## **FINANCIAL STATEMENTS** PT BANK TABUNGAN PENSIUNAN NASIONAL Tbk **AS AT 31 DECEMBER 2012 AND 2011**

(In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION STATEMENTS OF COMPREHENSIVE INCOME **EARNING ASSETS QUALITY AND OTHER INFORMATION** 31 Dec 2011 (Audited) 31 Dec 2012 31 Dec 2011 31 Dec 2012 31 Dec 2011 Audited Audited **ACCOUNTS ACCOUNTS** POS-POS Cash
Placements with Bank Indonesia
Placements with other banks
Placements with other banks
Spot and derivative receivables
Marketable securities:
Marketable challenge challeng OPERATING INCOME AND EXPENSES I. RELATED PARTIES ASSETS 820,624 11,111,788 541,172 **7,465,651** 7,465,651 1,382,726 2,116,788 **3,221,858** 3,221,858 **2,829,705** 2,829,705 593,362 1,523,426 299,648 1,083,078 6,071,114 4,635,946 Other Operating Income and Expenses
Other Operating Income 282,805 197,205 1,567,422 Inter Uperating Income
Increase in fair value of financial assets (mark to market)
i. Marketable securities
ii. Loans
iii. Spot and derivatives
iv. Other financial assets
Decrease in fair value of financial liabilities (mark to marketain fair value of financial assets)
Marketable securities
iii. Marketable securities 38,340,123 30,198,827 resale agreements (rev a. Rupiah b. Foreign currencies Acceptance receivables 38,340,123 503,973 30,198,827 309,515 384,190 ans Micro, Small and Medium Enterprises (UMKM) Allowards

Allowards

Allowards

A Marketable securing

b. Loans

Cross

Loans

Accumulated amortization of intangible assets -Property, plant and equipment

Accumulated amortization of property, plant and equipment -/
Non - productive assets:

a. Abandoned properties

b. Foreclosed assets

c. Suspense accounts

d. Interbranch assets

-
Conducting operational activities in Indonesia

-
Conducting operational activities outside Indonesia

Allowance for impairment losses on non - productive asset

assing. Loans

Other financial assets
ealized gain from spot and derivative transactions Rupiah Foreign currencies on-Micro, Small and Medium Enter 384.190 309.515 iii. Other financial assets Realized gain from spot and derivative trans Dividend Gain from investment under equity method Commissions/provisions/fees and administr Reversals in allowance for impairment losse Other income 215,947 53,163 880,274 391,156 4,995 34,090 34,090 32,321 32,321 129,102 Restructureu
i. Rupiah
ii. Foreign currencies
Property loans
vestments 153,699 1,594 1,594 4,814 173 Other Operating Expenses Other Operating Expenses

Decrease in fair value of financial assets (mark to market)

Marketable securities

Loans

Loans and derivatives

Corporate in fair value of financial liabilities (mark to market)

Losses from sale of financial assets

Increase in fair value of financial sasets

Increase in fair value of financial assets

Losses from sale of financial assets

Losses from sale of financial assets

Realized losses from spot and derivative transactions

Impairment losses on financial assets

Loans

Loans

Loans

Loans

Loans

Loans

Loans

Loans

Loans

Losses frealate securities

Loans

Loans 3,866,761 3,037,868 1,499 1,499 nvestments lemporary equity investment Commitment and contingence - Conducting - Allowance for impairs Leasing 3. Deferred tax assets 9. Other assets II. NON-RELATED PARTIES 59,090,132 46,651,141 nts with other bank LIABILITIES & EQUITY LIABILITIES
Demand deposits
Saving deposits
Saving deposits
Irme deposits
Revenue sharing investment funds
Liabilities to Bank Indonesia
Deposits from other banks
Spot and derivative liabilities
Spot and derivative liabilities
Spot and derivative liabilities
Spot and derivative liabilities
Securities issued
Borrowings
a. Subordinated loans
b. Other borrowings
Margin deposits
Interpranch liabilities
Interpranch liabilities
Derivative of the derivative substitution of the derivative of the deriv 455,325 451,107 4,218 444,328 2,247 Marketable securia.
a. Ruplah
b. Foreign remencies
Securities sold under repurchase
agrangials (repo)
b. Foreign currencies
Receivables from securities purc
Receivables from securities purc
receivables from securities purc 2,116,788 1,382,726 1,382,726 iv. Other Innancial assets Losses related to operational risks Losses from investment under equity method Commissions/provisions/fees and administration Losses from decrease in value of non-financial asse Personnel expenses Promotion expenses 5,998 115,069 9,450 3,609 860 4,533,156 623,536 3,631,842 748,900 1,749,582 218,591 1,432,953 (3,583,956) 1,326,628 180,768 1,080,288 (2,840,663 623,536 748,900 1.567.422 1.567.422 Net Other Operating Expenses

