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



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STATEMENTS OF FINANCIAL POSITION					STATEMENT OF PROFIT AND LOSS AND	EARNING ASSETS QUALITY AND OTHER INFORM As of 31 March 2015 and 2014						ORMAT	ATION									
As of 31 March 2015 and 31 December 2014 (In million Rupiah)					For the period ended 31 March 2015 and 2014 (In million Rupiah, unless earning per share)									Rupiah, unless otherwise stated)								
ACCOUNTS 31 Mar 2015 31 Dec 2014 31 Mar 2015 31 Dec 2014			ACCOUNTS	BANK         CONSOLIDATED           15         31 Mar 2014         31 Mar 2015         31 Mar 2014			ACCOUNTS	31 March 20			n 2015 (Unaudited)			NK	31 March 2014 (Unaudited)							
ASSETS	Unaudited		Unaudited		OPERATING INCOME AND EXPENSES		Unaudited	Unaudited			Current	Special Mention		Doubtful	Loss	Total	Current	Special Mention		Doubtful	Loss	Total
1. Cash	1,057,463		1,151,834	1,129,677	A. Interest Income and Expenses					RELATED PARTIES     Placements with other banks							<b> </b>					
<ol> <li>Placements with Bank Indonesia</li> <li>Placements with other banks</li> </ol>	9,691,741 1,333,630	9,077,389 1,517,454	10,224,994 1,684,871	9,543,762 1,893,205	1. Interest Income a. Rupiah	2,820,952 2,820,952	2,971,390 2,971,390	3,149,908 3,149,908	2,993,055 2,993,055	a. Rupiah b. Foreign currencies	50,000		-	-		50,000		-	-	-	-	-
<ol> <li>Spot and derivative receivables</li> <li>Marketable securities</li> </ol>	4,853,997	4,731,069	4,853,997	4,731,069	b. Foreign currencies 2. Interest Expenses	1,247,361	1,257,161	1,305,181	1,259,459	<ol> <li>Spot and derivative receivables         <ul> <li>Rupiah</li> </ul> </li> </ol>			-	-				_	_	-	-	-
<ul> <li>Measured at fair value through profit/loss</li> <li>Available for sale</li> </ul>	1,374,986	1,308,677	1,374,986	1,308,677	a. Rupiah	1,247,361	1,257,161	1,305,181	1,259,459	b. Foreign currencies 3. Marketable securities			-	-	-	-		-	-	-	-	-
c. Held to maturity d. Loans and receivables	3,479,011	3,422,392	3,479,011	3,422,392	Net Interest Income	1,573,591	1,714,229	1,844,727	1,733,596	a. Rupiah b. Foreign currencies			-	-		-		-	-	-	-	-
<ol> <li>Securities sold under repurchase agreements (Repo)</li> <li>Claims from securities purchased under resale</li> </ol>	-	-	-	-	B. Other Operating Income and Expenses 1. Other Operating Income	180,276	141,946	209,350	142,550	<ol> <li>Securities sold under repurchase agreements (Repo)</li> </ol>				-	-	-					-	
agreements (Reverse Repo) 8. Acceptance receivables	1,739,053	2,388,561	1,739,053	2,388,561	a. Increase in fair value of financial assets (mark to market)	-	-	-	-	a. Rupiah			-	-	-	-	-	-	-	-	-	-
9. Loans a. Measured at fair value through profit/loss	50,691,565	49,443,134	50,726,483	49,494,487	ii. Loans	-	-	-	-	<ul> <li>b. Foreign currencies</li> <li>5. Claims on securities purchased under resale</li> </ul>				-	-	-		-	-	-	-	-
b. Available for sale c. Held to maturity		-	-		iii. Spot and derivatives iv. Other financial assets	-	-	-	-	agreements (Reverse Repo) a. Rupiah				-	-	-	-	-	-	-	-	-
d. Loans and receivables 10. Sharia financing	50,691,565	49,443,134	50,726,483 2,650,607	2,499,087	<ul> <li>Gain from sale of financial assets</li> </ul>	-	-	-	-	<ul> <li>b. Foreign currencies</li> <li>6. Acceptance receivables</li> </ul>			-	-	-	-		-	-	-	-	-
<ol> <li>Investments</li> <li>Allowance for impairment losses on financial assets -/-</li> </ol>	600,022 464,627	600,022 468,033	22 517,468	22 510,759	i. Marketable securities ii. Loans	-	-	-	-	7. Loans a. Micro, Small and Medium Enterprises (UMKM)												
a. Marketable securities b. Loans	464,627	468,033	517,468	507,019		-	-	-	-	i. Rupiah ii. Foreign currencies			-	-	-	-	-	-	-	-	-	-
c. Others 13. Intangible assets	388,113	355,813	474,016	3,740 434,513	<ol> <li>Gain from investment under equity method</li> </ol>	-	7	-	7	<ul> <li>b. Non-Micro, Small and Medium Enterprises (UMKM)</li> </ul>												
Accumulated amortization of intangible assets -/- 14. Property, plant and equipment	173,368 1,387,631	155,603 1,349,373	179,342 1,572,645	158,203 1,507,235	<ul> <li>g. Commissions/provisions/fees and administration</li> <li>b. Reversal in allowance for impairment losses</li> </ul>	59,935 210	30,245 855	59,956 28,223	30,358 981	i. Rupiah ii. Foreign currencies	24,213		-	-	-	24,213	35,069	-	-	-	-	35,069
Accumulated depreciation of property, plant and equipment -/- 15. Non-productive assets	800,227 7,376	754,346 207	844,219 11,263	777,512 4,220	i. Other income	120,131	110,839	121,171	111,204	<ul> <li>c. Restructured loans</li> <li>i. Rupiah</li> </ul>			-			-	-	-	-	-		-
a. Abandoned properties b. Foreclosed assets	96	158	3,984	4,171		1,127,828	1,190,081 -	1,397,044	1,205,254	ii. Foreign currencies d. Property loans	12,559		-	-	-	- 12,559	- 17,557	-	-	-	-	- 17,557
c. Suspense accounts d. Interbranch assets	7,274	43 6	7,273 6	43 6	ii. Loans		-	-	-	8. Investments     9. Temporary equity investment	600,000		-	-	-	600,000	600,000	-	-	-	-	600,000
<ul> <li>Conducting operational activities in Indonesia</li> <li>Conducting operational activities outside Indonesia</li> </ul>	6	6	6	6	iii. Spot and derivatives iv. Other financial assets		-	-	-	10. Other receivables     11. Commitment and contingencies			-	-	-	-	-	-	-	-	-	-
<ol> <li>Allowance for impairment losses on non - productive assets -/-</li> <li>Leased receivables</li> </ol>	:	-	-		<ul> <li>b. Increase in fair value of financial liabilities (mark to market)</li> <li>c. Losses from sale of financial assets</li> </ul>	:	-	-	:	a. Rupiah b. Foreign currencies		: :	-	-	-	-		-	-	-	-	-
<ol> <li>Deferred tax assets</li> <li>Other assets</li> </ol>	32,424 2,840,113	57,337 2,643,598	43,707 2,973,989	66,400 2,768,973	i Marketable securities	-	-	-	-	12. Foreclosed assets II. NON-RELATED PARTIES					-	-	<u> </u>	-	-	-		
TOTAL ASSETS	73,184,906	71,862,049	76,566,452	75,014,737		-	-	-	-	1. Placements with other banks												
LIABILITIES & EQUITY					e. Impairment losses on financial assets     i. Marketable securities	183,272	171,113	227,939	172,116	<ul> <li>a. Rupiah</li> <li>b. Foreign currencies</li> </ul>	1,283,630		-	-	-	1,283,630	976,489	-	-	-	-	976,489
Lorenand deposits     Saving deposits	366,624 6,595,672	957,094 6,419,825	368,748 7,136,047	979,251 6,917,490	ii. Loans	183,272	165,411	190,685	166,414	<ol> <li>Spot and derivative receivables         <ul> <li>a. Rupiah</li> </ul> </li> </ol>			-	-			_	-	-	-	-	
<ol> <li>Saving deposits</li> <li>Time deposits</li> <li>Revenue sharing investment funds</li> </ol>	44,539,190	43,244,050	44,539,189 2,322,724	43,244,109 2,194,264	iv. Other financial assets	-	5,702	37,254	5,702	<ul> <li>b. Foreign currencies</li> <li>3. Marketable securities</li> </ul>				-		-	-	-	-	-	-	-
5. Liabilities to Bank Indonesia 6. Liabilities to other banks	8,906	8,188	- 111	2,194,204	g. Losses from investment under equity method	4,334	1,075	5,164 -	1,075	a. Rupiah b. Foreign currencies	4,853,997					4,853,997	3,334,633	-	-	-		3,334,633
7. Spot and derivative payables 8. Securities sold under repurchase agreements (Repo)	- 0,900	- 0,100	-	-	<ul> <li>h. Commissions/provisions/fees and administration</li> <li>i. Losses from decrease in value of non-financial assets</li> </ul>	8,446	6,037 52	8,446	6,037 52	<ol> <li>Securities sold under repurchase agreements (Repo)</li> </ol>												
9. Acceptance liabilities 10. Marketable securities issued	-	4,409,501	4,411,192	-	j. Personnel expenses k. Promotion expenses	507,870 23,386	548,209 48,664	642,961 24,452	557,733 48,684	a. Rupiah b. Foreign currencies			-	-				-	-	-	-	-
11. Borrowings	4,411,192 3,859,259	3,804,506	3,859,259		1.01	400,520 (947,552)	414,931 (1,048,135)	488,082 (1,187,694)	419,557 (1,062,704)	<ol> <li>Claims on securities purchased under resale agreements (Reverse Repo)</li> </ol>								_				
