

# FINANCIAL STATEMENTS

## PT BANK TABUNGAN PENSUNAN NASIONAL Tbk

### AS AT 31 MARCH 2013 AND 2012

(In Million Rupiah)



ACCOUNTS	31 Mar 2013 Unaudited	31 Dec 2012 Audited
<b>ASSETS</b>		
1. Cash	916,501	929,454
2. Placements with Bank Indonesia	14,852,677	13,615,257
3. Placements with other banks	685,186	370,099
4. Marketable securities	1,717,422	1,382,726
5. Securities sold under repurchase agreements (Repo)	-	-
6. Claims on securities purchased under resale agreements (Reverse Repo)	1,522,228	1,063,078
7. Loans and receivables	-	-
8. Securities sold under repurchase agreements (Repo)	-	-
9. Claims from securities purchased under resale agreements (Reverse Repo)	1,028,649	1,567,422
10. Acceptance receivables	40,476,411	38,340,123
11. Measured at fair value through profit/loss	-	-
12. Available for sale	-	-
13. Held to maturity	40,476,411	38,340,123
14. Loans and receivables	621,281	503,973
15. Sharia financing	417,691	384,190
16. Allowance for impairment losses on financial assets	-	-
17. Marketable securities	417,691	384,190
18. Loans	-	-
19. Other financial assets	217,781	215,947
20. Intangible assets	5,322	4,995
21. Accumulated amortization of intangible assets	621,281	503,973
22. Property, plant and equipment	928,674	890,274
23. Accumulated depreciation of property, plant and equipment	418,857	391,156
24. Other assets	5,322	4,995
25. Abandoned properties	5,322	4,995
26. Foreclosed assets	5,322	4,995
27. Suspense accounts	220	173
28. Interbranch assets	8	8
29. Conducting operational activities in Indonesia	-	-
30. Conducting operational activities outside Indonesia	-	-
31. Leased receivables	-	-
32. Deferred tax assets	17,993	34,680
33. Other assets	2,282,762	2,073,669
<b>TOTAL ASSETS</b>	<b>62,650,555</b>	<b>59,090,132</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>LIABILITIES</b>		
1. Demand deposits	336,266	333,795
2. Saving deposits	6,897,886	6,478,523
3. Time deposits	38,074,211	37,685,183
4. Revenue sharing investment funds	707,963	595,122
5. Liabilities to Bank Indonesia	-	-
6. Liabilities to other banks	6,387	5,998
7. Spot and derivative payables	-	-
8. Securities sold under repurchase agreements (Repo)	-	-
9. Acceptance liabilities	5,281,413	4,533,156
10. Marketable securities issued	1,591,695	623,536
11. Borrowings	-	-
12. Subordinated loans	1,591,695	623,536
13. Other borrowings	-	-
14. Margin deposits	-	-
15. Interbranch liabilities	-	-
16. Conducting operational activities in Indonesia	-	-
17. Conducting operational activities outside Indonesia	-	-
18. Deferred tax liabilities	848,232	1,120,908
19. Other liabilities	-	-
<b>TOTAL LIABILITIES</b>	<b>54,343,853</b>	<b>51,356,201</b>
<b>EQUITY</b>		
1. Issued and fully paid-up capital	116,806	116,806
2. Unpaid capital	150,000	150,000
3. Treasury stock	33,194	33,194
4. Additional paid-in capital	1,429,385	1,429,385
5. Ago	-	-
6. Capital contribution	-	-
7. Capital reserve in advance	-	-
8. Other comprehensive income (expense)	154	(56)
9. Foreign exchange translation adjustment of financial statements	-	-
10. Gain (loss) from changes in the value of marketable securities - available for sale	154	(56)
11. Cash flow hedging	-	-
12. Differences arising from fixed assets revaluation	-	-
13. Other comprehensive income from associate entity	-	-
14. Gain (loss) from actuarial defined benefit program	-	-
15. Income tax related to other comprehensive income	-	-
16. Difference in quasi reorganization	-	-
17. Difference in restructuring of entities under common control	-	-
18. Other Equity (Capital Loans)	23,361	23,361
19. General reserves	23,361	23,361
20. Statutory reserves	6,736,996	6,164,435
21. Profits	6,164,435	4,185,449
22. Previous years	572,561	1,978,988
23. Current year	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT</b>	<b>8,306,702</b>	<b>7,733,931</b>
24. Non-controlling interest	-	-
<b>TOTAL EQUITY</b>	<b>8,306,702</b>	<b>7,733,931</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>62,650,555</b>	<b>59,090,132</b>

