## **FINANCIAL STATEMENTS** PT BANK TABUNGAN PENSIUNAN NASIONAL Tbk **AS AT 30 JUNE 2013, 2012 AND 31 DECEMBER 2012**

(In Million Rupiah)



STATEMENTS OF FINANCIAL POSITION As at 30 June 2013 and 31 December 2012			STATEMENTS OF COMPREHENSIVE INCOME For the period ended 30 June 2013 and 2012			EARNING ASSETS QUALITY AND OTHER INFORMATION As at 30 June 2013 and 2012 (in million Ruplah, unless otherwise stated)							
(in million Rupiah)  ACCOUNTS	30 Jun 2013 Unaudited	31 Dec 2012 Audited	(in million Rupiah, unless otherwis	30 June 2013 Unaudited	30 June 2012 Unaudited	ACCOUNTS L	(in million Rupiah, un 30 June 2013 (Unaudi DPK KL D	ted)	30 June 2012 (Unaudit	ited) M TOTAL			
ASSETS 1. Cash 2. Placements with Bank Indonesia	1,073,401 12,937,203 563,368	929,454 13,615,257 370,099	OPERATING INCOME AND EXPENSES  A. Interest Income and Expenses  1. Interest Income	5,248,541	4,335,608	I. RELATED PARTIES  1. Placements with other banks a. Rupiah							
Placements with other banks     Spot and derivative receivables     Marketable securities:     a. Measured at fair value through profit/loss	1,729,784	1,382,726	a. Rupiah b. Foreign currencies 2. Interest Expenses	5,248,541 - <b>1,806,740</b>	4,335,608 1,558,973	b. Foreign currencies     Spot and derivative receivables     a. Rupiah							
b. Available for sale c. Held to maturity d. Loans and receivables 6. Securities sold under repurchase agreements (Repo)	196,602 1,533,182	299,648 1,083,078	a. Rupiah b. Foreign currencies Net Interest Income	1,806,740 - <b>3,441,801</b>	1,558,973 2,776,635	b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies							
Claims from securities purchased under resale agreements (Reverse Repo)     Acceptance receivables     Loans:	1,306,278 42,728,141	1,567,422 38,340,123	Other Operating Income and Expenses     Other Operating Income     a. Increase in fair value of financial assets (mark to market)	165,471	139,532	Securities sold under repurchase agreements (Repo)     a. Rupiah     b. Foreign currencies							
Measured at fair value through profit/loss     b. Available for sale     c. Held to maturity     d. Loans and receivables	42 728 141	-	Marketable securities     Loans     Spot and derivatives     Other financial assets	-	-	Claims on securities purchased under resale agreements (Reverse Repo)     a. Rupiah							
Sharia financing     Sharia financing     Investments     Allowance for impairment losses on financial assets -/-:          a. Marketable securities	901,302 22 415,311	38,340,123 503,973 22 384,190	b. Decrease in fair value of financial liabilities (mark to market)     c. Gain from sale of financial assets     i. Marketable securities	-	- - -	b. Foreign currencies     Acceptance receivables     Loans     a. Micro, Small and Medium Enterprises (UMKM)							
b. Loans c. Others 13. Intangible assets Accumulated amortization of intangible assets -/-	415,311 227,749 72,912	384,190 215,947 53,163	ii. Loans     iii. Ofther financial assets     d. Realized gain from spot and derivative transactions     e. Dividend	-	-	i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah 27,96		27,969 31,469					
Property, plant and equipment     Accumulated depreciation of property, plant and equipment -/-     Non-productive assets:     Abandoned properties	994,526 449,353 7,756	880,274 391,156 4,995	Gain from investment under equity method     Commissions/provisions/fees and administration     Reversal in allowance for impairment losses     Other income	46,689 - 118,782	59,436 855 79,241	ii. Foreign currencies c. Restructured loans i. Rupiah		27,000					
b. Foreclosed assets c. Suspense accounts d. Interbranch assets: - Conducting operational activities in Indonesia	7,393 355 8	4,814 173 8	2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities	2,126,349	1,764,079	ii. Foreign currencies d. Property loans 16,32: 8. Investments 9. Temporary equity investment		16,322 15,622		- 15,622			
Conducting operational activities outside Indonesia     Allowance for impairment losses on non - productive assets -/-     Leased receivables     Deferred tax assets	37,554	34,680	ii. Loans iii. Spot and derivatives iv. Other financial assets	-	:	Commitment and contingencies     a. Rupiah     b. Foreign currencies     The continue of							
19. Other assets  TOTAL ASSETS  LIABILITIES & EQUITY	2,311,687 <b>63,881,195</b>	2,073,669 <b>59,090,132</b>	b. Increase in fair value of financial liabilities (mark to market)     c. Losses from sale of financial assets     i. Marketable securities     ii. I oans	-	-	II. NON-RELATED PARTIES  1. Placements with other banks a. Rupiah 563,36i		- 563,368 536,917		536,917			
