CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary 31 MARCH 2018, 2017 AND 31 DECEMBER 2017

bank bank

(In million Rupiah) STATEMENTS OF FINANCIAL POSITION As of 31 March 2018 and 31 December 2017 STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended 31 March 2018 and 2017 **EARNING ASSETS QUALITY AND OTHER INFORMATION ACCOUNTS ACCOUNTS** 31 March 2017 31 Mar 2018 | 31 Dec 2017 | 31 Mar 2018 | 31 Dec 2017 31 Mar 2018 | 31 Mar 2017 | 31 Mar 2018 | 31 Mar 201 **ACCOUNTS** Loss Total ASSETS OPERATING INCOME AND EXPENSES I. RELATED PARTIES 1,081,420 7,380,146 1,570,610 1,496,785 13,092,832 Interest Income and Expenses Interest Income and Sharia Income
a. Rupiah
b. Foreign currencies
Interest Expenses and Sharia Profit Sharing
a. Rupiah 11,643,950 **2,855,977** 2,855,757 Placements with other banks 981,207 1,573,372 982,942 50.000 50,000 7,273 Spot and derivative receivables 40,887 7,319,938 2,338 6,298,959 40,887 8,339,153 2,33 6,337,83 20.41 20.410 D. Foreign currencies
Spot and derivative receivables
a. Rupiah
b. Foreign currencies
Marketable securities 1,079,902 1,033,786 46,116 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 **1,045,412** 1,016,831 994,503 948,387 1,125,928 a. Rupiah
b. Foreign currencies
Net Interest and Sharia Income 1,684,400 1.810.56 Other Operating Income and Expenses b. Foreign currencies Securities sold under repurchase Other Operating Income 259,666 200,44 261,119 203,366 Increase in fair value of financial assets (mark to market)
 Marketable securities 4.487.784 1.515.907 4.487.784 2.500.78 agreements (Repo) 59,051,838 59,298,564 59,051,838 59,298,564 b. Foreign currencies
 Claims on securities purchased under resale Measured at fair value through profit/loss Spot and derivatives 40.756 40.756 ill. Spor and definations iv. Other financial assets

Decrease in fair value of financial liabilities (mark to market) Available for sale o Galanis or sections purchased unter research agreements (Reverse Repo)
a. Ruplah
b. Foreign currencies
6. Acceptance receivables
7. Loans
a. Micro, Small and Medium Enterprises (UMKM) c. Held to maturity
d. Loans and receivable
Sharia financing 59,051,838 59,298,564 Gain from sale of financial assets i. Marketable securities ii. Loans iii. Other financial assets (868,663 (794,11 Realized gain from spot and derivative transactions 7,853 Rupiah
 Foreign currencies
 Non-Micro, Small and Medium (702,442 (636,458 (868,663 (794,11 Dividend Gain from investment under equity method 1,387,964 1,254,248 1,151,296 1,281,387 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 (525,353) 2,633,595 (1,133,966) Accumulated amortization of intangible assets -/-(481,053) 2,559,589 22.303 22.303 21.154 21.15 Fixed assets Accumulated depreciation of fixed assets -/-1,089,733 (1,399,369 Other Operating Expenses 1,413,472 1,495,157 1,829,017 1,886,105 Non-productive assets 303 Abandoned properties Foreclosed assets ii. Foreign currencies
 d. Property loans
 Investments
 Temporary equity investment
 Other receivables
 Commitment and contingencies
 Puriods Mainetable securities
 Loans
 Spot and derivatives
 Nother financial assets
 Chher financial assets
 Lorease in fair value of financial liabilities (mark to market)
 Losses from sale of financial assets 6,284 730,598 6,284 730,598 6,531 725,165 Suspense accounts
 Interbranch assets
 Conducting operational activities in Indonesia
 Conducting operational activities outside Indonesia
 Mowance for impairment losses on non - productive assets 54.77 17. Leased receivables
18. Deferred tax assets
19. Other assets Marketable securities a. Rupiah b. Foreign currencies Foreclosed assets 97,246 3,698,777 62,554 4,089,960 165,935 3,923,256 ii. Loans iii. Other financial assets 3,848,930 II. NON-RELATED PARTIES . Realized losses from spot and derivative transactions . Impairment losses on financial assets 79,969 318,205 210,616 380,070 257,538 Placements with other banks LIABILITIES & EQUITY Marketable securities a. Rupiah 210,616 318,205 318,205 i. Loans ii. Sharia financing b. Foreign currencies 623,352 7,219,819 54,826,854 5,248,048 528,183 6,017,157 54,826,854 887,722 7,685,090 54,210,821 5,312,735 iii. Sharia financing
