FINANCIAL STATEMENTS PT BANK TABUNGAN PENSIUNAN NASIONAL Tbk AS AT 31 DECEMBER 2013 AND 31 DECEMBER 2012

(In Million Rupiah)



STATEMENTS OF FINANCIAL POSITION As at 31 December 2013 and 31 December 2012 (in million Rupiah)			STATEMENTS OF COMPREHENS For the year ended 31 December 20 (in million Rupiah, unless otherwis	EARNING ASSETS QUALITY AND OTHER INFORMATION As at 31 December 2013 and 2012 (in million Ruplah, unless otherwise stated)											
ACCOUNTS	31 Dec 2013 Audited	31 Dec 2012 Audited	ACCOUNTS OPERATING INCOME AND EXPENSES	31 Dec 2013 Audited	31 Dec 2012 Audited	ACCOUNTS I. RELATED PARTIES	L		nber 2013 (Aud L D	dited) M TOTA	AL L	31 Dec	cember 2012 (TOTAL
Cash Placements with Bank Indonesia Placements with other banks	1,102,840 8,734,282 592,228	929,454 13,615,257 370,099	A. Interest Income and Expenses 1. Interest Income	10,943,058	9,292,950	RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies	-	-				-	-	-	
Spot and derivative receivables Marketable securities: a. Measured at fair value through profit/loss b. Available for sale	2,912,858 482,635	1,382,726 299,648	a. Rupiah b. Foreign currencies 2. Interest Expenses a. Rupiah	10,943,058 3,894,609 3.894.609	9,292,950 3,221,836 3,221,836	Spot and derivative receivables a. Rupiah b. Foreign currencies	-	-	=			-	-		
c. Held to maturity d. Loans and receivables 6. Securities sold under repurchase agreements (Repo) 7. Claims from securities ourchased under resale	2,430,223	1,083,078	b. Foreign currencies Net Interest Income B. Other Operating Income and Expenses	7,048,449	6,071,114	Marketable securities a. Rupiah b. Foreign currencies Securities sold under repurchase	-	-	= :	: :		-	-	:	: :
agreements (Reverse Repo) 8. Acceptance receivables 9. Loans: a. Measured at fair value through profit/loss	7,424,681 44,751,099	1,567,422 38,340,123	Other Operating Income a. Increase in fair value of financial assets (mark to market) i. Marketable securities	400,394	282,805	agreements (Repo) a. Rupiah b. Foreign currencies 5. Claims on securities purchased under	-	-	=	: :	: :	-	-	-	: :
b. Available for sale c. Held to maturity d. Loans and receivables 10. Sharia financing	44,751,099 1,354,338	38,340,123 503,973	iii. Loans iiii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market)	-		resale agreements (Reverse Repo) a. Rupiah b. Foreign currencies	-	-	-			:	:	:	: :
11. Investments 12. Allowance for impairment losses on financial assets -/-: a. Marketable securities b. Loans	486,446 486,446	384,190 384,190	c. Gain from sale of financial assets i. Marketable securities ii. Loans	-	-	Acceptance receivables Loans Micro, Small and Medium Enterprises (UMKM) Rupiah	-	-							
c. Others 13. Intangible assets Accumulated amortization of intangible assets /-	264,205 96,965	183,481 53,163	iii. Other financial assets d. Realized gain from spot and derivative transactions e. Dividend f. Gain from investment under equity method		4	ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah	32,189	-	-	- - - 32,	189 34,090	-	-	-	- 34,090
Property, plant and equipment Accumulated depreciation of property, plant and equipment -/- Non-productive assets: Abandoned properties	1,429,056 673,952 4,789	1,154,022 508,582 4,995	g. Commissions/forovisions/fees and administration h. Reversal in allowance for impairment losses i. Other income	112,131 288,263	129,102 153,699	ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies		:	-						
b. Foreclosed assets c. Suspense accounts d. Interbranch assets: - Conducting operational activities in Indonesia	4,709 72 8 8	4,814 173 8 8	Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities	4,571,085	3,866,761	d. Property loans 8. Investments 9. Temporary equity investment	15,705	-	=	- - - -	.705 17,494 	=	-	-	- 17,494
Conducting operational activities outside Indonesia Allowance for impairment losses on non - productive assets -/- Leased receivables Deferred tax assets	61.773	34.680	ii. Loans iii. Spot and derivatives iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market)	-	-	Commitment and contingencies a. Rupiah b. Foreign currencies Foreclosed assets	-	-	-				-		
19. Other assets TOTAL ASSETS LIABILITIES & EQUITY	61,773 2,290,065 69,664,873	34,680 1,949,813 59,090,132	c. Losses from sale of financial assets i. Marketable securities ii. Loans	-		II. NON-RELATED PARTIES 1. Placements with other banks	592,228			592,	228 370,099				- 370,099
LIABILITIES 1. Demand deposits 2. Saying deposits	610,405 6,465,360	333,795 6,478,523	iii. Other financial assets d. Realized losses from spot and derivative transactions e. Impairment losses on financial assets i. Marketable securities	590,121	455,325	a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah	592,228	-		592, 	- 370,099				- 370,099
Time deposits Revenue sharing investment funds Liabilities to Bank Indonesia Liabilities to other banks	43,558,545 1,561,549 16,048	37,665,163 595,122 5,998	ii. Loans iii. Sharia financing iv. Other financial assets	574,334 15,788	451,107 4,218	b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies	2,912,858	-	-	- - 2,912,	- .858 1,382,726	-	-	-	- - 1,382,726
Spot and derivative payables Securities sold under repurchase agreements (Repo) Acceptance liabilities Marketable securities issued	4.967.186	4,533,156	f. Losses related to operational risks g. Losses from investment under equity method h. Commissions/provisions/fees and administration	18,358 15,891	9,450 - 860	Securities sold under repurchase agreements (Repo) a. Rupiah									
11. Borrowings: a. Subordinated loans b. Other borrowings	1,377,753 1,377,753	623,536 623,536	Losses from decrease in value of non-financial assets Personnel expenses Promotion expenses Other expenses	1,206 2,116,715 172,947 1,655,847	1,749,582 218,591 1,432,953	b. Foreign currencies Claims on securities purchased under resale agreements (Reverse Repo) Puriop	7,424,681	-	-	- 7,424,	681 1,567,422	-	-	-	- 1,567,422
Margin deposits Interbranch liabilities:		-	Net Other Operating Expenses NET OPERATING INCOME NON-OPERATING INCOME AND EXPENSES	(4,170,691) 2,877,758	(3,583,956) 2,487,158	a. Rupiah b. Foreign currencies 6. Acceptance receivables 7. Loans 7. Complete Services (LIMKAN)		-		7,424,	- 1,007,422		-	-	
