

The original financial statements included herein are in the Indonesian language.

PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
ASET				ASSETS
KAS	1.006.682	2a,2d,4	1.181.219	CASH
GIRO PADA BANK INDONESIA	10.697.378	2a,2d,2f,5	10.986.351	CURRENT ACCOUNTS WITH BANK INDONESIA
GIRO PADA BANK LAIN		2a,2c,2d		CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	305.830	2e,2f,6,41	163.015	Third parties
Pihak berelasi	16.958		39.918	Related parties
	322.788		202.933	
Cadangan kerugian penurunan nilai	(1.482)		(1.572)	Allowance for impairment losses
	321.306		201.361	
PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN		2a,2c,2d 2e,2g,7,41		PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS
Pihak ketiga	17.581.082		7.679.477	Third parties
Pihak berelasi	268		160.000	Related parties
	17.581.350		7.839.477	
EFEK-EFEK		2a,2c,2d, 2e,2h,8,41		SECURITIES
Pihak ketiga				Third parties
Nilai wajar melalui laba rugi	548.521		-	Fair value through profit or loss
Tersedia untuk dijual	2.371.633		1.420.835	Available-for-sale
Dimiliki hingga jatuh tempo	267.175		297.503	Held-to-maturity
	3.187.329		1.718.338	
Pihak berelasi				Related parties
Tersedia untuk dijual	967.810		40.217	Available-for-sale
Dimiliki hingga jatuh tempo	31.002		61.007	Held-to-maturity
	998.812		101.224	
	4.186.141		1.819.562	
Cadangan kerugian penurunan nilai	(14.441)		(12.001)	Allowance for impairment losses
	4.171.700		1.807.561	

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
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PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in millions of Rupiah,
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	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
OBLIGASI PEMERINTAH		2c,2d,2e		GOVERNMENT BONDS
Nilai wajar melalui laba rugi	1.130.579	2h,9,41	19.267	Fair value through profit -or-loss
Tersedia untuk dijual	5.076.450		5.111.280	Available-for-sale
Dimiliki hingga jatuh tempo	3.036.610		3.100.361	Held-to-maturity
	<u>9.243.639</u>		<u>8.230.908</u>	
KREDIT YANG DIBERIKAN DAN PEMBIAYAAN/ PIUTANG SYARIAH		2c,2d,2e,2i, 2j,10,41		LOANS AND SHARIA FINANCING/RECEIVABLES
Kredit yang diberikan				Loans
Pihak ketiga	148.100.848		126.329.080	Third parties
Pihak berelasi	2.121.112		1.403.078	Related parties
	<u>150.221.960</u>		<u>127.732.158</u>	
Cadangan kerugian penurunan nilai	(1.724.935)		(1.725.724)	Allowance for impairment losses
	<u>148.497.025</u>		<u>126.006.434</u>	
Pembiayaan/piutang syariah				Sharia financing/receivables
Pihak ketiga	14.224.095		11.222.909	Third parties
Pihak berelasi	326		737	Related parties
	<u>14.224.421</u>		<u>11.223.646</u>	
Cadangan kerugian penurunan nilai	(391.099)		(324.854)	Allowance for impairment losses
	<u>13.833.322</u>		<u>10.898.792</u>	
	<u>162.330.347</u>		<u>136.905.226</u>	
ASET TETAP		2k, 2l,11,32		PREMISES AND EQUIPMENT
Biaya perolehan/Nilai wajar	6.557.332		3.237.287	Cost/Fair value
Akumulasi penyusutan	(1.897.953)		(1.683.886)	Accumulated depreciation
	<u>4.659.379</u>		<u>1.553.401</u>	
BUNGA YANG MASIH AKAN DITERIMA	1.864.829	12	1.548.489	INTEREST RECEIVABLE
ASET PAJAK TANGGUHAN - Neto	102.791	2ab,36	-	DEFERRED TAX ASSETS - Net
ASET LAIN-LAIN	2.189.078	2l,2m,2ai,13	1.553.599	OTHER ASSETS
TOTAL ASET	<u>214.168.479</u>		<u>171.807.592</u>	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in millions of Rupiah,
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	<u>31 Desember/ December 31, 2016</u>	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2015</u>	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.081.886	2d,2n,14	1.960.789	LIABILITIES DUE IMMEDIATELY
SIMPANAN DARI NASABAH		2c,2d,2o,41		DEPOSITS FROM CUSTOMERS
Giro		15		Demand deposits
Pihak ketiga	8.335.736		6.876.412	Third parties
Pihak berelasi	34.307.944		22.275.748	Related parties
	<u>42.643.680</u>		<u>29.152.160</u>	
Giro Wadiah		15		Wadiah demand deposits
Pihak ketiga	1.577.075		900.382	Third parties
Pihak berelasi	1.625.300		1.315.901	Related parties
	<u>3.202.375</u>		<u>2.216.283</u>	
	<u>45.846.055</u>		<u>31.368.443</u>	
Tabungan		16		Savings deposits
Pihak ketiga	32.388.545		29.354.799	Third parties
Pihak berelasi	388.290		47.935	Related parties
	<u>32.776.835</u>		<u>29.402.734</u>	
Tabungan Wadiah dan Mudharabah		16		Wadiah and Mudharabah savings deposits
Pihak ketiga	2.046.975		1.351.009	Third parties
Pihak berelasi	2.398		3.938	Related parties
	<u>2.049.373</u>		<u>1.354.947</u>	
	<u>34.826.208</u>		<u>30.757.681</u>	
Deposito berjangka		17		Time deposits
Pihak ketiga	26.310.843		24.192.631	Third parties
Pihak berelasi	43.226.110		33.856.609	Related parties
	<u>69.536.953</u>		<u>58.049.240</u>	
Deposito berjangka Mudharabah		17		Mudharabah time deposits
Pihak ketiga	5.637.175		3.488.339	Third parties
Pihak berelasi	4.141.326		4.044.967	Related parties
	<u>9.778.501</u>		<u>7.533.306</u>	
	<u>79.315.454</u>		<u>65.582.546</u>	
Total simpanan dari nasabah	<u>159.987.717</u>		<u>127.708.670</u>	Total deposits from customers