iv. 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
- Dromotion expenses
- Other expenses
- Other expenses
- Other Poperating Expenses 61,865 46,922 Spot and derivative receivables 40,88 40,88 a. Rupiah
 b. Foreign currencies
 Marketable securities 7,170 7,528 1,20 3. Marketable securities
a. Ruplah
b. Foreign currencies
5. Securities sold under repurchase
agreements (Repo)
a. Ruplah
b. Foreign currencies
Claims on securities purchased under resale
agreements (Reverse Repo)
3. Ruplah
5. Foreign emmanagements
6. Foreign emmanagements
7. Foreign emmanagements
8. Foreign emmanagements
8. Foreign emmanagements
9. Foreign emmanagemen 7,510 7,510 12,894 12,89 Liabilities to Bank Indonesi 7,319,93 7,319,93 5,775,137 5,775,137 Liabilities to other banks 550,658 822,584 2,886 577,398 680 859,357 661,474 26,863 665,603 Spot and derivative payables 2,88 Securities sold under repurchase agreements (Repo) 552,519 (1,294,712 Acceptance liabilities 2,144,620 5,508,807 (1.153.806 Marketable securities issued 530,594 515,853 815,217 Borrowings 699,887 NON-OPERATING INCOME AND EXPENSES (Loss)/gain from sale of fixed assets and equipments (Loss)/gain on adjustments of foreign exchange translatio 4.487.78 4,487,784 2,385,844 2,385,844 Other non-operating income (expenses)
NET NON OPERATING (EXPENSES)INCOME
INCOME BEFORE TAX FOR THE CURRENT PERIOD
Income tax:
a. Estimated current period tax
b. Deferred tax (expenses)income
NET INCOME FOR THE CURRENT PERIOD AFTER TAX 7,615 1,376,032 (10,245) 520,349 Loans
a. Micro, Small and Medium Enterprises (UMKM) Other liabilities 1.437.406 1.693.277 1.793.469 700,746 Rupiah
 Foreign currencies
 Non-Micro, Small and Medium 52 265 11 100 957 656,708 61,922 11,546,947 576,447 72,954 52,505 12,364,309 10,226,014 104,048 115,456 TOTAL LIABILITIES 71,423,884 78,002,025 78,289,053 71,015,990 (32.610 (136,78) (100.280 (182.440) EQUITY Issued and fully paid-in capital 386,901 518,912 Enterprises (UMKM) 114,902 150,000 (33,194) (1,904) 1,432,094 1,168,885 i. Rupiah ii. Foreign currencies 46,265,18 1,328,20 80,769 131,314 123,107 47,928,578 46,696,197 610,013 48,89 49,924 85,443 47,490,475 OTHER COMPREHENSIVE INCOME/(EXPENSES) (33,194) (1,904) 1,423,381 (33,194) (1,904) 1,432,094 b. Unpaid capital -/ c. Treasury stock -/ Items that will not be reclassified to profit or los 11,300 14,884 Restructured loans Additional paid-in capita 1,236,796 607,79 233,953 948,754 823,102 32,129 50,650 46,773 36,049 36,448 34,510 i. Rupiahii. Foreign currencies 284,142 19,845 15,074 1,168,88 1,168,885 b. Gain from actuarial defined benefit program Other comprehensive income from associate entity
 Others 733,699 742,71 599,507 4,530 607,990 8,589 d. 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. Differences 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 Investments
 Temporary equity investment
 Other receivables
 Commitment and contingenc
 Rupiah
 Foreign currencies
 Foreclosed assets Income tax realted items that will not be reclassified (3,768) **832** 263,209 726,437 (4,961 **3,327** to profit or loss tems that will be reclassified to profit or loss 4,295 Adjustment from foreign exchange translation Gain from changes in the value of marketable 6,157,57 6,158,461 5,018,224 5,018,29 securities - available for sale
c Effective part of cash flow hedging
d. Others
e. Income tax related items that will be reclassified
to profit or loss
OTHER COMPREHENSIVE INCOME FOR THE CURRENT
PERIOD - NET OFF TAX 3,235 13.822 13.081 15.568 13.081 III. OTHER INFORMATION 720,782 724,449 724,449 720,782 Value of Bank's assets pledged as collateral: a. To Bank Indonesia (967 (17,826) 4,246 To Bank Indonesia
