

CONSOLIDATED FINANCIAL STATEMENTS
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
31 MARCH 2014, 2013 AND 31 DECEMBER 2013
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As at 31 March 2014 and 31 December 2013 (In million Rupiah)					STATEMENTS OF COMPREHENSIVE INCOME For the period ended 31 March 2014 and 2013 (In million Rupiah, unless otherwise stated)					EARNING ASSETS QUALITY AND OTHER INFORMATION As at 31 March 2014 and 2013 (In million Rupiah, unless otherwise stated)																
ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK												
		31 Mar 2014 Unaudited	31 Dec 2013 Audited	31 Mar 2014 Unaudited	31 Dec 2013 Audited			31 Mar 2014 Unaudited	31 Mar 2013 Unaudited	31 March 2014 (Unaudited)					31 March 2013 (Unaudited)											
										Current	Special Mention			Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total			
ASSETS																										
1. Cash		1,033,920	1,102,840	1,034,900	1,102,840	A. Interest Income and Expenses						I. RELATED PARTIES														
2. Placements with Bank Indonesia		72,156,581	8,734,282	7,832,340	8,734,282	1. Interest Income		2,971,390	2,550,878	2,993,055	2,550,878	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-
3. Placements with other banks		976,489	892,228	1,100,119	892,228	a. Rupiah		2,971,390	2,550,878	2,993,055	2,550,878	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-
4. Spot and derivative receivables		-	-	-	-	2. Interest Expenses		1,257,161	886,496	1,259,459	886,496	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-
5. Marketable securities		3,334,633	2,912,858	3,339,962	2,912,858	a. Rupiah		1,257,161	886,496	1,259,459	886,496	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-
6. Measured at fair value through profit/loss		-	-	-	-	b. Foreign currencies		-	-	-	-	Net Interest Income		1,714,229	1,664,382	1,733,596	1,664,382									
7. Available for sale		683,748	482,635	689,097	482,635	B. Other Operating Income and Expenses						1. Other Operating Income		141,946	61,323	142,550	61,323									
8. Held to maturity		2,650,885	2,430,222	2,650,885	2,430,222	a. Increase in fair value of financial assets (mark to market)						a. Marketable securities		-	-	-	-	-	-	-	-	-	-	-	-	
9. Loans		-	-	-	-	i. Loans						i. Spot and derivative		-	-	-	-	-	-	-	-	-	-	-	-	
10. Securities sold under repurchase agreements (Repo)		-	-	-	-	ii. Other financial assets						iv. Other financial assets		-	-	-	-	-	-	-	-	-	-	-	-	
11. Claims from securities purchased under resale agreements (Reverse Repo)		3,928,385	7,424,681	3,928,385	7,424,681	Decrease in fair value of financial liabilities (mark to market)						Commissions/provisions/fees and administration		30,245	23,270	30,358	23,270									
12. Allowance for impairment losses on financial assets -/-		45,246,075	44,751,099	45,416,572	44,751,099	Reversal in allowance for impairment losses						g. Other income		110,839	38,053	111,204	38,053									
13. Intangible assets		-	-	-	-	Net Operating Income		1,190,081	1,004,922	1,206,254	1,004,922	II. NON-RELATED PARTIES														
14. Property, plant and equipment		45,246,075	44,751,099	45,416,572	44,751,099	1. Decrease in fair value of financial assets (mark to market)						a. Rupiah		976,489	-	-	-	976,489	685,186	-	-	-	-	-	685,186	
15. Non-productive assets		1,620,330	1,354,338	1,620,330	1,354,338	a. Marketable securities						b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
16. Deferred tax assets		489,190	486,446	493,911	486,446	i. Loans		165,411	128,864	166,414	128,864	Spot and derivative receivables		-	-	-	-	-	-	-	-	-	-	-		
17. Other assets		650,022	22	22	22	ii. Other financial assets		5,702	2,548	5,702	2,548	a. Rupiah		3,334,633	-	-	-	3,334,633	1,717,422	-	-	-	-	-	1,717,422	
TOTAL ASSETS		66,948,229	69,664,873	67,349,493	69,664,873	Losses related to operational risks		1,075	1,222	1,075	1,222	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
LIABILITIES & EQUITY																										
1. Demand deposits		540,617	610,405	542,962	610,405	g. Losses from investment under equity method						b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
2. Savings deposits		6,490,395	6,465,360	6,523,713	6,465,360	h. Losses from decrease in value of non-financial assets		52	52	52	52	Investments		-	-	-	-	-	-	-	-	-	-	-	-	
3. Time deposits		40,380,509	43,558,545	40,502,734	43,558,545	Income tax		548,209	494,696	557,733	494,696	a. Rupiah		35,069	-	-	-	35,069	31,189	-	-	-	-	-	31,189	
4. Reversal sharing investment funds		1,863,828	1,561,549	1,863,828	1,561,549	Net Income for the Current Period		414,331	350,885	419,557	350,885	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
5. Liabilities to Bank Indonesia		-	-	-	-	Other Comprehensive Income		(1,046,139)	(943,599)	(1,062,704)	(943,599)	Acceptance receivables		-	-	-	-	-	-	-	-	-	-	-	-	
6. Claims on securities purchased under resale agreements (Reverse Repo)		208	16,048	206	16,048	Net Operating Income		666,994	720,783	670,892	720,783	a. Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
