

FINANCIAL STATEMENTS
PT BANK TABUGAN 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)			
ACCOUNTS	31 Dec 2013 Audited	31 Dec 2012 Audited	
ASSETS			
1. Cash	1,102,840	929,454	
2. Placements with Bank Indonesia	6,734,262	13,615,257	
3. Placements with other banks	592,228	370,099	
4. Spot and derivative receivables	-	-	
5. Marketable securities:	2,912,858	1,382,726	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	482,635	299,648	
c. Held to maturity	2,430,223	1,083,078	
6. Loans	-	-	
7. Securities sold under repurchase agreements (Repo)	-	-	
8. Claims from securities purchased under resale agreements (Reverse Repo)	7,424,681	1,567,422	
9. Acceptance receivables	-	-	
10. Loans:	44,751,099	38,340,123	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	-	-	
c. Held to maturity	-	-	
d. Available for sale	-	-	
11. Sharia financing	44,751,099	38,340,123	
12. Investments	1,354,338	503,973	
13. Allowance for impairment losses on financial assets -/-:	486,446	384,190	
a. Marketable securities	-	-	
b. Loans	486,446	384,190	
c. Others	-	-	
14. Intangible assets	284,205	183,481	
15. Accumulated amortization of intangible assets -/-	36,965	53,163	
16. Property, plant and equipment	1,429,056	1,154,022	
17. Accumulated depreciation of property, plant and equipment -/-	673,552	508,582	
18. Other assets	4,789	4,995	
19. Abandoned properties	-	-	
20. Foreclosed assets	4,709	4,814	
21. Suspense accounts	8	7	
22. Interbranch assets:	-	-	
a. Conducting operational activities in Indonesia	-	-	
b. Conducting operational activities outside Indonesia	-	-	
23. Leased receivables	-	-	
24. Deferred tax assets	61,773	34,680	
25. Other assets	2,290,065	1,949,813	
TOTAL ASSETS	69,664,873	59,090,132	
LIABILITIES & EQUITY			
LIABILITIES			
1. Demand deposits	610,405	333,795	
2. Saving deposits	6,465,360	6,478,523	
3. Time deposits	43,558,545	37,685,163	
4. Revenue sharing investment funds	1,561,549	595,122	
5. Liabilities to Bank Indonesia	-	-	
6. Liabilities to other banks	16,048	5,998	
7. Spot and derivative payables	-	-	
8. Securities sold under repurchase agreements (Repo)	-	-	
9. Acceptance liabilities	-	-	
10. Marketable securities issued	4,967,186	4,533,156	
11. Borrowings:	1,377,753	623,536	
a. Subordinated loans	-	-	
b. Other borrowings	1,377,753	623,536	
12. Margin deposits	-	-	
13. Interbranch liabilities:	-	-	
a. Conducting operational activities in Indonesia	-	-	
b. Conducting operational activities outside Indonesia	-	-	
14. Deferred tax liabilities	-	-	
15. Other liabilities	1,200,162	1,120,908	
16. Profit sharing investment funds	-	-	
NET LIABILITIES	59,757,008	51,566,201	
EQUITY			
1. Issued and fully paid-in capital:	116,806	116,806	
a. Demand deposits	150,003	150,000	
b. Unpaid capital -/-	33,194	33,194	
2. Additional paid-in capital:	1,472,280	1,429,385	
a. Agio	1,429,385	1,429,385	
b. Disagio -/-	-	-	
c. Capital contribution	-	-	
d. Capital paid in advance	-	-	
e. Others	42,895	(56)	
19. Other comprehensive expense:	(116)	(56)	
a. Foreign exchange translation adjustment of financial statements	-	-	
b. Loss from changes in the value of marketable securities - available for sale	(118)	(56)	
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	-	-	
g. Income tax related to other comprehensive income	-	-	
h. Others	-	-	
20. Difference in quasi reorganization	-	-	
21. Difference in restructuring of entities under common control	-	-	
22. Reserves:	23,361	23,361	
a. General reserves	23,361	23,361	
b. Statutory reserves	-	-	
c. Previous years	8,295,536	6,164,435	