<ol> <li>Margin deposits</li> <li>Interbranch liabilities</li> <li>Conducting accentional activities in Indeposit</li> </ol>	-	-	-	-	NET OPERATING INCOME	626,039	666,094	657,033	670,892	a. Rupiah b. Foreign currencies	1,739,053	3 -	-	-	-	1,739,053	3,928,385	-	-	-	-	3,928,385
<ul> <li>a. Conducting operational activities in Indonesia</li> <li>b. Conducting operational activities outside Indonesia</li> <li>14. Deferred tax liabilities</li> </ul>	-	-	-	-	NON-OPERATING INCOME AND EXPENSES 1. Loss from sale of fixed assets and equipments	(296)	(552)	(320)	(552)	<ol><li>Acceptance receivables</li></ol>			-	-	-	-	-	-	-	-	-	-
<ol> <li>Deterred tax habilities</li> <li>Other liabilities</li> <li>Profit sharing investment funds</li> </ol>	1,164,176	1,250,032	1,375,131	1,404,983	2. Gain/(loss) on adjustments of foreign exchange translation 3. Other non-operating expenses	(891)	(1,979)	(743)	(2,119)	<ol> <li>Loans         <ol> <li>Micro, Small and Medium Enterprises (UMKM)</li> <li>Durate</li> </ol> </li> </ol>	40.040.400	573.740	70.000	400.000	00.000	44 404 000	0.040.470	570 570	00,400	447.404	44,000	0.000.000
TOTAL LIABILITIES	60,945,019	60,093,196	64,012,401	62,954,203		(1,187) 624,852	(2,531) 663,563	(1,063) 655,970	(2,671) 668,221	i. Rupiah ii. Foreign currencies	10,618,429	- 5/3,740	70,220	128,636	39,983	- 11,431,008	9,013,178 -	572,578	82,499	117,134	41,233	9,826,622
EQUITY 17. Issued and fully paid-in capital	116,806	116,806	116,806	116,806	Income tax:	(134,848)	(183,696)	(145,703)	(184,891)	<ul> <li>b. Non-Micro, Small and Medium Enterprises (UMKM)</li> </ul>	00 000 500	405 400	00.005	47.000	44,400	00 000 044	00.070.004	500.000	00.405	40.500	00 500 (	7 004 744
a. Authorized capital b. Unpaid capital -/-	150,000 33,194	150,000 33,194	150,000 33,194	150,000 33,194		(25,185) 464,819	11,157 491,024	(22,965) 487,302	11,157 494,487	i. Rupiah ii. Foreign currencies	38,683,586	435,422	28,325	47,888	41,123	39,230,344	36,372,384	529,093	29,195	43,539	30,503 3	7,004,714
c. Treasury stock -/- 18. Additional paid-in capital	1,528,645	1,521,610	1,528,645	1,521,610	OTHER COMPREHENSIVE INCOME	404,019	491,024	407,302	434,407	c. Restructured loans i. Rupiah	816,793	294,684	39,123	69,838	19,487	1,239,925	614,058	244,573	30,121	40,183	11,003	939,938
a. Agio b. Disagio -/-	1,429,385	1,429,385	1,429,385	1,429,385	a. Gain from fixed assets revaluation	-	-	-	-	ii. Foreign currencies d. Property loans	404,263	1,585	435	- 811	2,421	409,515	208,564	5,160	183	423	7,756	222,086
c. Capital contribution d. Capital paid in advance	-	-	-	-	<ul> <li>b. Gain/(loss) from actuarial defined benefit program</li> <li>c Other comprehensive income from associate entity</li> </ul>	-	-	-	-	<ol> <li>Investments</li> <li>Temporary equity investment</li> </ol>	22	-	-		-	- 22	- 22	-	-	-	-	- 22
e. Others 19. Other comprehensive income	99,260 16	92,225 836	99,260 16	92,225 836	e. Income tax realted items that will not be reclassified	-	-	-	-	<ol> <li>Other receivables</li> <li>Commitment and contingencies</li> </ol>			-	-			-	-	-	-	-	-
<ul> <li>a. Foreign exchange translation adjustment of financial statements</li> <li>b. Grin (Issa) form observations in the units of marketable</li> </ul>	-	-	-		to profit or loss 2 Items that will be reclassified to profit or loss	(820)	- 1.811	(820)	- 1.871	a. Rupiah b. Foreign currencies	3,412,476		-	-	2,468	3,414,944	1,171,899	971 -	-	-	28	1,172,898
<ul> <li>b. Gain/(loss) from changes in the value of marketable securities - available for sale</li> <li>c. Cash flow headning</li> </ul>	21	1.115	21	1.115	<ul> <li>Adjustment from foreign exchange translation</li> <li>b. (Loss)/gain from changes in the value of marketable</li> </ul>	-	-	-	-	12. Foreclosed assets III. OTHER INFORMATION	96	i -	-		-	96	4,706	-	-	-	-	4,706
<ul> <li>c. Cash flow hedging</li> <li>d. Differences arising from fixed assets revaluation</li> </ul>	:	-		:	securities - available for sale c Effective part of cash flow hedging	(1,094)	2,415	(1,094)	2,475	1. Value of Bank's assets pledged as collateral:												
e. Other comprehensive income from associate entity f. Gain (loss) from actuarial defined benefit program		-		-	d. Others		-	-		a. To Bank Indonesia b. To other parties						-						-
g. Income tax related to other comprehensive income h. Others	(5)	) (279)	(5)	) (279)	to profit or loss OTHER COMPREHENSIVE INCOME FOR	274	(604)	274	(604)	<ol> <li>Total allowance for impairment losses on financial assets</li> <li>Total and assets</li> </ol>						464,627						489,190
<ol> <li>Difference in quasi reorganization</li> <li>Difference in restructuring of entities under common control</li> <li>Defense Faulty</li> </ol>	:	-		:	THE CURRENT PERIOD - NET OFF TAX TOTAL COMPREHENSIVE INCOME OF THE CURRENT	(820)	1,811	(820)	1,871	3. Total required provision for possible losses on earning asset						756,135						699,180
22. Other Equity 23. Reserves	23,361	23,361	23,361	23,361	PERIOD AFTER TAX Total net income attributable to:	463,999	492,835	486,482	496,358	<ol> <li>Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans</li> </ol>						22.55%						20.97%
a. General reserves b. Statutory reserves	23,361	23,361	23,361	23,361	EQUITY HOLDERS	464,819	491,024	480,557	493,255	5. Percentage of Micro and Small Enterprises (UMK) loans to total loans						8.87%						13.33%
24. Profit/loss a. Previous years	10,571,059 10,106,240	10,106,240 8,295,536	10,629,115	10,148,558 8,295,536	TOTAL NET INCOME IN CURRENT PERIOD	- 464,819	491,024	6,745 487,302	1,232 494,487	<ol> <li>Percentage of UMKM debtors to total debtors</li> <li>Percentage of UMK debtors to total debtors</li> </ol>						11.02% 8.89%						59.26% 58.39%
b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS	464,819	1,810,704	480,557	1,853,022	EQUITY HOLDERS	463,999	492,835	479,737	495,108	8. Others: a. Channeling loans						34,579						34,591
OF THE PARENT 25. Non-controlling interest	12,239,887	11,768,853	<b>12,297,943</b> 256,108	<b>11,811,171</b> 249,363	TOTAL NET INCOME IN CURRENT PERIOD	463,999	492,835	6,745 486,482	1,250 496,358	<ul> <li>b. Distribution of Mudharabah Muqayyadah funds</li> <li>c. Earning assets written-off</li> </ul>						- 1,761,443						1,284,602
TOTAL EQUITY	12,239,887	11,768,853	12,554,051	12,060,534	DROFIT (LOSS) TRANSFERRED TO HEAD OFFICE					<ul> <li>d. Recovery of earning assets written-off</li> <li>e. Write-off on earning assets with elimination</li> </ul>						674,886						476,278
TOTAL LIABILITIES AND EQUITY	73,184,906	71,862,049	76,566,452	75,014,73	EARNING PER SHARE	80	84	99	84	of right to collect						739,189						616,550
						TAL ADE																
As of 31 March 2015 and 2014 (In million Rupiah) BANK								As of 31 March 2015 and 2014 (In million Rupiah)														
ACCOUNTS	ted) 31 March 2014 (Unaudited) uired Provision Allowance for Impairment Required P	ACCOU	NTS								1 Mar 2015 Unaudited CONSOLI	DATED B/	31 Mar 20 Unaudite ANK CO									
1. Placements with other banks		Individu	ual Collect		specific         Individual         Collective         General           .336         -         -         9,765	Specific -		ital (Tier 1)	1 (CET 4)									11,634,6	615 12,204	,767 9,5		9,804,418
2. Spot and derivative receivables 3. Marketable securities			-	-	605	-	1.1 P	non Equity Tie aid in capital	. ,									11,634,6 116,8	806 116	,806	-	-
<ol> <li>Securities sold under repurchase agreements (Repo)</li> <li>Claims on securities purchased under resale agreements (R</li> </ol>	everse Repo)		-	-		-	1	isclosed rese .2.1 Agio / D	Disagio									<b>12,364,9</b> 1,429,3			-	-
6. Acceptance receivables 7. Loans		3,4	445 461	,182 496	946 235,780 - 489,190 458,008	225,330	1	.2.2 Capital .2.3 General	contribution I reserves									23,3	. 23	,361	-	-
Investments     Temporary equity investment     Commitment and continencies			-	- 6	000 6,000	- - 76	1	.2.5 Current	year profit which	ich can be calculated into capital can be calculated into capital								10,106,2 464,8			-	-