ACCOUNTS	31 Mar 2013 Unaudited	31 Mar 2012 Unaudited
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1. Interest income	2,550,878	2,119,076
2. Interest expense	(2,550,878)	(2,119,076)
3. Foreign currencies	886,496	800,033
4. Rupiah	886,496	800,033
5. Foreign currencies	-	-
6. Rupiah	1,664,382	1,319,043
<b>B. Other Operating Income and Expenses</b>		
1. Other Operating Income	61,323	57,069
2. Increase in fair value of financial assets (mark to market)	-	-
3. Loans	-	-
4. Spot and derivative	-	-
5. Other financial assets	-	-
6. Decrease in fair value of financial liabilities (mark to market)	-	-
7. Gain from sale of financial assets	23,270	23,554
8. Marketable securities	-	-
9. Other financial assets	-	-
10. Realized gain from spot and derivative transactions	-	-
11. Commission/provision/fees and administration	38,053	33,515
12. Reversal in allowance for impairment losses	-	-
13. Other	1,004,922	821,812
<b>Other Operating Expenses</b>		
1. Decrease in fair value of financial assets (mark to market)	-	-
2. Marketable securities	-	-
3. Spot and derivative	-	-
4. Other financial assets	-	-
5. Increase in fair value of financial liabilities (mark to market)	-	-
6. Losses from sale of financial assets	-	-
7. Marketable securities	-	-
8. Loans	-	-
9. Other financial assets	-	-
10. Realized losses from spot and derivative transactions	131,412	111,422
11. Impairment losses on financial assets	128,864	109,097
12. Loans	2,548	2,325
13. Sharia financing	-	-
14. From financial assets	1,222	1,341
15. Losses related to operational risks	2,038	-
16. Losses from investment under equity method	-	-
17. Commission/provision/fees and administration	494,696	390,023
18. Losses from decrease in value of non-financial assets	24,669	30,844
19. Personnel expenses	350,885	288,182
20. Other expenses	(843,589)	(764,743)
<b>Other Operating Expenses-Net</b>	<b>720,783</b>	<b>554,300</b>
<b>OPERATING INCOME</b>	<b>1,830,095</b>	<b>1,564,776</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1. Gain from sale of fixed assets and equipments	26	172
2. Gain (loss) on adjustments of foreign exchange translation	(2,007)	(865)
3. Other non-operating income (expenses)	(1,981)	(693)
<b>OTHER COMPREHENSIVE INCOME</b>	<b>(1,962)</b>	<b>(693)</b>
<b>INCOME FOR THE CURRENT PERIOD BEFORE TAX</b>	<b>1,828,133</b>	<b>1,558,083</b>
<b>Income tax</b>		
1. Estimated current year tax	(129,554)	(108,879)
2. Deferred tax expenses	(16,887)	(5,666)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,681,692</b>	<b>1,443,538</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1. Foreign exchange translation adjustment of financial statements	210	(910)
2. Gain (loss) from changes in the value of marketable securities - available for sale	-	-
3. Cash flow hedging	-	-
4. Other comprehensive income from associate entity	-	-
5. Income tax related to other comprehensive income	-	-
6. Difference in quasi reorganization	-	-
7. Difference in restructuring of entities under common control	-	-
8. Other	-	-
<b>OTHER COMPREHENSIVE INCOME</b>	<b>210</b>	<b>(728)</b>
<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX</b>	<b>1,891,884</b>	<b>1,435,810</b>
<b>OTHER COMPREHENSIVE INCOME ATTRIBUTABLE TO:</b>		
<b>EQUITY HOLDERS</b>	<b>572,561</b>	<b>439,062</b>
<b>NON-CONTROLLING INTERESTS</b>	<b>1,319,323</b>	<b>996,748</b>
<b>TOTAL NET INCOME IN CURRENT PERIOD</b>	<b>1,891,884</b>	<b>1,435,810</b>
<b>Other comprehensive income attributable to:</b>		
<b>EQUITY HOLDERS</b>	<b>572,771</b>	<b>438,334</b>
<b>NON-CONTROLLING INTERESTS</b>	<b>1,319,113</b>	<b>997,476</b>
<b>TOTAL NET INCOME IN CURRENT PERIOD</b>	<b>1,891,884</b>	<b>1,435,810</b>
<b>PROFIT LOSS TRANSFERRED TO HEAD OFFICE DIVIDEND</b>	<b>98</b>	<b>77</b>
<b>EARNING PER SHARE (FULL AMOUNT)</b>	<b>98</b>	<b>77</b>

