CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary 31 DECEMBER 2017 AND 2016

bank bank

(In million Rupiah) STATEMENTS OF FINANCIAL POSITION
As of 31 December 2017 and 2016 STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the years ended 31 December 2017 and 2016 **EARNING ASSETS QUALITY AND OTHER INFORMATION ACCOUNTS ACCOUNTS** 31 Dec 2017 | 31 Dec 2016 | 31 Dec 2017 | 31 Dec 2010 31 Dec 2017 | 31 Dec 2016 | 31 Dec 2017 | 31 Dec 2016 **ACCOUNTS** Loss Total Current Special Mention Substandard Doubtful Loss Total ASSETS OPERATING INCOME AND EXPENSES I. RELATED PARTIES 1,268,260 11,643,950 981,207 1,448,180 10,568,941 Interest Income and Expenses Interest income and Expenses
Interest Income and Sharia Income
a. Rupiah
b. Foreign currencies
I. Interest Expenses and Sharia Profit Sharing
a. Rupiah
b. Foreign currencies
Net Interest and Sharia Income
Other Character 9,020,664 13,092,832 Placements with other banks 1,917,892 982,942 1,918,43 571.833 Spot and derivative receivables 43,652 5,934,058 2,338 6,337,831 43,650 5,934,050 12.029 12.029 571.833 Spot and derivative receivables
a. Rupiah
b. Foreign currencies
Marketable securities Marketable securities
 A. Measured at fair value through profit/loss
 D. Available for sale
 C. Held to maturity
 A. Loans and receivables
 Securities sold under repurchase agreements (Repo)
 Claims from securities purchased under resale agreements (Reverse Repo)
 Acceptance receivables
 Loans **4,543,951** 4,498,967 **4,524,452** 4,391,002 **4,841,24**7 6,967,568 6,924,793 9,521,610 . Other Operating Income and Expense b. Foreign currencies Securities sold under repurchase Other Operating Income 721.168 652,693 649.064 746.688 Increase in fair value of financial assets (mark to market 1.515.907 2.699.099 2.500.787 2.699.09 agreements (Repo) a. Rupiah
 b. Foreign currencies 59,298,564 58,171,598 59,298,564 58,171,598 ii. Loans
iii. Spot and derivatives
iii. Spot and derivatives
iv. Other financial assets
. Decrease in fair value of financial liabilities (mark to market)
. Gain from sale of financial assets
ii. Marketable securities Measured at fair value through profit/loss 35,30 35.307 Claims on securities purchased under resale Available for sale Acceptance receives Repo)
a. Rupiah
b. Foreign currencies
c. Acceptance receivables
L. Loans
a. Micro, Small and Medium Enterprises (UMKM) c. Held to maturity
d. Loans and receivable
Sharia financing 59,298,564 58,171,598 6,354 6,354 (794,115 ii. Loans iii. Other financial assets (685,30 Realized gain from spot and derivative transactions Dividend Rupiah
 Foreign currencies
 Non-Micro, Small and Medium (636,458 (571,448 (794,115 (685,304 Gain from investment under equity method 1,151,296 879,743 1,281,387 995,989 Intangible assets Non-Micro, Small and Enterprises (UMKM)
 Rupiah
 Foreign currencies
 Restructured loans
 Rupiah
 Foreign currencies Commissions/provisions/fees and administration Reversal in allowance for impairment losses 295,703 294,731 295,827 Accumulated amortization of intangible assets -/-(341,900) 2,529,810 21.285 21.285 24,460 24,460 Fixed assets Accumulated depreciation of fixed assets -/-Other income 1,083,883) (1,333,948 6.538.458 5.591.564 8.187.867 Non-productive assets 3,509 a. Decrease in fair value of financial assets (mark to market) Abandoned properties Foreclosed assets 35,856 35,856 Marketable securities d. Property loans Investments 5,724 729,611 5,724 729,611 7,593 723,586 7,593 723,586 Temporary equity investment
 Other receivables