10. Commitment and contingencies     11. Other receivables			-	1	- <u>2,400</u>	/b -	1		paid in advance	ng from translation of financial statement									-	-	-	-
					STATEMENTS OF CASH ELOWS					ed to share-based compensation program								49 F	30 40	630		

<ul> <li>9. Temporary equity investment</li> <li>10. Commitment and contingencies</li> <li>11. Other receivables</li> </ul>			2,468	-	- 76	1.2.5 Current year profit which can be calculated into capital 1.2.6 Excess differences arising from translation of financial state 1.2.7 Capital paid in advance	ment				464,819	480,557	-					
FINANCIAL RATIOS			STATEMENTS OF CASH F			1.2.8 Issued warrant 1.2.9 Stock option issued related to share-based compensation p	49,630	49,630	-	-								
As of 31 March 2015 and 2014			For the period ended 31 March 2015 and 2014 (In million Rupiah)			1.2.10 Other comprehensive income 1.2.11 Fixed asset revaluation 1.2.12 Efferences between allowance for possible losses and allow		21	21	-	:							
RATIOS (%) 31 Mar 2015 31 Mar 2014 Unaudited Unaudited			ACCOUNTS	31 Mar 2015 31 Mar 2014 Unaudited Unaudited		1.2.12         Differences between allowance for possible losses and allow           1.2.13         Allowance for possible losses on non-productive assets           1.2.14         Negative differences on adjustment of fair value on financia		291,508 14 -	292,598 2,232 -	-	-							
Performance Ratios (Consolidated)			Cash flows from operating activities			1.3 Non-Controlling Interests that can be calculated 1.4 Deduction factor to common equity tier 1				-	- 338,381	-	-					
1. Capital Adequacy Ratio (CAR)	24.85%	23.99%	Receipt from interest and sharia income	3,151,586	2,981,071	1.4.1 Defferred tax calculation					<b>847,169</b> 32,424	43,707	-					
<ol> <li>Non-performing earning assets and non-earning assets to total earning assets and non-earning assets</li> </ol>	0.58%	0.58%	Interest and sharia profit sharing paid	(1,342,898)	(1,263,355)	1.4.2 Goodwill 1.4.3 Other intangible asset				214,745	61,116 233,558	-	-					
3. Non-performing earning assets to total earning assets	0.60%	0.59%	Fee and commission income received	181,148	141,779	1.4.4 Investment that can be calculated as deduction factor				600,000	- 200,000	-						
<ol> <li>Allowance for impairment losses on financial assets to earning assets</li> </ol>	0.77%	0.84%	Recovery from written off loan	13,783	27,224	1.4.5 Shortage of capital on insurance subsidiary company 1.4.6 Securitization exposures						-						
5. Non-Performing Loans (NPL) - gross	0.76%	0.84%	Payment of personnel expenses	(760,231)	(559,538)	1.4.7 Other deduction factor to core capital					-	-	-					
6. Non-Performing Loans (NPL) - net	0.43%	0.41%	Other operating expenses	(433,776)	(415,894)	1.4.8 Investment on instrument AT1 and Tier 2 with other Bank 2. Additional Tier 1					-	-	-					
7. Return on Assets (ROA) 8. Return on Equity (ROE)	3.52% 16.09%	3.94% 20.27%	Non-operating income/expense	(743)	(3,890)	2.1 The instrument meets the requirements of AT - 1					· ·							
9. Net Interest Margin (NIM)	11.29%	11.65%	Corporate income tax paid	(154,480)	(364,844)	2.2 Agio / Disagio 2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with c	ther Bank					:		: 1				
10. Operating Expenses to Operating Revenues	11 Loan to Denosit Patio (LDP) 98.18% 95.48%					II Supplementary Capital (Tier 2)	unor bunk				423,621	456,357	85,493	387,906				
Performance Ratios (Bank)	50.10%	and liabilities	654,389	542,553	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi 2. Agio atau disagio yang berasal dari penerbitan instrumen modal int	persyaratan i tambahan				•		-	-					
1. Capital Adequacy Ratio (CAR)	25.73%	22.82%	Decrease/(increase) in operating assets and liabilities:			3. General allowance for possible losses of earning assets (maximum					423,621	456,357	-					
2. Non-performing earning assets and non-earning assets	0.50%	0.50%	Placements with Bank Indonesia and other banks-			4. Statutory reserves 5. Deduction factor to supplementary capital						:		: 1				
to total earning assets and non-earning assets 3. Non-performing earning assets to total earning assets	0.53% 0.55%	0.58% 0.59%	with maturity more than 3 months	50,000	8,417	5.1 Sinking Fund						-	-					
4. Allowance for impairment losses on financial assets	<ol> <li>Allowance for impairment losses on financial assets</li> </ol>					5.2 Investment in Tier 2 instruments with other banks					-	-	-	-				
to earning assets 0.72% 0.84% Non-Performing Loans (NPL) - gross 0.70% 0.73%			(Reverse Repo)	649,508	3,496,296	Total Capital					12,058,236	12,661,124	9,648,214	10,192,324				
<ol><li>Non-Performing Loans (NPL) - net</li></ol>	on-Performing Loans (NPL) - net 0.42% 0.41% Loans and shara finar			(1,590,328)	(943,411)			31 Mar		DESCRIPTION	31 Ma		31 Mar					
7. Return on Assets (ROA) 8. Return on Equity (ROE)	3.51%	Other assets	(213,668)	(171,951)			BANK	CONSOLIDATED BANK CONSOLIDATE	D	BANK	CONSOLIDATED	BANK	CONSOLIDATED					
8. Return on Equity (ROE) 9. Net Interest Margin (NIM)	16.24% 10.15%	20.47% 11.65%	Liabilities due immediately	5,983	823	RISK WEIGHTED ASSET (RWA)			CAR RATIO									
10. Operating Expenses to Operating Revenues	79.14%	78.61% 95.44%	Deposits from customers	903,135	(2,922,617)	RWA CREDIT RISK RWA MARKET RISK		33,795,431	36,423,633 30,751,132 30,949,79	0 CET1 Ratio - Tier 1 Ratio	24,83%	23,95% 23,95%	-	23,08%				
11. Loan to Deposit Ratio (LDR) Compliance Ratios (Bank)	98.43%	Deposits from other banks Tax payables	12 41,618	(15,840) 10,086	RWA MARKET RISK RWA OPERATIONAL RISK		- 13,062,169	14,526,484 11,536,906 11,536,90		24,83% 0,90%	23,95%	22,61% 0,20%	0,91%					
1. a. Percentage Violation of Legal Lending Limit			Other liabilities	92,364	(28,793)	TOTAL RWA		46,857,600	50,950,118 42,288,038 42,486,69	6 Total Ratio	25,73%	24,85%	22,82%	23,99%				
i. Related parties			Temporary syirkah funds :	32,504	(20,733)	CAR RATIO BASED ON RISK PROFILE	%			I								
<ul> <li>ii. Non-related parties</li> <li>b. Percentage Lending in Excess of the Legal Lending L</li> </ul>	-	· ·	Mudharabah saving deposits	7,447	(62,942)	Efective on January 2015, KPMM is calculated based on PBI 15/12/PBI/2013	dated 12 December	2013 regarding Capit	al Adequacy.									
i. Related parties	Mudharabah time deposits	121,013	(69,337)	STATEMENTS OF COMMITMENTS AND	CONTINGEN	CIES	OF COMMISSION	SIONERS AND DIRECTORS										
ii. Non-related parties 2. Statutory Reserves Requirements	-	-	Net cash flows (used in)/provided from operating activities	721,473	(156,716)	As of 31 March 2015 and 31 Decem	As of 31 March 2015 and 31 December 2014					As of 31 March 2015						
a. Rupiah	8.11%	8.09%		721,475	(130,710)	(In million Rupiah)	NIK	CONSOLIDATED	BOARD OF COMMISSIONERS									
b. Foreign currencies	-	-	Cash flows from investing activities	(400.000)	(404 775)			Iar 2015 31 Dec 2014	- President Commissioner (Ind		of. DR. Dorodjatu	ın Kuntjoro-Jak	i					
3. Net Open Position		-	Marketable securities-with maturity more than 3 months	(122,928) (104,872)	(421,775) (57,293)	Unaudited		audited Audited	<ul> <li>Independent Commissioner</li> <li>Independent Commissioner</li> </ul>		arry Hartono van Mabiudin Hal	heigh						
SPOT AND DERIVATIVE TRANSACTIONS			Purchase of property, plant equipment and intangible assets Proceeds from sale of property plant and equipment	(104,872)	(57,293) 126	I. COMMITMENT RECEIVABLES -			: As	: Irwan Mahjudin Habsjah : Ashish Jaiprakash Shastry								
As of 31 March 20 (In million Rupiah						1. Unused borrowing facilities -	-		- Commissioner - Commissioner		now Ying Hoong roshi Higuma							
	Doriv	ative Receivables	Net cash flows (used in)/provided from investing activities	(227,723)	(478,942)	a. Rupiah - b. Foreign currencies -			BOARD OF DIRECTORS	. חוו	i ooni i nguina							
TRANSACTION Notional Amount		and Payables	Cash flows from financing activities			2. Outstanding spot and derivative purchased - 3. Others -	-		- President Director (Independe									