NET OPERATING INCOME

ION-OPERATING INCOME (EXPENSES)

Gain (loss) from sale of fixed assets and equipments

Gain (loss) on adjustments of foreign exchange translation

Other non-operating income (expenses)

NET NON-OPERATING EXPENSES 2,487,158 1,795,283 .oans a. Micro, Small and Medium Enterprises (UMKM) 5.945 3.662 7,400,657 317,768 52,948 66,970 41,007 7,879,350 5,226,505 249,538 57,763 74,13 39,156 5,647,094 1.120.908 920.132 (7,789) (1,844) (15,604 (11,942 Non-Micro, Small and Meria. Rupiah
 Rupiah
 Foreign currencies
 Restructured loans
 Rupiah
 Foreign currencies
 Property loans
Investments
Temporary equity investment
Commitment and contingencies

Output

Districts

Districts

Non-Micro, Small and Meria
 Rupiah
 Rupia 51,356,201 41,033,943 south Authorized capital
Authorized capital
Authorized capital
Unpaid capital -/Treasury stock -/Capital -/Capital -/Capital contribution
Capital co INCOME BEFORE TAX 2,485,314 113,272 150,000 36,728 116,806 150,000 33,194 354.535 116.942 16.70 16.460 19.09 523.737 242.631 97.603 24.816 26.46 14.428 405.94 (511,636) 5.661 (353) **1,978,986** b. Deferred tax income (expenses)
c. Underpayment on income tax expenses
NET INCOME AFTER TAX
OTHER COMPREHENSIVE INCOME
a. Foreign exchange translation adjustment of financial statements
b. Gain (loss) from changes in the value of marketable securities - available for sale
c. Cash flow hedging
d. Gain from fixed assets revaluation
e. Other comprehensive income from associates
f. Gain (losses) from actuarial defined benefit program
g. Income tax related to other comprehensive income
h. Others
Other comprehensive income - act of the comprehensive income
Other comprehensive income - act of the comprehensive income
Other comprehensive income - act of the comprehensive income
Other comprehensive income - act of the comprehensive income 25,288 22 430 25,753 22 13,630 22 13,707 22 1,429,385 1,429,385 1,293,458 1,293,458 Rupiah
Foreign currencies
oreclosed assets 1,722 1,750 Copied of a control of the control o 4,814 4,814 (56 1.662 (2.150) III. OTHER INFORMATION 432 309,518 Total required provision for possible earning asset Percentage of Micro, Small and Medium Enterprises loans to total loans Percentage of Micro and Small Enterprises (UMK) loans to total loans Percentage of UMKM loans debtors to provision for possible losses or Other comprehensive income - net of tax
TOTAL COMPREHENSIVE INCOME, NET OF TAX (1.718) 1,977,268 (156) 1,399,907 539,951 432,639 TOTAL COMPREHENSIVE INCOME, NET OI TOTAI NET INCOME after 12x attributable to: EQUITY HOLDERS
NON-CONTROLLING INTERESTS
TOTAL NET INCOME IN CURRENT PERIOD TOTAI Comprehensive income attributable to EQUITY HOLDERS
NON-CONTROLLING INTERESTS
TOTAI NET INCOME IN CURRENT PERIOD. 20.28% 18.63% 1,978,986 1,400,063 23,361 23,361 22,654 22,654 12.06% 12.02% 41.80% 15.69% 1,977,268 1,399,907 40.61% 14.14% TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT TOTAL NET INCOME IN CURRENT PERIOD
PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE 7,733,931 5,617,198 36.262 36.307 1,977,268 1,399,907 731,649 170,363 7,733,931 5,617,198 DIVIDEND EARNING PER SHARE (FULL AMOUNT) 247 123,676 ALLOWANCE FOR IMPAIRMENT LOSSES
As at 31 December 2012 and 2011 **CAPITAL ADEQUACY RATIO** STATEMENTS OF COMMITMENTS AND CONTINGENCIES 31 Dec 2012 (Audited)
Allowance for impairment Required Provision