1. Demand deposits 2. Saving deposits	324,607 7,358,935	333,795 6,478,523	iii. Other financial assets d. Realized losses from spot and derivative transactions e. Impairment losses on financial assets	256,792	- 225,917	b. Foreign currencies     Spot and derivative receivables     a. Rupiah		- 303,305 330,917					
Time deposits     Revenue sharing investment funds     Liabilities to Bank Indonesia     Liabilities to other banks	39,076,604 988,003 7,352	37,665,163 595,122 5,998	Marketable securities     ii. Loans     iii. Sharia financing     iv. Other financial assets	250,523 6,269	223,334 2,583	b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies	4	1,729,784 2,287,190		- 2,287,190			
Spot and derivative payables     Securities sold under repurchase agreements (Repo)     Acceptance liabilities     Marketable securities issued	4,568,385	4,533,156 623,536	f. Losses related to operational risks     g. Losses from investment under equity method     h. Commissions/provisions/fees and administration     i. Losses from decrease in value of non-financial assets	13,211 5,577	3,485	Securities sold under repurchase agreements (Repo)     a. Rupiah     b. Foreign currencies							
11. Borrowings: a. Subordinated loans b. Other borrowings 12. Margin deposits 13. Interbranch liabilities:	1,589,605 1,589,605	623,536 623,536	j. Personnel expenses k. Promotion expenses l. Other expenses	1,036,766 61,314 752,689	811,261 95,681 627,735	Claims on securities purchased under resale agreements (Reverse Repo)     a. Rupiah	В	- 1,306,278 616,810		616,810			
a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia     14. Deferred tax liabilities	=	,	Net Other Operating Expenses NET OPERATING INCOME NON-OPERATING INCOME AND EXPENSES	(1,960,878) <b>1,480,923</b>	(1,624,547) <b>1,152,088</b>	b. Foreign currencies     Acceptance receivables     Loans     a. Micro, Small and Medium Enterprises (UMKM)							
15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITIES EQUITY	1,043,238 54,956,729	1,120,908 - <b>51,356,201</b>	(Loss) gain from sale of fixed assets and equipments     Gain (loss) on adjustments of foreign exchange translation     Other non-operating income expenses	(326) (1,873)	8,619 (2,070)	i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah			307,357 61,395 99,044 				
17. Issued and fully paid-in capital: a. Authorized capital -/ b. Unpaid capital -/ c. Treasury stock -/-	116,806 150,000 33,194	116,806 150,000 33,194	NET NON OPERATING (EXPENSES) INCOME INCOME FOR THE CURRENT PERIOD BEFORE TAX Income tax:	(2,199) 1,478,724 (304,160)	6,549 1,158,637	ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies			96,274 23,300 37,941				
C. Treasury stock -/-  18. Additional paid-in capital: a. Agio b. Disagio -/- c. Capital contribution	1,443,240 1,429,385	1,429,385 1,429,385	a. Estimated current year tax     b. Deferred tax (expenses)     NET INCOME FOR THE CURRENT PERIOD AFTER TAX     OTHER COMPREHENSIVE INCOME (LOSS)	(304,160) 2,722 <b>1,177,286</b>	(237,511) (358) <b>920,768</b>	d. Property loans 8. Investments 9. Temporary equity investment		6,970 218,185 198,051 - 22 22	703 765 592	6,970 207,081 - 22			
d. Capital paid in advance e. Others  19. Other comprehensive expense: a. Foreign exchange translation adjustment of financial statements	13,855 (662)	(56)	Foreign exchange translation adjustment of financial statements     Gain loss from changes in the value of marketable securities - available for sale	(758)	(3,870)	10. Commitment and contingencies a. Rupiah b. Foreign currencies 11. Foreclosed assets 211,92i	-  -  -	28 213,099 585 - 7,393 2,041	22 - 26	6 2 635			
a. Foreign exchange translation adjustment of inhancial statements     b. Loss from changes in the value of marketable securities -     available for sale     c. Cash flow hedging     d. Differences arising from fixed assets revaluation	(662)	(56)	Cash flow hedging     Gain from fixed assets revaluation     Other comprehensive income from associate entity	(756)	(5,670)	III. OTHER INFORMATION  1. Value of Bank's assets pledged as collateral: a. To Bank Indonesia							
e. Other comprehensive income from associate entity f. Gain (loss) from actuarial defined benefit program g. Income tax related to other comprehensive income h. Others			Gain (loss) from actuarial defined benefit program     Income tax related to other comprehensive income     Others     Other comprehensive loss of the current	152	773	b. To other parties 2. Total allowance for impairment losses on financial assets		415,311		361,815			
Difference in quasi reorganization     Difference in restructuring of entities under common control     Other Equity     Reserves:	23,361	23,361	period - net of tax TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX Total net income attributable to:	(606) 1,176,680	(3,097) 917,671	Total required provision for possible losses on earning asset     Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans		615,445 20.72%		487,967 20.10%			