14. Deferred tax liabilities 15. Other liabilities 16. Profit sharing investment funds TOTAL LIABILITIES	1,200,162 59,757,008	1,120,908 - 51,356,201	(Loss)/gain from sale of fixed assets and equipments Gain/(loss) on adjustments of foreign exchange translation Other non-operating expenses	(762) (8,141)	5,945 (7,789)	Micro, Small and Medium Enterprises (UMKM) Rupiah ii. Foreign currencies Non-Micro, Small and Medium Enterprises (UMKM)	9,031,773	-	79,707 89,666			317,768	-	6,970 41,00	-
EQUITY 17. Issued and fully paid-in capital: a. Authorized capital	116,806 150,000 33,194	116,806 150,000 33,194	NET NON OPERATING (EXPENSES)/INCOME INCOME BEFORE TAX FOR THE CURRENT YEAR Income tax:	(8,903) 2,868,855	(1,844) 2,485,314	i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah	35,906,172 - 614,183	-	26,479 33,412	-		319,406 - 116,942	-	1,857 23,77 - 6,460 19,09	
b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital: a. Agio b. Disagio -/-	1,472,280 1,429,385	1,429,385 1,429,385	a. Estimated current year tax b. Deferred tax expenses c. Current tax adjustments from the previous year NET INCOME FOR THE CURRENT YEAR AFTER TAX	(764,788) 27,065 (31) 2,131,101	(511,636) 5,661 (353) 1,978,986	ii. Foreign currencies d. Property loans 8. Investments	208,432	2,032	1,306 149	7,191 219		1,462		957 6,28	
c. Capital contribution d. Capital paid in advance e. Others	42,895	-	OTHER COMPREHENSIVE INCOME/(LOSS) a. Foreign exchange translation adjustment of financial statements	2,131,101	1,970,900	Temporary equity investment Commitment and contingencies Rupiah Foreign currencies	883,289			28 883,	317 1,013,152			-	28 1,013,180
Öther comprehensive expense: a. Foreign exchange translation adjustment of financial statements b. Loss from changes in the value of marketable securities - available for sale	(118)	(56) (56)	b. Loss from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Gain from fixed assets revaluation	(88)	(2,150)	III. OTHER INFORMATION	4,620	-	89	- 4,	709 4,814			-	- 4,814
c. Cash flow hedging d. Differences arising from fixed assets revaluation e. Other comprehensive income from associate entity f. Gain (loss) from actuarial defined benefit program			e. Other comprehensive income from associate entity f. Gain/(loss) from actuarial defined benefit program g. Income tax related to other comprehensive income	26	432	Value of Bank's assets pledged as collateral: a. To Bank Indonesia b. To other parties Total allowance for impairment losses on					:				:
g. Income tax related to other comprehensive income h. Others 20. Difference in quasi reorganization 21. Difference in restructuring of entities under common control	-	-	ň. Others Other comprehensive loss of the current year - net of tax TOTAL COMPREHENSIVE INCOME OF THE CURRENT	(62)	(1,718)	financial assets 3. Total required provision for possible losses on earning asset				486, 658,					384,190 539,951
22. Other Equity 23. Reserves: a. General reserves	23,361 23,361	23,361 23,361	YEAR AFTER TAX Total net income attributable to: EQUITY HOLDERS	2,131,039 2,131,101	1,977,268 1,978,986	Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans Percentage of Micro and Small Enterprises (UMK) loans to total loans				21.0 12.9					20.28% 12.06%
b. Statutory reserves Profit/loss: a. Previous years b. Current year	8,295,536 6,164,435 2,131,101	6,164,435 4,185,449 1,978,986	NON-CONTROLLING INTERESTS TOTAL NET INCOME IN CURRENT YEAR Total comprehensive income attributable to: EQUITY HOLDERS	2,131,101	1,978,986	Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors Others:				56.0 55.1	06% 14%				41.80% 40.61%
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT Non-controlling interest	9,907,865	7,733,931	EQUITY HOLDERS NON-CONTROLLING INTERESTS TOTAL NET INCOME IN CURRENT YEAR PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE	2,131,039	1,977,268 1,977,268	Channeling loans Distribution of Mudharabah Muqayyadah funds Earning assets written-off Recovery of earning assets written-off				35, 1,168, 454,	946				36,262 900,543 305,585
TOTAL LIABILITIES AND EQUITY	9,907,865 69,664,873	7,733,931 59,090,132	DIVIDEND EARNING PER SHARE (FULL AMOUNT)	365	341	Write-off on earning assets with elimination of right to collect				606,	075				403,502
As at 31 Decem						CARITAL AREAL				074774					
		at 31 Decemb	MPAIRMENT LOSSES per 2013 and 2012 on Ruplah)			CAPITAL ADEQU As at 31 December (in million R	2013 and 2				NTS OF CO As at 31 Decer		nd 31 Decemb		NCIES
ACCOUNTS		at 31 Decemb (In millio 31 Allowance for i	Der 2013 and 2012 31 December 2013 (Audited) 32 Decem		ed Provision	As at 31 December (In million R	2013 and 2 Rupiah)		31 Dec 2012 Unaudited		As at 31 Decer	mber 2013 ar (in million R	nd 31 Decemb Rupiah) 31		
Placements with other banks Spot and derivative receivables		at 31 Decemb (In millio	Der 2013 and 2012 31 December 2013 (Audited) 32 Decem	ment Require	ed Provision Specific	As at 31 December (in million R	2013 and 2 Rupiah)	31 Dec 2013 Unaudited 8,600,288	6,553,214	I. COMMITMENT 1. Unused born a. Rupiah	ACCOUN RECEIVABLES Dwing facilities	mber 2013 ar (in million R	nd 31 Decemb Rupiah) 31	Dec 2013 3	31 Dec 2012
Placements with other banks Spot and derivative receivables Marketable securities Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Rev	As	at 31 Decemb (In millio 31 Allowance for i	per 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Collective General 5,922 - 5,922	ment Requir tive General - 3,70 	ed Provision Specific 1	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors	2013 and 2 Rupiah)	31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 8,655,938	6,553,214 116,806 6,436,408 6,592,219	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c 2. Outstanding 3. Others	ACCOUN RECEIVABLES Dowing facilities urrencies spot and derivative	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited -	31 Dec 2012 Audited