Trad	ing Hedging Receiv	unhing Daughles		1,277,091	1,145,000						erry Ng							
	ing neuging necch	vables Payables	Proceeds from borrowings				2 921 426 24	414 944 2 024 426	- Deputy President Director		ngki Wanadjati Da	ana						
A. RELATED TO EXCHANGE RATE	ing neuging Neven	vables Payables	Installment payment and settlement of borrowings	(1,224,073)	(1,049,274)	II. COMMITMENT LIABILITIES 3,414,944	1. 1	<b>414,944 2,921,426</b> 354,697 2,853,141	Deputy President Director	: Dje		ana						
1. Spot -			Installment payment and settlement of borrowings Payment of finance lease payables	(1,224,073) (1,713)	(1,049,274) (2,158)	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers a. State-owned enterprises (BUMN)         3,354,697	2,853,141 3,3	<b>414,944 2,921,426</b> 354,697 2,853,141 201,300 50,000	Deputy President Director     Director of Compliance (Indep     Director	pendent) : Dje cendent) : An : Kh	ngki Wanadjati Da emi Suhenda nika Faisal narim Indra Gupta	a Siregar						
1. Spot - 2. Forward -			Installment payment and settlement of borrowings	(1,224,073) (1,713) <b>51,305</b>	(1,049,274) (2,158) <b>93,568</b>	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed	2,853,141 3,3	354,697 2,853,141	b         -         Deputy President Director           -         Director of Compliance (Indep Director           -         Director           -         Director           -         Director	Djendent) : Dje pendent) : An : Kh : Ari : Ha	ngki Wanadjati Da emi Suhenda nika Faisal narim Indra Gupta ief Harris Tandjur adi Wibowo	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -	 		Installment payment and settlement of borrowings Payment of finance lease payables	(1,224,073) (1,713)	(1,049,274) (2,158)	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         -           - Rupiah         -         -           - Foreign currencies         -         -	2,853,141 3,3 50,000 2 - -	354,697 201,300 - - - -	Orego and the second seco	Djendent) : Dje pendent) : An : Kh : Ari : Ha : As	ngki Wanadjati Da emi Suhenda hika Faisal harim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities	(1,224,073) (1,713) <b>51,305</b>	(1,049,274) (2,158) <b>93,568</b>	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           -         Incommitted         201,300	2,853,141 3,5 50,000 2 - 50,000 2	354,697 2,853,141 201,300 - 201,300 50,000 - 201,300 50,000	i         - Deputy President Director           i         - Director of Compliance (Indep           i         - Director           i         Director           i         Director           i         Director	: Djo pendent) : An : Kh : Ar : Ha : As : Mu	ngki Wanadjati Da emi Suhenda nika Faisal narim Indra Gupta ief Harris Tandjur adi Wibowo	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year	(1,224,073) (1,713) 51,305 545,055 12,516,644	(1,049,274) (2,158) 93,568 (542,090) 10,471,217	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         -           -         Foreign currencies         -           -         Rupiah         201,300           -         Foreign currencies         -	2,853,141 3,3 50,000 2 - - 50,000 2 50,000 2 -	2,853,141 201,300 201,300 201,300 50,000 201,300 201,000 201,000	i         -         Deputy President Director           -         Director of Compliance (Indep           -         Director	: Djo pendent) : An : Kh : Ari : Ha : As : Mu : Wo : Wo	ngki Wanadjati Da emi Suhenda hika Faisal harim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period	(1,224,073) (1,713) 51,305 545,055	(1,049,274) (2,158) 93,568 (542,090)	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers a. State-owned enterprises (BUMN)         201,300           i.         Committed - Rupiah         - - Foreign currencies         - - - Foreign currencies           ii.         Uncommitted         201,300           - Rupiah         201,300         -	2,853,141 3,3 50,000 2 50,000 2 50,000 2 2,803,141 3,1	354,697 2,853,141 201,300 - 201,300 50,000 - 201,300 50,000	5         -         Deputy President Director           0         -         Director Graphiance (Indep           0         -         Director	: Dju pendent) : An : Kh : Ar : Ha : As : Mu : W : Wu : Wa	ngki Wanadjati Da emi Suhenda narim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *)	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b>	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           -         Foreign currencies         -           -         Rupiah         201,300           -         Foreign currencies         -           b.         Others         3,153,397           i.         Committed         40,000           iii.         Uncommitted         3,113,397	2.853,141 3,3 50,000 2 50,000 2 50,000 2 2.803,141 3,1 20,000 2,783,141 3,	354,697 2.853,141 201,300 50,000 201,300 50,000 201,300 50,000 153,397 2.803,141 40,000 20,000	3         - Deputy President Director           - Director of Compliance (Indep         -           - Director         -           - Dir	E Dip pendent) : An : Kh : Ari : Ha : As : Mu : Wo : Wo : Ma mpetent authorities	ngki Wanadjati D; emi Suhenda nika Faisal narim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla Uila Salim olf Arno Kluge *) aya Kartika	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           1. Forward         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves	(1,224,073) (1,713) 51,305 545,055 12,516,644	(1,049,274) (2,158) 93,568 (542,090) 10,471,217	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Rupiah         -           -         Foreign currencies         201,300           -         Rupiah         201,300           -         Rupiah         201,300           -         Rupiah         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000	2.853,141 3,3 50,000 2 50,000 2 50,000 2 2.803,141 3,1 20,000 2,783,141 3,	354,697 2,853,141 201,300 201,300 201,300 201,300 50,000 201,300 50,000 153,397 2,803,141 40,000 20,000	3         - Deputy President Director           - Director of Compliance (Indep         -           - Director         -           - Dir	: Dj bendent) : An : Kh : An : Ha : As : Ma : Wa : W	ngki Wanadjati D; emi Suhenda ika Faisal narim Indra Gupta ief Harris Tandjura di Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         - <b>B. RELATED TO INTEREST RATE</b> -           1. Forward         -           2. Option         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of:	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers a. State-owned enterprises (BUMN)         201,300           i.         Committed         -           - Rupiah         201,300         -           - Foreign currencies         -         -           - Rupiah         201,300         -           - Street groutenecies         -         -           b. Others         3,153,397         -           i. Committed         3,113,397         -           2.         Unucommitted         3,113,397           a.         Committed         -           i. Rupiah         -         -           i. Rupiah         -         -	2.853,141 3,3 50,000 2 50,000 2 50,000 2 2.803,141 3,1 20,000 2,783,141 3,	354,697 2.853,141 201,300 50,000 201,300 50,000 201,300 50,000 153,397 2.803,141 40,000 20,000	5     - Deputy President Director       - Director of Compliance (Inder       - Director	E Dip pendent) : An : Kh : Ari : Ha : As : Mu : Wo : Wo : Ma mpetent authorities	ngki Wanadjati D; emi Suhenda ika Faisal narim Indra Gupta ief Harris Tandjura di Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika	a Siregar ng						
