## FINANCIAL STATEMENTS PT BANK TABUNGAN PENSIUNAN NASIONAL Tbk AS AT 30 SEPTEMBER 2013, 2012 AND 31 DECEMBER 2012

**bank** bank

(In Million Rupiah) STATEMENTS OF FINANCIAL POSITION STATEMENTS OF COMPREHENSIVE INCOME **EARNING ASSETS QUALITY AND OTHER INFORMATION** 30 September 2012 (Unaudited) 30 Sep 2013 30 Sep 2012 Unaudited Unaudited 30 Sep 2013 31 Dec 2012 Unaudited Audited **ACCOUNTS ACCOUNTS ACCOUNTS** OPERATING INCOME AND EXPENSES I. RELATED PARTIES 1,910,204 1,382,726 **2,772,636** 2,772,636 **2,356,061** 2,356,061 299,648 1,083,078 199,762 1,710,442 5,275,871 4,367,214 Other Operating Income and Expenses
Other Operating Income 211,884 275,613 3,627,406 1,567,422 ase in fair value of financial assets (mark to market) pans:
Measured at fair value through profit/loss
Available for sale
Held to maturity
Loans and receivables
aria financing
vestments 44,289,077 38,340,123 Marketable securities
 Loans
 Securities
 Securities
 Securities
 V. Other financial assets
 V. Other financial assets
 V. Other financial assets
 V. Other financial assets
 Securities
 Securities
 Marketable securities
 I. Loans
 II. Loans
 III. Other financial assets
 III. Other financial assets
 Realized gain from spot and derivative transactions
 Commissions/provisions/fees and administration
 Reversal in allowance for impairment losses
 Other income 44,289,077 1,015,199 38,340,123 503,973 384,190 436.82 ans Micro, Small and Medium Enterprises (UMKM i Buniah a. Marketable securities
b. Loans
c. Others
Intangible assets
Accumulated amortization of intangible assets -/Property, plant and equipment
Accumulated depreciation of property, plant and equipment Non-productive assets.
c. Foreclosed assets
c. Foreclosed assets
c. Foreclosed assets
c. Suspense accounts
d. Interbranch assets:
- Conducting operational activities in Indonesia
- Conducting operational activities outside Indonesia
Allowance for impairment losses on non - productive assets
Lease receivables
Deterred tax assets
Other assets
TAL ASSETS 436.82 384.190 i. Rupian ii. Foreign currencies Non-Micro, Small and Medium Enterprises (UMKM) 250,909 84,937 1,031,321 476,477 5,424 i. Rupiah
ii. Foreign currencies
Restructured loans
i. Rupiah
ii. Foreign currencies
Property loans
vestments 81.179 102.029 5,099 317 4,814 173 16,958 18,073 18,073 Other Operating Expenses Derawing Lepherses
 A. Decrease in fair value of financial assets (mark to market)
 Marketable securities
 Loans
 Spot and derivatives
 Other financial assets
 Increase in fair value of financial liabilities (mark to market)
 Losses from sale of financial assets
 Marketable securities
 Marketable securities Temporary equity investment Commitment and contingencies Rupiah
 Foreign currencies
 Foreclosed assets 21,462 2,411,839 II. NON-RELATED PARTIES TOTAL ASSETS 59,090,132 Marketable securities
 ii. Loans
 iii. Other financial assets
 Realized losses from spot and derivative transactions
 Impairment losses on financial assets
 i. Marketable securities
 ii. Loans
 iii. Sharia financing
 iii. Other financial assets
 Losses related to operational risks
 Losses from investment under equity method
 Commissions/provisions/fees and administration
 Losses from decrease in value of non-financial assets
 Personnel expenses 66,204,360 Placements with other banks
a. Rupiah
b. Foreign currencies
Spot and derivative receivable
a. Rupiah
b. Foreign currencies
Marketable securities LIABILITIES & EQUITY 494,663 557.119 557,11 Dernand deposits
Saving deposits
Time deposits
Revenue Sharing investment funds
Labilities to Bank Indonesia
Labilities to Bank Indonesia
Spotl and derivative payables
Securities sold under repurchase agreements (Repo)
Acceptance liabilities
Marketable securities issued
Borrowinos: 414,048 365,515 404,663 9,385 363,255 2,260 1,910,204 1,910,204 1,575,841 1,575,84 188 5,998 13,984 5,312 10,121 961 1,569,480 107,676 1,182,058 (3,022,715) 2,253,156 5,365,135 1,375,053 4,533,156 623,536 Marketable securities issued Borrowngs:
a. Subordinated leans
a. Subordinated leans
Margin deposits
Interpranch liabilities:
a. Conducting operational activities in Indonesia
b. Conducting operational activities outside Indonesia
b. Conducting operational activities outside Indonesia
b. Conducting operational activities outside Indonesia
Deterred tax liabilities
Other liabilities
Other liabilities
TOTAL LIABILITIES
EQUIT
Susued and fully paid-in capital: laims on securities pure esale agreements (Reve Rupiah Foreign currencies 1,375,053 623.536 k. Promotion expenses
I. Other expenses
Net Other Operating Expenses
NET OPERATING INCOME
NON-OPERATING INCOME AND EXPENSES 3,627,406 3,627,406 3,398,760 3,398,760 (2,560,786) 1,806,428 Micro, Sinea Gasteria, Rupiah

