CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary 30 JUNI 2018, 2017 AND 31 DESEMBER 2017 (In million Rupiah)

bank btpn

ŀ	STATEMENTS OF FIN. As of 30 June 2018 and	31 December				and 2017	IENSIVE	INCOME			SETS QUALITY A	018 and 2017		ON				
l			CONSOLIDATED Jun 2018 31 Dec 20 naudited Audited	illion Rupiah, unles	BAI	BANK CONSOLIDATED 1 Jun 2018 30 Jun 2017 30 Jun 2018 30 Jun 2017			ACCOUNTS 30 Jun 2018 Unaudited Current Special Mention Substandard Doubtful Loss Total				ANK 30 Jun 2017 Unaudited Current Special Mention Substandard Doubtful Loss Total					
	L Cash 2. Placements with Bank Indonesia 3. Placements with other banks 4. Spot and derivative receivables 5. Marketable securities	2,006,407 9,909,637 1,742,426 49,811 6,232,793	11,643,950 11 981,207 1 2,338	2,320,870 1,496,7 1,956,706 13,092,8 1,836,962 982,9 49,811 2,3 7,238,631 6,337,8	32 1. Interest Income and Sharia Income a. Rupiah b. Foreign currencies		5,321,417 5,316,683 4,734	5,659,685 5,656,516 3,169	6,944,310 6,939,576 4,734	7,021,963 7,018,794 3,169	I. RELATED PARTIES 1. Placements with other banks a. Ruplah b. Foreign currencies	27,441	: :	- 27,441	1 143,784	-		- 143,784
	Measured at fair value through profit/loss Available for sale Held to maturity Loans and receivables	891,125 5,341,668	1,090,782 1	1,534,392 5,704,239 1,090,7 5,247,0	a. Rupiah	•	1,967,741 1,884,159 83,582 3,353,676	2,093,273 2,029,232 64,041 3,566,412	2,138,639 2,055,056 83,583 4,805,671	2,259,115 2,195,074 64,041 4,762,848	Spot and derivative receivables a. Rupiah Foreign currencies Marketable securities a. Rupiah					-		
	Securities sold under repurchase agreements (Repo) Clalims from securities purchased under resale agreements (Reverse Repo) Acceptance receivables Loans	3,175,817	-	3,175,817 2,500,7 0,894,998 59,298,5	1. Other Operating Income a. Increase in fair value of financial as i. Marketable securities		452,632 35,383	358,459 - - -	457,649 35,383	359,484 - - -	b. Foreign currencies Securities sold under repurchase agreements (Repo) a. Rupiah b. Foreign currencies					-		
1	Measured at fair value through profit/loss Available for sale Hed to maturity Loans and receivables Sharia financing	-	59,298,564 60	0,894,998 59,298,5 6,873,251 6,053,2	iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial lia c. Gain from sale of financial assets	bilities (mark to market)	35,383 - 13,414 13,414		35,383 - 14,220 14,220	:	Claims on securities purchased under resale agreements (Reverse Repo) a. Rupiah b. Foreign currencies							
1 1:	Investments Allowance for impairment losses on financial assets -/- Amketable securities Loans	1,281,520 (811,333) - (811,333)	729,633 (636,458)		22 ii. Loans 15) iii. Other financial assets d. Realized gain from spot and derivat e. Dividend		13,414	- - - 15	14,220 - - - -	- - - 15	Acceptance receivables Loans Micro, Small and Medium Enterprises (UMKM) i. Rupiah ii. Foreign currencies							
1:	C. Others Intangible assets Accumulated amortization of intangible assets -/- Fixed assets Accumulated depreciation of fixed assets -/- Accumulated depreciation of fixed assets -/-	1,319,807 (572,916) 2,750,062 (1,188,291)	(481,053) 2,559,589	1,459,230 1,281,3 (611,577) (512,3 3,210,463 2,994,0 1,476,570) (1,333,9	h. Reversal in allowance for impairmel i. Other income	dministration	143,780 14,349 245,706 2,691,794	169,326 4,987 184,131 2,936,597	143,850 14,349 249,847 3,544,368	169,387 4,987 185,095 3,741,491	b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah ii. Foreign currencies	20,337 -		- 20,337	7 22,594			- 22,594