d. Current year	16,044,435	14,854,449	
23. Total comprehensive income	2,131,101	1,978,986	
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	9,907,865	7,733,931	
TOTAL EQUITY	9,907,865	7,733,931	
TOTAL LIABILITIES AND EQUITY	69,664,873	59,090,132	

STATEMENTS OF COMPREHENSIVE INCOME For the year ended 31 December 2013 and 2012 (In million Rupiah, unless otherwise stated)			
ACCOUNTS	31 Dec 2013 Audited	31 Dec 2012 Audited	
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1. Interest Income	10,943,058	9,292,950	
a. Foreign currencies	10,943,058	9,292,950	
b. Foreign currencies	-	-	
2. Interest Expenses	3,894,609	3,221,836	
a. Rupiah	3,894,609	3,221,836	
b. Foreign currencies	-	-	
B. Other Operating Income and Expenses	7,048,449	6,071,114	
1. Other Operating Income	400,394	282,805	
a. Increase in fair value of financial assets (mark to market)	-	-	
i. Marketable securities	-	-	
ii. Loans	-	-	
iii. Spot and derivatives	-	-	
iv. Other financial assets	-	-	
b. Decrease in fair value of financial liabilities (mark to market)	-	-	
c. Gain from sale of financial assets	-	-	
i. Marketable securities	-	-	
ii. Loans	-	-	
iii. Other financial assets	-	-	
d. Realized gain from spot and derivative transactions	-	-	
e. Dividend	-	-	
f. Gain from investment under equity method	-	-	
g. Commissions/provisions/fees and administration	112,131	129,102	
h. Reversal in allowance for impairment losses	-	-	
i. Other income	288,263	153,699	
2. Other Operating Expenses	4,571,085	3,866,761	
a. Decrease in fair value of financial assets (mark to market)	-	-	
i. Marketable securities	-	-	
ii. Loans	-	-	
iii. Spot and derivatives	-	-	
iv. Other financial assets	-	-	
b. Increase in fair value of financial liabilities (mark to market)	-	-	
c. Losses from sale of financial assets	-	-	
i. Marketable securities	-	-	
ii. Loans	-	-	
iii. Other financial assets	-	-	
d. Realized losses from spot and derivative transactions	-	-	
e. Impairment losses on financial assets	590,121	455,325	
f. Losses from investment under equity method	-	-	
g. Commissions/provisions/fees and administration	574,334	451,107	
h. Reversal in allowance for impairment losses	-	-	
i. Other expenses	15,788	12,118	
ii. Sharia financing	-	-	
iii. Other financial assets	18,358	9,450	
iv. Losses related to operational risks	-	-	
v. Losses from investment under equity method	-	-	
vi. Commissions/provisions/fees and administration	15,891	860	
vii. Personnel expenses	1,206	-	
viii. Other financial assets	2,116,715	1,749,582	
ix. Promotional expenses	172,947	218,591	
x. Other expenses	1,655,847	1,432,953	
Net Other Operating Expenses	(4,170,691)	(3,583,956)	
NET OPERATING INCOME	2,877,758	2,487,158	
NON-OPERATING INCOME AND EXPENSES			
1. (Loss)/gain from sale of fixed assets and equipments	(762)	5,945	
2. Gain/(loss) on adjustments of foreign exchange translation	(8,141)	(7,789)	
3. Other non-operating expenses	(8,903)	(1,844)	
NET NON-OPERATING (EXPENSES)/INCOME	(8,903)	(1,844)	
INCOME BEFORE TAX FOR THE CURRENT YEAR	2,868,855	2,485,314	
Income tax:			
a. Estimated current year tax	(764,788)	(511,636)	
b. Deferred tax expenses	27,065	5,661	
c. Current tax adjustments from the previous year	(31)	(353)	
NET INCOME FOR THE CURRENT YEAR AFTER TAX	2,131,101	1,978,986	
OTHER COMPREHENSIVE INCOME/(LOSS)			
a. Foreign exchange translation adjustment of financial statements	-	-	
b. Loss from changes in the value of marketable securities - available for sale	(88)	(2,150)	
c. Cash flow hedging	-	-	
d. Gain/(loss) from fixed assets revaluation	-	-	