ii. Foreign currencies
Non-Micro, Small and Medium Enterprises (UMKM)

i. Rupiah

ii. Foreign currencies
Restructured loans
Restructured loans
Rupiah

ii. Rupiah

iii. Rupiah

iii. Foreign currencies
Rupiah

restructured loans

restructured loans

restructured loans

restructured loans

restructured loans

vestments 880.886 1.120.908 8,202 8.487.898 481.483 65.042 94.795 36.929 9.166.147 6.804.030 325.860 61.778 81.088 34.754 7.307.510 (726 (Loss)/gain from sale of fixed assets and equipments Gain/(loss) on adjustments of foreign exchange translation 56,655,454 51,356,201 (6,455 35,578,996 440,435 24,602 35,137 25,883 36,105,053 295,00 24,82 29,744,286 NET NON OPERATING (EXPENSES)/INCOME
INCOME FOR THE CURRENT PERIOD BEFORE TAX 29,384,780 18,564 21,115 QUITY
sued and fully paid-in capital
Authorized capital
Unpaid capital -/Treasury stock -/dditional paid-in capital:
Anin (7,181) 2,245,975 116,806 150,000 33,194 116,806 150,000 33,194 (445,583) (13,206) **1,787,186** 197,575 208,482 226,366 1,457,127 1,429,385 1,429,385 1,429,385 a. Estimated current year tax
b. Deferred tax expenses
NET INCOME FOR THE CURRENT PERIOD AFTER TAX
OTHER COMPREHENSIVE INCOME/(LOSS) 20 219,032 1,04 3,895 6,484 6,103 Temporary equity investment Commitment and contingence THER COMPREHENSIVE INCOME/(LOSS)
Foreign exchange translation adjustment of financial statements
Gain/(loss) from changes in the value of marketable securities - available for sale
Cash flow hedging
Gain from fixed assets revaluation
Other comprehensive income from associate entity
Gain/(loss) from actuarial defined benefit program
Income tax related to other comprehensive income
Others 27,742 234,675 234,758 961,962 962,003 Others

ther comprehensive expense:
Foreign exchange translation adjustment of financial statemer
Loss from changes in the value of marketable securities available for sale
Cash flow hedging
Differences arising from fixed assets revaluation
Other comprehensive income from associate entity
Gain (loss) from actuarial defined benefit program
Income tax related to other comprehensive income (56) 4,879 5,099 3,108 3,108 (3,322) III. OTHER INFORMATION (12) 664 vance for impairment losses on Other comprehensive income/(loss) of the current period - net of tax

TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX

Total net income attributable to: EQUITY HOLDERS

NON-CONTROLLING INTERESTS

TOTAL NET INCOME IN CURRENT PERIOD

Total comprehensive income attributable to: EQUITY HOLDERS Gain (loss) from actuarial defined benefit program
 Income tax related to other comprehensive income
 Others
Difference in quasi reorganization
Difference in restructuring of entities under common control 436.821 398.36 Total required provision for possible losses on earning asset (2,658 638,479 523,67 earning asset
Percentage of Micro, Small and Medium
Enterprises (UMKM) loans to total loans
Percentage of Micro and Small Enterprises
(UMK) loans to total loans
Percentage of UMKM debtors to total debtors
Percentage of UMK debtors to total debtors 1,438,970 1,787,233 20.23% 23,361 23,361 23,361 23,361 General reserves Statutory reserves 1.787.186 1.441.628 6,164,435 4,185,449 1,978,986 1,787,186 1,441,628 Total comprehensive income attributable to:
EQUITY HOLDERS
NON-CONTROLLING INTERESTS
TOTAL NET INCOME IN CURRENT PERIOD
PROFITI(LOSS) TRANSFERRED TO HEAD OFFICE
EARNING PER SHARE (FULL AMOUNT) hers:
Channeling loans
Distribution of Mudharabah Muqayyadah funds
Earning assets written-off
Recovery of earning assets written-off
Write-off on earning assets with elimination
of right to collect 1,438,970 1,787,233 36,078 36,267 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PAREN 9,548,906 7,733,931 1,787,233 1,438,970 1,094,767 421,977 876,927 267,748 7,733,931 TOTAL EQUITY 9,548,906 332,908 CAPITAL ADEQUACY RATIO As at 30 September 2013 and 2012 (in million Rupiah) STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As at 30 September 2013 and 31 December 2012 ALLOWANCE FOR IMPAIRMENT LOSSES 30 September 2013 (Unaudited)
Allowance for impairment Required Provision
Individual Collective General Specific 30 September 2012 (Unaudi Allowance for impairment Required Individual Collective General 30 Sep 2013 31 Dec 2012 Unaudited Audited 30 Sep 2013 30 Sep 2012 COMMITMENT RECEIVABLES Placements with other banks
Spot and derivative receivables
Marketable securities
Securities sold under repurchase agreements (Repo)
Claims on securities purchased under resale agreements (Reverse Repo)
Acceptance receivables
Loans
Investments
Temporary equity investment
Commitment and contingencies 4,947 5,571 8.405.090 6.325.146 . Unused borrowing facilities Rupiah
 Foreign currencies
 Outstanding spot and derivative purchased
Others 8,288,284 2. Disclosed reserves 6,208,340 2.1. Additional factors **8,489,974** 1,429,385 **6,329,752** 1,429,385 436,821 445,016 188,485 398,361 365,254 152,811 COMMITMENT LIABILITIES 1,013,180 234,758 23.361 23,361 Unused loans facilities granted to custo a. State-owned enterprises (BUMN) tate-owned enterprises
Committed
- Rupiah
- Foreign currencies
Uncommitted
- Rupiah
- Foreign currencies Previous years profit which can be calculated Previous years profit which can be calculate into capital (100%)
 Current year profit which can be calculated into capital (60%)
 Excess differences arising from translation of financial statement
 Capital paid in advance
 Issued warrant (50%)
 Stock option issued related to share-based compensation program (50%) STATEMENTS OF CASH FLOWS 6,129,764 4,156,192 **FINANCIAL RATIOS** 893.593 720.814 30 Sep 2013 30 Sep 2012 Unaudited Unaudited 30 Sep 2013 30 Sep 2012 Unaudited Foreign currencies
 Others
 Committed
 Unused loans facilities granted to other banks
 Committed
 Committed 1,013,180 28 1,013,152 RATIOS (%) **ACCOUNTS** 28 234,730 Performance Ratio
1. Capital Adequacy Ratio (CAR)
2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets
3. Non-performing earning assets to total earning assets
4. Allowance for impairment losses on financial assets Cash flows from operating activities Interest received
Fee and commission income
Payment of interest 6,642,821 Committee i. Rupiah ii. Foreign cur 13,871 275,613 (2,755,056 106,679 211,884 (2,338,359) 111,113 2.2. Deduction factors 201,690 121,412 Deduction factors
Disagio
Previous years losses which can be calculated into capital (100%)
C. Current year loss which can be calculated into capital (100%)
Disagraphy of the capital (100%)
Disagraphy of the capital can 0.48% 0.49% 0.49% 0.49% Loan recoveries
Payment of personnel expenses
Other operating expenses
Non-operating income
Non-operating expense
Corporate income tax paid b. Uncommitted
i. Ruplah
ii. Foreign currencies