 Commitment and contingencies iv. Other financial assets Increase in fair value of financial liabilities (mark to market) Losses from sale of financial assets i. Marketable securities 17. Leased receivables
18. Deferred tax assets
19. Other assets a. Rupiah 84,621 3,480,274 165,935 3,923,256 122,597 3,882,152 Foreign currencies
 Foreclosed assets ii. Loans
 iii. Other financial assets
 Realized losses from spot and derivative transactions
 Impairment losses on financial assets
 i. Marketable securities II. NON-RELATED PARTIES 114,417 751,201 134,602 1,083,509 Placements with other banks LIABILITIES & EQUITY a. Rupiah i. Loans ii. Sharia financing 867.760 751,20 751,201 141,379 b. Foreign currencies 623,352 7,219,819 54,826,854 371,921 7,295,107 54,139,770 4,394,714 Spot and derivative receivables 6,315,658 54,139,770 iv Other financial assets 2,33 43,652 43,652 a. Rupiah
 b. Foreign currencies
 Marketable securities 2,33 54,826,854 Losses related to operational risks Losses from investment under equity method 5.629 17.534 9.166 20.324 Marketable securities
a. Rupiah
b. Foreign currencies
. Securities sold under repurchase
agreements (Repo)
a. Rupiah
b. Foreign currencies
. Claims on securities purchased under resale
agreements (Reverse Repo)
a. Rupiah 70,646 26,751 26,751 Liabilities to Bank Indonesi Commissions/provisions/fees and administration 70,646 6,298,95 6,298,95 5,934,05 5,934,058 914,535 8,344 Losses from decrease in value of non-financial assets Personnel expenses Liabilities to other banks 948,363 8,344 822,584 2,886 19,434 3,512,001 3,035,911 Spot and derivative payables 2,718,335 2,304,438 Promotion expenses Securities sold under repurchase agreements (Repo) 218,82 243,666 224,592 Acceptance liabilities I. Other expenses
Net Other Operating Expenses 2,468,066 (5,889,394) 2,158,402 (**4,870,396**) 3,078,987 (**7,535,174**) Marketable securities issued (6,244,753) Borrowings NET OPERATING INCOME 1,078,174 2,054,397 1,986,436 2,609,226 1,515,90 1,515,907 2,696,767 2,696,767 Loss from sale of fixed assets and equipments (Loss)/ income on adjustments of foreign exchange translat Loans a. Micro, Small and Medium Enterprises (UMKM) Other liabilities 1.437.406 1.423.185 1.793.469 1.766.253 NET NON OPERATING EXPENSES INCOME BEFORE TAX FOR THE CURRENT YEAR (50,027) 1,028,147 (5,621) 2,048,776 (49,591) 1,936,845 (4,707) 2,604,519 Rupiah
 Foreign currencies
 Non-Micro, Small and Medium 636,798 67,192 72,113 12,142,767 10,923,224 76,065 85,251 63,121 11,784,459 11,351,691 549,835 101,936 TOTAL LIABILITIES 78,289,053 71,423,884 69,362,155 75,058,959 Income tax: EQUITY Issued and fully paid-in capital (590,86) . Estimated current year tax (287,513 (551,983 (756,398 b. Deferred tax income
NET INCOME FOR THE CURRENT YEAR AFTER TAX
OTHER COMPREHENSIVE INCOME/(EXPENSES)
Items that will not be reclassified to profit or loss 5,442 **1,463,35**1 37,078 **1,421,940** 11,124 **751,758** 114,902 150,000 (33,194) (1,904) 1,423,381 1,168,885 Enterprises (UMKM) 1.875,846 i. Rupiah ii. Foreign currencies 46,014,81 1,213,49 80,205 90,766 93,544 47,492,820 45,303,009 517,006 46,03 47,481 90,838 46,004,37 (33,194) (1,904) 1,368,994 1,168,885 (33,194) (1,904) 1,423,381 b. Unpaid capital -/ c. Treasury stock -/ (7,838 (22,115 Items that will not be reclassified to profit or loss a. Gain from fued assets revaluation b. Loss from actuarial defined benefit program comments of the comprehensive income from associate entity of Others e. Income fax realled items that will not be reclassified to profit or loss a. Adjustment from foreign exchange translation b. Gain from changes in the value of marketable securities - available for sale c. Effective part of cash flow hedging d. Others e. locome tax related items that will be reclassified to profit or loss. Restructured loans Additional paid-in capita 37,742 1,302,029 668,12 5,752 ,030,079 912,344 59,830 280,952 38,805 36,445 255,321 36,792 (10,450 (29,486 i. Rupiahii. Foreign currencies 1,168,885 (15,09)703,953 706,513 671,357 677,905 Property loans C. Capital contribution