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           1. Forward         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824 1,034,900	II.         COMMITMENT LIABILITIES         3,414,944           I.         Unused loans facilities granted to customers a. State-owned enterprises (BUMN)         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         201,300           -         Foreign currencies         -           b.         Others         3,153,397           i.         Committed         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         -           i.         Rupiah         -           ii.         Foreign currencies         -           b.         Dicommitted         -           iii.         Foreign currencies         -           b.         Loncommitted         -           iii.         Foreign currencies         -           iii.         Foreign currencies         -           iii.         Foreign currencies         -           iiii.         Foreign currencies	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2	5     - Deputy President Director       - Director of Compliance (Inder       - Director       - Ultimate Shareholder:       1. Ultimate Shareholder:	bendent) : Di Constant Constan	ngki Wanadjati D; emi Suhenda ika Faisal narim Indra Gupta ief Harris Tandjur di Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika	a Siregar 19 h	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Forward         -           2. Option         -           a. Put         -           b. Call         -           c. Others         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         201,300           -         Rupiah         -           -         Foreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           i.         Rupiah         -           ii.         Foreign currencies         -           b.         Uncommitted         3,113,397           c.         Committed         -           ii.         Rupiah         -           ii.         Foreign currencies         -           b.         Uncommitted         -           ii.         Foreign currencies         -           b.         Uncommitted         60,247           ii.         Kupiah         60,247	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	354,697 201,300 201,300 153,397 40,000 113,397 60,247 60,247 2,783,141 68,285 -	5     - Deputy President Director       - Director of Compliance (Inder       - Director       - Uitmate Shareholder:       1. Ultimate Shareholder:       2. Ultimate Shareholder: Sumitor	Dip pendent)     Constant Cons	ngki Wanadjati D; emi Suhenda iika Faisal narim Indra Gupte ief Harris Tandjur adi Wibowo sep Nurdin Alfalla Ulia Salim olf Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à r.l.	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           8. RELATED TO INTEREST RATE         -           1. Forward         -           2. Option         -           a. Put         -           b. Call         -           3. Future         -           4. Swap         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with other banks	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824 1,034,900	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Foreign currencies         -           b.         Others         3,153,397           i.         Committed         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         -           b.         Incommitted         -           ii.         Foreign currencies         -           b.         Uncommitted         60,247           ii.         Foreign currencies         -           b.         Uncommitted         60,247           ii.         Foreign currencies         -           b.         Incommitted         60,247           ii.         Foreign currencies         -           b.         Outers functingin prevocable L/C         - <td>2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6</td> <td>354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2</td> <td>Deputy President Director     Director Compliance (Indep     Director     Dire</td> <td>bendent)     Construction     Const</td> <td>ngki Wanadjati D; emi Suhenda iika Faisal narim Indra Gupte ief Harris Tandjur adi Wibowo sep Nurdin Alfalla Ulia Salim olf Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à r.l.</td> <td>a Siregar ng h o Mitsui Bankin</td> <td>g Corporation :</td> <td>40.00%</td>	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2	Deputy President Director     Director Compliance (Indep     Director     Dire	bendent)     Construction     Const	ngki Wanadjati D; emi Suhenda iika Faisal narim Indra Gupte ief Harris Tandjur adi Wibowo sep Nurdin Alfalla Ulia Salim olf Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à r.l.	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           8. RELATED TO INTEREST RATE         -           1. Forward         -           2. Option         -           a. Put         -           b. Call         -           c. Option         -           a. Put         -           b. Call         -           c. Swap         -           d. Swap         -           d. Swap         -           d. Swap         -           d. Others         -	Invging         Neurity           -         -           -         <		Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         201,300           -         Rupiah         201,300           -         Foreign currencies         -           b.         Others         3,153,397           i.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Corrinited         60,247           i.         Foreign currencies         -           b.         Uncommitted         60,247           i.         Foreign currencies         -           a.         Outstanding irrevocable L/C         -           a.         Outstandip irrevocable L/C         -	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2	5     - Deputy President Director       - Director of Compliance (Inder       - Director       - Uitmate Shareholder:       1. Ultimate Shareholder:       2. Ultimate Shareholder: Sumitor	:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :	ngki Ŵanadjati D: mika Faisal arim Indra Gupta arim Indra Gupta adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) :	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           8. RELATED TO INTEREST RATE         -           1. Forward         -           2. Option         -           a. Put         -           b. Call         -           c. Option         -           a. Put         -           b. Call         -           c. Swap         -           5. Others         -           C. OTHERS         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia and other banks- with maturity of 3 months or less	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           b.         Committed         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Foreign currencies         -           b.         Unscript currencies         -           ii.         Foreign currencies         -           iii.         Foreign currencies         -           b.         Unscript currencies         -           iii.         Foreign currencies         -           iii.         Foreign currencies         -           iii.         Foreign currencies         -           iii.         Soutstanding irrevocable L/C         -           a.         Cou	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2	5         Deputy President Director           -         Director of Compliance (Inder           -         Director           N	:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :	ngki Ŵanadjati D: mika Faisal arim Indra Gupta arim Indra Gupta adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) :	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Forward         -           1. Forward         -           2. Option         -           3. Future         -           9. Call         -           9. Option         -           1. Forward         -           2. Option         -           3. Future         -           4. Swap         -           5. Others         -           C. OTHERS         -           TOTAL         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with bank Indonesia Placement with Bank Indonesia and other banks-	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         201,300           -         Rupiah         201,300           -         Foreign currencies         -           b.         