

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary

30 JUNE 2014, 2013 AND 31 DECEMBER 2013

(In million Rupiah)

bank

btpn

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION																	
As at 30 June 2014 and 31 December 2013					For the period ended 30 June 2014 and 2013					As at 30 June 2014 and 2013																	
(In million Rupiah)					(In million Rupiah, unless otherwise stated)					(In million Rupiah, unless otherwise stated)																	
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK					Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
	30 Jun 2014 Unaudited	31 Dec 2013 Audited	30 Jun 2014 Unaudited	31 Dec 2013 Audited		30 Jun 2014 Unaudited	30 Jun 2013 Unaudited	30 Jun 2014 Unaudited	30 Jun 2013 Unaudited		30 June 2014 (Unaudited)																
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES																	
1. Cash					A. Interest Income and Expenses					1. Placements with other banks																	
2. Placements with Bank Indonesia					1. Interest Income					a. Rupiah																	
3. Placements with other banks					a. Rupiah					b. Foreign currencies																	
4. Spot and derivative receivables					2. Interest Expenses					a. Rupiah																	
5. Marketable securities					a. Rupiah					b. Foreign currencies																	
6. Allowance for impairment losses on financial assets -/-					Net Interest Income					3. Marketable securities																	
7. Loans					B. Other Operating Income and Expenses					a. Rupiah																	
8. Allowance for impairment losses on non-productive assets					1. Other Operating Income					b. Foreign currencies																	
9. Claims from securities purchased under resale agreements (Reverse Repo)					a. Increase in fair value of financial assets (mark to market)					c. Securities sold under repurchase agreements (Repo)																	
10. Acceptance receivables					i. Marketable securities					a. Rupiah																	
11. Loans					ii. Loans					b. Foreign currencies																	
12. Held to maturity					iii. Spot and derivatives					c. Claims on securities purchased under resale agreements (Reverse Repo)																	
13. Loans and receivables					iv. Other financial assets					a. Rupiah																	
14. Sharia financing					v. Decrease in fair value of financial liabilities (mark to market)					b. Foreign currencies																	
15. Investments					c. Gain from sale of financial assets					c. Acceptance receivables																	
16. Allowance for impairment losses on financial assets -/-					i. Marketable securities					7. Loans																	
17. Marketable securities					ii. Loans					a. Micro, Small and Medium Enterprises (UMKM)																	
18. Intangible assets					i. Other financial assets					i. Rupiah																	
19. Accumulated amortization of intangible assets -/-					d. Realized gain from spot and derivative transactions					ii. Foreign currencies																	
20. Property, plant and equipment					e. Dividend					b. Non-Micro, Small and Medium Enterprises (UMKM)																	
21. Accumulated depreciation of property, plant and equipment -/-					f. Gain from investment under equity method					i. Rupiah																	
22. Non-productive assets					g. Commissions/provisional fees and administration					ii. Foreign currencies																	
23. Abandoned properties					h. Reversal in allowance for impairment losses					c. Restructured loans																	
24. Foreclosed assets					2. Other Operating Expenses					d. Property loans																	
25. Subsequent accounts					a. Decrease in fair value of financial assets (mark to market)					8. Investments																	
26. Conducting operational activities in Indonesia					i. Marketable securities					9. Temporary equity investment																	
27. Conducting operational activities outside Indonesia					ii. Loans					Commitment and contingencies																	
28. Leased receivables					iii. Spot and derivatives					a. Rupiah																	
29. Deferred tax assets					iv. Other financial assets					b. Foreign currencies																	
30. Other assets					v. Increase in fair value of financial liabilities (mark to market)					11. Foreclosed assets																	
TOTAL ASSETS					c. Losses from sale of financial assets					II. NON-RELATED PARTIES																	
LIABILITIES & EQUITY					i. Marketable securities					1. Placements with other banks																	
LIABILITIES					ii. Loans					a. Rupiah																	
1. Demand deposits					iii. Other financial assets					b. Foreign currencies																	
2. Saving deposits					d. Realized losses from spot and derivative transactions					2. Spot and derivative receivables																	
3. Time deposits					e. Impairment losses on financial assets					a. Rupiah																	
4. Revenue sharing investment funds					i. Marketable securities					b. Foreign currencies																	
5. Liabilities to Bank Indonesia					ii. Loans					3. Marketable securities																	
6. Liabilities to other banks					Share financing					a. Rupiah																	
