

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 dan Surat Edaran Otoritas Jasa Keuangan No.11/SEOJK.03/2015 tanggal 17 April 2015 tentang Transparansi dan Publikasi Laporan Bank, maka di bawah ini adalah Laporan Keuangan Konsolidasian serta Laporan Laba Rugi Komprehensif Konsolidasian Sumitomo Mitsui Financial Group, Inc. yang memiliki 100% saham Sumitomo Mitsui Banking Corporation ("SMBC") dan TPG Nusantara S.à.r.l. ("TPGN") dan Perusahaan Asosiasi untuk tanggal dan periode yang berakhir pada tanggal 31 Desember 2015.

Pada tanggal 31 Desember 2015, SMBC dan TPGN merupakan pemegang saham PT Bank Tabungan Pensiunan Nasional Tbk. ("BTPN") masing-masing dengan kepemilikan saham sebesar 40,00% dan 8,38%.

Pada tanggal 12 Februari 2015 TPGN menjual 17,50% kepemilikan saham perusahaan di BTPN sehingga BTPN yang sebelumnya merupakan anak perusahaan berubah menjadi perusahaan asosiasi. TPGN masih memiliki pengaruh yang signifikan terhadap BTPN dan terdapat satu orang perwakilan TPGN yang menjadi anggota Dewan Komisaris BTPN. TPGN mencatat kepemilikannya di BTPN menggunakan metode ekuitas.

Laporan Keuangan Konsolidasian PT Bank Tabungan Pensiunan Nasional Tbk dan Anak Perusahaan pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2015 dan 2014 telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 8 Maret 2016.

Jakarta, 18 Mei 2016

PT Bank Tabungan Pensiunan Nasional Tbk



www.btpn.com

JERRY NG
Direktur Utama

ARIEF HARRIS TANDJUNG
Direktur

SUMITOMO MITSUI FINANCIAL GROUP, INC.

Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Financial Position As of 31 December 2015 and 31 March 2015 (in JPY Million)				
	31 December 2015 (Unaudited)	31 March 2015 (Audited)	31 December 2015 (Unaudited)	31 March 2015 (Audited)
Assets:			Liabilities:	
Cash and due from banks	39,674,309	39,748,979	Deposits	104,155,997
Call loans and bills bought	1,462,824	1,326,965	Negotiable certificates of deposit	15,420,568
Receivables under resale agreements	719,953	746,431	Call money and bills sold	4,856,323
Receivables under securities borrowing transactions	7,720,982	6,477,063	Payables under repurchase agreements	2,271,096
Monetary claims bought	4,333,536	4,286,592	Payables under securities lending transactions	5,583,876
Trading assets	8,777,213	7,483,681	Commercial paper	3,440,910
Money held in trust	5,651	7,087	Trading liabilities	5,802,534
Securities	27,047,086	29,633,667	Borrowed money	9,806,838
Loans and bills discounted	75,950,357	73,068,240	Foreign exchanges	824,820
Foreign exchanges	2,206,545	1,907,667	Short-term bonds	1,720,399
Lease receivables and investment assets	1,979,000	1,909,143	Bonds	6,979,941
Other assets	6,050,922	6,156,091	Due to trust account	666,671
Tangible fixed assets	2,942,055	2,770,853	Other liabilities	6,505,810
Intangible fixed assets	873,440	819,560	Reserve for employee bonuses	37,722
Net defined benefit asset	388,166	376,255	Reserve for executive bonuses	-
Deferred tax assets	115,930	127,841	Net defined benefit liability	38,889
Customers' liabilities for acceptances and guarantees	7,823,193	7,267,713	Reserve for executive retirement benefits	2,129
Reserve for possible loan losses	(611,269)	(671,248)	Reserve for point service program	19,933
			Reserve for reimbursement of deposits	12,927
			Reserve for losses on interest repayment	104,593
			Reserves under the special laws	1,371
			Deferred tax liabilities	537,245
			Deferred tax liabilities for land revaluation	33,930
			Acceptances and guarantees	7,823,193
			Total liabilities	176,447,728
			Net assets:	
			Capital stock	2,337,895
			Capital surplus	757,315
			Retained earnings	4,514,043
			Treasury stock	(175,393)
			Total stockholders' equity	7,433,861
			Net unrealized gains (losses) on other securities	1,653,333
			Net deferred gains (losses) on hedges	(3,487)
			Land revaluation excess	37,747
			Foreign currency translation adjustments	107,837
			Remeasurements of defined benefit plans	61,826
			Total accumulated other comprehensive income	1,857,256
			Stock acquisition rights	2,734
			Non-controlling interests	1,718,322
			Total net assets	11,012,174
Total assets	187,459,903	183,442,585	Total liabilities and net assets	187,459,903

Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Income For Nine Months Ended 31 December 2015 and 2014 (in JPY Million)		
	2015 (Unaudited)	2014 (Unaudited)
Ordinary income	3,574,474	3,556,519
Interest income	1,443,003	1,426,404
Interest on loans and discounts	999,036	994,708
Interest and dividends on securities	263,928	251,695
Trust fees	2,054	2,139
Fees and commissions	862,615	822,573
Trading income	148,693	179,703
Other operating income	998,317	938,803
Other income	119,789	186,895
Ordinary expenses	(2,674,315)	(2,449,694)
Interest expenses	(323,174)	(285,591)
Interest on deposits	(102,058)	(94,731)
Fees and commissions payments	(105,684)	(101,853)
Trading losses	-	(50,180)
Other operating expenses	(807,254)	(701,696)
General and administrative expenses	(1,285,659)	(1,224,746)
Other expenses	(152,542)	(85,624)
Ordinary profit	900,159	1,106,825
Extraordinary gains	3,911	266
Extraordinary losses	(6,132)	(4,256)
Income before income taxes	897,938	1,102,834
Income taxes-current	(209,937)	(256,566)
Income taxes-deferred	(23,283)	(74,955)
Income taxes	(186,653)	(331,522)
Profit	711,284	771,312
Profit attributable to non-controlling interests	(85,042)	(89,092)
Profit attributable to owners of parent	626,242	682,220

Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Comprehensive Income For Nine Months Ended 31 December 2015 and 2014 (in JPY Million)		
	2015 (Unaudited)	2014 (Unaudited)
Profit	711,284	771,312
Other comprehensive income		
Net unrealized gains (losses) on other securities	(142,655)	689,758
Net deferred gains (losses) on hedges	(132,857)	498,114
Foreign currency translation adjustments	26,191	37,842
Remeasurements of defined benefit plans	(33,493)	137,453
Share of other comprehensive income of affiliates	13,945	11,661
	(16,441)	5,286
Total comprehensive income	568,229	1,461,071
Comprehensive income attributable to owners of parent	480,905	1,307,363
Comprehensive income attributable to non-controlling interests	(87,723)	(153,707)

Notes:
The financial year of Sumitomo Mitsui Financial Group, Inc. ends on 31 March, therefore the comparative period for the statements of financial position is 31 March 2015 and the profit and loss period is nine months in accordance with Japanese GAAP.

Tokyo, 26 January 2016

Board of Directors
Sumitomo Mitsui Financial Group, Inc.

TPG Nusantara S.à.r.l. and Its Associated Company

TPG Nusantara S.à.r.l. and Its Associated Company Statement of Financial Position As at 31 December 2015 and 2014 (Expressed in millions of Rupiah, unless otherwise stated)		
	31 Dec 2015 (Audited)	31 Dec 2014 *) (Audited)
ASSETS		
Cash	6,809	1,134,724
Current accounts with Bank Indonesia	-	4,628,496
Current accounts with other banks	-	94,205
Placements with Bank Indonesia and other banks - net	-	6,713,300
Marketable securities	-	4,734,317
Securities purchased under resale agreements (Reverse Repo) - net	-	2,395,441
Loans - net	-	52,100,975
Investment in associated Company, BTPN	2,095,321	-
Investments	-	22
Prepayments	155	2,001,183
Deferred tax assets - net	-	110,886
Property, plant and equipment - net	-	729,723
Intangible assets - net	-	276,310
Goodwill - net	-	365,644
Other assets - net	12,494	148,731
TOTAL ASSETS	2,114,779	75,433,957
LIABILITIES AND EQUITY		
LIABILITIES		
Liabilities due immediately	-	19,740
Deposits from customers - net	-	51,364,467
Deposits from other banks	-	100
Taxes payables	-	181,716
Bonds payable - net	-	4,454,263
Borrowings - net	-	3,903,338
Accruals	-	99,154
Employee benefit liabilities	-	478,646
Other liabilities	3,534	430,243
TOTAL LIABILITIES	3,534	60,931,667
TEMPORARY SYIRKAH FUNDS	-	2,204,303
EQUITY		
Share capital	132,304	715,027
Share-based payment reserve	33,781	33,781
Legal reserve	15,224	82,279
Other reserves	261,347	135,948
Difference resulting from transactions of changes in equity ownership in the subsidiary	9,421,554	9,421,554
Unrealized gain on available-for-sale marketable securities	-	689
Retained earnings	(7,752,965)	(7,069,327)
	2,111,245	3,319,951
Non-controlling interest	-	8,978,036
TOTAL EQUITY	2,111,245	12,297,987
TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY	2,114,779	75,433,957