a. General reserves b. Statutory reserves 24. Profit/loss: a. Previous years	7 341 721	23,361 6 164 435	EQUITY HOLDERS   NON-CONTROLLING INTERESTS   TOTAL NET INCOME IN CURRENT PERIOD	1,177,286 - 1,177,286	920,768 - 920,768	Percentage of Micro and Small Enterprises     (UMK) loans to total loans     Percentage of UMKM debtors to total debtors     Percentage of UMK debtors to total debtors		12.37% 39.06% 37.99%		12.46% 31.44% 30.06%			
b. Current yéar  TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	6,164,435 1,177,286 <b>8,924,466</b>	4,185,449 1,978,986 <b>7,733,931</b>	Total comprehensive income attributable to: EQUITY HOLDERS NON-CONTROLLING INTERESTS TOTAL NET INCOME IN CURRENT PERIOD	1,176,680	917,671 917,671	Others:     a. Channeling loans     b. Distribution of Mudharabah Muqayyadah funds     c. Earning assets written-off		36,077 1,003,681		36,268			
25. Non-controlling interest TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	8,924,466 63,881,195	7,733,931 59,090,132	PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND EARNING PER SHARE (FULL AMOUNT)	202	161	d. Recovery of earning assets written-off e. Write-off on earning assets with elimination of right to collect		380,232 532,938		824,386 231,402 284,561			
	MPAIRMENT LOSSES 2013 and 2012			CAPITAL ADEQUACY RATIO As at 30 June 2013 and 2012  STATEMENTS OF COMMITMENTS AND CONTINGENCY As at 30 June 2013 and 31 December 2012									
ACCOUNTS		30 Allowance for i	mpairment Required Provision Allowance for impair		d Provision	(in million Rupiah) ACCOUNTS	30 Jun 2013 30 Jun 2012 Unaudited	No. ACCOUNTS	30 Jur	n 2013 31 Dec 2012 udited Audited			
Placements with other banks     Spot and derivative receivables		Individual C	Collective General Specific Individual Collective	- 5,369		I. COMPONENTS  A. Core Capital  1. Paid in capital	8,093,227 6,059,845 116,806 116,806	I. COMMITMENT RECEIVABLES  1. Unused borrowing facilities a. Ruplah		: :			
Marketable securities     Securities sold under repurchase agreements (Repo)     Claims on securities purchased under resale agreements (Reve Acceptance receivables	rse Repo)					Disclosed reserves     2.1. Additional factors     a. Agio	7,976,421 5,943,039 8,176,556 6,069,213 1,429,385 1,429,385	b. Foreign currencies     Outstanding spot and derivative purch     Others	nased				
7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies			415,311 429,060 180,666 - 361, 	,815 335,911 	1 146,667  5 15	b. Capital contribution     c. General reserves     d. Statutory reserves	23,361 23,361	II. COMMITMENT LIABILITIES  1. Unused loans facilities granted to cus a. State-owned enterprises (BUMN)		213,099 1,013,180			
FINANCIAL RATIOS As at 30 June 2013 and 2012		STATEMENTS OF CASH FLOWS For the period ended 30 June 2013 and 2012			e. Previous years profit which can be calculated into capital (100%) f. Current year profit which can be calculated into capital (50%)  into capital (50%)	6,129,601 4,156,083 587,282 460,384	i. Committed - Rupiah - Foreign currencies ii. Uncommitted						
RATIOS (%)  RATIOS (%)  30 June 2013 30 June 2012  Unaudited Unaudited		(In million Rupiah)  ACCOUNTS	30 Jun 2013 Unaudited	30 Jun 2012 Unaudited	g. Excess differences arising from translation of financial statement     h. Capital paid in advance	: :	- Rupiah - Foreign currencies b. Others i. Committed	2	213,099 1,013,180 28 28				
Performance Ratio  1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total	22.67%	21.90%	Cash flows from operating activities Interest received	5,214,591	4,281,053 138,676	i. Issued warrant (50%)     j. Stock option issued related to share-based compensation program (50%)  2.2. Deduction factors	6,927 - 200,135 126,174	ii. Uncommitted 2. Unused loans facilities granted to oth a. Committed i. Rupiah	er banks	213,071 1,013,152			
earning assets and non-earning assets 3. Non-performing earning assets to total earning assets 4. Allowance for impairment losses on financial assets	0.50% 0.51% 0.74%	0.56% 0.56% 0.80%	Fee and commission income Payment of interest Loan recoveries Payment of personnel expenses	165,471 (1,785,201) 69,606 (1,081,043)	(1,573,862) 75,124 (920,917)	a. Disagio b. Previous years losses which can be calculated into capital (100%)		ii. Foreign currencies b. Uncommitted i. Rupiah					
to earning assets 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA)	0.74% 0.65% 0.39% 4.83% 29.94% 12.81%	0.749/	Other operating expenses Non-operating income Non-operating expense	(718,910) 8,778 (1,873)	(877,611) 1,363 (3,542)	c. Current year loss which can be calculated into capital (100%)     d. Shortage differences arising from translation		ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C					