Outstanding irrevocable L/C
a. Foreign L/C
b. Local L/C

Outstanding spot and derivative sold

Others Allowance for impairment tosses on intertion to earning assets
Non-Performing Loans (NPL) - gross
Non-Performing Loans (NPL) - net
Return on Assets (ROA)
Return on Equity (ROE)
Net Interest Margin (NIM)
Operating Expenses to Operating Revenues
Loan to Deposit Ratio (LDR) Cash flows before changes in operating assets and liabilities Decrease(increase) in operating assets and liabilities: Placements with Bank Indonesia and other banks-with maturity more than 3 months Marketable securities-with maturity more than 3 months Securities purchased under resale agreement (Reverse Repo) Loans Other assets Liabilities due immediately Decreate from unstrages III. CONTINGENT RECEIVABLES 37,213 39,121 Guarantees received
 a. Rupiah
 b. Foreign currencies
 Interest on non-perforr
 a. Loan interest
 b. Other interest
 Others a. Percentage Violation of Legal Lending Limit
 i. Related parties
 ii. Non-related parties 4,136,867 538,288 (3,398,760) (6,774,764) (359,821) 782 6,964,743 201.657 121.379 n. metated parties
ii. Non-related parties
Percentage Lending in Excess of the Legal Lending Limit
i. Related parties
ii. Non-related parties
stutory Reserves Requirements
Rupiah (2,059,984) (6,928,136) (217,878) 3,650 3,961,589 non-productive assets

Negative differences on adjustment of fair value on financial instrument in the trading book Innovative capital
3.1. Subordinated securities (perpetual non cumulativa)
3.2. Subordinated loans (perpetual non cumulativa)
3.3. Other innovative capital instruments Deposits from customers
Deposits from other banks
Tax payables
Other liabilities IV. CONTINGENT LIABILITIES 8.10% 8.12% (5,810) (10,936) (97,368) Guarantees issued
 a. Rupiah
 b. Foreign currencies
 Others 4. Deduction factor to core capital SPOT AND DERIVATIVE TRANSACTIONS Juction Tactor of Science (Condition of Condition)
Other Intangible assets
Investments (50%)
Shortage of capital on insurance subsidiary company (50%) Cash flows from investing activities
Proceeds from sale of abandoned property
Proceeds from sale of property plant and equipment
Purchase of property, plant equipment and intangible assets
Payment of finance lease payables 2,807 240 (274,564) 22,344 24 (153,890 **BOARD OF COMMISSIONERS AND DIRECTORS** BOARD OF COMMISSIONERS Prof. DR. Dorodjatun Kuntjoro-Jakti Harry Hartono Harry Hartono Irwan Mahjudin Habsjah Ranvir Dewan Ashiel 5. Minority interest Net cash flows used in investing activities (277,751) (134,555) Trading Hedging 363.313 299,765 Cash flows from financing activities
Proceeds from issuance of bonds paya 299,765 1.550.000 1.250.000 RELATED TO EXCHANGE RATE Bonds issuance cost Preferred stock (perpetual cumulative)
 Subordinated securities (perpetual cumulative)
 Subordinated securities (perpetual cumulative)
 Mandatory convertible bond
 Innovative capital which is not calculated as core capital Commisioner
BOARD OF DIRECTORS

President Director
Deputy President Director
Deputy President Director
Deputy President Director
Director of Compliance and Corporate Secretary
Director of Human Capital
Director of Human Capital
Director of Mitral Usaha Rakyat
Director of Finance
Director of Pension Business
Director of Operations Bonds issuance cost
Payment for due bonds payable
Proceeds from borrowings
Installment payment and settlement of borrowings 1. Spot
2. Forward
3. Option
a. Put
b. Call
4. Future
5. Swap
6. Others : Jerry Ng
: Ongki Wanadjati Dana
: Djemi Suhenda
: Anika Faisal
: Mahdi Syahbuddin
: Kharim Indra Gupta Siregar
Hadi Wibowa
: Arief Harris Tandjung
: Asep Nurdin Alfallah
: Mulia Salim Net cash flows provided from financing activities 1,582,167 1,250,000 Net (decrease)/increase in cash and cash equivalent Other instruments of upper lier-2 capital
 Fixed asset revaluation
 General allowance for possible losses of earning assets (maximum 1.25% of RWA)
 Other comprehensive income: gain from increase in equity investment fair value for available for sale category (45%) (2,295,704) 3,876,678 Cash and cash equivalent at the beginning of year 14,879,886 7,712,685 363,313 299.765 Cash and cash equivalent at the end of period 12,584,182 11,589,363 RELATED TO INTEREST Activities not affecting cash flows 27,742 Forward
 Option
 a. Put 2. Lower Tier-2 (maximum 50% of Core Capital)
2.1. Redeemable preference shares
2.2. Allowed subordinated loans/bonds
2.3. Other lower Tier-2 instruments **SHAREHOLDERS** Ultimate Shareholder:
Ultimate Shareholder is David Bonderman through TPG Nusantara S.à.r.l.: 41.00%
Non-controlling shareholder through capital market (≥ 5%):
Sumitomo Mitsui Banking Corporation: 24.26% 27,742 Total activities not affecting cash flows 139,461 a. Put b. Call 3. Future 4. Swap 5. Others Cash and cash equivalent at the end of period consist of 1,063,609 4,193,760 19,663 3. Deduction factor to supplementary capital
3.1. Investments (50%)
3.2. Shortfall on the capital of insurance subsidiary (50%) Cash
Current account with Bank Indonesia
Current account with other banks
Placement with Bank Indonesia and other bankswith maturity of 3 months or less Non-controlling shareholder not through capital market (≥ 5%) : None C. OTHERS

## Notes: 1. The at

- 1. The above condensed financial statement have been prepared based on financial statement for the date and nine-month period ended 30 September 2013 and 2012 which were unaudited and dated 31 December 2012 which were audited.