Others         3,153,397           b.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Correncies         -           b.         Uncommitted         60,247           i.         Foreign currencies         -           b.         Outstanding irrevocable L/C         -           a.         Outstanding irrevocable L/C         -           a.         Outstanding spot and derivative sold         -	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 68,285 68,285 - 	354,697 201,300 201,300 153,397 40,000 113,397 60,247 60,247 60,247 60,247 60,247 60,247 66,247 68,285 60,247 68,285 60,247	5     - Deputy President Director       - Director Compliance (Inder       - Director       - Director <tr< td=""><td>:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :</td><td>ngki Ŵanadjati D: mika Faisal arim Indra Gupta arim Indra Gupta adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) :</td><td>a Siregar ng h o Mitsui Bankin</td><td>g Corporation :</td><td>40.00%</td></tr<>	:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :	ngki Ŵanadjati D: mika Faisal arim Indra Gupta arim Indra Gupta adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) :	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           8. RELATED TO INTEREST RATE         -           1. Forward         -           2. Option         -           a. Put         -           b. Call         -           a. Put         -           b. Call         -           c. Option         -           a. Put         -           b. Call         -           c. Others         -           c. Others         -           c. OTHERS         -           TOTAL         -			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia and other banks Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699	(1,049,274) (2,158) <b>93,568</b> (542,090) 10,471,217 <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b>	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           - Rupiah         -         -           - Rupiah         201,300         -           - Rupiah         201,300         -           - Rupiah         201,300         -           - Rupiah         201,300         -           - Foreign currencies         -         -           b. Others         3,153,397         -           i. Locommitted         40,000         -           i. Uncommitted         -         -           a. Committed         -         -           i. Rupiah         -         -           i. Rupiah         -         -           i. Foreign L/C         -         -           b. Uncommitted         60,247         -           i. Foreign L/C         -         -           a. Outstanding irrevocable L/C         -         -           a. Outstanding spot and derivative sold         -         -           b. Local L/C	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 68,285 68,285 - 	354,697 201,300 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 50,000 201,300 20,300 2	5     - Deputy President Director       - Director Compliance (Inder       - Director       - Director <tr< td=""><td>:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :</td><td>ngki Ŵanadjati Dv emi Suhenda ika Faisal narim Indra Gupta arim Indra Gupta iel Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à r.l. %) : (2 5%)</td><td>a Siregar ng h o Mitsui Bankin</td><td>g Corporation :</td><td>40.00%</td></tr<>	:: Di :: Di :: An :: Kh :: An :: Kh :: An :: Ha :: As :: Ma :: Ma : : Ma :: Ma :: Ma :: Ma :: Ma :: Ma :: Ma : : Ma : : Ma : : : : : : : : : : : : :	ngki Ŵanadjati Dv emi Suhenda ika Faisal narim Indra Gupta arim Indra Gupta iel Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à r.l. %) : (2 5%)	a Siregar ng h o Mitsui Bankin	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Option         -           a. Put         -           7. Option         -           a. Put         -           b. Call         -           c. Option         -           a. Put         -           b. Call         -           c. Thure         -           d. Swap         -           c. Others         -           c. Others         -           c. OTHERS         -           Total         -           1         The above Consolidated Financial Statements for the thm			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with bank Indonesia Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> <sup>2</sup> T Bank Tabungan	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000           ii.         Uncommitted         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         -           i.         Foreign currencies         -           b.         Uncommitted         60,247           ii.         Foreign currencies         -           b.         Uncommitted         -           i.         Guptanding irrevocable L/C         -           a.         Foreign currencies         -           b.         Uncommitted         -           coutstanding irevocable L/C         -         -	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 68,285 68,285 - 	354,697 201,300 201,300 153,397 40,000 113,397 60,247 60,247 60,247 60,247 60,247 60,247 68,285 60,247 68,285 60,247	Organization of the second secon	bendent) : Di : Di : An : Kh : An : Kh : An : Ha : As : Mu : Ww : Ma : Ma	ngki Ŵanadjati D: emi Suhenda nika Faisal narim Indra Gupte ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim olf Arno Kluge *) aya Kartika DLDERS nrch 2015 through Sumitom usantara S.à r.l. %) : (2 5%) April 2015 sisjunan Nasior	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Option         -           a. Put         -           7. Option         -           a. Put         -           b. Call         -           c. Option         -           a. Put         -           b. Call         -           c. Thure         -           d. Swap         -           c. Others         -           c. Others         -           c. OTHERS         -           Total         -           1         The above Consolidated Financial Statements for the thm			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia and other banks Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> <sup>2</sup> T Bank Tabungan	II.         COMMITMENT LIABILITIES         3,414,944           I.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         201,300           -         Foreign currencies         -           b.         Others         3,153,397           i.         Committed         40,000           ii.         Uncommitted         60,247           a.         Committed         60,247           i.         Rupiah         -           ii.         Foreign currencies         -           b.         Uncommitted         60,247           i.         Rupiah         -           iii.         Foreign currencies         -           J.         Outstanding inevocable L/C         -           a.         Foreign L/C         -           b.         Local L/C         -           c.         Outstanding spot and derivative sold         -           c.         Ou	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6	201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 20,000 113,397 2,803,141 60,247 68,285 60,247 6	Deputy President Director     Director of Compliance (Inder     Director     Notes     Director     Director     Notes     Director     Notes     Director	bendent)  Characteristic point  Characteris	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Option         -           a. Put         -           7. Option         -           a. Put         -           2. Option         -           a. Put         -           b. Call         -           c. Others         -           c. Call         -           d. Swap         -           d. Call         -           d. Suap         -           c. Others         -           c. Others         -           1 The above Consolidated Financial Statements for the thr           Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary thich were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary thich were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary thich were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary the subsidiar			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F sed on audited Fin	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> <sup>2</sup> T Bank Tabungan	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         - Poreign currencies         -           ii.         