8. Return on Equity (ROE) 9. Net Interest Margin (MIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR)	29.94% 12.81% 72.65% 91.37%	0.43% 4.70% 31.79% 12.85% 74.26% 85.87%	Corporate income tax paid  Cash flows before changes in operating assets and liabilities	(366,326) 1,505,093	(181,679) 938,605	of financial statement e. Other comprehensive income: losses from equity investment for available for sale categor f. Differences between allowance for possible	y	Outstanding spot and derivative sold     Others  III. CONTINGENT RECEIVABLES		37,701 39,121			
Compliance     A Percentage Violation of Legal Lending Limit     Related parties	-	-	Decrease/(increase) in operating assets and liabilities: Placements with Bank Indonesia and other banks- with maturity more than 3 months	(1,206,087)	1,563,765	Differences between allowance for possible losses and allowance for impairment losses of earning assets     G. Allowance for possible losses on	200,135 126,152	Gurantees received     a. Rupiah     b. Foreign currencies					
ii. Non-related parties b. Percentage Lending in Excess of the Legal Lending Limit i. Related parties ii. Non-related parties	-	-	Marketable securities-with maturity more than 3 months Securities purchased under resale agreement (Reverse Repo) Loans Other agents	(347,650) 261,144 (5,080,479)	(173,498) (616,810) (4,069,830)	non-productive assets h. Negative differences on adjustment of fair valu on financial instrument in the trading book	e - 22 	Interest on non-performing loan     a. Loan interest     b. Other interest     3. Others		37,701 39,121 37,701 39,121			
Statutory Reserves Requirements     a. Rupiah     b. Foreign currencies     Net Open Position	8.10%	8.13%	Other assets Liabilities due immediately Deposits from customers Deposits from other banks	(162,184) (682) 2,675,547 1,354	(207,074) (2,020) 4,417,484 (11,603)	Innovative capital     3.1. Subordinated securities (perpetual non cumulative 3.2. Subordinated loans (perpetual non cumulative) 3.3. Other innovative capital instruments		IV. CONTINGENT LIABILITIES  1. Guarantees issued					
SPOT AND DERIVATIVE TRAN As at 30 June 2013	ISACTIONS		Tax payables Other liabilities	(16,528) 9,669 (2,360,803)	124 (4,376) 1,834,767	Construction factor to core capital     4.1. Goodwill     4.2. Other intangible assets		a. Rupiah     b. Foreign currencies     2. Others					
(In million Rupiah)		vative Receivables	Net cash flows (used in)/provided from operating activities  Cash flows from investing activities:  Proceeds from sale of abandoned property	2,807	1,834,767	4.3. Investments (50%)     4.4. Shortage of capital on insurance subsidiary company (50%)		BOARD OF COMMISSIONERS	SSIONERS AND DIR				
Amount Trading		vables Payables	Proceeds from sale of property plant and equipment Purchase of property, plant and equipment and intangible assets Payment of finance lease payables	140 (186,471) (4,131)	(87,792) (1,382)	5. Minority interest  B. Supplementary Capital  1. Upper Tier-2	351,818 277,823 351,818 277,823	President Commissioner (Independen     Independent Commissioner     Independent Commissioner     Commisioner	: Harry Hartono : Irwan Mahjudin Hai : Ranyir Dewan	absjah			
A. RELATED TO EXCHANGE RATE  1. Spot	-		Net cash flows used in investing activities  Cash flows from financing activities:  Proceeds from issuance of bonds payable	(187,655) 750,000	(75,466)	1.1. Preferred stock (perpetual cumulative)     1.2. Subordinated securities (perpetual cumulative)     1.3. Subordinated loans (perpetual cumulative)		- Commisioner - Commisioner BOARD OF DIRECTORS	: Ashish Jaiprakash : Sunata Tjiterosamp	Shastry purno			
2. Forward			Payment for due bonds payable Bonds issuance cost Proceeds from borrowings	(715,000) (3,667) 970,200	-	Mandatory convertible bond     I.5. Innovative capital which is not calculated as core capital     Other instruments of upper Tier-2 capital		President Directors     Deputy President Director     Deputy President Director     Director of Compliance and Corporate	: Jerry Ng : Ongki Wanadjati Di : Djemi Suhenda e Secretary : Anika Faisal				
4. Future	i 11		Net cash flows provided from financing activities  Net (decrease)/increase in cash and cash equivalent	1,001,533 (1,546,925)	1,759,301	Fixed asset revaluation     Seneral allowance for possible losses of earning assets (maximum 1.25% of RWA)	351,818 277,823	Director of Human Capital     Director of Information Technology     Director of Mitra Usaha Rakyat     Director of Finance	: Mahdi Syahbuddin : Kharim Indra Gupta : Hadi Wibowo	-			