1:	5. Non-productive assets a. Abandoned properties b. Foreclosed assets c. Suspense accounts d. Interbranch assets	9,218 - - 9,218	49 - - 43 6	169	a. Decrease in fair value of financial as i. Marketable securities ii. Loans iii. Spot and derivatives	ssets (mark to market)		38,052 - - 38,052	- - - -	38,052 - - - - 38,052	c. Restructured loans i. Ruplah ii. Foreign currencies d. Property loans 8. Investments	5,674 1,281,498		- - - 5,674 - 1,281,498		-		- - - - - - - - - - - - - - - - - - -
1	 Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Allowance for impairment losses on non - productive assets -/- Leased receivables Deferred tax assets 		6 - - - 97,246	- - - - 60,065 165,9	iv. Other financial assets b. Increase in fair value of financial lial c. Losses from sale of financial assets i. Marketable securities ii. Loans			:		-	Temporary equity investment To Other receivables Commitment and contingencies Rupiah Foreign currencies							
1	Deficiency (A. Assets) Other assets TOTAL ASSETS LIABILITIES & EQUITY	3,622,351 90,422,307	3,698,777 3	3,897,444 3,923,2 3,903,220 95,489,8	56 iii. Other financial assets d. Realized losses from spot and deriv e. Impairment losses on financial asse i. Marketable securities		74,103 586,444	49,483 383,501	74,103 711,102 - 586.444	49,483 492,908	12. Foreclosed assets II. NON-RELATED PARTIES 1. Placements with other banks a. Rupiah	624.124 -		- 624.124	1 522,334	-		- 522,334
	LIABILITIES 1. Demand deposits 2. Saving deposits 3. Time deposits 4. Revenue sharing investment funds	1,018,901 6,385,899 57,568,946	6,017,157 7 54,826,854 57	1,116,578 623,3 7,699,993 7,219,6 7,568,946 54,826,6 5,609,704 5,248,0	19 f. Losses related to operational risks g. Losses from investment under equi		586,444 - 7,328	383,501 - - 899 -	124,658	383,501 109,407 - 1,729	b. Foreign currencies 2. Spot and derivative receivables a. Rupiah b. Foreign currencies	1,090,861 - 49,811 -		- 1,090,861 - 49,811		-		- 2,576,251 - 1,098
	Liabilities to Bank Indonesia Liabilities to other banks Spot and derivative payables Securities sold under repurchase agreements (Repo)	244,555 14,975	-	218,421 822,5 14,975 2,8	i. Losses from decrease in value of no		25,075 - 895,507 58,907 1,044,430	32,008 - 1,190,732 127,032 1,114,890	25,075 1,301,259 65,989 1,356,748	32,008 - 1,582,343 130,765 1,414,203	Marketable securities a. Ruplah b. Foreign currencies Securities sold under repurchase agreements (Repo)	6,232,793		- 6,232,793	5,203,989	-		5,203,989
	2. Acceptance liabilities 3. Marketable securities issued 1. Borrowings 2. Margin deposits 3. Interbranch liabilities	2,145,773 5,990,508		2,145,773 5,990,508 - -	Net Other Operating Expenses		(2,239,162) 1,114,514	(2,578,138) 988,274 (1,670)	(3,086,719) 1,718,952	(3,382,007) 1,380,841	a. Rupiah b. Foreign currencies Claims on securities purchased under resale agreements (Reverse Repo) a. Rupiah	3,175,817		- 3,175,817	7 1,281,724			- 1,281,724
1- 1: 1:	Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing investment funds	39,299 1,176,423	-	39,299 1,438,152 1,793,4	(Loss)/gain on adjustments of foreign a Other non-operating (expenses)/incom NET NON OPERATING (EXPENSES) INCOME BEFORE TAX FOR THE CL	exchange translation e INCOME	(36,902) (23,576) (60,895) 1,053,619	1,488 (577) (759) 987,515	(36,902) (24,305) (61,094) 1,657,858	1,488 1,990 1,312 1,382,153	b. Foreign currencies 6. Acceptance receivables 7. Loans a. Micro, Small and Medium Enterprises (UMKM)		61 002 112 670				1 114 754	
