

CONSOLIDATED FINANCIAL STATEMENTS  
PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary  
30 JUNE 2015, 2014 AND 31 DECEMBER 2014  
(In million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 30 June 2015 and 31 December 2014 (In million Rupiah)					STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME For the period ended 30 June 2015 and 2014 (In million Rupiah, unless earning per share)					EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2015 and 2014 (In million Rupiah, unless otherwise stated)													
ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK		CONSOLIDATED		ACCOUNTS		BANK									
		30 Jun 2015 Unaudited	31 Dec 2014 Audited	30 Jun 2015 Unaudited	31 Dec 2014 Audited			30 Jun 2015 Unaudited	30 Jun 2014 Unaudited	30 Jun 2015 Unaudited	30 Jun 2014 Unaudited			30 June 2015 (Unaudited)				30 June 2014 (Unaudited)					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total										
I. RELATED PARTIES																							
1. Placements with other banks																							
a. Rupiah		50,000					50,000																
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)																							
i. Rupiah		25,442				25,442	33,970									33,970							
ii. Foreign currencies																							
c. Restructured loans																							
i. Rupiah																							
d. Property loans		10,969				10,969	17,293									17,293							
8. Investments		713,645				713,645	600,000									600,000							
9. Temporary equity investment																							
10. Other receivables																							
11. Commitment and contingencies																							
a. Rupiah																							
b. Foreign currencies																							
12. Foreclosed assets																							
II. NON-RELATED PARTIES																							
1. Placements with other banks																							
a. Rupiah		945,573				945,573	1,008,318									1,008,318							
b. Foreign currencies																							
2. Spot and derivative receivables																							
a. Rupiah																							
b. Foreign currencies																							
3. Marketable securities																							
a. Rupiah		4,934,772				4,934,772	4,004,163									4,004,163							
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		3,465,380				3,465,380	5,135,789									5,135,789							
b. Foreign currencies																							
6. Acceptance receivables																							
7. Loans																							
a. Micro, Small and Medium Enterprises (UMKM)																							
i. Rupiah		11,672,138	612,269	87,454	134,653	45,422	12,551,936	10,266,619	587,392	87,717	150,950	67,454	11,601,132										
ii. Foreign currencies																							
b. Non-Micro, Small and Medium Enterprises (UMKM)																							
i. Rupiah		39,420,930	407,059	30,683	53,435	42,577	39,954,684	38,028,681	533,636	41,301	53,243	26,656	38,683,517										
ii. Foreign currencies																							
c. Restructured loans																							
i. Rupiah		818,449	318,848	46,594	76,605	20,810	1,281,306	676,734	260,258	41,909	61,967	15,225	1,056,093										
ii. Foreign currencies																							
d. Property loans		495,433	485	247	483	462	497,110	231,255	2,097	655	475	3,562	238,044										
8. Investments		22				22	22						22										
9. Temporary equity investment																							
10. Other receivables																							
11. Commitment and contingencies																							
a. Rupiah		3,640,803	103			2,468	3,643,374	895,005					895,005			895,005							
b. Foreign currencies																							
12. Foreclosed assets																							
a. Rupiah						3,271										3,271							
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							475,777									536,072							
3. Total required provision for possible losses on earning asset							788,610									776,443							
4. Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans							23.89%									22.38%							
5. Percentage of Micro and Small Enterprises (UMKM) loans to total loans							8.63%									13.37%							
6. Percentage of UMKK debtors to total debtors							8.72%									62.38%							
7. Percentage of UMKK debtors to total debtors							8.72%									61.54%							
8. Others							34,557									34,591							
a. Channeling loans																							
b. Distribution of Mudharabah Muqayyadah funds																							
c. Earning assets written-off							1,845,218									1,386,727							
d. Recovery of earning assets written-off							737,365									450,441							
e. Write-off on earning assets with elimination of right to collect							778,876									624,786							