5. Swap	-		Het (decrease) mercase in easil and easil equivalent	14,879,886	7,712,685	Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%)		Director of Pension Business     Director of Operations	: Arief Harris Tandjur : Asep Nurdin Alfalla : Mulia Salim	ih			
5. Swap	-		Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year	13,332,961	9,471,986		'	SHA	REHOLDERS				
5. Swap	-		Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of:	<b>13,332,961</b> 13,855	9,471,986	Lower Tier-2 (maximum 50% of Core Capital)     2.1. Redeemable preference shares     2.2. Allowed subordinated loans/bonds		Ultimate Shareholder : Ultimate Shareholder is David Bonderman		41.00%			
5. Swap			Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with other banks	13,332,961		Lower Tier-2 (maximum 50% of Core Capital)     1.1 Redeemable preference shares     2.2 Allowed subordinated loans/bonds     2.3 Other lower Tier-2 instruments     Deduction factor to supplementary capital     3.1 Investments (50%)		Ultimate Shareholder : Ultimate Shareholder is David Bonderman Non-controlling shareholder through c: Sumittomo Mitsui Banking Corporation : 24 Non-controlling shareholder not throug	n through TPG Nusantara S.à.r.l. : apital market (≥ 5%) : 4.26%	41.00%			
5. Swap			Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Slock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia	13,332,961 13,855 1,073,401 4,255,506	9,471,986 - 1,269,980 3,432,602	2. Lower Tier-2 (maximum 50% of Core Capital) 2.1. Redeemable preference shares 2.2. Allowed subordinated loans/bonds 2.3. Other lower Tier-2 instruments 3. Deduction factor to supplementary capital 3.1. Investments (50%) 3.2. Shortfall on the capital of insurance subsidiary (50%) C. Deduction Factor for Core Capital and Supplementary Capital		Ultimate Shareholder: Ultimate Shareholder is David Bondermar Non-controlling shareholder through c: Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.à.r.l. : apital market (≥ 5%) : 4.26%	41.00%			
5. Swap			Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks with maturity of 3 months or less	13,332,961 13,855 1,073,401 4,255,506 63,368 7,940,686 13,332,961	9,471,986 1,269,980 3,432,602 29,917 4,739,487 9,471,986	2. Lower Tier-2 (maximum 50% of Core Capital)     2.1. Redeemable preference shares     2.2. Allowed subordinated loans/bonds     2.3. Other lower Tier-2 instruments     3. Deduction factor to supplementary capital     3.1. Investments (50%)     3.2. Shortfall on the capital of insurance subsidiary (50%)     C. Deduction Factor for Core Capital and     Supplementary Capital     Securitization exposures     D. Additional Supplementary Capital Illocated to		Ultimate Shareholder: Ultimate Shareholder is David Bonderman Non-controlling shareholder through ci Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.á.r.l. :- apital market (≥ 5%) : 1.26% gh capital market (≥ 5%) : carta, 24 July 2013 ggan Pensiunan Nasional Tbk bard of Directors	41.00%			
5. Swap 6. Others	in accordance with 16 December 2011,	regarding third ame	Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks with maturity of 3 months or less Total cash and cash equivalent  and the six months period ended on 30 June 2013 and 2012 were unaux endment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 De	13,332,961 13,855 1,073,401 4,255,506 63,368 7,940,686 13,332,961	9,471,986 1,269,980 3,432,602 29,917 4,739,487 9,471,986	2. Lower Tier-2 (maximum 50% of Core Capital)     2.1. Redeemable preference shares     2.2. Allowed subordinated loans/bonds     2.3. Other lower Tier-2 instruments     3. Deduction factor to supplementary capital     3.1. Investments (50%)     3.2. Shortfall on the capital of insurance subsidiary (50%)     C. Deduction Factor for Core Capital and Supplementary Capital     Securitization exposures     D. Additional Supplementary Capital (Tier-3)     E. Additional Supplementary Capital Allocated to Anticipate Market Risk  II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A + B - C)  III. TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND	8,445,045 6,337,668	Ultimate Shareholder: Ultimate Shareholder is David Bonderman Non-controlling shareholder through ci Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.â.r.l. : apital market (≥ 5%) : 1.26% gh capital market (≥ 5%) : carta, 24 July 2013 gan Pensiunan Nasional Tbk	41.00%			