1	TOTAL LIABILITIES EQUITY I. Issued and fully paid-in capital a. Authorized capital	74,585,279 114,933 300,000 (183,163)	114,902 150,000	1,842,349 78,289,0 114,933 114,9 300,000 150,0 (183,163) (33,1	a. Estimated current period tax b. Deferred tax expenses NET INCOME FOR THE CURRENT P		(142,697) (133,118) 777,804	(147,400) (109,747) 730,368	(290,862) (140,425) 1,226,571	(244,988) (114,231) 1,022,934	i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah	9,776,449 638,638 - 48,698,863 1,107,157		81,589 10,670,358 - 164,383 50,204,303	-	666,246 84,10 658,580 79,18	-	58,964 12,647,431 - 80,373 47,896,095
12	b. Unpaid capital -/- c. Treasury stock -/- 3. Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution	(183,163) (1,904) 1,444,129 1,172,966	(1,904) 1,423,381 1	(183,163) (1,904) (1,444,129 1,423,3 1,172,966 1,168,8	04) 1. Items that will not be reclassified to a. Gain/(loss) from fixed assets revalu b. Gain from actuarial defined benefit c Other comprehensive income from	profit or loss ation program	11,306 - 15,074	:	14,884 19,845	:	ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans	655,544 305,147 718,705 5,308	26,424 27,730 - 750	42,884 1,057,729 - 93 724,856	652,205	304,102 45,65 4,343	3 53,282 - 238	15,625 1,188,868 4,499 661,285
11	C. Capital contribution d. Capital paid in advance e. Others there comprehensive income a. Foreign exchange translation adjustment of	271,163 714,462	254,496 716,156	271,163 254,4 711,121 710,0	ltems that will be reclassified to pro a. Adjustment from foreign exchange to	fit or loss ranslation	(3,768) (12,999)	5,444 -	(4,961) (12,626)	- 5,444 -	Investments Investments Temporary equity investment Olther receivables Commitment and contingencies Ruplah	22		- 22	22	115		- 22
	financial statements b. (Loss/gain from changes in the value of marketable securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	(259) - 720,782	13,081 - 720,782	89 13,0 724,449 724,4	b. (Loss)/gain from changes in the vali securities - available for sale c Effective part of cash flow hedging d. Others	ue of marketable	(13,341)	6,394	(12,844) - -	6,394 - -	a. rupian b. Foreign currencies 12. Foreclosed assets III. OTHER INFORMATION 1. Value of Bank's assets pledged as collateral:			- 0,403,146	,002,852	-		- +,500,047
	Office comprehensive income from associate entity Remeasurement on defined benefit program g. Income tax related to other comprehensive income h. Others Difference in quasi reorganization	(8,262) 2,201	(23,336) 5,629	(17,826) 4.409 (36,2	to profit or loss OTHER COMPREHENSIVE (EXPENS	ES)/INCOME FOR	342 (1,693) 776,111	(950) 5,444 735,812	218 2,258 1,228,829	(950) 5,444 1,028,378	a. To Bank Indonesia b. To other parties 2. Total allowance for impairment losses on financial assets			811,333	3			- - 589,071
2 2	Difference in restructuring of entities under common control Other equity Reserves a. General reserves	23,361 23,361	23,361 23,361	(24,267) 30,361 26,8 30,361 26,8	- Net income of the current periods at EQUITY HOLDERS NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT PER	RIOD	776,111 777,804 - 777,804	730,368 - 730,368	1,228,829 1,091,941 134,630 1,226,571	935,164 87,770 1,022,934	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			1,106,668 17.52%				959,401 20.88%