Individual Collective General Specific 31 Dec 2012 31 Dec 2012 31 Dec 2012 31 Dec 2011 Audited Audited **ACCOUNTS** Placements with other banks
Spot and derivative receivables
Marketable securities
Securities sold under repurchase agreements (Repo)
Claims on securities purchased under resale agreements (Reverse Repo)
Acceptance receivables
Loans
Investments
Temporary equity investment
Commitment and contingencies COMMITMENT RECEIVABLES 3,701 5,412 Unused borrowing facilities
 a. Rupiah
 b. Foreign currencies
 . Outstanding spot and derivative purchased
 Others 384,190 383,750 152,472 309,515 296,993 130,216 COMMITMENT LIABILITIES 1,013,180 1,750 Unused loans facilities granted to cu a. State-owned enterprises (BUMN). i. Committed - Rupiah - Foreign currencies ii. Uncommitted - Rupiah STATEMENTS OF CASH FLOWS **FINANCIAL RATIOS** - Rupian
- Foreign currencies
b. Others
i. Committed
ii. Uncommitted
2. Unused loans facilities granted to other banks
a. Committed
i. Rupiah
ii. Foreign currencies
b. Uncommitted
i. Rupiah
ii. Foreign currencies
3. Outslanding irrevocable L/C
a. Foreign L/C
5. Local L/C
4. Outslanding spot and derivative sold
5. Others
5. Others
6. O 31 Dec 2012 Audited 31 Dec 2011 Audited Audited 31 Dec 2012 Audited 31 Dec 2011 Audited 1,013,180 28 1,013,152 RATIOS (%) **ACCOUNTS** 1,750 1,750 Performance Ratio
1. Capital Adequacy Ratio (CAR)
2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets and non-earning assets.
3. Non-performing earning assets to total earning assets.
Allowance for impairment losses on financial assets. CASH FLOWS FROM OPERATING ACTIVITIES 7,396,795 Interest received Fee and commission income received 0.43% 0.43% 0.54% 0.54% (3,181,267) (2,779,251 Interest paid Interest paid Recovery from written-off loan Payment of personnel expenses Other operating expenses Non-operating income/(expense) Corporate income tax paid 152,058 (1,833,713) (1,431,826) 66,818 (354,193) 138,129 (1,452,909 (1,128,685 0.74% 0.58% 0.31% 4.71% Return on Assets (ROA)
Return of Equity (ROE)
Net Interest Margin (NIM)
Operating Expenses to Operating Revenues
Loan to Deposit Ratio (LDR) Cash flows before changes in operating assets and liabilities 2,892,464 1,974,805 Decrease/(increase) in operating assets:
Placements with Bank Indonesia and other banks with maturity more than 3 months
Marketable securities - with maturity more than 3 months
(Claims on securities purchased under resale agreements
(Reverse Repo) 38,302 39,121 a. Violation of Legal Lending Limit
i. Related parties
ii. Non-related parties
b. Lending in Excess of the Legal Lending Limit
i. Related parties (1,567.422 i. Related parties
ii. Non-related parties
Statutory Reserves Requirements
a. Rupiah Loans
Other assets
Decrease/(increase) in operating liabilities: (9,067,118) (423,254) 8.13% 8.14% **CONTINGENT PAYABLES** Liabilities due immediately Deposits from customers Deposits from other banks (1,343) 9,454,603 (109,071) 23,806 (40,015) 10,091,521 **SPOT AND DERIVATIVE TRANSACTIONS** Net cash flows provided from/(used in) operating BOARD OF COMMISSIONERS AND DIRECTORS 6,620,540 (1,536,220 CASH FLOWS FROM INVESTING ACTIVITIES Proceeds from sale of property, plant and equipment Purchase of property, plant and equipment Proceeds from sale of abandoned properties Prof. DR. Dorodjatun Kuntjoro-Jakt Trading Hedging Harry Hartono Irwan Mahjudin Habsjah Ranyir Dawas RELATED TO EXCHANGE RATE Net cash flows used in investing activitie Commisioner

