

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary

30 SEPTEMBER 2017, 2016 AND 31 DECEMBER 2016

(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 30 September 2017 and 31 December 2016 (In million Rupiah)					STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME For the period ended 30 September 2017 and 2016 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2017 and 2016 (In million Rupiah, unless otherwise stated)													
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	30 September 2017 Unaudited					30 September 2016 Unaudited							
	30 Sep 2017 Unaudited	31 Dec 2016 Audited	30 Sep 2017 Unaudited	31 Dec 2016 Audited		30 Sep 2017 Unaudited	30 Sep 2016 Unaudited	30 Sep 2017 Unaudited	30 Sep 2016 Unaudited		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES													
1. Cash assets	1,236,096	1,256,517	1,406,847	1,448,180	A. Interest Income and Expenses					1. Placements with other banks													
2. Placements with Bank Indonesia	7,080,589	9,020,684	8,505,195	10,569,941	1. Interest Income and Sharia Income	8,425,960	8,619,649	10,542,147	10,226,359	a. Rupiah													
3. Placements with other banks	1,105,201	1,917,892	1,106,580	1,918,431	a. Foreign currencies	8,421,191	8,619,577	10,537,388	10,226,287	b. Foreign currencies	50,821											1,365,039	
4. Spot and derivative receivables	35,413	43,652	35,413	43,652	2. Interest Expenses and Sharia Profit Sharing	3,169,504	3,491,079	3,428,708	3,709,886	a. Rupiah													
5. Marketable securities	5,579,574	5,934,058	5,579,574	5,934,058	a. Rupiah	3,165,504	3,483,925	3,327,223	3,682,792	b. Foreign currencies													
a. Measured at fair value through profit/loss					b. Foreign currencies	99,485	27,154	99,485	27,154	3. Marketable securities													
b. Available for sale	796,585	1,081,238	796,585	1,081,238	Net Interest and Sharia Income	5,256,456	5,128,570	7,115,439	6,516,473	a. Rupiah													
c. Held to maturity	4,782,889	4,852,820	4,782,889	4,852,820	Net Operating Income and Expenses					b. Foreign currencies													
6. Securities sold under repurchase agreements (Repo)					1. Other Operating Income	509,593	482,095	510,875	506,623	4. Securities sold under repurchase agreements (Reverse Repo)													
7. Claims from securities purchased under resale agreements (Reverse Repo)	4,780,108	2,699,099	5,544,405	2,699,099	a. Increase in fair value of financial assets (mark to market)					a. Rupiah													
8. Acceptance receivables					i. Marketable securities					b. Foreign currencies													
9. Loans	60,011,297	58,171,598	60,011,297	58,171,598	ii. Loans					5. Claims on securities purchased under resale agreements (Reverse Repo)													
a. Measured at fair value through profit/loss					iii. Spot and derivatives					a. Rupiah													
b. Available for sale					iv. Other financial assets					b. Foreign currencies													
c. Held to maturity	60,011,297	58,171,598	60,011,297	58,171,598	b. Decrease in fair value of financial liabilities (mark to market)					6. Acceptance receivables													
d. Loans and receivables					c. Gain from sale of financial assets					a. Rupiah													
10. Sharia financing	728,272	723,608	728,272	723,608	i. Marketable securities					b. Foreign currencies													
11. Investments	(597,823)	(571,448)	(766,163)	(685,304)	ii. Loans					7. Loans													
12. Allowance for impairment losses on financial assets -/-					iii. Other financial assets					a. Micro, Small and Medium Enterprises (UMKM)													
a. Marketable securities	(597,823)	(571,448)	(766,163)	(685,304)	d. Realized gain from spot and derivative transactions					i. Rupiah													
b. Loans					e. Dividend	15		15		ii. Foreign currencies													
c. Others					f. Gain from investment under equity method					b. Non-Micro, Small and Medium Enterprises (UMKM)													
13. Intangible assets	1,170,125	879,743	1,295,395	995,989	g. Reversal from investment under equity method	228,901	212,243	228,901	211,543	a. Rupiah													
14. Accumulated amortization of intangible assets -/-	(455,735)	(341,500)	(483,581)	(360,514)	h. Gain from investment under equity method	182,400	182,400	182,400	182,400	i. Foreign currencies													
15. Fixed assets	2,816,325	2,529,810	3,032,209	2,879,774	i. Reversal in allowance for impairment losses	4,690	4,690	4,690	22,819	ii. Foreign currencies													
16. Accumulated depreciation of fixed assets -/-	(1,142,250)	(1,083,883)	(1,383,244)	(1,247,500)	ii. Other financial assets	275,987	269,849	277,179	272,258	c. Restructured loans													
17. Non-productive assets	39	33	1,845	3,509	2. Other Operating Expenses	4,356,958	3,981,377	5,897,008	5,019,933	a. Foreign currencies													
a. Abandoned properties					a. Decrease in fair value of financial assets (mark to market)	5,136	3,383	5,136	3,383	d. Property loans													
b. Idle land					i. Marketable securities					i. Foreign currencies													
c. Suspense accounts	33	27	33	27	ii. Loans					8. Investments													
d. Interbranch assets	6	6	6	6	iii. Spot and derivatives	5,136	3,383	5,136	3,383	a. Rupiah													
e. Conducting operational activities in Indonesia	6	6	6	6	iv. Other financial assets					b. Foreign currencies													