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in millions of Rupiah,
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	<u>31 Desember/ December 31, 2016</u>	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2015</u>	
SIMPANAN DARI BANK LAIN				DEPOSITS FROM OTHER BANKS
Pihak ketiga	3.152.735	2c,2d,2p, 18,41	1.569.714	Third parties
Pihak berelasi	500.000		151.484	Related parties
	<u>3.652.735</u>		<u>1.721.198</u>	
EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI		2c,2d,2q, 9,19,41		SECURITIES SOLD UNDER REPURCHASE AGREEMENTS
Pihak ketiga	1.385.000		2.135.091	Third parties
SURAT-SURAT BERHARGA YANG DITERBITKAN	14.919.910	1c,2d,2r, 20	12.492.202	SECURITIES ISSUED
PINJAMAN YANG DITERIMA		2c,2d,2s, 21,41		FUND BORROWINGS
Pihak ketiga	2.999.695		1.998.175	Third parties
Pihak berelasi	1.999.921		5.728.553	Related parties
	<u>4.999.616</u>		<u>7.726.728</u>	
PINJAMAN SUBORDINASI		2c,2d,2t 22,41		SUBORDINATED LOAN
Pihak berelasi	2.999.118		-	Related parties
	<u>2.999.118</u>		<u>-</u>	
BUNGA YANG MASIH HARUS DIBAYAR	382.551	23	357.364	INTEREST PAYABLE
LIABILITAS PAJAK TANGGUHAN - Neto	-	2ab,36	9.566	DEFERRED TAX LIABILITIES - Net
LIABILITAS IMBALAN KERJA DAN LAIN-LAIN	4.629.410	2z,25	3.835.877	EMPLOYEE BENEFITS AND OTHER LIABILITIES
TOTAL LIABILITAS	<u>195.037.943</u>		<u>157.947.485</u>	TOTAL LIABILITIES