BOARD OF DIRECTORS

President Directors

Deputy President Director
Deputy President Director
Deputy President Director
Director of Human Capital
Director of Human Capital
Director of Mitra Usahan Rakyat
Director of Mitra Usahan Rakyat
Director of Pension Business
Director of Pension Business
Director of Pension Business **CASH FLOWS FROM FINANCING ACTIVITIES**  Spot
 Forward
 Option

 a. Put
 b. Call

 Future
 Swap
 Others Proceeds from issuance of bonds payable Jerry Ng
Ongki Wanadjati Dana
Djemi Suhenda
Anika Faisal
Mahdi Syahbuddin
Kharim Indra Gupta Siregar
Hadi Wibowa
Arief Harris Tandjung
Asep Nurdin Affallah
Mulia Salim Bonds issuance costs Proceeds from borrowings Financial lease (5,862)(5,057 613,900 Net cash flows provided from financing activities 908,234 1,108,843 Net increase/(decrease) in cash and cash equivalents 7,167,201 (621,716 RELATED TO INTEREST 7,712,685 8,334,401 Cash and cash equivalents at the end of year 14,879,886 7,712,685 Forward
 Option
 a. Put SHAREHOLDERS **ACTIVITIES NOT AFFECTING CASH FLOWS** 139,461 a. Put b. Call Future . Swap 5. Others Ultimate Shareholder: Ultimate Shareholder is David Bonderman through TPG Nusantara S.a.r.l. : 57,87% Non-controlling shareholder through capital market (≥ 5%): None Cash and cash equivalents at end of year consist of: 820,624 3,218,561 Current accounts with Bank Indonesia 45,099 26,172 3,647,328 Non-controlling shareholder not through capital market ( $\geq$  5%) : None C. OTHERS Placement with Bank Indonesia and other banks 9.856,333 Total cash and cash equivalents 14,879,886 7,712,685 TOTAL Jakarta, 20 February 2013 PT Bank Tabungan Pensiunan Nasional Tbk The above financial information as at and for the years ended 31 December 2012 and 2011 is taken from the financial statements which have been audited by Public Accounting Firm Tanudiredja, Wibisana & Rekan - a member firm of PwC global network (Partner in charge: Angelique Dewi Daryanto, S.E., CPA), whose report dated 20 February 2013, expressed an unqualified opinion.