f. Conducting operational activities outside Indonesia	6	6	6	6	b. Increase in fair value of financial liabilities (mark to market)					9. Temporary equity investment													
18. Allowance for impairment losses on non-productive assets -/-					c. Losses from sale of financial assets					10. Other receivables													
19. Leased receivables					i. Marketable securities					a. Rupiah													
20. Deferred tax assets					ii. Loans					b. Foreign currencies													
21. Other assets	3,782,239	3,490,274	4,082,124	3,862,152	iii. Other financial assets					11. Commitment and contingencies													
TOTAL ASSETS	85,932,429	84,744,338	93,787,725	91,371,387	d. Realized losses from spot and derivative transactions	125,364	38,493	125,364	38,493	II. NON-RELATED PARTIES													
LIABILITIES & EQUITY					e. Impairment losses on financial assets	572,905	515,501	572,905	624,511	1. Placements with other banks													
LIABILITIES					i. Marketable securities					a. Rupiah													
1. Demand deposits	655,152	358,520	659,241	371,921	ii. Loans	572,905	515,501	572,905	515,501	b. Foreign currencies	528,009											452,619	
2. Saving deposits	6,259,962	6,315,658	7,385,075	7,295,107	iii. Sharia financing					a. Rupiah													
3. Time deposits	56,620,756	54,139,770	56,620,755	54,139,770	iv. Other financial assets					b. Foreign currencies	526,371												
4. Securities sold under repurchase agreements (Reverse Repo)					f. Losses related to operational risks	3,628	13,462	4,911	14,922	a. Rupiah													
5. Liabilities to Bank Indonesia					g. Losses from investment under equity method	182,400	182,400	182,400	182,400	b. Foreign currencies	35,413												5,185
6. Liabilities to other banks	992,802	948,363	972,531	914,535	h. Commissions/provision/fees and administration	47,369	10,414	47,369	10,414	3. Marketable securities													
7. Spot and derivative payables	5,241	8,344	5,241	8,344	i. Losses from decrease in value of non-financial assets					a. Rupiah													
8. Securities sold under repurchase agreements (Repo)					j. Personnel expenses	1,783,035	1,729,396	2,384,344	2,283,815	b. Foreign currencies	5,979,574												5,137,336
9. Acceptance liabilities					k. Promotion expenses	203,686	197,914	207,873	203,686	4. Securities sold under repurchase agreements (Reverse Repo)													
10. Borrowings	1,048,193	2,469,143	1,048,193	2,469,143	l. Other expenses	1,657,031	1,467,042	2,104,264	1,836,522	a. Rupiah													
11. Margin deposits	3,312,510	3,699,172	3,312,510	3,699,172	Net Other Operating Expenses	(3,847,365)	(3,499,282)	(5,076,133)	(4,513,310)	b. Foreign currencies													
12. Interbranch liabilities					NET OPERATING INCOME	1,409,081	1,629,288	2,039,306	2,003,163	5. Claims on securities purchased under resale agreements (Reverse Repo)													
a. Conducting operational activities in Indonesia					NON-OPERATING INCOME AND EXPENSES					a. Rupiah													
b. Conducting operational activities outside Indonesia					1. Loss from sale of fixed assets and equipments	(2,332)	(1,749)	(2,639)	(1,731)	b. Foreign currencies	4,780,108												105,061
13. Deferred tax liabilities	13,550		13,550		2. Loss on adjustments of foreign exchange translation	(1,323)		(1,323)		6. Acceptance receivables													
14. Other liabilities	7,216,671	1,423,185	1,527,461	1,766,253	3. Other non-operating (expenses) income	(729)	(641)	(456)	294	a. Rupiah													
15. Profit sharing investment funds					NET NON-OPERATING (EXPENSES) INCOME	(4,384)	(2,390)	(2,506)	(1,437)	b. Foreign currencies													
TOTAL LIABILITIES	70,034,837	69,342,165	76,490,989	75,058,959	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,404,697	1,626,898	2,036,800	2,001,726	Loans													
EQUITY					a. Estimated current period tax	(269,442)	(392,253)	(441,338)	(498,481)	a. Micro, Small and Medium Enterprises (UMKM)													
1. Authorized capital	150,000	150,000	150,000	150,000	b. Deferred tax expenses	(96,883)	(29,443)	(88,084)	(21,169)	i. Rupiah	11,441,744	648,923	75,596	120,289	55,295	12,341,847	11,045,387	646,823	85,403	130,387	76,276	11,984,276	
2. Unpaid capital -/-	(33,194)	(33,194)	(33,194)	(33,194)	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,038,372	1,205,202	1,507,378	1,482,076	ii. Non-Micro, Small and Medium Enterprises (UMKM)													
3. Treasury stock -/-	(1,904)	(1,904)	(1,904)	(1,904)	OTHER COMPREHENSIVE INCOME/EXPENSES					a. Rupiah													
4. Additional paid-in capital	1,412,553	1,388,994	1,412,553	1,388,994	1. Items that will not be reclassified to profit or loss	728,782	728,782	728,782	728,782	i. Foreign currencies													
a. Ago	1,168,885	1,168,885	1,168,885	1,168,885	a. Gain from fixed assets revaluation	743,552			740,032	b. Foreign currencies													
b. Disagio -/-					b. (Loss) gain from actuarial defined benefit program					c. Restructured loans													
c. Capital contribution					c. Other comprehensive income from associate entity					a. Rupiah													
d. Capital paid in advance					d. Others					b. Foreign currencies													
e. Others					e. Income tax related items that will not be reclassified to profit or loss	(22,770)			(23,011)	d. Property loans													
5. Other comprehensive income	243,668																						