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>31 Desember/ December 31, 2016</u>	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2015</u>	
EKUITAS				EQUITY
Modal saham - nominal Rp500 (Rupiah penuh) per saham masing-masing pada tanggal 31 Desember 31 Desember 2016 and 2015				Capital stock - Rp500 par value per share (full amount) as of Desember 31, 2016 and 2015, respectively
Modal dasar 20.478.432.000 saham (nilai penuh) (terdiri dari 1 lembar saham seri A Dwiwarna dan 20.478.431.999 lembar saham seri B) masing-masing pada tanggal 31 Desember 2016 dan 2015				Authorized capital 20,478,432,000 shares (full amount) (consisting of 1 share of Series A Dwiwarna and 20,478,431,999 shares of series B) as of Desember 31, 2016 and December 31, 2015 respectively
Modal ditempatkan dan disetor penuh 10.590.000.000 saham (nilai penuh) (terdiri dari 1 lembar saham seri A Dwiwarna dan 10.589.999.999 lembar Saham seri B) pada tanggal 31 Desember 2016 dan 10.582.345.000 Saham (terdiri dari 1 lembar saham seri A Dwiwarna dan 10.582.344.999 lembar saham seri B) pada tanggal 31 Desember 2015	5.295.000	2u,26a	5.291.173	Issued and fully paid capital 10,590,000,000 shares (full amount) (consisting of 1 share of series A Dwiwarna and 10,589,999,999 shares of series B) as of December 31, 2016 and 10,582,345,000 shares (consisting of 1 share of series A Dwiwarna and 10,582,344,999 shares of series B) as of December 31, 2015
Tambahan modal disetor	2.054.454	26b	2.046.598	Additional paid-in capital
Opsi Saham	-	27	2.690	Stock Options
Kerugian neto yang belum direalisasi atas efek-efek dan obligasi Pemerintah yang tersedia untuk dijual, setelah pajak tangguhan	(115.567)	2h,8,9	(133.690)	Net unrealized loss on available-for-sale securities and Government bonds, net of deferred tax
Pengukuran kembali Program Imbalan Pasti – setelah pajak tangguhan	(78.546)	2z	(106.144)	Remeasurement of defined benefit plan - net of deferred tax
Surplus Revaluasi Aset Tetap Saldo laba*)	2.966.991	2k,11	-	Revaluation Surplus of Fixed Assets Retained Earnings*)
Telah ditentukan penggunaannya	6.232.559		4.751.833	Appropriated
Belum ditentukan penggunaannya	2.775.645	2b,2v	2.007.647	Unappropriated
TOTAL EKUITAS	19.130.536		13.860.107	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	214.168.479		171.807.592	TOTAL LIABILITIES AND EQUITY

*) Saldo defisit sebesar Rp14.226.290 telah dieliminasi akibat kuasi-reorganisasi pada tanggal 31 Mei 2007.

*) Accumulated losses amounted to Rp14,226,290 had been eliminated as a result of quasi-reorganization as of May 31, 2007.

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31				
	2016	Catatan/ Notes	2015	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSES FROM OPERATIONS
Pendapatan Bunga dan Bagi Hasil				Interest Income and Income from Profit Sharing
Bunga	16.501.472	2w,28	14.455.136	Interest
Bagi hasil secara syariah	637.347	2y	511.073	Income from sharia
Total Pendapatan Bunga dan Bagi Hasil	17.138.819		14.966.209	Total Interest Income and Income from Profit Sharing
Beban Bunga dan Bonus				Interest and Bonus Expenses
Bunga	(8.870.675)	2w,29	(8.073.584)	Interest
Beban pendanaan lainnya	(90.952)		(70.383)	Other financing expenses
Bonus	(13.647)	2y	(11.166)	Bonus
Total Beban Bunga dan Bonus	(8.975.274)		(8.155.133)	Total Interest and Bonus Expenses
Pendapatan Bunga dan Bagi Hasil – Neto	8.163.545		6.811.076	Interest Income and Income from Profit Sharing - Net
Pendapatan Operasional Lainnya				Other Operating Income
Pungutan administrasi dan Denda atas simpanan dan kredit yang diberikan	591.244		533.688	Administration fees and penalties on deposits and loans
Pendapatan dari penerimaan kredit yang dihapusbukukan	178.427		210.996	Income from recovery of loans written-off
Keuntungan dari penjualan efek-efek – neto	218.091	2h,8	147.558	Gain on sale of securities - net
Keuntungan dari penjualan obligasi pemerintah – neto	54.430	2h,9	19.495	Gain on sale of government bonds - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek – neto	6.443	2h,8	-	Unrealized gain on changes in fair value of securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar obligasi pemerintah – neto	3.507	2h,9	-	Unrealized gain on changes in fair value of Government Bonds - net
Lain-lain	230.680	30	194.789	Others
Total Pendapatan Operasional Lainnya	1.282.822		1.106.526	Total Other Operating Income
Penyisihan kerugian penurunan nilai aset keuangan dan non-aset keuangan	(707.531)	2e,2l,31	(901.008)	Provision for Impairment Losses on Financial and Non-financial Assets
Pembalikan (beban) estimasi penyisihan penurunan nilai komitmen dan kontinjensi	-	2l,2ag,24	7.198	Reversal of impairment losses on commitments and contingencies