d. Capital paid in advance
e. Others
Other comprehensive income
a. Foreign exchange translation adjustment of
financial statements
b. Gain from changes in the value of
marketable securities - available for sale
c. Cash flow hedging
d. Olfferences arising from fixed assets revaluation
e. Other comprehensive income from associate entity
f. Remeasurement on defined benefit program
g. Income tax related to other comprehensive income
h. Others
Difference in quasi reorganization
Difference in restructuring of entities under common con
Other equity
Reserves Investments
Temporary equity investment
Other receivables
Commitment and contingenc
a. Rupiah
b. Foreign currencies
Foreclosed assets 200,109 715,328 2,612 **8,666** 7,371 **8,666** 5,325,526 5,328,527 4,749,137 4,749,212 3,00 9,778 2,289 9.778 2,289 13.081 3.303 13.081 3.303 III. OTHER INFORMATION 724,449 724,449 Income tax related items that will be reclassified 720,782 720,782 Value of Bank's assets pledged as collateral: a. To Bank Indonesia (1.112)451 (1.112) 451 to profit or loss
OTHER COMPREHENSIVE INCOME FOR THE CURRENT (12,886) 4,129 (36,240) 8,757 (12,466) 3,929 a. To bank indonesia
b. To other parties
c. Total allowance for impairment losses on financial assess.
Total required provision for possible losses on 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 LIMKM deburg to total loans.
Percentage of LIMKM deburg to total loans. (23,336) 5,629 YEAR - NET OF TAX
TOTAL COMPREHENSIVE INCOME OF THE CURRENT
YEAR AFTER TAX 828 712,198 (13,449) 722,175 636,458 571,44 752,586 1,408,491 2,175,549 2,598,021 et income of the current years attributable to 956.106 912,463 EQUITY HOLDERS NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT YEAR 751,758 1,463,35 1,220,886 23,361 23,361 23,361 201,054 1,421,940 123,749 1,875,846 19.87% 20.87% 751,758 1,463,35 Total comprehensive income of the current year attributable to: 6.98% 13.336.847 13,159,598 14,254,302 13,611,424 Percentage of UMKM debtors to total debtor Percentage of UMK debtors to total debtors 5.37% 3.90% 6.60% 5.08% attributable to:
EQUITY HOLDERS
NON-CONTROLLING INTERESTS
TOTAL COMPREHENSIVE INCOME IN CURRENT YEAR
PROFITI(LOSS) TRANSFERRED TO HEAD OFFICE
DIVIDEND
EARNING PER SHARE (Full amount Ruplah) a. Previous years b. Current year 11,696,247 1,463,351 11,859,327 1,752,097 752,586 2,175,54 1,220,886 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF 752,586 34,557 34,557 . Channeling loans . Distribution of Mudharabah Muqayyadah funds 15,614,647 15,382,183 16.529.493 15.837,896 Non-controlling interest 474,532 (574.509 (574.509 671,304 2,857,283 2,386,559 Earning assets written-off Recovery of earning assets written-off Write-off on earning assets with elimination o 15,382,183 17,200,797 1,124,442 TOTAL EQUITY 1,051,895 .186,707 right to collect **ALLOWANCE FOR IMPAIRMENT LOSSES CAPITAL ADEQUACY RATIO** 31 Dec 2016 Audited 31 December 2016 ACCOUNTS Common Equity Tier 1 (CET 1) 13,561,110 15,109,418 13,503,767 14,584,659 Placements with other banks 9,812 19,179 1.1 Paid in capital trace

1.2 Disclosed reserves

1.2.1 Additional Factor