Placements with other banks Spot and derivative receivables Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Revent	As	at 31 Decemb (In millio 31 Allowance for i	per 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Collective General 5,922 - 5,922	ment Require	ed Provision Specific 1	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves	2013 and 2 Rupiah)	31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482	6,553,214 116,806 6,436,408	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan	AS at 31 Decer ACCOUN RECEIVABLES owing facilities urrencies spot and derivative LIABILITIES s facilities granted t	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3	31 Dec 2012
Placements with other banks Spot and derivative receivables Marketable securities Marketable securities Marketable securities Securities soft under repurchase agreements (Repo) Acceptance receivables Loans Investments Temporary equity investment Commitment and contingencies	As erse Repo)	at 31 Decemb (In millio 31 Allowance for i	Dec 2013 and 2012	Require Require	ed Provision Specific 1	As at 31 December (in million R ACCOUNTS L. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be cal	2013 and 2 kupiah)	31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 6,129,727	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own i. Comm - Rupi - Fore	ACCOUN RECEIVABLES wing facilities urrencies spot and derivative LIABILITIES s facilities granted t ed enterprises (Bu titled ah ign currencies	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited -	31 Dec 2012 Audited - - - - -
Placements with other banks Spot and derivative receivables Marketable securities Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Reve Acceptance receivables Loans Inspending the control of the control o	As erse Repo)	s at 31 Decemt (In millio) 31 Allowance for i Individual	STATEMENTS OF CASH F	Require Require	ed Provision Specific 1	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Pald in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be cal into capital (50%) g. Excess differences arising from trar of financial statement	2013 and 2 tupiah)	31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 8,655,938 1,429,385	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own i. Comn - Rupi - Fore ii. Uncor	ACCOUN RECEIVABLES Description and derivative LIABILITIES Is facilities granted to determine (Builties) LIABILITIES Is facilities granted to determine (Builtied) and in granted to determine (Builtied) and in grantencies minitted	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited -	31 Dec 2012 Audited
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Placements with other banks Spot and derivative receivables Marketable securities Claims on securities purchased under resale agreements (Rew Acceptance receivables Loans Il Investments Temporary equity investment Commitment and contingencies FINANCIAL RATIO: As at 31 December 2013 and RATIOS (%) Performance Ratio Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-performing earning assets to total earning assets Non-performing earning assets to total earning assets	As earse Repo) S 1 2012 31 Dec 2013	s at 31 Decemt (In million) 31 Allowance for i Individual i	Dec 2013 and 2012 December 2013 (Audited) S1 December 2014 S1 December 202	Requir Requir General 3,70 190 383,75 190 383,75 190 190 	ed Provision Specific	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be cal into capital (50%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) 2.Deduction factors a. Disaglo	2013 and 2 uplah) calculated lculated nslation e-based	31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 6,129,727	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980	I. COMMITMENT 1. Unused born a. Rupjah b. Foreign c 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-ow i. Loom - Rupj - Fore ii. Uncor - Rupi - Fore b. Others i. Commit ii. Uncor 2. Unused loan a. Committe	ACCOUN RECEIVABLES wing facilities urrencies spot and derivative LIABILITIES s facilities granted t ed enterprises (Bu titted ah ign currencies mitted ign currencies itted itted itted itted in currencies granted t d in currencies	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited	31 Dec 2012 Audited
Placements with other banks Spot and derivative receivables Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Revi Acceptance receivables Loans Investments Temporary equity investment Commitment and contingencies FINANCIAL RATIOS As at 31 December 2013 and RATIOS (%) Performance Ratio Capital Adequacy Ratio (CAR) Non-performing earning assets to total earning assets to total earning assets Non-performing earning assets to total earning assets to earning assets and earning assets to earning assets to earning assets and earning assets to earning assets and earning assets and earning assets and earning assets and earning	S 1 2012 31 Dec 2013 Audited 23.09% 0.49% 0.50% 0.79%	31 Dec 2012 Audited 21.49% 0.43% 0.74%	Dec 2013 and 2012 In Ruplah) December 2013 (Audited) Impairment Required Provision Allowance for impair	ment Requir tive General 3,70 1,190 383,75 13 and 2012 31 Dec 2013 Audited 10,868,323 400,528 149,947 (2,145,974) (1,560,825 8,435	### Provision Specific	As at 31 December (in million R ACCOUNTS L. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be calinto capital (160%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) 2.2 Deduction factors a. Disagio b. Previous years losses which can be into capital (100%) c. Current year loss which can be calcinto capital (100%) c. Current year loss which can be calcinto capital (100%)	2013 and 2 tupiah) a calculated iculated insilation e-based e calculated culated culated culated	8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 - 6,129,727 1,052,018	0,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980 989,493	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c. 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own i. Comm i. Comm i. Uncor - Rupi - Fore b. Others ii. Comm ii. Comm ii. Comm ii. Comm ii. Rupia ii. Foreig b. Uncommit i. Rupia iii. Foreig o. Uncommit ii. Rupia iii. Foreig o. Outstanding outstanding outstanding outstanding outstanding outstanding outstanding	AS at 31 Decer ACCOUN RECEIVABLES Dwing facilities purrencies spot and derivative LIABILITIES Is facilities granted tred enterprises (Buitted an injuration of the control of the co	mber 2013 ar (in million R NTS	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited	31 Dec 2012 Audited