Unormitted         201,300           -         - Rupiah         201,300           -         - Rupiah         201,300           -         - Poreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Rupiah         -           ii.         Foreign currencies         -           b.         Unsured loans facilities granted to other banks         60,247           i.         Rupiah         60,247           i.         Foreign currencies         -           J.         Outstanding irrevocable L/C         -           a.         Outstanding spot and derivative sold         -           J.         <	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	334,697         2,853,141           201,300         50,000           201,300         50,000           153,397         2,803,141           40,000         150,307           113,397         2,783,141           60,247         68,285           60,247         68,285           -         -      - </td <td>Computy President Director     Director</td> <td>bendent) : Di : Di : An : Kh : An : Kh : An : Ha : As : Mu : Ww : Ma : Ma</td> <td>ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors</td> <td>ı Siregar ıg h o Mitsui Bankin 8.38%</td> <td>g Corporation :</td> <td>40.00%</td>	Computy President Director	bendent) : Di : Di : An : Kh : An : Kh : An : Ha : As : Mu : Ww : Ma : Ma	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot         -           2. Forward         -           3. Option         -           a. Put         -           b. Call         -           4. Future         -           5. Swap         -           6. Others         -           7. Option         -           2. Option         -           2. Option         -           3. Future         -           b. Call         -           c. Others         -           d. Others         -           d. Option         -           a. Put         -           b. Call         -           c. Others         -           d. Cothers         -           d. Stuture         -           d. Stuture         -           d. Stutes         -           C. OTHERS         -           Total         -           votes:         1           1 The above Consolidated Financial Statements for the thm Pensiunan Nasional Tok and Subsidiary which were unau of PT Bank Tabungan Pensiuna vone is published in order to m a) Regulation of Financial Statements (UCJK) No.           d. The financial information above sis published in order tor m a) Regulation of Financial Ste			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with Bank Indonesia Current account with Bank Indonesia Current with Bank Indonesia and other banks- With maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of Firest on audited Firest of Firest on audited	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> PT Bank Tabungan ancial Statements	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           b.         Committed         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           ii.         Foreign currencies         -           b.         Uncommitted         60,247           ii.         Foreign currencies         -           b.         Uncommitted         -           i.         Foreign currencies         -           b.         Committed         60,247           iii.         Foreign currencies         -           3.         Outstanding inevocable L/C         -           a.         Local L/C         -           b.         Locanturding spot and derivative sol	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 201,300 20,000 113,397 2,803,141 60,247 68,285 60,247 6	Computy President Director	bendent)  Characteristic point  Characteris	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot     -       2. Forward     -       3. Option     -       a. Put     -       b. Call     -       4. Future     -       5. Swap     -       6. Others     -       8. RELATED TO INTEREST RATE     -       1. Forward     -       2. Option     -       a. Put     -       b. Call     -       2. Option     -       a. Put     -       b. Call     -       3. Future     -       4. Swap     -       5. Others     -       C. OTHERS     -       Total     -       7. OTHERS     -       The financial information above is published in order to m       a. Regulation of Financial Statements for the thrn       Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiar			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with Bank Indonesia Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba separding Transparancy and Publication of Bank's Financial Statement hird amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F sed on audited Fin	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> PT Bank Tabungan ancial Statements	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Poreign currencies         201,300           -         Proteign currencies         3,153,397           b.         Others         3,153,397           b.         Others         3,153,397           c.         Committed         40,000           ii.         Uncommitted         3,113,397           2.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Rupiah         60,247           i.         Foreign currencies         -           b.         Uncommitted         60,247           i.         Foreign currencies         -           b.         Outstanding irrevocable L/C         -           a.         Outstanding spot and derivative sold         -           5.         Others         -         -           i.         Locan L/C         -         -           d.	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	334,697         2,853,141           201,300         50,000           201,300         50,000           153,397         2,803,141           40,000         150,307           113,397         2,783,141           60,247         68,285           60,247         68,285           -         -      - </td <td>Computy President Director     Director</td> <td>bendent)  Characteristic point  Characteris</td> <td>ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors</td> <td>ı Siregar ıg h o Mitsui Bankin 8.38%</td> <td>g Corporation :</td> <td>40.00%</td>	Computy President Director	bendent)  Characteristic point  Characteris	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot     -       2. Forward     -       3. Option     -       a. Put     -       b. Call     -       4. Future     -       5. Swap     -       6. Others     -       8. RELATED TO INTEREST RATE     -       1. Forward     -       2. Option     -       a. Put     -       b. Call     -       2. Option     -       a. Put     -       b. Call     -       3. Future     -       4. Swap     -       5. Others     -       C. OTHERS     -       Total     -       7. OTHERS     -       The financial information above is published in order to m       a. Regulation of Financial Statements for the thrn       Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiar			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F sed on audited Fin	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> PT Bank Tabungan ancial Statements	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Poreign currencies         -           ii.         Uncommitted         201,300           -         Rupiah         201,300           -         Rupiah         201,300           -         Rupiah         40,000           ii.         