1.2.1.1 Other comprehensive income

1.2.1.1.1 Excess differences arising from translation of financial statement

1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale

1.2.1.1.3 Fixed asset revaluation 1.1 Paid in capital (less Treasury stock) 114.902 114.902 114.902 102 8,404 23 4,928 14,734,915 **15,227,730** 15,535,156 731,486 15,929,513 727,819 Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Reverse Repo) 13,525 720,782 14,529,093 1,168,885 23,361 12,585,089 751,758 13,525 724,449 15,450,048 1,168,885 26,861 13,033,416 1,220,886 7,037 720,782 14,351,844 724,449 14,803,670 1,168,885 23,361 11,859,327 1,752,097 19,409 617,049 571,796 362,10 568,412 Investments 7,296 7,236 1.2.1.2.1 Agio 1.2.1.2.2. General reserves 1.2.1.2.3 Previous years p Temporary equity investment 1.2.1.2.3 Previous years profit
1.2.1.2.4 Current year profit
1.2.1.2.5 Capital paid in advance
1.2.1.2.6 Others 11. Commitment and contingencies **CONSOLIDATED STATEMENTS OF CASH FLOWS FINANCIAL RATIOS** 1.2.2 Deduction Factor (320,092) (258,509)(344,748 (3,733 (307,426) Outer comprehensive income
1.2.2.1.1 Excess differences less from translation of financial statement
1.2.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale
Other disclosed reserve (3,733) (444) (319,648) (444) (258,065) 31 Dec 2017 31 Dec 2016 31 Dec 2017 31 Dec 2016 RATIO (%) **ACCOUNTS** CASH FLOWS FROM OPERATING ACTIVITIES Performance Ratios (Consolidated 1.22.2.2 Previous years loss
1.22.2.3 Current year loss
1.22.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets
1.22.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading book
1.22.2.6 Allowance for possible losses on non-productive assets
1.22.2.7 Others 11,145,575 11,380,347 . Capital Adequacy Ratio (CAR) 24.64% 25.03% Receipt from interest (300,217 (319,648) (257,896) (341,015) Non-performing earning assets and non-earning assets to total earning assets and non-earning assets Non-performing earning assets to total earning assets Receipt from sharia income 2.888.056 2.210.314 (3,476) (4,197,538) (4,509,652) Interest expense Sharia profit sharing (349,796) (296,128 1.3 Non-Controlling Interests that can be calculated Allowance for impairment losses on financial assets 468,834 (757,973) (122,598) (61,116) (574,259) to earning assets 0.95% 1.4 Deduction factor to common equity tier 1 (CET 1) (1,497,100) (97,246) (934,997) (165,935) (1,346,050 Recovery from written-off loan 83,992 98,810 Non-Performing Loans (NPL) - gross 0.90% 1.4.1 Deferred tax calculation 1.4.2 Goodwill (84,621 Payment of personnel expenses (3,662,427 (2.991,436 Non-Performing Loans (NPL) - ne
Return on Assets (ROA) 1.4.2 Goodwill
1.4.3 Other intangible asset
1.4.4 Investment that can be calculated as deduction factor
1.4.5 Shortage of capital on insurance subsidiary company
1.4.5 Securitzation exposures
1.4.7 Other deduction factor to core capital (2,659,510 Other operating expenses (2,840,363 Other payment (39.038 (3.305) Return on Equity (ROE) 8.17% 12.58% D. Net Interest Margin (NIM)
D. Operating Expenses to Operating Revenues
Loan to Deposit Ratio (LDR) (768,371 Corporate income tax paid (507,803 11.63% 86.49% Cash flows before changes in operating assets and liabilities 3,170,345 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will (Increase)/decrease in operating assets: Performance Ratios (Bank) Placements with Bank Indonesia and Additional Tier 1 (AT 1) 25.60% meets the requirements of AT 1 24.91% Capital Adequacy Ratio (CAR) other banks-with maturity more than 3 months (705,000 2.1 The instrument metals are represented.