 To Bank Indonesia
 To Index Indonesia
 To Index Ind (23,336) (36,240) 8,757 (8,262) 1,951 r. remiseasurement on defined benefit program
 l. ncome tax related to other comprehensive income
 h. Others
 Difference in quasi reorganization
 Difference in restructuring of entities under common co
 Other equity
 Reserves. 5,629 12.138 4.295 18,211 4.295 TOTAL COMPREHENSIVE INCOME OF THE CURRENT 702,44 609,48 PERIOD AFTER TAX 399,039 387,054 617,079 523,207 let income of the current periods attributable to: 1,012,81 916.193 EQUITY HOLDERS NON-CONTROLLING INTERESTS 386,901 382,759 535,278 23,361 23,361 30,361 30,361 18.809 20.65% TOTAL INCOME IN CURRENT PERIOD

Total comprehensive income of the current period attributable to: 386,901 382,759 598,868 518,912 4.38% 6.53% 13,723,749 13,336,847 14,786,079 14,254,302 Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors 4.11% 2.91% 6.94% 5.28% a. Previous years b. Current year 13,336,848 12,585,089 751,758 14,250,801 535,278 13,033,416 1,220,886 EQUITY HOLDERS

NON-CONTROLLING INTERESTS 399,039 387,05 386,901 40,846 523,207 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF 399,039 TOTAL COMPREHENSIVE INCOME IN CURRE PROFIT (LOSS) TRANSFERRED TO HEAD OFF DIVIDEND EARNING PER SHARE (Full amount Rupiah) 34,538 34,557 . Channeling loans . Distribution of Mudharabah Muqayyadah funds 16.022,399 15,614,647 17.089.873 16,529,493 Non-controlling interest 3,017,705 2,460,976 1,182,770 671,304 736,716 Earning assets written-off . Recovery of earning assets written-off . Write-off on earning assets with elimination of 15,614,647 ,373,93 TOTAL EQUITY 17,826,589 1,098,313 ALLOWANCE FOR IMPAIRMENT LOSSES CAPITAL ADEQUACY RATIO As of 31 March 2018 and 2017 31 Mar 2017 31 March 2017 ACCOUNTS Common Equity Tier 1 (CET 1) 13,995,634 15,695,506 13,302,427 14,492,655 Placements with other banks 15,706 16,944 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) 114.902 114.902 114.902 409 5,269 **15,340,224** 15,651,122 735,127 **16,470,740** 16,725,865 740,540 **15,180,944** 15,440,390 733,162 14,582,737 8,222 Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Reverse Repo) 880 16,091 724,449 15,985,325 1,168,885 30,361 14,250,801 535,278 14,345 720,782 14,915,995 12,81 689,628 415,380 605,28 584,291 Investments 7,306 7,252 1.2.1.2.1 Agio 1.2.1.2.2. General reserves 1.2.1.2.3 Previous years p 1,168,885 23,361 13,336,848 386,901 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 STATEMENTS OF CONSOLIDATED CASH FLOWS **FINANCIAL RATIOS** 1.2.2 Deduction Factor (310,898) (255,125) (523) (306,852 (259,446) 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 (523) (310,375) (523) (254,602) (148) (306,704) 31 Mar 2018 31 Mar 2017 31 Mar 2018 31 Mar 2017 RATIO (%) **ACCOUNTS** CASH FLOWS FROM OPERATING ACTIVITIES Performance Ratios (Consolidated) 1.22.2.2 Previous years loss
1.22.2.3 Current year loss
1.22.2.5 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 . Capital Adequacy Ratio (CAR) 24.80% 23.93% Receipt from interest 2,681,841 2,847,227 (306,704) (256,672) (310,375) (254,433) 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 (2,626) Interest expense (932.224) (1.058.587 (84,758 (80,516 Sharia profit sharing 1.3 Non-Controlling Interests that can be calculated . Allowance for impairment losses on financial assets Fee and commission income received 155,968 191,907 1.4 Deduction factor to common equity tier 1 (CET 1) to earning assets (1.459.492) (890,136) (1,395,212 (803,191 Non-Performing Loans (NPL) - gross 1.01% Recovery from written-off loan 11,109 9,143 1.4.1 Deferred tax calculation Non-Performing Loans (NPL) - ne
Return on Assets (ROA) Payment of personnel expenses (787,637 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 (583,935 (725,165 Other operating expenses (603.979) (746.546) Return on Equity (ROE) 13.84% 13.03% Other payment (477 (372 D. Net Interest Margin (NIM)
D. Operating Expenses to Operating Revenues