5. Swap 6. Others	in accordance with 16 December 2011, as well as certain l cember 2001 as an	regarding third ame Reports Submitted t ended with Regula	Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with bank Indonesia Placement with Bank Indonesia and other banks Placement with Bank Indonesia and other banks with maturity of 3 months or less Total cash and cash equivalent  and the six months period ended on 30 June 2013 and 2012 were unaucendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 De to Bank Indonesia's Cash and Cash equivalent  and the six months period ended on 30 June 2013 and 2012 were unaucendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 De to Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regal	13,332,961 13,855 1,073,401 4,255,506 63,368 7,940,686 13,332,961 dited and dated on 3 ecember 2001 regar	9,471,986  1,269,980 3,432,602 29,917 4,739,487 9,471,986  11 December 2012 rding Quarterly and and Publication of	2. Lower Tier-2 (maximum 50% of Core Capital)     2.1. Redeemable preference shares     2.2. Allowed subordinated loans/bonds     2.3. Other lower Tier-2 Instruments     3. Deduction factor to supplementary capital     3.1. Investments (50%)     3.2. Shortfall on the capital of insurance subsidiary (50%)     C. Deduction Factor for Core Capital and     Supplementary Capital     Securitization exposures     D. Additional Supplementary Capital (Tier-3)     E. Additional Supplementary Capital Allocated to     Anticipate Market Risk  III. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A + B - C)     IIII. TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND     ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO     ANTICIPATE MARKET RISK (A + B - C + E)  IV. RISK WEIGHTED ASSET (RWA) - OREDIT RISK	8,445,045 6,337,668 8,445,045 6,337,668 28,062,529 22,162,371	Ultimate Shareholder: Ultimate Shareholder is David Bonderman Non-controlling shareholder through ci Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.á.r.l. :- apital market (≥ 5%) : 1.26% gh capital market (≥ 5%) : carta, 24 July 2013 ggan Pensiunan Nasional Tbk bard of Directors	41.00%			
5. Swap 6. Others  B. RELATED TO INTEREST RATE  1. Forward 2. Option a. Put b. Call 3. Future 4. Swap 5. Others  C. OTHERS  TOTAL  Notes:  1 The above condensed financial statement have been prepared be were audited. 2 The financial information above is published in order to meet and a) The Circular Letter of Bank Indonesia No. 13/30/IDPNP dated 1 Monthly Published Financial Statements of Commercial Banks b) Regulation of Bank Indonesia No. 3/22/IPBI/2001 dated 13 Dec Bank's Financial Statements; c) Capital Market Supervisory Agency Regulation No. X.K.2 Attrinancial Statements; c) Capital Market Supervisory Agency Regulation No. X.K.2 Attrinancial Statements; d) The Decree of the Directors of Indonesia Stock Exchange No.	in accordance with 16 December 2011, as well as certain l cember 2001 as an achment Decision of Kep- 306/BEJ/07-2	regarding third ame Reports Submitted to lended with Regula of Chairman of Cap 004 dated 19 July 2	Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with bank Indonesia Placement with Bank Indonesia and other banks with maturity of 3 months or less Total cash and cash equivalent and the six months period ended on 30 June 2013 and 2012 were unaucendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 De to Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 De to Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regalitation of Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regalitation and the Supervisory Agency No: Kep-346/BL/2011 dated 5 July 20	13,332,961  13,855  1,073,401 4,255,506 63,368 7,940,686 13,332,961  dited and dated on 3 accember 2001 regar urding Transparancy 11 concerning Subr	9,471,986  1,269,980 3,432,602 29,917 4,739,487 9,471,986  11 December 2012 rding Quarterly and and Publication of mission of periodic	2. Lower Tier-Z (maximum 50% of Core Capital) 2.1. Redeemable preference shares 2.2. Allowed subordinated loans/bonds 2.3. Other lower Tier-Z instruments 3. Deduction factor to supplementary capital 3.1. Investments (50%) 3.2. Shortfall on the capital of insurance subsidiary (50%) C. Deduction Factor for Core Capital and Supplementary Capital Securitization exposures D. Additional Supplementary Capital (Tier-3) E. Additional Supplementary Capital Allocated to Anticipate Market Risk III. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A + B - C) III. TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND ANTICIPATE MARKET RISK (A + B - C + E) IV. RISK WEIGHTED ASSET (RWA) - OREDIT RISK VI. RISK WEIGHTED ASSET (RWA) - OREDIT RISK VI. RISK WEIGHTED ASSET (RWA) - MARKET RISK VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	8,445,045 6,337,668 8,445,045 6,337,668 28,062,529 22,162,371 9,187,752 6,776,693	Ultimate Shareholder: Ultimate Shareholder is David Bonderman Non-controlling shareholder through ci Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.á.r.l. :- apital market (≥ 5%) : 1.26% gh capital market (≥ 5%) : carta, 24 July 2013 ggan Pensiunan Nasional Tbk bard of Directors	ilf.			
