

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries

30 SEPTEMBER 2016, 2015 AND 31 DECEMBER 2015

(In Million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 30 Sep 2016 and 31 Dec 2015 (In million Rupiah)				STATEMENT OF PROFIT OR LOSS OR OTHER COMPREHENSIVE INCOME For the periods ended 30 Sep 2016 and 2015 (In million Rupiah, unless earning per share)				EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 Sep 2016 and 2015 (In million Rupiah, unless otherwise stated)																
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		BANK														
	30 Sep 2016 Unaudited	31 Dec 2015 Audited	30 Sep 2016 Unaudited	31 Dec 2015 Audited		30 Sep 2016 Unaudited	31 Dec 2015 Audited	30 Sep 2016 Unaudited	31 Dec 2015 Audited	30 Sep 2016 Unaudited					30 Sep 2015 Unaudited									
											Current	Special Mention	Doubtful	Loss	Total	Current	Special Mention	Doubtful	Loss	Total				
ASSETS											I. RELATED PARTIES													
1. Cash	1,215,443	1,243,963	1,299,908	1,352,401	A. Interest Income and Expenses	8,619,649	8,551,096	10,226,359	9,670,238	1. Placements with other banks	-	-	-	-	-	-	-	-	-	-				
2. Placements with Bank Indonesia	8,071,778	8,630,796	9,289,927	9,280,062	a. Rupiah	8,619,577	8,551,096	10,226,287	9,670,238	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
3. Placements with other banks	2,132,731	2,133,294	1,766,674	1,766,674	b. Foreign currencies	8,072,072	-	-	-	b. Foreign currencies	1,365,039	-	-	-	-	-	-	-	-	-				
4. Spot and derivative receivables	5,185	5,185	-	-	2. Interest Expenses	3,491,079	3,788,960	3,709,886	3,969,751	2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-				
5. Marketable securities	5,137,336	4,921,634	5,137,336	4,921,634	a. Rupiah	3,491,079	3,788,960	3,682,732	3,969,751	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
a. Measured at fair value through profit/loss	-	-	-	-	b. Foreign currencies	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
b. Available for sale	1,381,464	1,467,790	1,381,464	1,467,790	Net Interest Income	5,128,570	4,769,136	6,516,473	5,700,487	3. Marketable securities	-	-	-	-	-	-	-	-	-	-				
c. Held to maturity	3,755,872	3,463,840	3,755,872	3,463,840	B. Other Operating Income and Expenses	485,474	523,405	510,002	578,382	4. Securities sold under repurchase agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-				
d. Loans and receivables	-	-	-	-	1. Other Operating Income	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
6. Securities sold under repurchase agreements (Repo)	-	-	-	-	a. Increase in fair value of financial assets (mark to market)	3,375	-	3,375	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
7. Claims from securities purchased under resale agreements (Reverse Repo)	105,061	1,094,401	105,061	1,094,401	i. Loans	-	-	-	-	5. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-				
8. Loans	58,086,196	54,909,356	58,086,196	54,909,356	ii. Spot and derivatives	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
a. Measured at fair value through profit/loss	-	-	-	-	iii. Spot and derivatives	3,375	-	3,375	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
b. Available for sale	-	-	-	-	iv. Other financial assets	-	-	-	-	6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-				
c. Held to maturity	-	-	-	-	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	7. Loans	-	-	-	-	-	-	-	-	-	-				
d. Loans and receivables	58,086,196	54,909,356	58,086,196	54,909,356	c. Gain from sale of financial assets	3	-	3	-	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-				
9. Investments	721,649	716,837	22	22	1. Marketable securities	3	-	3	-	b. Non-Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-				