Loan to Deposit Ratio (LDR) 11.30% 11.97% Corporate income tax paid (184,080) (160,929) 78.11% 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks Cash flows before changes in operating assets and liabilities 1,046,556 797,964 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Performance Ratios (Bank) Additional Tier 1 (AT 1) 24.569 25.44% meets the requirements of AT 1 Capital Adequacy Ratio (CAR) 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 Placements with Bank Indonesia and Non-performing earning assets and non-earning assets to total earning assets and non-earning assets
Non-performing earning assets to total earning assets
Allowance for impairment losses on financial assets (385,000 other banks-with maturity more than 3 months Securities purchased under resale agreemen (Reverse Repo) 0.569 (1.979.586) (11.376 (1,883,811) (2,055)Supplementary Capital (Tier 2)

1. Capital instrument in form of shares or others which are qualified Tier 2 requirements 588,491 543,198 605,032 534,414 0.92% to earning assets (241,197) (149,020) Non-Performing Loans (NPL) - gross 0.94% 0.719 Agindisagio
General allowance for possible losses of earning assets (maximum 1.25% of RWA)
Deduction factor to supplementary capital
4.1 Sinking Toffunds in instruments AT 1 and / or Tier 2 other banks
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 Derivative receivables (38,549) (105) 0.51% 2.37% 11.19% 8.83% . Non-Performing Loans (NPL) - ne . Return on Assets (ROA) increase/(decrease) in operating liabilities and temporary Return on Equity (ROE) svirkah funds: 28,644 2,456,818 . Net Interest Margin (NIM) 9.85% Deposits from customers Operating Expenses to Operating Revenues 81.94% 83.12% Deposits from sharia customers 84,964 148,458 14.538.832 16.300.538 Loan to Deposit Ratio (LDR)
 Loan to Funding Ratio (LFR) 96.17% 93.55% 94.63% 91.71% **Total Capital** Deposits from other banks (271,926) 13,659 (2,206) 19,571 Derivative payables Compliance Ratios (Bank) DESCRIPTION Temporary syirkah funds : I. a. Percentage Violation of Legal Lending Limit 15,959 7,112 Mudharabah saving deposits RISK WEIGHTED ASSET CAR RATIO . Related parties 48,728 92,199 Mudharabah time deposits ii. Non-related parties 0.00% 0.00% RWA CREDIT RISK 43.401.623 48.348.264 42.670.827 47.009.292 CET1 Ratio (%) 24.49% 23.88% 23.61% 23.00% b. Percentage Lending in Excess of the Legal Lending Limit 34,085 13,704,539 34,085 17,334,694 32,341 13,639,739 Net cash flows (used in)/provided from operating activities (1,695,668) 1,491,469 Related parties
 Non-related parties 15,971,536 0.00% 0.00% RWA OPERATIONAL RISK Tier 2 Ratio (%) 0.95% 0.92% 0.95% 0.93% CASH FLOWS FROM INVESTING ACTIVITIES 0.009 TOTAL RWA 57.140.247 65,717,043 56,342,907 63,013,169 CAR Ratio (%) 25.44% 24.80% 24.56% 23.93% AR RATIO BASED ON RISK PROFILE 2. Statutory Reserves Requirements Marketable securities (1.171.673 (135.052 9.26% 9.26% CET 1 for BUFFER (% 16.18% a. Rupiah 6.59% 6.60% (95,740) Purchase of fixed assets (55,221 CAR ALLOCATION BASED ON RISK PROFILE BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK Purchase of intangible assets (183,018) (93,240 Capital Conservation Buffer (%) From CET 1 8.31% 8.34% 8.31% 8.33% 1.875% 1.875% 1.250% 1.250% Net Open Position 0.23% Proceeds from sale of fixed assets 1,188 558) 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 Currenc For Conventional Bank, which effective on August 2015 LDR changed into Loan to Funding Ratio (LFR). Net cash flows used in investing activities (1,449,243) (282,955)From Tier 2 0.95% 0.92% 0.95% 0.93% Capital Surcharge for Systemic Bank (%) 0.000% 0.000% 0.000% CASH FLOWS FROM FINANCING ACTIVITIES STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 31 March 2018 and 31 December 2017 **MANAGEMENT** SPOT AND DERIVATIVE TRANSACTIONS Payment of bonds payable As of 31 March 2018 nstallment payment and settlement of borrowings (1.560.263) (1,749,312 