2.2 Agio / Disagrio
2.3 Deduction Factors: Investment in AT1 and Ter 2 instruments with other Bank
2.3.1 Pleacement of funds in instruments AT1 and for Ter 2 other banks
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Non-performing earning assets and non-earning assets Securities purchased under resale agreement (Reverse Repo) 201.358 (1.602.366 to total earning assets and non-earning assets
Non-performing earning assets to total earning assets
Allowance for impairment losses on financial assets (1,968,582) (4,018,262) 0.65% Sharia financing/receivables (1,232,619) (1,389,618) 568,733 Supplementary Capital (Tier 2)

1. Capital instrument in form of shares or others which are qualified Tier 2 requirements 537,158 597,307 515,568 Derivative receivables 41,314 (43,652 to earning assets Non-Performing Loans (NPL) - gross 0.82% 0.739 Increase/(decrease) in operating liabilities and temporary Capital Institution in control of activities and Agoid/Sagio General allowance for possible losses of earning assets (maximum 1.25% of RWA)
Deduction factor to supplementary capital
4.1 Sinking Fund
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will 0.45% 1.19% 5.53% . Non-Performing Loans (NPL) - ne . Return on Assets (ROA) syirkah funds: 568,733 558,246 4,350,521 Deposits from customers Return on Equity (ROE) Deposits from sharia customers 304,981 (91,951) 234.300 Net Interest Margin (NIM) 9.32% 10.109 914,375 Deposits from other banks Operating Expenses to Operating Revenues 90.86% 83.15% Derivative payables (5.458) 8.344 11. Loan to Deposit Ratio (LDR)
12. Loan to Funding Ratio (LFR) * 14.098.268 15.706.725 **Total Capital** 96.62% 95.66% Temporary Syirkah Funds 29,686 37,040 Mudharabah saving deposits Compliance Ratios (Bank) DESCRIPTION 823,648 Mudharabah time deposits a. Percentage Violation of Legal Lending Limit Net cash flows provided from operating activities 1,125,968 2,682,181 RISK WEIGHTED ASSET CAR RATIO . Related parties ii. Non-related parties 0.00% 0.00% RWA CREDIT RISK 42.915.930 47.736.670 41.157.660 45,422,834 CET1 Ratio (%) 23.96% 23.70% 24.66% 24.09% CASH FLOWS FROM INVESTING ACTIVITIES b. Percentage Lending in Excess of the Legal Lending Limit 47,767 13,639,739 47,767 15,971,536 23.96% Marketable securities (594.484 (710.900 Related parties
 ii. Non-related parties 15,116,372 RWA OPERATIONAL RISK 13,598,809 Tier 2 Ratio (%) 0.95% 0.94% 0.94% Purchase of fixed assets (323,844) 0.009 TOTAL RWA 56,603,436 63,755,973 54,757,564 60.540.301 CAR Ratio (%) 24.91% 24.64% 25.60% 25.03% Purchase of intangible assets (462,215) (380, 135)AR RATIO BASED ON RISK PROFILE 2. Statutory Reserves Requirements 9.27% 9.26% 15.65% Proceeds from sale of fixed assets 4,561 a. Rupiah 6.58% 6.639 CAR ALLOCATION BASED ON RISK PROFILE BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK 8,57% 0.01% Net cash flows used in investing activities (1,375,982) (1,394,563 Capital Conservation Buffer (%) From CET 1 8.31% 8.32% 8.33% 8.32% 1.250% 1.250% 0.625% 0.625% Net Open Position CASH FLOWS FROM FINANCING ACTIVITIES) Based on BI Regulation (PBI) No. 17/11/PBI/2015 dated 25 June 2015 regarding changes of PBI No. 15/15/ PBI/2013 regarding Giro Wajib Minimum of Commercial Banks in Bank Indonesia in Rupiah and Foreign Currency For Conventional Bank, which effective on August 2015 LDR changed into Loan to Funding Ratio (LFR). Payment of bonds payable (1.425.000 (1.135.000) From Tier 2 0.95% 0.94% 0.94% 0.94% Capital Surcharge for Systemic Bank (%) 0.000% 0.000% 0.000% Proceeds from issuance of bonds STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 31 December 2017 and 2016 Proceeds from borrowings 8.243.293 3.405.988 **MANAGEMENT** SPOT AND DERIVATIVE TRANSACTIONS (6,731,862 (2,451,777 As of 31 December 2017 Bonds issuance cost (5,871 (6,483 BOARD OF COMMISSIONERS Borrowing transaction cos (24,110 (6.082 31 Dec 2017 | 31 Dec 2016 | 31 Dec 2017 | 31 Dec 201 President Commissioner (Independent) Mari Elka Pangestu Payment of finance lease payables (1,124) Irwan Mahjudin Habsjah Arief Tarunakarya Surowidjojo TRANSACTION Payment of dividends (574.509 Independent Commissioner Acquisition of treasury shares Trading I. COMMITMENT RECEIVABLES 5,433,784 4,082,168 5,433,784 4,082,168 Chow Ying Hoong Unused borrowing facilities