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Placements with other banks Spot and derivative receivables Marketable securities Marketable securities Marketable securities purchase agreements (Repo) Claims on securities purchased under resale agreements (Rew Acceptance receivables Loans Investments Temporary equity investment Commitment and contingencies FINANCIAL RATIO As at 31 December 2013 and RATIOS (%) Performance Ratio Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets to total earning assets Allowance for impairment losses on financial assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net Return on Assets (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Operating Revenues Loan to Deposit Ratio (LDR) Compliance 1. Related parties Recentage Lending Limit Related parties Recentage Lending in Excess of the Legal Lending Limit Non-related parties Recentage Lending in Excess of the Legal Lending Limit	Astronomics S	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 0.74% 0.58% 0.74% 0.58% 0.74% 0.58% 0.74% 0.	Dec 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Collective General Specific Individual Collective General Specific Individual Collective -	ment Requir tive General - 3,70 - 1,190 - 383,75 - 13 and 2012 31 Dec 2013 Audited 10,868,323 400,394 (3,800,526) 149,947 (1,560,625) (2,587) (716,900) 3,200,527	## Provision Specific	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be eal into capital (100%) f. Current year profit which can be eal into capital (50%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Slook option issued related to share compensation program (50%) 2.2. Deduction factors a. Disagio b. Previous years losses which can be into capital (100%) c. Current year loss which can be calcinto capital (100%) d. Shortage differences arising from tr of financial statement e. Other comprehensive income: losse equity investment for available for s	a calculated localized e-based e calculated culated ranslation es from sale category possible nt losses	8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 - 6,129,727 1,052,018	0,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980 989,493	I. COMMITMENT 1. Unused born a. Rupjah b. Foreign c 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own i. Comm - Rupja - Fore ii. Uncor - Pupj - Fore b. Others III. Unused loan a. Committe III. Unused loan a. Committe III. Uncor 2. Unused loan a. Committe III. Foreig 3. Outstanding a. Foreign L b. Local I/C 4. Outstanding 5. Others III. CONTINGENT 1. Guarantees I a. Rupiah b. Foreign c 2. Interest on n a. Loan inte	ACCOUN RECEIVABLES wing facilities urrencies spot and derivative LIABILITIES s facilities granted t ed enterprises (BU al) in currencies intitled in currencies intitled in currencies irrevocable L/C pop tand derivative RECEIVABLES received urrencies on-performing loan rest	mber 2013 ar (in million R NTS e purchased to customers JMN) to other banks	nd 31 Decemb Rupiah) 31	B83,317 883,317 883,317 883,317	31 Dec 2012 Audited
Placements with other banks Spot and derivative receivables Marketable securities Marketable securities Marketable securities Marketable securities Securities soft under repurchase agreements (Repo) Securities soft under repurchase agreements (Revolution of the control of	Astronomics S	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 0.74% 0.58% 0.74% 0.58% 0.74% 0.58% 0.74% 0.	Der 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Required Provision Allowance for impair Collective General Specific Individual Collec -	ment Requir tive General 3,70 - 3,70 - 1,190 383,75 - 1,190 383,75	## Provision Specific	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Pald in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be cal into capital (100%) f. Current year profit which can be cal into capital (60%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Slock option issued related to share compensation program (50%) 2.2. Deduction factors a. Disagio b. Previous years losses which can be calc into capital (100%) c. Current year loss which can be calc into capital (100%) d. Shortage differences arising from trafinancial statement of financial statement e. Other comprehensive income: losse equity investment for available for sequity investment for available sequity investment for available sequity investment for available for sequity investment for available sequ	a calculated liculated e-based e calculated bulated catagory possible at to sea to fair value g book	8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 6,129,727 1,052,018 21,447 172,456	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 - 4,149,980 989,493 - - - 155,811	I. COMMITMENT 1. Unused born a. Rupiah b. Greight c 2. Outstanding a. State-own commitment 1. Unused loan a. State-own commitment commitment commitment commitment commitment i. Uncor ii. Uncor ii. Uncor commitment ii. Uncor a. Commitment ii. Foreig b. Uncormmi ii. Foreig coutstanding coutstanding commitment commitment iii. Rupia iii. Foreig coutstanding coutstandin	AS at 31 Decer ACCOUN RECEIVABLES owing facilities urrencies spot and derivative LIABILITIES s facilities granted transcription interest of the control of the cont	mber 2013 ar (in million R NTS e purchased to customers JMN) to other banks	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. Mover of the control of the	Astronomics 31 Dec 2013 Audited 23.09% 0.50% 0.79% 0.38% 4.54% 26.15% 74.63% 88.33%	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 0.74% 0.58% 4.71% 22.58% 74.03% 86.18%	Der 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Required Provision Allowance for impair Collective General Specific Individual Collec -	ment Requir tive General - 3,70 - 1,190 - 383,75 - 13 and 2012 31 Dec 2013 Audited 10,868,323 400,394 (3,800,526) (14,947,74) (1,560,622)	## Provision Specific	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Pald in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be call into capital (50%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) c. Stock option issued related to share compensation program (50%) c. Deduction factors a. Disagio b. Previous years losses which can be into capital (100%) c. Current year loss which can be calc into capital (100%) c. Current year loss which can be calc into capital (100%) d. Shortage differences arising from tra of financial statement e. Other comprehensive income: losse equity investment for available for s f. Differences between allowance for in losses and allowance for ingainer of earning assets g. Allowance for possible losses on non-productive assets h. Negative differences on adjustment on financial instrument in the trading 3. Innovative capital 3.1. Subordinated Joans (perpetual non cus 3.2. Subordinated Joans (perpetual non cus	a calculated culated culated culated culated culated culated cranslation es from sale category possible in tiosses t of fair value g book in cumulative)	8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 6,129,727 1,052,018 21,447 172,456	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 - 4,149,980 989,493 - - - 155,811	I. COMMITMENT 1. Unused born a. Rupjah b. Foreign c 2. Outstanding II. COMMITMENT 1. Unused loan a. State-ow Loan - Rupja Fore ii. Uncor - Rupja Fore ii. Uncor - Rupja - Fore b. Others i. Commit ii. Uncor 2. Unused loan a. Committe i. Rupja ii. Foreign b. Uncommi l. Rupja ii. Foreign committe ii. Rupia ii. Foreign committe ii. Rupia ii. Foreign committe ii. Rupia ii. Foreign committe committe ii. Rupia ii. Foreign committe committe committe iii. Foreign committe co	ACCOUN RECEIVABLES wing facilities urrencies spot and derivative LIABILITIES s facilities granted t ed enterprises (BU titled ah ign currencies mittled in titled in titled in currencies irrevocable L/C Spot and derivative RECEIVABLES received urrencies rest rest rest LIABILITIES ssued	mber 2013 ar (in million R NTS e purchased to customers JMN) to other banks	nd 31 Decemb Rupiah) 31	Dec 2013 3 Audited	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. Securities sold under repurchase agreements (Repo) 5. Claims on securities purchased under resale agreements (Revi 6. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIOS As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets sate and non-earning assets to total earning assets sate in the same sate of the	Aserse Repo) S 2012 31 Dec 2013	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 0.74% 0.58% 4.71% 22.58% 74.03% 86.18%	Dec 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Collective General Specific Individual Collective General Specific Individual Collective -	ment Requir tive General 3,70 - 3,70 - 1,190 383,75 - 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	31 Dec 2012 Audited 9,191,782 282,805 (3,181,287) 152,649 (12,540) (1,374,900) (13,541,903) (12,540) (2,949,420 4,725,975 (1,567,422) (9,087,118) (388,211) (13,403) (40,015) 5,980,614	As at 31 December (in million R ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Pald in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be call into capital (100%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) 2.Deduction factors a. Disagio b. Previous years losses which can be into capital (100%) c. Current year loss which can be calc into capital (100%) d. Shortage differences arising from tra of financial statement e. Other comprehensive income: losse equity investment for available for s f. Differences between allowance for in losses and allowance for ingairmer of earning assets g. Allowance for possible losses on non-productive assets h. Negative differences on adjustment on financial instrument in the trading 3. Innovative capital 3.1. Subordinated securities (perpetual non cun 3.2. Subordinated sassets 4. Deduction factor to core capital 4.1. Goodwill 4.1. Goodwill 4.2. Other intangible assets 4. Investments (50%)	a calculated calculated culated calculated calculated calculated calculated calculated cansilation es from calculated cansilation ses from calculated calculated cansilation to ses from calculated ca	8,600,288 116,806 8,483,482 8,655,938 1,429,385 23,361 6,129,727 1,052,018 21,447 172,456	6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 - 4,149,980 989,493 - - - 155,811	I. COMMITMENT 1. Unused born a. Rupjah b. Foreign c 2. Outstanding a. Stale-own I. Lounsed loan a. Stale-own I. Comm - Rupja Fore ii. Uncorn I. Rupja II. Commitment ii. Uncorn ii. Foreign c 2. Unused loan a. Committe i. Rupja ii. Foreign a. Foreign c 3. Outstanding b. Foreign c 5. Others III. CONTINGENT I 1. Guarantees i a. Rupjah b. Foreign c 2. Interest on n a. Loan inte b. Other inte 3. Others IV. CONTINGENT 1. Guarantees i a. Rupjah b. Foreign c 2. Interest on n a. Loan inte b. Other inte 3. Others IV. CONTINGENT I 1. Guarantees i a. Rupjah b. Foreign c 2. Interest on n a. Loan inte b. Other inte J. Contingent I 1. Guarantees i a. Rupjah b. Foreign c 2. Interest on n a. Loan inte b. Other interest on r a. Rupjah b. Foreign c 2. Others	ACCOUN RECEIVABLES wing facilities urrencies spot and derivative LIABILITIES s facilities granted t ed enterprises (BU titled ah ign currencies mittled in titled in titled in currencies irrevocable L/C Spot and derivative RECEIVABLES received urrencies rest rest rest LIABILITIES ssued	mber 2013 ar (in million R NTS e purchased to customers JMN) to other banks	nd 31 Decembrate in the property of the proper	B83,317 883,317 883,317 883,289 40,396 40,396 40,396	31 Dec 2012 Audited
