22,292		
a. Marketable securities					e. Other income	384,776	423,694	228,819	427,960	c. Restructured loans													
b. Loans					2. Other Operating Expenses	5,591,564	4,860,572	6,914,441	6,000,389	a. Rupiah													
c. Other financial assets					a. Decrease in fair value of financial assets (mark to market)					ii. Foreign currencies													
d. Available for sale					i. Marketable securities					d. Property loans						7,593	8,877					8,877	
e. Held to maturity					ii. Loans					e. Investments	723,586				723,586	716,815						716,815	
f. Loans and receivables					iii. Spot and derivatives					9. Temporary equity investment													
13. Intangible assets	879,743	528,758	995,089	620,092	c. Gain from sale of financial assets					10. Other receivables													
14. Fixed assets	2,529,810	1,620,201	2,879,774	1,887,565	d. Realized losses from spot and derivative transactions					11. Commitment and contingencies													
15. Non-current assets					e. Impairment losses on financial assets	114,417		114,417		a. Rupiah													
a. Focused properties					i. Marketable securities					b. Foreign currencies													
b. Allocated assets					ii. Loans	751,201	707,432	892,580	844,537	12. Foreclosed assets													
c. Suspense accounts	27	143	3	143	iii. Sharia financing					II. NON-RELATED PARTIES													
d. Interbranch assets	6	6	6	6	iv. Other financial assets					1. Placements with other banks					1,207,214	1,356,062					1,356,062		
e. Conducting operational activities in Indonesia	6	6	6	6	v. Losses related to operational risks	17,534	10,208	20,324	12,210	a. Rupiah					138,845	138,845					1,356,062		
f. Conducting operational activities outside Indonesia	6	6	6	6	g. Losses from investment under equity method	26,751	24,721	26,751	24,721	b. Foreign currencies					43,652	43,652					43,652		
16. Allowance for impairment losses on non-productive assets -/-					h. Commissions/provisions/fees and administration					3. Marketable securities					5,934,058	4,921,634					4,921,634		
17. Leased receivables					i. Losses from decrease in value of non-financial assets					a. Rupiah													
18. Deferred tax assets	84,621	74,009	122,597	91,281	j. Personal expenses	2,304,438	2,159,138	3,035,911	2,764,285	b. Foreign currencies													
19. Other assets	3,482,606	3,062,572	3,884,484	3,229,508	k. Promotion expenses	218,821	159,904	224,592	161,532	4. Securities sold under repurchase agreements (Reverse Repo)													
TOTAL ASSETS	84,744,338	78,522,077	91,371,387	81,039,863	l. Other expenses	2,158,402	1,799,169	2,676,898	2,193,104	a. Rupiah													
LIABILITIES & EQUITY					NET OPERATING INCOME	2,084,387	2,222,186	2,609,226	2,459,707	b. Non-Micro, Small and Medium Enterprises (UMKM)	2,696,767				2,696,767	1,094,401					1,094,401		
LIABILITIES					NET OPERATING INCOME AND EXPENSES					b. Foreign currencies													
1. Demand deposits	358,520	325,903	371,921	354,658	1. Loss from sale of fixed assets and equipments	(1,823)	(1,905)	(1,892)	(1,757)	6. Acceptance receivables													
2. Savings deposits	6,315,658	6,712,101	7,295,107	7,441,894	2. Gain on adjustments of foreign exchange translation	491		491		7. Loans													
3. Time deposits	54,139,770	49,425,425	54,139,770	49,425,425	3. Other non-operating expenses	(4,259)	(4,876,396)	(4,157,088)	(4,235,904)	a. Micro, Small and Medium Enterprises (UMKM)													
4. Revenue sharing investment funds					NET INCOME BEFORE TAX FOR THE CURRENT YEAR	2,048,776	2,201,315	2,604,519	2,432,611	i. Rupiah	11,351,691	549,835	67,192	101,936	72,113	12,142,767	12,334,758	506,108	58,786	96,273	51,483	13,047,408	
5. Liabilities to Bank Indonesia					Income tax					ii. Foreign currencies													
6. Liabilities to other banks	948,363	14,215	914,535	160	a. Estimated current year tax	(590,867)	(637,552)	(756,398)	(707,478)	b. Non-Micro, Small and Medium Enterprises (UMKM)													
7. Spot and derivative payables	8,344		8,344		b. Deferred tax income	5,442	19,639	27,725	27,476	i. Rupiah	45,303,009	517,006	46,037	47,481	90,838	46,004,371	41,201,893	477,793	43,897	42,954	73,119		
8. Securities sold under repurchase agreements (Repo)					NET INCOME FOR THE CURRENT YEAR AFTER TAX	1,463,311	1,583,402	1,875,846	1,752,609	ii. Foreign currencies													
9. Acceptance receivables					OTHER COMPREHENSIVE INCOME/EXPENSES					a. Restructured loans	912,344	255,321	36,792	59,830	37,742	1,302,209	941,667	313,622	35,245	54,650	18,134	1,363,318	
10. Marketable securities issued	2,469,143	2,605,384	2,469,143	2,605,384	1. Items that will not be reclassified to profit or loss	709,458	135,297	719,435	140,609	b. Property loans													
11. Borrowings	3,699,172	2,737,113	3,699,172	2,737,113	a. Gain from fixed assets revaluation	745,552		749,032		c. Earning assets written-off	671,357	5,192	182	572	602	677,905	579,025	1,136		397	80		
12. Margin deposits					b. Loss/gain from actuarial defined benefit program	(143,098)	180,396	(8,780)	187,479	d. Recovery of earning assets													
13. Interbranch liabilities					c. Other comprehensive income from associated entity					5. Other receivables													
14. Deferred tax liabilities					d. Others					6. Commitment and contingencies													
15. Other liabilities	1,423,185	1,285,850	1,766,253	1,499,751	e. Income tax related items that will not be reclassified to profit or loss	(18,996)	(45,099)	(20,817)	(46,870)	a. Rupiah	4,749,137	75			4,749,212	4,229,694	1	9	1		4,229,705		
16. Profit sharing investment funds					2. Items that will be reclassified to profit or loss	2,740	633	2,740	633	b. Foreign currencies													
TOTAL LIABILITIES	69,362,155	63,105,991	75,058,959	67,115,804	a. Adjustment from foreign exchange translation					12. Foreclosed assets													
EQUITY					b. Gain from changes in the value of marketable securities - available for sale	2,289	845	2,289	845	III. OTHER INFORMATION													
17. Issued and fully paid-in capital	114,902	116,806	114,902	116,806	c. Effective part of cash flow hedging	451	(212)	451	(212)	1. Value of Bank's assets pledged as collateral:													
a. Authorized capital	150,000	150,000	150,000	150,000	d. Others					a. To Bank Indonesia													
b. Unpaid capital -/-	(33,139)	(33,194)	(33,139)	(33,194)	OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OF TAX	712,198	136,930	722,175	141,242	b. To other parties													
c. Treasury stock -/-	(1,904)	(1,904)	(1,904)	(1,904)	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	2,175,549	1,719,332	2,598,021	1,893,851	3. Total allowance for impairment losses on financial assets													
18. Additional paid-in capital	1,388,994	1,576,542	1,388,994	1,576,542	NET INCOME OF THE CURRENT YEAR ATTRIBUTABLE TO: EQUITY HOLDERS	1,463,351	1,583,402	1,875,846	1,752,609	4. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans													
a. Disagio -/-	1,168,885	1,429,385	1,168,885	1,429,385	Non-controlling interests																		