a. Rupiah b. Foreign currencies Outstanding spot and derivative purchased Others A. RELATED TO Net cash flows provided from financing activities 981,941 543,118 **EXCHANGE RATE** 5,433,784 ,433,784 2,338 2,886 NET INCREASE IN CASH AND CASH EQUIVALENTS 731,927 1,830,736 5.433.784 4.082.168 5,433,784 4,082,16 EFFECT OF EXCHANGE RATE CHANGES ON CASH President Director (Independent) Jerry Ng Ongki Wanadjati Dana Djemi Suhenda Deputy President Directo AND CASH EQUIVALENTS 4,914 II. COMMITMENT LIABILITIES 5,328,527 5,328,527 8,803,826 8,803,826 Deputy President Director CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR 14.184.787 12.349.137 Unused loans facilities granted to customers 5,284,072 300,000 4,669,070 350,000 5,284,072 300,000 4,669,070 Director of Compliance (Independent) Anika Faisal b. Cal CASH AND CASH EQUIVALENTS AT THE END OF YEAR Kharim Indra Gupta Sirega 14,917,417 14,184,787 I. Future 5.433.784 5.433.78 2.338 2.88 Director Arief Harris Tandjung SUPPLEMENTAL CASH FLOW INFORMATION: Director Wolf Arno Kluge Activities not affecting cash flow 350,000 350,000 300,000 B. RELATED TO **SHAREHOLDERS** Share-based payment reserves INTEREST RATE Acquisition of fixed assets (7.649)(4.117 b. Others i. Committed 4,984,072 4,319,070 4,984,072 4,319,070 Forward Ultimate Shareholder: Cash and cash equivalents at the end of year consist of ii. Uncommitted
Unused loans facilities granted to other banks
 a. Committed
 ii. Rupiah
 ii. Foreign currencies
 b. Uncommitted ii. Uncommitted 4,984,072 4,319,070 80,142 4,984,072 44,455 4,319,070 80,142 Ultimate Shareholder: Sumitomo Mitsui Financial Group 1,496,785 1,448,180 5,098 341 4,625,356 Current account with Bank Indonesia through Sumitomo Mitsui Banking Corporation: 40.00% Future Current account with other banks 487,942 858,431 Non-controlling shareholder through capital market (> 5%) : I. Swap Placement with Bank Indonesia and other banks- with Summit Global Capital Management B.V.: 20,00% 44,455 44,455 80,142 80,142 44,455 44,455 . Others maturity of 3 months or less Non-controlling shareholder not through capital market (> 5%): ii. Foreign currencies Outstanding irrevocable L/C a. Foreign L/C Marketable securities- with maturity of 3 months or less 99.858 299.235 C. OTHERS 14,917,417 Outstanding spot and derivative sold Others 4,054,614 4,054,614 Jakarta, 14 February 2018 Presentation of the above Published Financial Statements as of and for the year ended on 31 December 2017 and 2016 are derived from the Consolidated Financial Statements of PT Bank Tabungan Pensiur PT Bank Tabungan Pensiunan Nasional The Nasional Tbk and Subsidiary which were audited by Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan - a member firm of PwC global network with partner in charge Angelique Dewi Daryanto, S.E., CONTINGENT RECEIVABLES 50,231 44,524 65,029 56,457 **Board of Directors** CPA whose report dated 2 February 2018 and 17 February 2017 expressed Unmodified Opinion. 2,021 2,035 2,035 2,021 The published financial statement above is adjusted in order to meet: a) Financial Services Authority Regulation No. 32/POJK.03/2016 dated 8 August 8 2016 regarding amendments to the Regulation of the Financial Services Authority No. 6/POJK.03/2015 regarding Transparant b. Foreign currencies Interest on non-performing loan 42,503 42,503 62,994 62,994 54,436 54,436 b) Financial Services Authority Circular Letter No. 43/SEOJK.03/2016 dated 28 September 2016 regarding Transparancy and Publication of Conventional Bank; b. Other interest c) Capital Market Supervisory Agency Regulation Number X.K.2 Attachment Decision of Chairman of Capital market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submission d) Decision of The Board of Directors of The Jakarta Stock Exchange Number: Kep-306/BEJ/07-2004 dated 19 July 2004 concerning rule number I-E concerning The Obligation of Information Submission; Guarantees issued a. Rupiah b. Foreign currencies Others JERRY NG ARIEF HARRIS TANDJUNG e) Financial Services Authority Regulation No. 75 / POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Statements. President Director 3 Exchange rate of 1 USD as of 31 December 2017 were Rp 13,567.50 and 31 December 2016 were Rp 13,472.50.

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