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Dorn Irvan Mahjud Irvan	Dec 2013 3 Audited	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. Marketable securities 4. Marketable securities 5. Marketable securities 6. Claims on securities purchased under resale agreements (Revol. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIO: As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. 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1. Placements with other banks 2. Spot and derivative receivables 3. Securities sold under repurchase agreements (Repo) 4. Claims on securities purchased under resale agreements (Revi 6. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIOS As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. 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Don Harry Hartone Irvan Mahigu Ranvir Dewar Jerry Ng Ongki Wanad Djemi Suhend Djemi Suhend Anika Faisai Mahdi Syahbu Kharim Indra t Hadi Wibowa Anika Faisai Mahdi Syahbu Kharim Indra t Hadi Wibowa Anika Faisai Mahdi Syahbu Kharim Indra t Hadi Wibowa Asep Nurdin A Asep Nurdin A Asep Nurdin A	Dec 2013 3 Audited	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. More and derivative receivables 3. More and derivative receivables 4. Claims on securities purchased under resale agreements (Revol. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIO: As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets and search and acceptance of the carring assets and non-earning assets to earning assets to total earning assets to earning assets on total earning assets and search and acceptance of inpairment losses on financial assets to earning assets on the carring assets to earning assets to earning assets (NPL) - gross 1. Non-Performing Loans (NPL) - net 1. Return on Assets (ROE) 1. Loan to Deposit Ratio (LDR) 1. Compliance 1. a. Percentage Violation of Legal Lending Limit 1. Related parties 1. 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Program	As arse Repo) S 12012 31 Dec 2013 Audited 23.09% 0.50% 0.67% 0.38% 26.15% 21.272% 74.63% 88.33% 8.09% S.O9% S.O9% S.O9% Derh	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 31.12% 74.03% 86.18%	Dec 2013 and 2012 In Rupiah) December 2013 (Audited) Tollective General Specific Individual Collect - 5,922	ment Requir tive General 3,70 - 3,70 - 1,190 383,75 - 1 3 and 2012 31 Dec 2013 Audited 10,868,323 400,394 (3,800,526) 14,9947 (2,145,734) (1,560,822) 8,435 (2,587) (716,903) 3,200,527 (12,076) (5,857,259) (7,899,053) (7,899,053) (7,899,053) (7,895,053) (7,895,053) (7,895,053) (7,895,053) (7,895,053) (7,895,053) (7,935,053) (7,933,388) (1,530,210) 2,807 2,50 (3,748,388) (1,530,210) 2,807 (3,748,388) (1,530,210) 2,807 (3,748,388) (1,530,210) 2,807 (3,748,388) (1,530,210) 2,807 (1,793,389) 1,500,000 (8,960) (1,115,000) (9,960) (1,115,000) (1,1	Section Specific	ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. 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Foreign c. Outstanding a. Foreign c. Outstanding a. Foreign c. Outstanding a. Foreign b. Local L/C 4. Outstanding a. Foreign c. Outers III. CONTINGENT I 1. Guarantees i a. Rupiah b. Foreign c 2. Interest on n a. Comn a. Comn in dependent i. Guarantees i c. Others IV. CONTINGENT I BOARD OF COM President Con independent independent independent commisioner commision	AS at 31 Decer ACCOUNT RECEIVABLES owing facilities urrencies spot and derivative LIABILITIES facilities granted to end enterprises (BU titted an incurrencies minited an incurrencies facilities granted to d facilitie	mber 2013 ar (in million R NTS P purchased to customers JMN) to other banks e sold final solution are so	ERS AND E Prof. DR. Don Harry Hartone Irvan Mahjudi Ranvir Dewan Ashish Jaipral Sunata Tjitero Jerry Ng Ongki Wanad Djemi Suhend Mahdi Syahbu Khamin Indra 4 Anika Faisai Mahdi Syahbu Khamin Indra 4 Anika Faisai Mahdi Syahbu Khamin Indra 4 Anika Faisai Mahdi Syahbu Khamin Indra 4 Asie Maria Ta Asen Mulia Salim LDERS PG Nusantara S.å ket (2 5%):	Dec 2013 3 Audited	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. Securities sold under repurchase agreements (Repo) 4. Claims on securities purchased under resale agreements (Revi 6. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIOS As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets sate sate and non-earning assets to total earning assets as to earning assets to total earning assets to Performing earning earning earning earning assets to Performing earning earni	As arse Repo) S 12012 31 Dec 2013 Audited 23.09% 0.50% 0.67% 0.38% 26.15% 21.272% 74.63% 88.33% 8.09% S.O9% S.O9% S.O9% Derh	31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.74% 0.58% 31.12% 74.03% 86.18%	Dec 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Gollective General Specific Individual Collect - 5,922	ment Requir tive General 3,70 - 3,83,75 - 3,83 - 3,80,52 - 3,80,5	Section Specific	ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be eal into capital (10%) f. Current year profit which can be eal into capital (50%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) 2.2. Deduction factors a. Disagio b. Previous years losses which can be into capital (100%) c. Current year post which can be calcinot capital (100%) d. Shortage differences arising from trar of financial statement e. Other comprehensive income: losse equity investment for available for s f. Differences between allowance for, losses and allowance for impairmer of earning assets g. Allowance for possible losses on non-productive assets h. Negative differences on adjustment on financial instrument in the trading 3. Innovative capital 3.1. Subordinated securities (perpetual non and account of the interest of capital instruments 4. Deduction factor to core capital 4.1. Goodwill 4.2. Other intrangible assets 4.3. Investments (50%) 5. Minority interest B. Supplementary Capital 1. Upper Tier-2 1.1. Preferred stock (perpetual cumulative) 1.2. Subordinated oscurities (perpetual cumulative) 1.3. Subordinated oscurities (perpetual cumulative) 1.3. Subordinated oscurities (perpetual cumulative) 1.4. Shortage of capital on insurance subsit company (50%) 5. Minority interest B. Supplementary Capital 1. Upper Tier-2 1.1. Preferred stock (perpetual cumulative) 1.2. Subordinated oscurities (perpetual cumulative) 1.3. Subordinated oscurities (perpetual cumulative) 1.4. General allowance for possible losses assets (maximum 1.25% of RWA) 1.9. Other comprehensive incomes gain from in equity investment for value for availative capital which is not calculate as core capital 1. Other instruments of Upper Tier-2 c	acalculated loculated sale acalculated culated sale acalculated culated ansiation es from sale category possible in t losses t of fair value g book in cumulative) mulative) diary sale acalculated acansiation es from