ACCOUNTS	31 Mar 2013 (Unaudited)					31 Mar 2012 (Unaudited)				
	L	DPK	KL	D	M	L	DPK	KL	D	M
<b>I. RELATED PARTIES</b>										
1. Placements with other banks	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-
3. Marketable securities	-	-	-	-	-	-	-	-	-	-
4. Foreign currencies	-	-	-	-	-	-	-	-	-	-
5. Rupiah	-	-	-	-	-	-	-	-	-	-
6. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
7. Acceptance receivables	-	-	-	-	-	-	-	-	-	-
8. Loans	-	-	-	-	-	-	-	-	-	-
9. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-
10. Foreign currencies	-	-	-	-	-	-	-	-	-	-
11. Rupiah	-	-	-	-	-	-	-	-	-	-
12. Non-Micro, Small and Medium Enterprises	31,189	-	-	-	-	31,189	30,016	-	-	30,016
13. Foreign currencies	-	-	-	-	-	-	-	-	-	-
14. Restructured loans	-	-	-	-	-	-	-	-	-	-
15. Foreign currencies	-	-	-	-	-	-	-	-	-	-
16. Rupiah	-	-	-	-	-	-	-	-	-	-
17. Property loans	1,474	-	-	-	-	1,474	1,571	-	-	1,571
18. Investments	-	-	-	-	-	-	-	-	-	-
19. Temporary equity investment	-	-	-	-	-	-	-	-	-	-
20. Commitment and contingencies	-	-	-	-	-	-	-	-	-	-
21. Rupiah	-	-	-	-	-	-	-	-	-	-
22. Foreign currencies	-	-	-	-	-	-	-	-	-	-
23. Foreclosed assets	-	-	-	-	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>										
1. Placements with other banks	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative receivables	685,186	-	-	-	-	685,186	368,568	-	-	368,568
3. Foreign currencies	-	-	-	-	-	-	-	-	-	-
4. Rupiah	-	-	-	-	-	-	-	-	-	-
5. Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Rupiah	-	-	-	-	-	-	-	-	-	-
7. Marketable securities	1,717,422	-	-	-	-	1,717,422	2,055,193	-	-	2,055,193
8. Foreign currencies	-	-	-	-	-	-	-	-	-	-
9. Rupiah	-	-	-	-	-	-	-	-	-	-
10. Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
11. Foreign currencies	-	-	-	-	-	-	-	-	-	-
12. Rupiah	-	-	-	-	-	-	-	-	-	-
13. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
14. Foreign currencies	-	-	-	-	-	-	-	-	-	-
15. Rupiah	-	-	-	-	-	-	-	-	-	-
16. Acceptance receivables	1,028,649	-	-	-	-	1,028,649	387,869	-	-	387,869
17. Foreign currencies	-	-	-	-	-	-	-	-	-	-
18. Rupiah	-	-	-	-	-	-	-	-	-	-
19. Loans	-	-	-	-	-	-	-	-	-	-
20. Micro, Small and Medium Enterprises (UMKM)	7,813,260	454,777	61,217	98,197	33,019	8,460,470	5,712,478	310,661	54,215	83,235
21. Foreign currencies	-	-	-	-	-	-	-	-	-	-
22. Rupiah	-	-	-	-	-	-	-	-	-	-
23. Non-Micro, Small and Medium Enterprises	32,048,600	479,572	24,661	32,740	20,459	32,066,033	25,562,193	225,348	17,958	22,863
24. Foreign currencies	-	-	-	-	-	-	-	-	-	-
25. Rupiah	-	-	-	-	-	-	-	-	-	-
26. Restructured loans	343,686	152,984	22,676	33,783	7,287	560,416	232,261	105,287	23,232	29,655
27. Foreign currencies	-	-	-	-	-	-	-	-	-	-
28. Rupiah	-	-	-	-	-	-	-	-	-	-
29. Property loans	26,127	852	-	-	-	26,979	13,987	14	-	-
30. Investments	-	-	-	-	-	-	-	-	-	-
31. Temporary equity investment	-	-	-	-	-	-	-	-	-	-
32. Commitment and contingencies	-	-	-	-	-	-	-	-	-	-
33. Rupiah	-	-	-	-	-	-	-	-	-	-
34. Foreign currencies	-	-	-	-	-	-	-	-	-	-
35. Foreclosed assets	5,425	-</								