10. Sharia financing	4,501,238	3,678,027	-	-	ii. Loans	-	-	-	-	8. Investment receivables	-	-	-	-	-	-	-	-	-	-				
11. Shareholders' equity	22	22	22	22	iii. Other financial assets	-	-	-	-	9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-				
12. Other comprehensive income	(543,585)	(543,585)	-	-	iv. Other financial assets	-	-	-	-	10. Other receivables	-	-	-	-	-	-	-	-	-	-				
a. Marketable securities	(502,264)	(481,585)	(598,946)	(543,585)	1. Realized gains from spot and derivative transactions	4	-	4	-	11. Commitment and contingencies	-	-	-	-	-	-	-	-	-	-				
b. Loans	(202,264)	(481,585)	(598,946)	(543,585)	e. Dividend	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
c. Others	-	-	-	-	f. Gain from investment under equity method	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
13. Intangible assets	809,020	528,758	915,204	620,092	g. Commissions/provisions/fees and administration	212,243	199,338	211,543	198,029	7. Loans	-	-	-	-	-	-	-	-	-	-				
14. Accumulated amortization of intangible assets	(309,692)	(232,251)	(325,619)	(240,058)	h. Reversal in allowance for impairment losses	127	127	22,819	45,289	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-				
15. Property, plant and equipment	2,489,004	1,620,201	2,824,346	1,887,565	i. Other income	269,849	323,940	272,258	334,064	b. Non-Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-				
Accumulated depreciation of property, plant and equipment	(1,044,966)	(922,825)	(1,198,695)	(1,011,342)	2. Other Operating Expenses	3,984,756	3,539,341	5,023,312	4,371,278	a. Rupiah	25,714	-	-	-	-	-	-	-	-	-				
16. Non-productive assets	368	149	3,844	3,625	a. Marketable securities	6,758	-	6,758	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
a. Abandoned properties	-	-	-	-	i. Loans	-	-	-	-	c. Reconstructed loans	-	-	-	-	-	-	-	-	-	-				
b. Foreclosed assets	-	-	3,476	3,476	ii. Spot and derivatives	6,758	-	6,758	-	d. Properly loans	-	-	-	-	-	-	-	-	-	-				
c. Suspense accounts	362	143	362	143	iii. Other financial assets	-	-	-	-	e. Investment receivables	-	-	-	-	-	-	-	-	-	-				
d. Interbranch assets	6	6	6	6	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	8. Investments	-	-	-	-	-	-	-	-	-	-				
e. Conducting operational activities in Indonesia	6	6	6	6	c. Losses from sale of financial assets	-	-	-	-	9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-				
f. Conducting operational activities outside Indonesia	-	-	-	-	1. Marketable securities	-	-	-	-	10. Other receivables	-	-	-	-	-	-	-	-	-	-				
17. Allowance for impairment losses on non-productive assets	-	-	-	-	ii. Loans	-	-	-	-	11. Commitment and contingencies	-	-	-	-	-	-	-	-	-	-				
18. Leased receivables	-	-	-	-	iii. Share financing	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
19. Deferred tax assets	44,913	74,009	70,459	91,281	iv. Other financial assets	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
20. Other assets	3,506,109	3,062,572	3,760,002	3,229,508	f. Realized losses on financial assets	38,497	556,635	624,511	662,222	12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-				
TOTAL ASSETS	80,467,881	76,522,077	86,088,552	81,039,663	g. Impairment losses on financial assets	515,501	556,635	515,501	578,193	TOTAL LIABILITIES AND EQUITY	80,467,881	76,522,077	86,088,552	81,039,663										
LIABILITIES & EQUITY											III. OTHER INFORMATION													
LIABILITIES											1. Value of Bank's assets pledged as collateral:													
1. Demand deposits	336,267	325,903	513,756	354,658	a. To Bank Indonesia	-	-	-	-	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-				
2. Saving deposits	6,874,844	6,712,101	7,778,492	7,441,894	b. To other parties	-	-	-	-	b. To other parties	-	-	-	-	-	-	-	-	-	-				