TPG Nusantara S.à.r.l. and Its Associated Company Statement of Profit or Loss and Other Comprehensive Income For the years ended 31 December 2015 and 2014 (Expressed in millions of Rupiah, unless otherwise stated)			
	2015 **) (Audited)	2014 *) (Audited)	
OPERATING INCOME AND EXPENSES			
Interest income and sharia income	1,516,720	12,365,485	
Interest expense and sharia profit sharing	(827,872)	(5,322,695)	
NET INTEREST AND SHARIA INCOME	688,848	7,042,790	
OPERATING INCOME			
Gain from reduction in stake from subsidiary to investment in associate	4,514,305	-	
Others	87,726	814,024	
	4,602,031	814,024	
OPERATING EXPENSES			
Personnel expenses	(310,928)	(2,493,495)	
General and administrative expenses	(223,055)	(1,812,412)	
Allowance for impairment losses	(95,430)	(743,983)	
Other operating expenses	(29,693)	(175,793)	
	(662,106)	(5,225,683)	
NET OPERATING INCOME	4,828,773	2,631,131	
NON-OPERATING INCOME/(EXPENSES)			
Non-operating income	339	3,999	
General and administrative expenses	(178,853)	(236,374)	
Non-operating expenses	(178,514)	(232,375)	
Income before share in associate's net income and income tax	4,653,259	2,398,756	
Share in associate's net income	123,374	-	
PROFIT BEFORE INCOME TAX	4,776,633	2,398,756	
INCOME TAX EXPENSE	(80,633)	(658,916)	
NET PROFIT FOR THE YEAR	4,696,000	1,739,840	
OTHER COMPREHENSIVE INCOME			
Items that will not be reclassified to profit and loss			
Remeasurements of post employment benefit	-	(35,371)	
Related income tax	-	9,163	
Share from other comprehensive income of associates - net of tax	11,869	-	
	11,869	(26,208)	
Items that will be reclassified to profit and loss			
Unrealized gain/(loss) on available for sale marketable securities	(523)	1,272	
Related income tax	31	(318)	
	(392)	954	
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	11,477	(25,254)	
TOTAL PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	4,707,477	1,714,586	
PROFIT ATTRIBUTABLE TO:			
Owners of the parent	4,522,597	399,431	
Non-controlling interest	173,403	1,340,409	
	4,696,000	1,739,840	
TOTAL PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME ATTRIBUTABLE TO:			
Owners of the parent	4,534,365	392,873	
Non-controlling interest	173,112	1,321,713	
	4,707,477	1,714,586	

TPG Nusantara S.à.r.l. and Its Associated Company Statement of Changes in Equity For the years ended 31 December 2015 and 2014 (Expressed in millions of Rupiah, unless otherwise stated)										
	Share capital	Share-based payment	Legal reserve	Other reserves	Difference from transactions resulting of changes in the equity ownership in the subsidiary	Unrealised gain on available-for-sale marketable securities	Retained earnings	Total	Non-controlling interests	Total equity
As at 1 January 2014	1,218,505	19,491	-	789	18,616	5,241,981	213	(2,089,334)	4,409,661	5,868,886
Effect of changes in accounting policies	-	-	-	-	-	-	(82,074)	(82,074)	(41,272)	(123,346)
As at 1 January 2014, restated	1,218,505	19,491	-	789	18,616	5,241,981	213	(2,171,408)	4,327,587	5,827,614
Net profit for the year	-	-	-	-	-	-	399,431	399,431	1,340,409	1,739,840
Other comprehensive income for the year, net of tax	-	-	-	-	-	-	(101)	(101)	(291)	(11,477)
Total profit or loss and other comprehensive income for the year, net of tax	-	-	-	-	-	-	298,330	298,330	1,340,118	1,728,363
Additional legal reserve	-	-	139,426	-	-	-	(139,426)	-	-	-
Dividends	-	-	-	-	-	-	(5,150,290)	(5,150,290)	-	(5,150,290)
Capital reduction	(503,478)	-	(57,936)	117,332	-	-	(444,082)	-	-	(444,082)
Difference from transaction resulting of changes in the equity of subsidiary	-	-	-	-	4,179,573	-	-	4,179,573	1,560,315	5,739,888
Acquisition of BTPN's subsidiary	-	-	-	-	-	-	-	-	233,354	233,354
Stock option	-	14,290	-	-	-	-	-	14,290	35,040	49,330
As at 31 December 2014, as restated (audited)	715,027	33,781	82,279	135,948	9,421,554	689	(7,069,327)	3,319,951	8,978,036	12,297,987
As at 1 January 2015	715,027	33,781	82,279	135,948	9,421,554	689	(7,069,327)	3,319,951	8,978,036	12,297,987
Net profit for the year	-	-	-	-	-	-	4,522,597	4,522,597	173,403	4,696,000
Other comprehensive income for the year, net of tax	-	-</								