The financial information above is published in order to meet and in accordance with:

a. The Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, regarding third amendment of Bank Indonesia's Circular Letter No.3/30/DPNP dated 14 December 2001 regarding Quarterly and Monthly Published Financial Statements of Commercial Banks as well as certain Reports Submitted to Bank Indonesia;

b. Regulation of Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparency and Publication of Bank's Financial Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparency and Publication of Gank's Financial Statements;

c. Regulation of Capital Market Supervisory Agency and Financial Institutions (Bapepam and LK) Number X.K.2, Appendices of the Decree of Bapepam and LK No. KEP-346/BL/2011 dated 5 July 2011 regarding The Obligation of Periodic Financial Reporting of the Issuers or Public Company;

d. The Decree of the Directors of PT Buss Efek Indonesia No. Kep-306/BEJ/07-2004 dated 19 July 2004 regarding Regulation number I-E regarding Reporting Obligations.

For comparative purposes, several accounts in the financial information as at and for the year ended 31 December 2012. **Board of Directors** 

1	I.	CO	MPONE	:NTS			I.
ı		A.	Core	Capital	6,553,214	4,762,445	11 1
ı		ΙI	1. Pa	id up capital	116,806	113,272	
ı		ΙI	2. Dis	sclosed reserves	6,436,408	4,649,173	
ı		ΙI		. Additional factors	6,592,219	4,773,645	
ı		ΙI	2	a. Agio	1,429,385	1,293,458	
ı		ΙI		b. Donated capital	1,420,000	1,200,400	II.
ı		ΙI		c. General reserves	23,361	22,654	
J		ΙI		d. Statutory reserves	20,001	22,004	
1		ΙI		e. Previous year's profit (100%)	4,149,980	2,757,502	II I
ı		ΙI		f. Current year's profit (50%)	989,493	700,031	
ı		ΙI		g. Excess differences arising from translation			II I
		ΙI		of financial statement	-	-	
ı		ΙI		h. Capital paid in advance	-	-	II I
ı		ΙI		i. Issued warrant (50%)	-	-	II I
1		ΙI		<ol> <li>Stock option issued related to share-based</li> </ol>			
ı		ΙI		compensation program (50%)	-	-	
ı		ΙI	2.2	. Deduction factors	155,811	124,472	
ı		ΙI		a. Disagio	-		
ı		ΙI		<ul> <li>b. Previous year's losses (100%)</li> </ul>	-	-	
ı		ΙI		c. Current year's loss (100%) d. Shortage differences arising from translation	-	-	
ı		ΙI		<ul> <li>Shortage differences arising from translation</li> </ul>			
ı		ΙI		of financial statement	-	-	
ı		ΙI		e. Other comprehensive income: losses from			
4		ΙI		equity investment for available for sale category	-	-	II I
1	1			f. Differences between allowance for possible		1	
1	1			losses and allowance for impairment losses	455 701	400 400	H I
1	1			of earning assets	155,761	123,122	III.
1	1			g. Allowance for possible losses on	E^	4 252	
ı	1			non-productive assets	50	1,350	
ı	1			h. Negative differences on adjustment of fair			
1	1			value on financial instrument in the trading book	-	_	
ı		ΙI		iovative capital	-	-	
ı		ΙI	3.1	. Subordinated securities (perpetual non cumulative)	-	-	
ı		ΙI		. Subordinated loans (perpetual non cumulative)	-	-	<sub>     </sub>
ı		ΙI	3.3	. Other innovative capital instruments	-	-	IV.
ı		ΙI	4. De	duction factor to core capital	-	-	
ı		ΙI	4.1	. Goodwill	-	-	II I
ı		ΙI	4.2	. Other intangible assets	-	-	II I
П		ΙI	4.3	. Other intangible assets . Investments (50%)	-	-	
ł			5. Mi	nority interest	-		
1		В		nority interest	315 804	247 483	
1		В.	Suppl	ementary Capital	315,804 315,804	247,483	
		В.	Suppl 1. Up	ementary Capital per Tier-2	315,804 315,804	247,483 247,483	
		В.	Suppl 1. Up	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative)			
		В.	Suppl 1. Up 1.1 1.2	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative)			
		В.	Suppl 1. Up 1.1 1.2 1.3	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative)			
		В.	Suppl 1. Up 1.1 1.2 1.3	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative)			
		В.	Suppl 1. Up 1.1 1.2 1.3	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated			
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital			
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated			
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation			
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA)			
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase	315,804 - - - - - -	247,483 - - - - -	
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.28% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available	315,804 - - - - - -	247,483 - - - - -	
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase	315,804 - - - - - -	247,483 - - - - -	
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.28% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available	315,804 - - - - - -	247,483 - - - - -	
		В.	Suppl 1. Up 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Uppl 1.1.1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Uppl 1.1.1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Uppl 1.1.1.1.2.1.3.1.4.4.1.5.1.5.1.6.1.5.1.5.1.5.1.5.1.5.1.5.1.5	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Upp 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2 2.3 3. De	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Uppl 1. 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2 3. De 3.1	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%)	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Uppl 1. 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2 3. De 3.1	ementary Capital per Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tiked asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital	315,804 - - - - - -	247,483 - - - - -	
			1. Uppl 1. 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 1.9 2. Lo 2.1 2.2 2.3 3. De 3.1 3.2	ementary Capital per Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tiked asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%)	315,804 - - - - - -	247,483 - - - - -	
		В.	1. Upp 1. 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 2. Lo 2.1 2.2 2.3 3. Deduce	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%)	315,804 - - - - - -	247,483 - - - - -	
			Supple Su	ementary Capital per Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tiked asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%)	315,804 - - - - - -	247,483 - - - - -	
			Supplied  1. Upplied 1.1. Upplied 1.1.2. 1.3. 1.4.4.1.5.5.1.5.1.5.1.5.1.5.1.5.1.5.1.5.	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ction Factor for Core Capital and ementary Capital	315,804 - - - - - -	247,483 - - - - -	