  The financial information above is published in order to meet and in accordance with:
  a) The Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, regarding third amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 December 2011 regarding Quarterly and
- a) The Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, regarding third amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 December 2001 regarding Quarterly ar Monthly Published Financial Statements of Commercial Banks as well as certain Reports Submitted to Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparancy and Publication
   b) Regulation of Bank Indonesia No. 3/22/PBI/2001 dated 13 December 2001 as amended with Regulation of Bank Indonesia No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparancy and Publication
- Bank's Financial Statements;
  c) The Decree of the Directors of Indonesia Stock Exchange No. Kep- 306/BEJ/07-2004 dated 19 July 2004 regarding Regulation number I-E regarding Reporting Obligations.

  For comparative purposes several accounts in the financial information for the date and nine-month period ended 30 September 2012 have been reclassified to conform with the presentation of financial informatio for the date and nine-month period ended 30 September 2013.

**BALANCE SHEET** 

## INFORMATION ON SHARIA BUSINESS UNIT AS AT 30 SEPTEMBER 2013 AND 2012

12,584,182

11,589,363

Deduction Factor for Core Capital and Supplementary Capital Securitization exposures Additional Supplementary Capital (Tier-3)

Additional Supplementary Capital Allocated to Anticipate Market Risk

II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A + B - C)

III. TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)

V. RISK WEIGHTED ASSET (RWA) - OPERATIONAL RISK

IV. RISK WEIGHTED ASSET (RWA) - CREDIT RISK



8,768,403

8,768,403

28,978,370

9,187,752

22.97%

6,624,911

6,624,91

6,776,693

21.59%

AS AT 30 SEPTEMBER 2013 AND 2012
(In Million Rupiah)

INCOME STATEMENT
For the period ended 30 September 2013 and 2012
(In million Rupiah)

ACCOUNTS

Operating Income
Murabahah margin

347,502

98,579

TABLE OF REVENUE DISTRIBUTION
Period of September 2013
(In million Rupiah)

Average balance

Operating Income
Murabahah margin

As A Ground September 2013
(In million Rupiah)

Type of Funding

Average balance

Oberositor's portion
For the period ended 30 September 2013
(In million Rupiah)

Type of Funding

Oberositor's portion
For the period ended 30 September 2013
(In million Rupiah)