3. Time deposits	53,996,803	49,425,425	53,996,803	49,425,425	2. Total allowance for impairment losses on financial assets	-	-	-	-	2. Total allowance for impairment losses on financial assets	-	-	-	-	-	-	-	-	-	-				
4. Revenue sharing investment funds	-	-	3,536,814	3,051,419	a. Rupiah	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
5. Liabilities to Bank Indonesia	-	-	-	-	b. Foreign currencies	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
6. Liabilities to other banks	112,816	14,215	103,575	160	3. Total required provision for possible losses on earning assets	-	-	-	-	3. Total required provision for possible losses on earning assets	-	-	-	-	-	-	-	-	-	-				
7. Spot and derivative payables	8,568	-	8,568	-	a. Rupiah	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-				
8. Securities sold under repurchase agreements (Repo)	-	-	-	-	b. Foreign currencies	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-				
9. Acceptable securities issued	-	-	-	-	4. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans	-	-	-	-	4. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans	-	-	-	-	-	-	-	-	-	-				
10. Marketable securities	2,472,727	2,605,384	2,472,727	2,605,384	5. Percentage of Micro and Small Enterprises (UMK) loans to total loans	-	-	-	-	5. Percentage of Micro and Small Enterprises (UMK) loans to total loans	-	-	-	-	-	-	-	-	-	-				
11. Borrowings	963,368	2,737,113	963,368	2,737,113	6. Percentage of UMKK debtors to total debtors	-	-	-	-	6. Percentage of UMKK debtors to total debtors	-	-	-	-	-	-	-	-	-	-				
12. Margin deposits	-	-	-	-	7. Others	-	-	-	-	7. Others	-	-	-	-	-	-	-	-	-	-				
13. Interbranch liabilities	-	-	-	-	a. Channeling loans	-	-	-	-	a. Channeling loans	-	-	-	-	-	-	-	-	-	-				
a. Conducting operational activities in Indonesia	-	-	-	-	b. Distribution of Mudharabah Muggayyah funds	-	-	-	-	b. Distribution of Mudharabah Muggayyah funds	-	-	-	-	-	-	-	-	-	-				
b. Conducting operational activities outside Indonesia	-	-	-	-	c. Earning assets written-off	-	-	-	-	c. Earning assets written-off	-	-	-	-	-	-	-	-	-	-				
14. Deferred tax liabilities	1,171,806	1,285,850	1,393,881	1,499,751	d. Write-off on earning assets written-off	-	-	-	-	d. Write-off on earning assets written-off	-	-	-	-	-	-	-	-	-	-				
15. Other liabilities	-	-	-	-	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-	-	-	-	-	-	-				
16. Profit sharing investment funds	65,337,199	63,105,991	70,167,984	67,115,804	DIVIDEND	-	-	-	-	DIVIDEND	-	-	-	-	-	-	-	-	-	-				
TOTAL LIABILITIES	65,337,199	63,105,991	70,167,984	67,115,804	EARNING PER SHARE (Full amount Rupiah)	200	212	240	235	EARNING PER SHARE (Full amount Rupiah)	200	212	240	235										
EQUITY											IV. OTHER INFORMATION													
1. Issued and fully paid-in capital	114,902	116,806	114,902	116,806	1. Common Equity Tier 1 (CET 1)	13,273,009	14,269,640	11,682,730	12,431,704	1. Common Equity Tier 1 (CET 1)	13,273,009	14,269,640	11,682,730	12,431,704										
a. Authorized capital	150,000	150,000	150,000	150,000	1.1 Paid in capital (less Treasury stock)	-	-	-	-	1.1 Paid in capital (less Treasury stock)	-	-	-	-										
b. Unpaid capital	(33,194)	(33,194)	(33,194)	(33,194)	1.2 Disclosed reserves	-	-	-	-	1.2 Disclosed reserves	-	-	-	-										
c. Treasury stock	(1,904)	(1,904)	(1,904)	(1,904)	1.2.1 Additional Factor	-	-	-	-	1.2.1 Additional Factor	-	-	-	-										
d. Additional paid-in capital	1,356,914	1,576,542	1,356,914	1,576,542	1.2.1.1 Other comprehensive income	-	-	-	-	1.2.1.1 Other comprehensive income	-	-	-	-										
a. Agio	1,168,885	1,429,385	1,168,885	1,429,385	1.2.1.1.1 Excess differences arising from translation of financial statements																			