BOARD OF COMMISSIONERS 1,849,487 Proceeds from borrowings 31 Mar 2018 31 Dec 2017 31 Mar 2018 31 Dec 201 President Commissioner (Independent Net cash flows used in financing activities (110,776)(1,749,312 TRANSACTION Independent Commissioner Irwan Mahiudin Habsiah Independent Commissioner Arief Tarunakarya Surowidjojo Trading NET DECREASE IN CASH AND CASH EQUIVALENT I. COMMITMENT RECEIVABLES 3,737,876 5,433,784 3,737,876 5,433,784 (3,255,687) (540,798) A. RELATED TO Unused borrowing facilities a. Rupiah Commissioner Chow Ying Hoong EFFECT OF EXCHANGE RATE CHANGES ON CASH b. Foreign currencies

Outstanding spot and derivative purchased
Others **EXCHANGE RATE** 3,737,876 3,737,876 40,887 680 **BOARD OF DIRECTORS** 3.737.876 5.433.784 3,737,876 5,433,784 CASH AND CASH EQUIVALENT AT THE BEGINNING 14,917,417 14,184,787 President Director (Independent I. COMMITMENT LIABILITIES 5,328,527 Ongki Wanadjati Dana 6,088,480 5,328,527 6,088,480 Deputy President Director CASH AND CASH EQUIVALENT AT THE END OF PERIOD 11,662,210 13,643,989 Djemi Suhenda Unused loans facilities granted to customers 6,038,887 281,240 5,284,072 300,000 6,038,887 5,284,072 b. Cal 281,240 Director of Compliance (Independent) Anika Faisal SUPPLEMENTAL CASH FLOW INFORMATION I. Future Kharim Indra Gupta Siregar 3.737.876 3.737.876 40.887 Activities not affecting cash flow Director Arief Harris Tandjung Share-based payment reserves 8.713 14.599 300,000 300,000 281,240 281,240 B. RELATED TO **SHAREHOLDERS** 1,603 Acquisition of fixed assets 3,870 INTEREST RATE b. Others i. Committed 5,757,647 4,984,072 5,757,647 4,984,072 Cash and cash equivalent at the end of period consist of: Forward Ultimate Shareholder: 1,273,817 1,315,110 n. Uncommitted
Unused loans facilities granted to other banks
a. Committed
i. Rupiah
ii. Foreign currencies
b. Uncommitted ii. Uncommitted 5,757,647 5,757,647 4,984,072 44,455 4,984,072 Ultimate Shareholder: Sumitomo Mitsui Financial Group Current account with Bank Indonesia 4.656.914 4.706.514 49,593 44,455 through Sumitomo Mitsui Banking Corporation: 40.00% Current account with other banks 923,372 916,164 Future Non-controlling shareholder through capital market (> 5%) : Placement with Bank Indonesia and other banks -with I. Swap Summit Global Capital Management B.V.: 20,00% 49,593 49,593 44,455 44,455 49,593 49,593 44,455 44,455 3,881,927 6,706,201 . Others maturity of 3 months or less Non-controlling shareholder not through capital market (> 5%): Marketable securities -with maturity of 3 months or less C. OTHERS Outstanding irrevocable L/C a. Foreign L/C Outstanding spot and derivative sold Others Jakarta, 23 April 2018 Presentation of the above Published Financial Statements as of and for the three months period ended 31 March 2018 and 2017 are derived from the Consolidated Financial Statements of PT Bank Tabun PT Bank Tabungan Pensiunan Nasional The Pensiunan Nasional Tbk and Subsidiary which were unaudited and the Published Financial Statements for the year ended 31 December 2017 was derived from the audited Consolidated Financial Statements of CONTINGENT RECEIVABLES 52,719 50,231 68,467 65,029 **Board of Directors** PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary. 2,065 2,065 2,035 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 Transparance b. Foreign currencies Interest on non-performing loan 2.035 50,654 50,654 48,196 48,196 66,402 66,402 62,994 62,994 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) 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 IV. CONTINGENT LIABILITIES 69,981 69,981 d) 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 Guarantees issued a. Rupiah b. Foreign currencies Others 3 Exchange rate of 1 USD as of 31 March 2018 were Rp 13,767.50; 31 March 2017 were Rp 13,325.50; and 31 December 2017 were Rp 13,567.50. JERRY NG ARIEF HARRIS TANDJUNG President Director

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