7. Spot and derivative payables					v. Other financial assets					b. Foreign currencies																	
8. Securities sold under repurchase agreements (Repo)					f. Losses related to operational risks					c. Securities sold under repurchase agreements (Repo)																	
9. Acceptance liabilities					g. Losses from investment under equity method					a. Rupiah																	
10. Marketable securities					h. Commissions/provisional fees and administration					i. Foreign currencies																	
11. Borrowings					Losses from decrease in value of non-financial assets					5. Claims on securities purchased under resale agreements (Reverse Repo)																	
12. Subordinated loans					j. Personnel expenses					a. Rupiah																	
13. Other borrowings					k. Promotion expenses					b. Foreign currencies																	
14. Margin deposits					l. Other expenses					6. Acceptance receivables																	
15. Interbranch liabilities:					Net Other Operating Expenses					a. Micro, Small and Medium Enterprises (UMKM)																	
a. Conducting operational activities in Indonesia					NET OPERATING INCOME					i. Foreign currencies																	
b. Conducting operational activities outside Indonesia					1. Loss from sale of fixed assets and equipments					b. Non-Micro, Small and Medium Enterprises (UMKM)																	
16. Deferred tax liabilities					2. Gain/(loss) on adjustments of foreign exchange translation					i. Rupiah																	
17. Profit sharing investment funds					3. Other non-operating expenses					c. Restructured loans																	
18. Total liabilities					NET INCOME BEFORE TAX FOR THE CURRENT PERIOD					d. Property loans																	
EQUITY					Income tax:					8. Investments																	
1. Total equity					a. Estimated current year tax					9. Temporary equity investment																	
2. Authorized capital					b. Deferred tax expense					Commitment and contingencies																	
3. Treasury stock -/-					NET INCOME FOR THE CURRENT PERIOD AFTER TAX					a. Rupiah																	
4. Additional paid-in capital:					OTHER COMPREHENSIVE INCOME/(LOSS)					b. Foreign currencies																	
a. Disagio					1. Foreign exchange translation adjustment of financial statements					c. Foreclosed assets																	
b. Share contribution					2. Gain/(loss) from changes in the value of marketable securities - available for sale					3. Total allowance for impairment losses on financial assets																	
c. Capital paid in advance					3. Gain from fixed assets revaluation					4. Total required provision for possible losses on earning asset																	
9. Other comprehensive expense:					a. Foreign exchange translation adjustment of financial statements					5. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans																	
a. Foreign exchange translation adjustment of financial statements					c. Cash flow hedging					6. Percentage of Micro and Small Enterprises (UMKM) loans to total loans																	
b. Loss from changes in the value of marketable securities - available for sale					d. Gain from fixed assets revaluation					7. Percentage of UMKM debtors to total debtors																	
c. Cash flow hedging					e. Other comprehensive income from associate entity					8. Others:																	
d. Differences arising from fixed assets revaluation					f. Gain/(loss) from actuarial defined benefit program					a. Channeling loans																	
e. Other comprehensive income from associate entity					Income tax related to other comprehensive income					b. Distribution of Muallabharah Muayyadah funds																	
f. Gain/(loss) from actuarial defined benefit program					Other comprehensive income/(loss) of the current period - net of tax					c. Earning assets written-off																	
g. Income tax related to other comprehensive income					TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX					d. Recovery of earning assets written-off																	
h. Others					Total net income attributable to:					e. Write-off of earning assets with elimination of right to collect																	
20. Difference in quasi reorganization					EQUITY HOLDERS																						
21. Difference in restructuring of entities under common control					NON-CONTROLLING INTERESTS																						
22. Other equity					TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD																						
a. General reserves					Total comprehensive income attributable to:																						
b. Statutory reserves					EQUITY HOLDERS																						
c. Profits/losses					NON-CONTROLLING INTERESTS																						
d. Previous years					TOTAL NET INCOME IN CURRENT PERIOD																						
e. Current year					PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND																						
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT					EARNING PER SHARE (FULL AMOUNT)																						
25. Non-controlling interest																											
TOTAL LIABILITIES																											
TOTAL LIABILITIES AND EQUITY																											