5. Swap 6. Others  B. RELATED TO INTEREST RATE  1. Forward 2. Option a. Put b. Call 3. Future 4. Swap 5. Others  C. OTHERS  TOTAL  Notes:  1 The above condensed financial statement have been prepared be were audited. 2 The financial information above is published in order to meet and a) The Circular Letter of Bank Indonesia No. 13/30/IDPNP dated 1 Monthly Published Financial Statements of Commercial Banks b) Regulation of Bank Indonesia No. 3/22/IPBI/2001 dated 13 Dec Bank's Financial Statements; c) Capital Market Supervisory Agency Regulation No. X.K.2 Attrinancial Statements; c) Capital Market Supervisory Agency Regulation No. X.K.2 Attrinancial Statements; d) The Decree of the Directors of Indonesia Stock Exchange No.	in accordance with 16 December 2011, as well as certain learner 2001 as an achment Decision (Kep- 306/BEJ/07-2 mation for the date	regarding third ame Reports Submitted to lended with Regula of Chairman of Cap 004 dated 19 July 2	Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of year Activities not affecting cash flows Stock option Cash and cash equivalent at the end of year consist of: Cash Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks with maturity of 3 months or less Total cash and cash equivalent  and the six months period ended on 30 June 2013 and 2012 were unaudendered to Bank Indonesia; tion of Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regaloital market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 20	13,332,961  13,855  1,073,401 4,255,506 63,368 7,940,686 13,332,961  dited and dated on 3 accember 2001 regar urding Transparancy 11 concerning Subr	9,471,986  1,269,980 3,432,602 29,917 4,739,487 9,471,986  11 December 2012 rding Quarterly and and Publication of mission of periodic	2. Lower Tier-Z (maximum 50% of Core Capital)     2.1. Redeemable preference shares     2.2. Allowed subordinated loans/bonds     2.3. Other lower Tier-Z instruments     3. Deduction factor to supplementary capital     3.1. Investments (50%)     3.2. Shortfall on the capital of insurance subsidiary (50%)     C. Deduction Factor for Core Capital and     Supplementary Capital     Securitization exposures     D. Additional Supplementary Capital Allocated to     Anticipate Market Risk     II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+ B - C)     III. TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND     ADDITIONAL SUPPLEMENTARY CAPITAL LOCATED TO     ANTICIPATE MARKET RISK (A+ B - C+ E)     IV. RISK WEIGHTED ASSET (RWA) - OREDIT RISK     VI. RISK WEIGHTED ASSET (RWA) - MARKET RISK	8,445,045 6,337,668 8,445,045 6,337,668 28,062,529 22,162,371	Ultimate Shareholder: Ultimate Shareholder is David Bonderman Non-controlling shareholder through ci Sumitomo Mitsui Banking Corporation: 24 Non-controlling shareholder not throug None	n through TPG Nusantara S.á.r.l. :- apital market (≥ 5%) : 1.26% gh capital market (≥ 5%) : carta, 24 July 2013 ggan Pensiunan Nasional Tbk bard of Directors	ilf.			

## **INFORMATION ON SHARIA BUSINESS UNIT** AS AT 30 JUNE 2013 AND 2012 (In million Rupiah)



713 711 30 30112 20 13 71113 20 12 (III IIIIIII IIII)																
BALANCE SHEET As at 30 June 2013 dan 2012 (In million Ruplah)				INCOME STATEMENT For the period ended 30 June 2013 and 2012 (In million Rupiah)				SOURCE AND USES OF ZIS FUNDS REPORT For the period ended 30 June 2013 and 2012 (In million Ruplah)			TABLE OF REVENUE DISTRIBUTION Period of June 2013 (In million Rupiah)					
	ACCOUNTS	30 Jun 2013	30 Jun 2012	ACCOUNTS	30 Jun 2013	30 Jun 2012	4 🔽	Description	30 Jun 2013	30 Jun 2012			Revenues	Depo	sitor's po	rtion
<b>A</b> . 1. 2.	ASSETS Cash Wadiah current account to Bank Indonesia	27,257 68,054	25,800 23,604	Operating Income     Murabahah margin     Mudharabah revenue sharing distributed	194,600	44,679 59	11.	Source of ZIS fund in the beginning of period	-	-	Type of Funding	Average balance	to be distributed	Nisbah	Bonuses and revenue sharing	
3. 4. 5.	Bank Indonesia Wadiah Certificate (SWBI) Placement to other banks Allowance for possible losses of placement to other banks -/-	433,400	284,500	Bonuses     Other operating income     Total Operating Income     C. Revenue sharing distributed for investors of unrestricted.	4,511 185 <b>199,296</b>	3,105 5,222 <b>53,065</b>		Source of ZIS fund     a. Zakat from bank	-	-	Wadiah current account     a. Bank     b. Non Bank	-	-	:	-	-