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	-	-	
Other comprehensive loss of the current year - net of tax	(62)	(1,718)	
TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR - net of tax	2,131,039	1,977,268	
YEAR AFTER TAX			
Total net income attributable to:			
EQUITY HOLDERS	2,131,101	1,978,986	
NON-CONTROLLING INTERESTS	2,131,101	1,978,986	
TOTAL NET INCOME IN CURRENT YEAR	2,131,101	1,978,986	
Total comprehensive income attributable to:			
EQUITY HOLDERS	2,131,039	1,977,268	
NON-CONTROLLING INTERESTS	2,131,039	1,977,268	
TOTAL COMPREHENSIVE INCOME	2,131,039	1,977,268	
PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND			
EARNING PER SHARE (FULL AMOUNT)	365	341	

EARNING ASSETS QUALITY AND OTHER INFORMATION													
As at 31 December 2013 and 2012													
(in million Rupiah, unless otherwise stated)													
ACCOUNTS		31 December 2013 (Audited)					31 December 2012 (Audited)						
		L	DPK	KL	D	M	TOTAL	L	DPK	KL	D	M	TOTAL
I. RELATED PARTIES													
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non-Micro, Small and Medium Enterprises (UMKM)	32,189	-	-	-	-	32,189	34,090	-	-	-	-	34,090
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	15,705	-	-	-	-	15,705	17,494	-	-	-	-	17,494
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Placements with other banks	592,228	-	-	-	-	592,228	370,099	-	-	-	-	370,099
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities	2,912,858	-	-	-	-	2,912,858	1,382,726	-	-	-	-	1,382,726
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	7,424,681	-	-	-	-	7,424,681	1,567,422	-	-	-	-	1,567,422
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, Small and Medium Enterprises (UMKM)	9,031,773	453,455	79,707	89,666	51,953	9,706,554	7,400,657	317,768	52,948	66,970	41,007	7,879,350
b.	Non-Micro, Small and Medium Enterprises (UMKM)	35,906,172	373,468	26,479	33,411	27,164	36,366,694	30,547,939	319,406	17,681	21,857	23,773	30,930,656
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	614,183	177,097	28,048	22,018	15,200	856,546	354,535	116,942	16,703	16,460	19,097	523,737
d.	Property loans	208,432	2,032	1,306	149	7,191	219,110	223,178	1,462	-	957	6,287	231,884
8.	Investments	22	-	-	-	-	22	22	-	-	-	-	22
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	883,289	-	-	-	28	883,317	1,013,152	-	-	-	28	1,013,180
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets	4,620	-	89	-	-	4,709	4,814	-	-	-	-	4,814
III. OTHER INFORMATION													
1.	Value of Bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Total allowance for impairment losses on financial assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Total required provision for possible losses on earning asset	-	-	-	-	-	486,446	-	-	-	-	-	384,190
4.	Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans	-	-	-	-	-	658,889	-	-	-	-	-	539,951
5.	Percentage of Micro and Small Enterprises (UMK) loans to total loans	-	-	-	-	-	21.05%	-	-	-	-	-	20.28%
6.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	12.98%	-	-	-	-	-	12.06%
7.	Percentage of UMK debtors to total debtors	-	-	-	-	-	56.06%	-	-	-	-	-	41.80%
8.	Others	-	-	-	-	-	55.14%	-	-	-	-	-	40.61%
a.	Channeling loans	-	-	-	-	-	35,203	-	-	-	-	-	36,262
b.	Distribution of Mudharabah Muqayyadah funds	-	-	-	-	-	-	-	-	-	-	-	-
c.	Earning assets written-off	-	-	-	-	-	1,168,946	-	-	-	-	-	900,543
d.	Recovery of earning assets written-off	-	-	-	-	-	454,479	-	-	-	-	-	305,585
e.	Write-off on earning assets with elimination of right to collect	-	-	-	-	-	606,075	-	-	-	-	-	403,500