sale category possible in t losses t of fair value g book in cumulative) mulative) diary sale acalculated acalcula	2012 31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 23,361 - 6,129,727 1,052,018 21,447 172,456	0,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980 989,493 155,811 50 155,761 50	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c 2. Outstanding a. Stale-own I. Comm - Rupi - Fore ii. Uncorn - Rupi - Fore ii. Uncorn - Rupi - Fore ii. Uncorn iii. Foreign c 2. Unused loan a. Committe i. Rupia ii. Foreign a. Foreign a. Foreign c b. Uncommi i. Lupia iii. Foreign c c c d. Outstanding b. Foreign c c lupia a. Rupiah b. Foreign c c lupia b. Foreign c c c c lupia b. Foreign c c c c lupia b. Foreign c c c c c lupia b. Foreign c c c c c c c c c c c c c c c c c c c	ACCOUNT ACCOUN	mber 2013 ar (in million R NTS Per purchased to customers UMN) to other banks e sold final solution are	ERS AND E Prof. DR. Don Harry Harton Invan Maloudi Ranvir Dewan Ashish Jaipral Sunata Tiltero Jerry Ng Ongiki Wanadi Diemi Suhand Hadi Wibowo Arief Harris Ta Asep Nafe Harris Ta Asep Na	Dec 2013 3 Audited	31 Dec 2012 Audited
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Investments of opporties oppor	acalculated cloulated cloulated cloulated cansilation e-based e calculated characteristic control control can be control control can be contr	8,600,288 116,806 8,483,482 8,655,938 8,655,938 1,429,385 23,361 - 6,129,727 1,052,018 - 172,447 172,456 - 172,443 13 - 172,443 - 372,007 372,007 372,007	0,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980 989,493 155,811 155,761 50 155,761 50 315,804 315,804 315,804	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c. 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own i. Lomn i. Comm i. Unused loan a. State-own i. Comm i. Uncorn i. Uncorn i. Uncorn i. Rupia a. Committe i. Rupia i. Foreign b. Uncommit l. Rupia ii. Foreign c. Outstanding a. Foreign b. Uncommit l. Rupia ii. Foreign c. Outstanding a. Foreign c. Outstanding a. Foreign c. Outstanding a. Foreign c. Outstanding a. Foreign b. Local L/C 4. Outstanding a. Foreign c. Outers III. CONTINGENT I 1. Guarantees i a. Rupiah b. Foreign c 2. Interest on n a. Comn a. Comn in dependent i. Guarantees i c. Others IV. CONTINGENT I BOARD OF COM President Con independent independent independent commisioner commision	ACCOUNTECTION ACCOUNTES ACCOUNTE	In million R NTS Per purchased to customers UMN) To other banks Per sold To other banks	ERS AND E Prof. DR. Don Harry Harton Invan Malou Ranvir Dewar Ashish Jaipral Sunata Titlero Jerry Ng Ongiki Wanad Diemi Suhend Hadi Wibon Anike Fassal Mulia Salim LDERS PG Nusantara S.å ket (£ 5%): market (£ 5%):	B83,317 883,317 883,317 883,317 883,317 28 883,289	31 Dec 2012 Audited
1. Placements with other banks 2. Spot and derivative receivables 3. Securities sold under repurchase agreements (Repo) 5. Claims on securities purchased under resale agreements (Revi 6. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Commitment and contingencies FINANCIAL RATIO As at 31 December 2013 and RATIOS (%) Performance Ratio 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets sate and non-earning assets and save and according assets and save according assets and s	Assertion Sample Assertion Assertion Assertion Audited	31 Dec 2012 Allowance for i Individual 31 Dec 2012 Audited 21.49% 0.43% 0.43% 0.43% 0.58% 0.58% 0.618% 8.13% 86.18%	Dec 2013 and 2012 In Rupiah) December 2013 (Audited) Impairment Gollective General Specific Individual Collect	Requir R	31 Dec 2012 Audited 9,191,782 282,805 (3,181,287) 152,058 (1,383,713) 1,250,000 (3,54,193) (3,54,193) (3,54,193) (1,374,900) (1,567,422) (9,067,118) (9,067,118) (1,343) 9,454 (10,071) 23,806 (40,015) 5,980,614 731,915 13,708 13,708 13,708 13,708 13,708 14,879,886 7,167,201 7,712,685 14,879,886 Wibisana & Rekan	ACCOUNTS I. CAPITAL COMPONENT A. Core Capital 1. Paid in capital 2. Disclosed reserves 2.1. Additional factors a. Agio b. Capital contribution c. General reserves d. Statutory reserves e. Previous years profit which can be into capital (100%) f. Current year profit which can be call into capital (50%) g. Excess differences arising from trar of financial statement h. Capital paid in advance i. Issued warrant (50%) j. Stock option issued related to share compensation program (50%) 2.2. Deduction factors a. Disagio b. Previous years losses which can be call into capital (100%) c. Current year post which can be call into capital (100%) d. Shortage differences arising from trar of financial statement e. Other comprehensive income: losse equity investment for available for s for the comprehensive income: losse equity investment for available for s for incompanies of the comprehensive income: losse equity investment for available for s for incompanies of the comprehensive income: losse equity investment for available for s for incompanies of the companies of the c	acalculated loculated sale calculated culated ranslation es from sale category possible in t losses t of fair value g book in cumulative) mulative) diary local campaigness and campaigness an	2012 31 Dec 2013 Unaudited 8,600,288 116,806 8,483,482 23,361 - 6,129,727 1,052,018 - 21,447 172,456 - 172,443 13 - 372,007 372,007 372,007	Unaudited 6,553,214 116,806 6,436,408 6,592,219 1,429,385 23,361 4,149,980 989,493 155,811 155,761 50	I. COMMITMENT 1. Unused born a. Rupiah b. Foreign c. 2. Outstanding 3. Others II. COMMITMENT 1. Unused loan a. State-own ii. Uncor ii. Uncor ii. Uncor iii. I. Rupia ii. Foreigh ii. Foreigh ii. Foreigh ii. Foreigh ii. Foreigh iii. Contingent iii. Conti	ACCOUNTECTION ACCOUNTES ACCOUNTE	In million R NTS Per purchased to customers UMN) To other banks Per sold To other banks	ERS AND E Prof. DR. Dorn Harry Hartone I Ivan Mahjud Ranvir Dewar Ashish Jaiprai Sunata Tijlero Jerry Ng Ongki Wanad Djemi Suhend Anika Faisai Mahad Syahbu Hadi Wibowo Hadi	B83,317 883,317 883,317 883,317 883,317 28 883,289	31 Dec 2012 Audited





INFORMATION ON SHARIA BUSINESS UNIT AS AT 31 DECEMBER 2013 AND 2012 (In million Rupiah)



31 Dec 2013 31 Dec 2012