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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Lampiran C7

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LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun Yang Berakhir Pada Tanggal
31 Desember 2016
(Disajikan dalam jutaan Rupiah,
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PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For The Year Ended
December 31, 2016
(Expressed in millions of Rupiah,
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Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31				
	2016	Catatan/ Notes	2015	
Beban Operasional Lainnya				Other Operating Expenses
Umum dan administrasi	(2.465.706)	32	(2.151.266)	General and administrative
Gaji dan tunjangan karyawan	(2.121.653)	2z,33,38	(1.929.346)	Salaries and employee benefits
Premi program penjaminan				Premium on Government's
Pemerintah	(285.344)	40	(229.549)	guarantee program
Kerugian yang belum direalisasi				Unrealized loss on changes
dari perubahan nilai wajar				in fair value of Government
obligasi pemerintah – neto	-	2h,9	(193)	Bonds- net
Lain-lain	(513.901)	34	(179.833)	Others
Total Beban Operasional Lainnya	(5.386.604)		(4.490.187)	Total Other Operating Expenses
LABA OPERASIONAL	3.352.232		2.533.605	INCOME FROM OPERATIONS
PENDAPATAN BUKAN				NON-OPERATING
OPERASIONAL – NETO	(22.148)	35	8.281	INCOME – NET
LABA SEBELUM				INCOME BEFORE
BEBAN PAJAK	3.330.084		2.541.886	TAX EXPENSE
BEBAN PAJAK	(711.179)	2ab,36	(690.979)	TAX EXPENSE
LABA TAHUN BERJALAN	2.618.905		1.850.907	INCOME FOR THE YEAR
Pendapatan Komprehensif Lain:				Other Comprehensive Income
Akun-akun yang tidak akan direklasifikasi				Items that will not be reclassified
ke laba rugi				to profit or loss
Revaluasi aset tetap	3.042.739	2k, 11	-	Revaluation of fixed assets
Pengukuran kembali program imbalan				Remeasurement of defined benefit
Pasti	36.797	2z, 38	5.476	Plan
Pajak penghasilan terkait akun-akun				Income tax related to items that will
yang tidak akan direklasifikasi				not be reclassified
ke laba rugi	(84.947)		(1.369)	to profit or loss
Akun-akun yang akan direklasifikasi				Items that may be reclassified
ke laba rugi				to profit or loss
Keuntungan (kerugian) neto yang				Unrealized net gain (loss) on
belum direalisasi atas perubahan				changes in value of
nilai efek-efek dan obligasi				available-for-sale securities
pemerintah yang tersedia				and government bonds -
untuk dijual	24.164	2h,8,9	(58.236)	Income tax related to items that
Pajak penghasilan terkait akun-akun				may be reclassified
yang akan direklasifikasi				to profit or loss
ke laba rugi	(6.041)		14.559	
Total laba komprehensif				Total Comprehensive Income
tahun berjalan – setelah pajak	5.631.617		1.811.337	for the year – net of tax
LABA PER SAHAM				EARNINGS PER SHARE
Dasar (nilai penuh)	247	2ad,27,46	175	Basic (full amount)
Dilusian (nilai penuh)	247		175	Diluted (full amount)

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