Uncommitted         40,000           ii.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Foreign currencies         -           b.         Uncommitted         60,247           i.         Foreign currencies         -           d.         Outstanding irrevocable L/C         -           a.         Outstanding spot and derivative sold         -           5.         Others         -           d.         Guytanding spot and derivative sold         -           d.         Guytanding spot and derivati	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	334,697         2,853,141           201,300         50,000           201,300         50,000           153,397         2,803,141           40,000         150,307           113,397         2,783,141           60,247         68,285           60,247         68,285           -         -      - </td <td>Computy President Director     Director</td> <td>bendent)  Characteristic point  Characteris</td> <td>ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors</td> <td>ı Siregar ıg h o Mitsui Bankin 8.38%</td> <td>g Corporation :</td> <td>40.00%</td>	Computy President Director	bendent)  Characteristic point  Characteris	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot     -       2. Forward     -       3. Option     -       a. Put     -       b. Call     -       4. Future     -       5. Swap     -       6. Others     -       8. RELATED TO INTEREST RATE     -       1. Forward     -       2. Option     -       a. Put     -       b. Call     -       2. Option     -       a. Put     -       b. Call     -       3. Future     -       4. Swap     -       5. Others     -       C. OTHERS     -       Total     -       7. OTHERS     -       The financial information above is published in order to m       a. Regulation of Financial Statements for the thrn       Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiar			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with Bank Indonesia Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba egarding Transparancy and Publication of Bank's Financial Statement hird amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F sed on audited Fin	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> PT Bank Tabungan ancial Statements	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a.         State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         201,300           -         Foreign currencies         3,153,397           ii.         Unoommitted         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Rupiah         60,247           i.         Foreign currencies         -           b.         Uncommitted         60,247           i.         Foreign currencies         -           b.         Outstanding irrevocable L/C         -           a.         Outstanding spot and derivative sold         -           J.         Outstanding spot and derivative sold         -           J.         I.         Guarantees received         -	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	334,697         2,853,141           201,300         50,000           201,300         50,000           153,397         2,803,141           40,000         150,307           113,397         2,783,141           60,247         68,285           60,247         68,285           -         -      - </td <td>Computy President Director     Director</td> <td>E Dip pendent) : Dip Kh</td> <td>ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors</td> <td>ı Siregar ıg h o Mitsui Bankin 8.38%</td> <td>g Corporation :</td> <td>40.00%</td>	Computy President Director	E Dip pendent) : Dip Kh	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				
1. Spot     -       2. Forward     -       3. Option     -       a. Put     -       b. Call     -       4. Future     -       5. Swap     -       6. Others     -       8. RELATED TO INTEREST RATE     -       1. Forward     -       2. Option     -       a. Put     -       b. Call     -       2. Option     -       a. Put     -       b. Call     -       3. Future     -       4. Swap     -       5. Others     -       C. OTHERS     -       Total     -       7. OTHERS     -       The financial information above is published in order to m       a. Regulation of Financial Statements for the thrn       Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unau of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiar			Installment payment and settlement of borrowings Payment of finance lease payables Net cash flows provided from financing activities Net increase/(decrease) in cash and cash equivalent Cash and cash equivalent at the beginning of year Cash and cash equivalent at the end of period Activities not affecting cash flows Share-based payment reserves Cash and cash equivalent at the end of period consist of: Cash Current account with Bank Indonesia Current account with Bank Indonesia Current account with Bank Indonesia Placement with Bank Indonesia and other banks- with maturity of 3 months or less Total cash and cash equivalent 15 and 2014 have been prepared based on the Consolidated Financi and for the year ended on 31 December 2014 have been prepared ba egarding Transparancy and Publication of Bank's Financial Statement hird amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP	(1,224,073) (1,713) 51,305 545,055 12,516,644 13,061,699 7,035 1,151,834 4,737,994 59,871 7,112,000 13,061,699 al Statements of F sed on audited Fin	(1,049,274) (2,158) <b>93,568</b> (542,090) <b>10,471,217</b> <b>9,929,127</b> 14,824 1,034,900 4,478,426 99,620 4,316,181 <b>9,929,127</b> PT Bank Tabungan ancial Statements	II.         COMMITMENT LIABILITIES         3,414,944           1.         Unused loans facilities granted to customers         3,354,697           a. State-owned enterprises (BUMN)         201,300           i.         Committed         201,300           -         Foreign currencies         201,300           -         Foreign currencies         3,153,397           ii.         Unorumitted         201,300           -         Foreign currencies         3,153,397           b.         Others         3,153,397           i.         Committed         40,000           ii.         Unused loans facilities granted to other banks         60,247           a.         Committed         60,247           i.         Rupiah         -           b.         Unocommitted         60,247           i.         Rupiah         60,247           i.         Foreign currencies         -           b.         Uncommitted         -           committed         -         -           i.         Rupiah         60,247           i.         Rupiah         -           c.         Outstanding spot and derivative sold         -           d	2,853,141 3; 50,000 2 50,000 2 2,803,141 3; 20,000 2,783,141 3; 68,285 6 68,285 6 68,285 6 43,623 -	334,697         2,853,141           201,300         50,000           201,300         50,000           153,397         2,803,141           40,000         150,307           113,397         2,783,141           60,247         68,285           60,247         68,285           -         -      - </td <td>Computy President Director     Director</td> <td>E Dip pendent) : Dip Kh</td> <td>ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors</td> <td>ı Siregar ıg h o Mitsui Bankin 8.38%</td> <td>g Corporation :</td> <td>40.00%</td>	Computy President Director	E Dip pendent) : Dip Kh	ngki Ŵanadjati D: emi Suhenda nika Faisal araim Indra Gupta araim Indra Gupta ief Harris Tandjur adi Wibowo sep Nurdin Alfalla ulia Salim off Arno Kluge *) aya Kartika DLDERS arch 2015 through Sumitom usantara S.à.r.l. %) : (2 5%) April 2015 sisiunan Nasior f Directors	ı Siregar ıg h o Mitsui Bankin 8.38%	g Corporation :	40.00%				

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ARIEF HARRIS TANDJUNG Director

President Director