		C.	Supple   Supple	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) tition Factor for Core Capital and ementary Capital litization exposures onal Supplementary Capital (Tier-3)	315,804 - - - - - -	247,483 - - - - -	
3		c.	Supplied  1. Upplied 1.1.2 1.3.3 1.4.4 1.5.5 1.6.6 1.7.7 1.8.8 2. Lo 2.1 2.2 2.3 3. Deduce Supplied Addition Addition Supplied Addition Ad	ementary Capital per Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tiked asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) :tion Factor for Core Capital and ementary Capital itization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to	315,804 - - - - - -	247,483 - - - - -	
3		C. D. E.	Supplif   1. Upp   1. Upp   1. 1.2.   1.3.3.   1.4.4.   1.5.   1.8.   2. Lo   2.1.   2.2.   2.3.   3. Deduce   Supplif   Security   Additition   Addition   Addition	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.29% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ston Factor for Core Capital and ementary Capital litization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk	315,804	247,483	
^	11.	C. D. E.	Suppl   Suppl   1.   Upp   1.   1.   1.   1.   1.   1.   1.	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) stion Factor for Core Capital and ementary Capital litization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C)	315,804 - - - - - -	247,483 - - - - -	
3	II.	C. D. E. TO	Suppl   Supp	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.29% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shorfall on the capital of insurance subsidiary (50%) ston Factor for Core Capital and ementary Capital dization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) RE CAPITAL, SUPPLEMENTARY CAPITAL AND	315,804	247,483	
^		C. D. E. TO	Suppl   1. Uppl   1. Upp	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ition Factor for Core Capital and ementary Capital itization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk . RE AND SUPPLEMENTARY CAPITAL (A + B - C) . RE CAPITAL, SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALDCATED TO	315,804 	247,483 	
d	III.	C. D. E. TO AD	Suppl   1. Up   1. U	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) stion Factor for Core Capital and ementary Capital itization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) IRE CAPITAL, SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALLOCATED TO IE MARKET RISK (A + B - C + E)	315,804 	247,483 	
^		C. D. E. TO AD	Suppl   1. Up   1. U	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ition Factor for Core Capital and ementary Capital itization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk . RE AND SUPPLEMENTARY CAPITAL (A + B - C) . RE CAPITAL, SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALDCATED TO	315,804 	247,483 	
d	III.	C. D. E. TO AD AN RIS	Suppl   1. Upt   1.	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) stion Factor for Core Capital and ementary Capital itization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) IRE CAPITAL, SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALLOCATED TO IE MARKET RISK (A + B - C + E)	315,804 	247,483 	
d g	III.	C. D. E. TO AD AN RIS	Suppl   1. Up   1. U	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) . Shortfall on the capital of insurance subsidiary (50%) . Shortfall on the capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) RE CAPITAL, SUPPLEMENTARY CAPITAL ALLOCATED TO TE MARKET RISK (A + B - C + E) SHTED ASSET (RWA) - OREDIT RISK	315,804 	247,483 247,483 247,483 - - - - 5,009,928 5,009,928	
d	III.  IV.  V.  VI.	C. D. E. TO TO AD AN RISERISERISERISERISERISERISERISERISERISE	Suppl   1.	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Tixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) stion Factor for Core Capital and ementary Capital litzation exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) IRE CAPITAL, SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALOCATED TO LE MARKET RISK (A + B - C + E) SHTED ASSET (RWA) - OPERATIONAL RISK SHTED ASSET (RWA) - OPERATIONAL RISK	315,804 	247,483 247,483 247,483 - - - - 5,009,928 5,009,928	
d g	III.	C. D. E. TO AD AN RISERISE RISE	Supplification of the state of	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ction Factor for Core Capital and ementary Capital tization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) ret Market Risk RE CAPITAL SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALLOCATED TO TE MARKET RISK (A + B - C + E)  SHTED ASSET (RWA) - OPERATIONAL RISK SHTED ASSET (RWA) - OPERATIONAL RISK SHTED ASSET (RWA) - MARKET RISK  DEQUACY RATIO FOR CREDIT RISK AND	315,804 	247,483 	
d g	IV. V. VI.	C. D. E. TO AD AN RIS RIS RIS CAOP	Suppl   1. Upp   1.	ementary Capital por Tier-2 . Subordinated securities (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Other instruments of upper Tier-2 capital . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) :tion Factor for Core Capital and ementary Capital ilitzation exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALD CATED TO TE MARKET RISK (A B - C + E) SHTED ASSET (RWA) - OREDIT RISK SHCEQUACY RATIO FOR CREDIT RISK AND NAL RISK (II: (IV + V))	315,804 	247,483 247,483 247,483 - - - - 5,009,928 5,009,928	
d g	III.  IV.  V.  VI.	C. D. E. TO AD AN RISS RISS CAN OP CAN	Suppl   1. Uppl   1. Upp	ementary Capital por Tier-2 . Preferred stock (perpetual cumulative) . Subordinated securities (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Subordinated loans (perpetual cumulative) . Mandatory convertible bond . Innovative capital which is not calculated as core capital . Other instruments of upper Tier-2 capital . Fixed asset revaluation . General allowance for possible losses of earning assets (maximum 1.25% of RWA) . Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) wer Tier-2 (maximum 50% of Core Capital) . Redeemable preference shares . Allowed subordinated loans/bonds . Other lower Tier-2 instruments duction factor to supplementary capital . Investments (50%) . Shortfall on the capital of insurance subsidiary (50%) ction Factor for Core Capital and ementary Capital tization exposures onal Supplementary Capital (Tier-3) onal Supplementary Capital (Tier-3) onal Supplementary Capital Allocated to pate Market Risk RE AND SUPPLEMENTARY CAPITAL (A + B - C) ret Market Risk RE CAPITAL SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL AND AL SUPPLEMENTARY CAPITAL ALLOCATED TO TE MARKET RISK (A + B - C + E)  SHTED ASSET (RWA) - OPERATIONAL RISK SHTED ASSET (RWA) - OPERATIONAL RISK SHTED ASSET (RWA) - MARKET RISK  DEQUACY RATIO FOR CREDIT RISK AND	315,804 	247,483 	