7. 8.	Securities Allowance for possible losses of securities -/- Murabahah receivables Allowance for possible losses of murabahah receivables -/-	901,302 (13,401)	268,556 (3,319)	investment fund a. Bank b. Non Bank	20,958	5,812		b. Zakat from non bank c. Infaq and shadaqah		-	Mudharabah saving     a. Bank     b. Non Bank      Mudharabah time deposit	1,583 1,583 735,787	69 - 69 32,298	3%	2 - 2 4.352	
10. 11. 12.	Other receivables Allowance for possible losses of other receivables -/- Mudharabah and Musyarakah financing		8,241 (897)	c. Bank Indonesia (FPJPS) D. Total revenue sharing distributed E. Operating income after revenue sharing distributed for investor of unrestricted investment fund	20,958	5,812 47,253		Total Source ZIS fund	-	-	a. Bank 1 month 3 months			-		-
13.	Allowance for possible losses of mudharabah and musyarakah financing -/- Income will be received (Accrued Receivables)	9,182 43,179	1,037 2,931	Operating Expense     Wadiah bonuses     Allowance for possible losses of earning assets     General and administration expenses	6,335 7,633	2,582 3,834	3	Uses of ZIS fund     3.1. Distribute to others institution		-	6 months 12 months b. Non Bank 1 month	735,787 262,691	32,298 11,531	13%	4,352 1,499 1,956	6.85%
16. 17. 18.	Prepaid expenses Fixed assets Accumulated depreciation of fixed assets Other assets	58,305 (17,948) 17,530	37,466 (5,476) 6,279	Personnel expenses     Other expenses     Total Operating Expense	71,327 27,469 <b>112,764</b>	26,601 15,625 <b>48.642</b>		3.2. Self Distribute Total ZIS fund used	-	-	3 months 6 months 12 months	327,120 104,625 41,351	14,359 4,593 1,815	14% 14% 15%	632 265	7.25% 7.68%
В.	TOTAL ASSETS  LIABILITIES AND EQUITY	1,526,860	648,722	H. Net Operating Income (Expense) I. Non Operating income J. Non Operating expense	65,574 1 1	(1,389) - 48	4	4. Increase (Decrease) source of ZIS fund	-	-	TOTAL	737,370	32,367 RVISORY	BOARD	4,354	
1. 2.	Wadiah funds Other current liabilities Liabilities to Bank Indonesia (FPJPS)	168,166 1,079	44,983 343	K.   Non Operating Profit (Loss) - (48)   L.   Profit (Loss) for the period   65,574   (1,437)				Source of ZIS fund in the end of period			- Chairman : Drs. KH. Amidhan Member : KH. Ahmad Cholil Ridwan Lc.					
4. 5. 6.	Liabilities to other banks Securities issued Other liabilities Unrestricted investment fund	- 472,203 819,838	- 313,411 291,422	SOURCE AND USES OF QARDH FUNDS REPORT For the period ended 30 June 2013 and 2012 (In million Ruppiah)				STATEMENT OF CHANGES IN RESTRICTED INVESTMENT FUND For the period ended 30 June 2013 and 2012 (In million Rupiah)			December 2005 and its amandment No. 8/11/DPbS dated 7 March 2006 regarding *Annual Report,     Publication of Quarterly and Monthly Financial Reports, and Other Reports from Bank to Bank Indonesia.					Annual Report,
'	Mudharabah saving account	1,575	1,051	Description	30 Jun 2013	30 Jun 2012	4 🔽	Description	30 Jun 2013	30 Jun 2012	, , , , , , , , , , , , , , , , , , , ,	,		.,		
8.	b. Mudharabah time deposits Balance of profit (loss)  TOTAL LIABILITIES AND EQUITY	818,263 65,574 <b>1.526,860</b>	290,371 (1,437) <b>648.722</b>	Source Qardh fund beginning of the period     Source Qardh fund     a. Infag and Shadagah	50	76	1	Beginning period information     Portfolio finance (Project)	-	-	PTE	Bank Tabungan P		ional Tbk		
	STATEMENT OF COMMITMENTS AND CONTINGENCIES As at 30 June 2013 and 2012 (In million Rupiah)			b. Penalty c. Donation d. Non-halal Income e. Others Total source of Cardh fund	67 - - 67	9 -	2	Beginning balance  Current period information  Financing Portfolio (Project)  Received fund  Withdraw fund -/-	-	-	Sharia Business Unit					
1.	ACCOUNTS Financing facility to customer not yet withdrawn Current irrevocable letters of credit	30 Jun 2013	30 Jun 2012	Uses of Qardh fund     a. Financing     b. Donation     c. Others	- 10		II.	Profit (Loss) from investment Expense / Cost Fee / Bank Income 3. End of period information	-	-	14		(	41		
3. 4.	Guaranteed (Kafalah) given Others	-	-	Total Qardh fund used     Increase (Decrease) source of Qardh fund     Source of Qardh fund in the end of period	10 57 107	9 85		Financing portfolio (Project) Ending Balance	-	-	Drs. KH. AMIDI Sharia Supervisory			GKI WANAD eputy Preside		