7. Spot and derivative payables		-	-	-	-	1. (Loss)/gain from sale of fixed assets and equipments		(552)	26	(552)	26	i. Rupiah		9,013,178	572,578	82,499	117,134	41,233	9,626,622	7,813,260	454,777	61,217	98,197	33,019	8,460,470	
8. Securities sold under repurchase agreements (Repo)		4,969,037	4,967,196	4,969,037	4,967,196	Gain/(loss) on adjustments of foreign exchange translation		(1,979)	(2,007)	(2,119)	(2,007)	Non-Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
9. Acceptance liabilities		1,471,321	1,377,753	1,471,321	1,377,753	Other non-operating expenses		(2,531)	(1,981)	(2,671)	(1,981)	a. Rupiah		36,372,384	529,093	29,195	43,539	30,503	37,004,714	32,048,600	479,572	24,661	32,740	20,459	32,606,033	
10. Borrowings		-	-	-	-	Income before tax		663,563	718,802	668,221	718,802	Non-Micro, Small and Medium Enterprises (UMKM)		-	-	-	-	-	-	-	-	-	-	-	-	
11. Other borrowings		-	-	-	-	Net Income for the Current Period		663,563	718,802	668,221	718,802	i. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
12. Interbranch liabilities		-	-	-	-	Estimated current year tax		183,696	161,942	184,891	161,942	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
13. Conducting operational activities in Indonesia		-	-	-	-	Deferred tax income/(expenses)		11,157	(20,859)	11,157	(20,859)	Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
14. Conducting operational activities outside Indonesia		-	-	-	-	Other Comprehensive Income		491,024	536,001	494,487	536,001	Investments		-	-	-	-	-	-	-	-	-	-	-	-	
15. Other liabilities		986,800	1,200,162	995,695	1,200,162	Foreign exchange translation adjustment of financial statements		-	-	-	-	a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	
16. Profit sharing investment funds		56,532,705	59,757,008	56,699,496	59,757,008	Gain/(loss) from changes in the value of marketable securities - available for sale		2,415	210	2,475	210	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL LIABILITIES		56,532,705	59,757,008	56,699,496	59,757,008	Other comprehensive income of the current period - net of tax		1,811	210	1,871	210	Value of Bank's assets pledged as collateral:		-	-	-	-	-	-	-	-	-	-	-	-	
EQUITY						Net Income for the Current Period After Tax		492,835	536,211	496,358	536,211	a. To Bank Indonesia		-	-	-	-	-	-	-	-	-	-	-	-	
1. Issued and fully paid-in capital:		116,806	116,806	116,806	116,806	Non-controlling interest		491,024	536,001	494,487	536,001	b. To other parties		-	-	-	-	-	-	-	-	-	-	-	-	
2. Additional paid-in capital:		150,000	150,000	150,000	150,000	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Total allowance for impairment losses on financial assets		-	-	-	-	-	-	-	-	-	-	-	-	
3. Unpaid capital -/-		33,194	33,194	33,194	33,194	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Total allowance for possible losses on earning asset		-	-	-	-	-	-	-	-	-	-	-	-	
4. Treasury stock -/-		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
5. Additional paid-in capital:		1,487,104	1,472,280	1,487,104	1,472,280	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
6. Disagio -/-		1,429,385	1,429,385	1,429,385	1,429,385	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
7. Capital contribution		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
8. Capital paid in advance		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
9. Others		57,719	42,895	57,719	42,895	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
10. Other comprehensive income/(expenses):		1,693	(118)	1,753	(118)	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
11. Gain/(loss) from actuarial defined benefit program		1,693	(118)	1,753	(118)	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
12. Cash flow hedging		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
13. Differences arising from fixed assets revaluation		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
14. Other comprehensive income from associate entity		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
15. Gain/(loss) from actuarial defined benefit program		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
16. Income tax related to other comprehensive income		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
17. Others		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
18. Difference in quasi reorganization		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
19. Difference in restructuring of entities under common control		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
20. Others		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
21. Difference in restructuring of entities under common control		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
22. Others		-	-	-	-	Net Income for the Current Period After Tax		491,024	536,001	494,487	536,001	Percentage of Micro and Small Enterprises (UMKM) loans to total loans		-	-	-	-	-	-	-	-	-	-	-	-	
23. Reserves:		23,361	23,361	23,361	23,361	Net Income for the Current Period After Tax		491,024	53																	