Accounts

Operating Income
Murabahah margin

(In million Rupiah)				(In million Rupiah)				(In million Rupiah)						
ACCOUNTS	30 Sep 2013	30 Sep 2012		ACCOUNTS	30 Sep 2013	30 Sep 2012			A	Revenues				Ш
A. ASSETS			A.	Operating Income				Type of Funding	balance	to be	Niehek			П
			1	Murabahah margin	347,502	98,579				distributed	NISDan			ľ
			2	Mudharabah revenue sharing distributed	-	59	4	Mediah cumant account				onaring	maioation	1
	482,700	259,000	3	Bonuses	10,197	5,599	1.							9
	-	-	4	Other operating income	120	6.011			-	-	-	-	-	ı
	-	-					Ш.				-		· ·	
	-	-	B.	Total Operating Income	357,819	110,248	2.		2,401	125		5		
	1.045.400	254 626	lc.	Revenue sharing distributed for investors of unrestricted					-	-	-	-	-	
											4%	5	2.29%	
	(10,527)						3.		774,823	40,213		5,263		
					20.004	44.642		a. Bank	-	-	-	-	-	
		(+2)			30,001	11,013		1 month	-	-	-	-	-	
				c. Bank Indonesia (FPJPS)	-	-		3 months	-	-	-	-	-	
	_	_	D.	Total revenue sharing distributed	36,801	11,613		6 months	-	-	-	-	-	
Income will be received (Accrued Receivables)	15,481	81	۱_	On and the description of the second of the					-	-	-	-	-	
5. Prepaid expenses	66,630	6,529	E.	, ,										
6. Fixed assets	77,983	50,809		investor of unrestricted investment fund	321,018	98,635								
Accumulated depreciation of fixed assets	(23,893)	(8,371)	F.	Operating Expense					,	.,		,		
B. Other assets	14,576	16,223	1	Wadiah bonuses	_	_				,				
TOTAL ASSETS	1 747 774	743 660	1 ,	Allowance for possible losses of earning assets	9.451	4 156		12 months	42,795	2,221	13%	288	8.08%	
	1,141,114	740,000	1 2					TOTAL	777.224	40.338		5.268		1
			"	· ·	,	, , ,							1	
			4	l '	.,							CIES	1	
	1,628	532	5	Other expenses	49,955	26,547								
	-	-	G.	Total Operating Expense	187,692	94,406	, , ,						4	
	_	-	l.,	Not Operating Income (Forestee)	400.000	4,000	ACCOUNTS			30 Sep	2013 30	Sep 2012		
	500 728	287 478	H.	Net Operating Income (Expense)	133,326	4,229	Financing facility to customer not yet withdrawn						1	
			1.	Non Operating income	2	6	П.,		, or william	•				
			Ι,	Non Consisting aurona			2.	Current irrevocable letters of cred	it			-	-	l
b. Mudharabah time deposit			] J.	Non Operating expense	115	96	1	Output de de la late de late de la late de late de la late de late de late de late de la late de						L
B. Balance of profit (loss)	133,213	4,139	K.	Non Operating Profit (Loss)	(113)	(90)	3.	Guaranteed (Kafalah) given				-	-	l
TOTAL LIABILITIES AND EQUITY	1,747,774	743,660	L.	Profit (Loss) for the period	133,213	4,139	4.	Others				-	3	l
	ACCOUNTS  L ASSETS Cash Cash Wadiah current account to Bank Indonesia Bank Indonesia Wadiah Certificate (SWBI) Placement to other banks Allowance for possible losses of placement to other banks Allowance for possible losses of securities -/- Murabahah receivables Allowance for possible losses of murabahah receivables -/- Other receivables Allowance for possible losses of other receivables -/- Allowance for possible losses of murabahah receivables -/- Allowance for possible losses of murabahah and musyarakah financing Allowance for possible losses of mudharabah and musyarakah financing Income will be received (Accrued Receivables) Prepald expenses Fixed assets Accumulated depreciation of fixed assets Other assets Liabilities to Bank Indonesia (FPJPS) Liabilities to Bank Indonesia (FPJPS) Liabilities to Bank Indonesia (FPJPS) Liabilities to other banks Securities issued Other liabilities Unrestricted investment fund a. Mudharabah swing account b. Mudharabah time deposit Balance of profit (loss)	ASSETS	ASSETS	ASSETS	ASSETS Cash Wadiah current account to Bank Indonesia Bank Indonesia Wadiah Certificate (SWBI) Bank Indonesia Wadiah Indonesia (FPJPS) Inconema Wadiah Indonesia (FPJPS) Indonesea Wadiah Indonesia (FPJPS	ASSETS   ABABT   ABA	ASSETS	ASSETS   Cash   ASSETS   Asset   Ass	ASSETS   Cash	ASSETS   Cash   48,355   27,928   18   48,700   259,000   18   18   10,107   5.99   10,107   18   10,107   18   18   18   18   18   18   18   1	ASSETS Gash AB.355 27.928 Allowance for possible loses of securities -4. Allowance for possible loses of murabahah receivables -4. Allowance for possible loses of murabahah and murayarabah francing -4. Lincine will be received (Accrued Receivables) 15.481 6.65 6.05.05.05.05.05.05.05.05.05.05.05.05.05.	ASSETS Clash	ASSETS AS	ASSET   ASSE

Chairman : Drs. KH. Amidhan

Member : KH. Ahmad Cholil Ridwan Lc.

The financial statement has been made to fulfill Bank Indonesia Circular Letter No. 7/56/DPbS dated 9 December 2005 and its amandment No. 8/11/DPbS dated 7 March 2006 regarding "Annual Report

Jakarta, 18 October 2013
PT Bank Tabungan Pensiunan Nasional Tbk

SHARIA SUPERVISORY BOARD

Jakarta, 18 October 2013
PT Bank Tabungan Pensiunan Nasional Tbk

**Board of Directors** 

Publication of Quarterly and Monthly Financial Reports, and Other Reports from Bank to Bank Indonesia".

A

Drs. KH. AMIDHAN