ZIS FUND SOURCES AND USES



INFORMATION ON SHARIA BUSINESS UNIT AS AT 31 DECEMBER 2012 AND 2011 (In million Rupiah)



ACCOUNTS	1000000000						D				
ACCOUNTS	31 Dec 2012	31 Dec 2011		ACCOUNTS	31 Dec 2012	31 Dec 2011		Description	31 Dec 2012	31 Dec 2011	
A. ASSETS				OPERATING INCOME			1	Source of ZIS funds in the beginning period			71
1. Cash	14,402	1,592	1 7	Murabahah margin	168,296	9,019	Ι	Course of Zio funds in the beginning period			
Current accounts with Bank Indonesia	53,377	9,372	2.	Mudharabah revenue sharing	59	1.036	١.				
Wadiah Certificate of Bank Indonesia	310,000	113,500	3.	Bonuses	8,031	4.586	2.	Source of ZIS funds			
Placement with other banks	010,000	10,000	4.	Other operating income	6,057	11,066		a. Zakat from Bank			1111
5. Allowance for possible losses on placement with other banks -/-		10,000	В.	TOTAL OPERATING INCOME	182,443	25,707		a. Zakat from Barik	-	-	
Marketable securities			C.	Margin distribution for non-binding investment funds				b. Zakat from non Bank			11 2
Allowance for possible losses on marketable securities -/-	_		Ш	a. Bank				D. Zakat Hoffi Hoff Balik	-	-	11.1
8. Murabahah receivables	503,973	62,242	Ш	b. Non Bank	19,056	4,198		c. Infag and Shadagah	_	_	Ш
Allowance for possible losses on Murabahah receivables -/-	(7,021)	(692)	<sub>D.</sub>	c. Bank Indonesia (FPJPS) TOTAL REVENUES SHARING DISTRIBUTED	40.050	- 4400		o. maq ana onasaqan			3
10. Other receivables	(.,==.,	49,087	<u>D</u> .		19,056	4,198		Total Source of ZIS Funds	-	-	
11. Allowance for possible losses on others receivables -/-		(1,752)	E.	Income from operation after deduction margin distribution for non-binding investment funds	163,387	21,509					Ш
12. Mudharabah dan Musyarakah financing		(1,702)	-	OPERATING EXPENSES	163,367	21,509	١,	Used of ZIS funds			
13. Allowance for possible losses on financing -/-		_	11 7	Wadiah bonuses		_	٥.	Osed of 213 fullds			
14. Accrued income	10,388	2.677	2	Allowance for possible losses on earning assets	6.156	2.085		3.1. Distributed to other institution		_	
15. Prepaid expenses	8.815	1,869	3.	General expenses and administrative	11,958	3,889		o. i. Distributed to other institution			
16. Property, plant and equipment	54,877	14,712	4.	Personnel expense	89,245	15,480		3.2. Self distributed	_	_	
17. Accumulated depreciation of property, plant and equipment -/-	(11,565)	(2,247)	5.	Others	41,453	10,219					
18. Other assets	3,102	5,572	G.	TOTAL OPERATING EXPENSE	148,812	31,673		Total ZIS used	-	-	
TOTAL ASSETS	940,348	265,932	Н.	OPERATING PROFIT	14,575	(10,164)					
	940,348	265,932	I.	Non-operating income	7	26	1	Increase (decrease) in sources of ZIS Fund			
B. LIABILITIES			J.	Non-operating expense	105	76	1 4.	increase (decrease) in sources of 213 f und	_	-	
Wadiah funds	100,320	10,588	K.	NON OPERATING EXPENSE	(98)	(50)	١				
Liabilities due immediately	775	257	L.	PROFIT (LOSS) DURING THE PERIOD	14,477	(10,214)	5.	Source of ZIS funds in the ending period	-	-	
3. Liabilities to Bank Indonesia (FPJPS)		=								=	
				QARDH FUND SOURCES AND USES							
Liabilities to other banks	-	-		QARDH FUND SOURCES AT	ND USES		S	TATEMENTS OF CHANGES IN BINDING	<b>INVESTME</b>	NT FUNDS	Th
Securities issued	-	-					S			NT FUNDS	111
Securities issued     Other liabilities	- - 329,974	- - 154,669		As at 31 December 2012 and			S	As at 31 December 2012 and		NT FUNDS	9 1
Securities issued     Other liabilities     Non-binding investment fund		. ,		As at 31 December 2012 and (In million Rupiah)	2011	04 D - 0044	S	As at 31 December 2012 and (In million Rupiah)	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings	785	573		As at 31 December 2012 and		31 Dec 2011	ST	As at 31 December 2012 and			9
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits	785 494,017	573 110,059	1.	As at 31 December 2012 and (In million Rupiah)	2011	31 Dec 2011	1.	As at 31 December 2012 and (In million Rupiah)	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year	785 494,017 14,477	573 110,059 (10,214)	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds	2011 31 Dec 2012		1.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits	785 494,017	573 110,059	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah	2011 31 Dec 2012		1.	As at 31 December 2012 and (In million Rupiah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project)	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year  TOTAL LIABILITIES	785 494,017 14,477 <b>940,348</b>	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty	2011 31 Dec 2012		1.	As at 31 December 2012 and (In million Rupiah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year	785 494,017 14,477 <b>940,348</b>	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Gardh funds a Infaq dan Shadaqah b. Penalty  C. Donation	2011 31 Dec 2012		1.	As at 31 December 2012 and (In million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year     TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS ANE	785 494,017 14,477 940,348	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infay dan Shadaqah b. Penalty c. Donation d. Non - halal Income	2011 31 Dec 2012		1.	As at 31 December 2012 and (In million Rupiah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project)	2011		9 1
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year     TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND     As at 31 December 2012 and	785 494,017 14,477 940,348	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others	2011 31 Dec 2012 76 - 34 - -		1.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue	2011		9