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BALANCE SHEET As at 31 December 2013 dan 2012 (In million Rupiah)				INCOME STATEMENT For the year ended 31 December 2013 and 2012 (In million Rupiah)				SOURCE AND USES OF ZIS FUNDS REPORT As at 31 December 2013 and 2012 (In million Rupiah)				
	ACCOUNTS	31 Dec 2013	31 Dec 2012		ACCOUNTS	31 Dec 2013	31 Dec 2012		Description	31 Dec 2013	31 D	
1 1 2 2 3 4 4 5 5 6 6 7 7 7 8 8 8 8 8 10 11 11 12 13 13 14 15 16 17 17 18	A. ASSETS 1. Cash 1. Cash 2. Wadiah current account to Bank Indonesia 3. Bank Indonesia Wadiah Certificate (SWBI) 4. Placement to other banks 5. Allowance for possible losses of placement to other banks 6. Allowance for possible losses of securities -/- 7. Allowance for possible losses of securities -/- 8. Murabahah receivables 9. Allowance for possible losses of murabahah receivables -/- 9. Other receivables 1. Allowance for possible losses of other receivables -/- 2. Mudharabah and Musyarakah financing 3. Allowance for possible losses of mutharabah and musyarakah financing -/- 1. Income will be received (Accrued Receivables) 6. Prepaid expenses 7. Accumulated depreciation of fixed assets 8. Other assets 8. Other assets 8. TOTAL ASSETS	46,488 107,514 223,300 	14,402 53,377 310,000 	A. 1. 2. 3. 4. B. C. D. E. F. 1. 2. 3. 4. 5. G. H. I.	Operating Income Murabahah margin Mudharabah revenue sharing distributed Bonuses Other operating income Total Operating income Revenue sharing distributed for investors of unrestricted investment fund a. Bank b. Non Bank c. Bank Indonesia (FPJPS) Total revenue sharing distributed Operating income after revenue sharing distributed Operating income after revenue sharing distributed for investor of unrestricted investment fund Operating Expense Wadiah bonuses Allowance for possible losses of earning assets General and administration expenses Personnel expenses Total Operating Expense Net Operating income (Expense) Non Operating income Non Operating expense	524,498 - 18,767 - 132 - 543,397 - 59,690 - 483,707 - 15,854 - 22,506 - 169,604 - 92,303 - 300,267 - 183,440 - 7	168.274 59 8.031 6.057 182,421 19,056 163,365 163,365 6.157 11,957 89,245 41,453 148,812 7 83	1. 2. 3.	Source of ZIS fund in the beginning of year Source of ZIS fund a. Zakat from bank b. Zakat from non bank c. Infaq and shadaqah Total Source ZIS fund Uses of ZIS fund 3.1. Distribute to others institution 3.2. Self Distribute Total ZIS fund used Increase (Decrease) source of ZIS fund			
1 2 3 4 5	Wadiah funds Other current liabilities Liabilities to Bank Indonesia (FPJPS) Liabilities to other banks Securities issued Other liabilities	263,928 3,539 - - - 168,210	3,539 - - - 168,210	100,320 775 - - - 329,974	K. L.	Non Operating Profit (Loss) Profit (Loss) Profit (Loss) Profit (Loss) for the period SOURCE AND USES OF QARDH F As at 31 December 2013 and (In million Rupliah)	(867) 182,573 UNDS REPO	(76) 14,477	5.	Source of ZIS fund in the end of year STATEMENT OF CHANGES IN RESTRICTE As at 31 December 2013 and (In million Ruplah)		ENT I
11 '	7. Unrestricted investment fund a. Mudharabah saving account	1,297,621 3,613	494,802 785		Description	31 Dec 2013	31 Dec 2012			31 Dec 2013	31 D	
	b. Mudharabah time deposits Balance of profit (loss)	1,294,008 182,573	494,017 14,477	1 2	Source Qardh fund beginning of the year Source Qardh fund	50	76	1.	Beginning of year information Portfolio finance (Project)	-		
	STATEMENT OF COMMITMENTS AND As at 31 December 2013 and (In million Rupliah)		940,348 ENCIES		a. Infaq and Shadaqah b. Penalty c. Donation d. Non-haial income e. Others Total source of Qardh fund	160 - - - 160	34 - - - 34	2.	Beginning balance Current year information Financing Portfolio (Project) Received fund Withdraw fund /-	-		
	ACCOUNTS	31 Dec 2013	31 Dec 2012	3	Uses of Qardh fund				Profit (Loss) from investment	-		
1 2	Financing facility to customer not yet withdrawn Current irrevocable letters of credit Guaranteed (Kafalah) given Others	-	- - - 6	4 5	a. Financing b. Donation c. Others Total Qardh fund used Increase (Decrease) source of Qardh fund Source of Qardh fund in the end of year	25 10 35 125 175	60 60 (26) 50	3.	Expense / Cost Fee / Bank Income End of year information Financing portfolio (Project) Endino Balance	-		
114	4. Others	1	ا ه	1 2	Source or Qardin fund in the end of year	1/5	50		Litting baidifue	· ·		

S	TATEMENT OF CHANGES IN RESTRICTE	D INVESTME	ENT FUND
5.	Source of ZIS fund in the end of year	-	-
4.	Increase (Decrease) source of ZIS fund	-	-
	Total ZIS fund used	-	-
	3.2. Self Distribute	-	
	3.1. Distribute to others institution	-	
3.	Uses of ZIS fund		
	Total Source ZIS fund	-	
	c. Infaq and shadaqah	-	
	b. Zakat from non bank	-	
	a. Zakat from bank	-	
2.	Source of ZIS fund		

arce of 213 furio in the end of year	-	-	Ш				
TEMENT OF CHANGES IN RESTRICTED INVESTMENT FUND As at 31 December 2013 and 2012 (In million Rupiah)							
Description	31 Dec 2013	31 Dec 2012					
ginning of year information tfolio finance (Project)	-						
Beginning balance	-	-					
rrent year information	-	-					
ancing Portfolio (Project)	-	-					

TABLE OF REVENUE DISTRIBUTION For the period of December 2013 (In million Rupiah)										
			Revenues	Depositor's portion						
	Type of Funding	Average balance	to be distributed	Nisbah	Bonuses and revenue sharing	Rate of return indication				
1.	Wadiah current account a. Bank		_	_	_	_				
	b. Non Bank	-	-	-	-	-				
2.	Mudharabah saving	3,900	167		13					
	a. Bank									
_	b. Non Bank	3,900	167	8%	13	3.91%				
3.	Mudharabah time deposit a. Bank	1,144,156	49,110		9,379					
	a. Bank 1 month	_		_						
	3 months]]		_				
	6 months	-	-	-	-	-				
	12 months	-	-	-	-	-				
	b. Non Bank	1,144,156	49,110		9,379					
	1 month 3 months	611,800 340,857	26,260 14,630	20% 18%	5,170 2,683	10.14% 9.45%				
	6 months	161.523	6,933	19%	1,292	9.45%				
	12 months	29,976	1,287	18%	234	9.00%				

1,148,056 49,277 SHARIA SUPERVISORY BOARD

Drs. KH. Amidhan KH. Ahmad Cholil Ridwan Lc.

The financial statement has been made to fulfill Bank Indonesia Circular Letter No. 7/56/DPbS dated 9 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.

Jakarta, 18 February 2014 PT Bank Tabungan Pensiunan Nasional Tbk Sharia Business Unit