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds	2011 31 Dec 2012		1.	As at 31 December 2012 and (In million Rupiah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal	2011		9
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)  ACCOUNTS	785 494,017 14,477 940,348	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Gardh funds a Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds Used of Qardh funds	2011 31 Dec 2012 76 - 34 - -		1.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (loss) of Investment	2011		9
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Rupiah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds a. Financing	2011 31 Dec 2012 76 - 34 - -		1.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (loss) of Investment Expense / Cost	2011		9
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)  ACCOUNTS  1. Unused financing facilities	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Gardh funds a Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds Used of Qardh funds	2011 31 Dec 2012 76 - - - - - - - - - - - - -		1.	As at 31 December 2012 and (In million Rupiah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (loss) of Investment Expense / Cost Fee / Bank Income	2011		9
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)  ACCOUNTS  1. Unused financing facilities 2. Outstanding irrevocable letters of credit	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Gardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds a. Financing b. Donation	2011 31 Dec 2012 76 - 34 - - - - - - - - - - - - -		1. 2.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (los) of Investment Expense / Cost Fee / Bank Income	2011		9
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year     TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND     As at 31 December 2012 and     (In million Rupiah)  ACCOUNTS  1. Unused financing facilities 2. Outstanding irrevocable letters of credit 3. iB guaranteed (khafalah) issued	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932 ENCIES	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds a. Financing b. Donation c. Others Total Qardh Used Increase (decrease) in sources of Qardh fund	2011 31 Dec 2012 76 - - - - - - - - - - - - -	81 - - - - - - - 5 5 (5)	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (loss) of Investment Expense / Cost Fee / Bank Income ENDING PERIOD INFORMATION Financing Portfolio (Project)	2011		9 [
5. Securities issued 6. Other liabilities 7. Non-binding investment fund a. Mudharabah deposits b. Mudharabah deposits 8. Profit (loss) current year  TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND As at 31 December 2012 and (In million Rupiah)  ACCOUNTS  1. Unused financing facilities 2. Outstanding irrevocable letters of credit	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932	1. 2. 3. 4. 5.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Cardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds a. Financing b. Donation c. Others Total Cardh Used	2011 31 Dec 2012 76 - 34 - - - - - - - - - - - - -	81 - - - - - - - 5	1. 2.	As at 31 December 2012 and (in million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (los) of Investment Expense / Cost Fee / Bank Income	2011		The 9 E Pul
Securities issued     Other liabilities     Non-binding investment fund     a. Mudharabah savings     b. Mudharabah deposits     Profit (loss) current year     TOTAL LIABILITIES  STATEMENTS OF COMMITMENTS AND     As at 31 December 2012 and     (In million Rupiah)  ACCOUNTS  1. Unused financing facilities 2. Outstanding irrevocable letters of credit 3. iB guaranteed (khafalah) issued	785 494,017 14,477 940,348 D CONTING 2011	573 110,059 (10,214) 265,932 ENCIES	1. 2. 3.	As at 31 December 2012 and (In million Ruplah)  Description  Source of Qardh funds in the beginning period Source of Qardh funds a. Infaq dan Shadaqah b. Penalty c. Donation d. Non - halal Income e. Others Total Source of Qardh Funds Used of Qardh funds a. Financing b. Donation c. Others Total Qardh Used Increase (decrease) in sources of Qardh fund	2011 31 Dec 2012 76 - - - - - - - - - - - - -	81 - - - - - - - 5 5 (5)	1. 2.	As at 31 December 2012 and (In million Ruplah)  Description  BEGINNING PERIOD INFORMATION Financing Portfolio (Project) Beginning balance INFORMATION DURING THE PERIOD Financing Portfolio (Project) Funds revenue Funds withdrawal Profit (loss) of Investment Expense / Cost Fee / Bank Income ENDING PERIOD INFORMATION Financing Portfolio (Project)	2011		9

STATEMENTS OF INCOME

TABLE OF REVENUE DISTRIBUTION Depositor's portion Rate of Type of Funding to be and profit return sharing indication Nisbah Wadiah deposit current account a. Bank b. Non Bank Mudharabah saving accounts a. Bank b. Non Bank 804 804 4.25% 1.69% Mudharabah time d 422,391 14,023 2,596 17.82% 18.51% 18.57% 19.23% 7.10% 7.37% 7.40% 7.67% TOTAL 423,195 2,597 SHARIA BOARD OF SUPERVISION Drs. KH. Amidhan KH. Ahmad Cholil Ridwan Lc.

he financial statement has been made to fulfill Bank Indonesia Circular Letter No. 7/56/DPbS dated December 2005 and its amandment No. 8/11/DPbS dated 7 March 2006 regarding "Annual Report, ublication of Monthly and Quarterly Financial Reports, and Other Reports from Bank to Bank Indonesia."

akarta, 20 February 2013

PT Bank Tabungan Pensiunan Nasional Tbk Sharia Business Unit





**BALANCE SHEETS**