24	b. Statutory reserves 4. Profilioss a. Previous years b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF		12,585,089 13	4,768,233 14,254,3 3,676,292 13,033,4 1,091,941 1,220,8	16 FOLITY HOLDERS	·	776,111 - 776,111	735,812 - 735,812	1,093,014 135,815 1,228,829	940,608 87,770 1,028,378	(UMK) loans to total loans 6. Percentage of UMKM debtors to total debtors 7. Percentage of UMK debtors to total debtors 8. Others: a. Channeling loans			3.88% 3.21% 2.28% 34,538	o o			6.12% 6.55% 4.90% 34,557
2	THE PARENT 5. Non-controlling interest TOTAL EQUITY	15,837,028	- 1 15,614,647 18	7,044,510 16,529,4 1,016,361 671,3 3,060,871 17,200,7	93 PROFIT (LOSS) TRANSFERRED TO 04 DIVIDEND EARNING PER SHARE (Full amount - Basic	HEAD OFFICE	(574,509) 135	(574.509) 127 123	(574,509) 190 185		b. Distribution of Mudharabah Muqayyadah funds c. Earning assets written-off d. Recovery of earning assets written-off e. Write-off on earning assets with elimination			3,101,611 1,439,352	1 2			2,522,036 1,198,258
	TOTAL LIABILITIES AND EQUITY									100	of right to collect	As of 30 June	QUACY RATIO 2018 and 2017	1,248,299	3			1,158,118
	ACCOUNTS			30 June 2018 Unaudited	BANK tequired Provision Allowance for Impairi			(In million Rupiah) 30 Jun 2018 30 Jun 2017 Unaudlted Unaudlted BAWK CONSOLDATED BAWK CONSOLDATED										
1	Placements with other banks Spot and derivative receivables Marketable securities		Individual - - -	Collective Ge	neral Specific Individual Collect 17,424 - - - 383 - - - 5,133 - - -	- 32,424 - 11 - 5,825	Specific -	1.1 Pa 1.2 Di	on Equity Tier	less Treasury s ves	tock)					13,248,202 15 114,933 15,161,658 16	,680,518 13,5 114,933 1 ,473,303 14,8	95,211
	Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Rev Acceptance receivables Loans	erse Repo)	4,659	- - - 806,674			- - - 324,819	1.	1.2.1.1 O 1. 1. 1.	ther comprehens 2.1.1.1 Excess	differences arising from translation of financial stateme al gains of the increase in the fair value of financial asse sset revaluation					721,130 348 720,782	725,145 7 696 724,449 7	30,672 734,339 9,890 9,890 20,782 724,449 07,703 15,164,326
10	3. Investments). Temporary equity investment). Other receivables 1. Commitment and contingencies		-	-	12,815	- 7,268 	- - - 5		1. 1. 1. 1.	2.1.2.1 Agio 2.1.2.2 Genera 2.1.2.3 Previou 2.1.2.4 Curren	l reserves is years profit year profit					1,172,966 1 23,361 12,762,339 13	,172,966 1,1 30,361 ,676,292 12,5	68,885 1,168,885 23,361 26,861 85,089 13,033,416 30,368 935,164
	FINANCIAL RATIO As of 30 June 2018 and 2	017		STA	ATEMENTS OF CONSOLIDAT For the periods ended 30 Jun 20' (In million Rupiah)	8 and 2017		1.	1. 2.2 Deduction 1.2.2.1 Of	ther comprehen: 2.2.1.1 Excess	•	ote available for cale				(295,942) (607) (607)	(223,402) (607) (607)	70,523) (305,153) (193) (193) (193) (193)
	RATIO (%) Performance Ratios (Consolidated) 1. Capital Adequacy Ratio (CAR)	30 Jun 2018 Unaudited 24.14%	30 Jun 2017 Unaudited 23.97%	_	ACCOUNTS ROM OPERATING ACTIVITIES rest		5,643,159		1.2.2.2 O 1. 1. 1.	ther disclosed re 2.2.2.1 Disagio 2.2.2.2 Previou 2.2.2.3 Curren	serve is years loss		corrige accets			(295,335)	(222,795) (3	70,330) (304,960)
	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	0.82% 0.88%	0.70%	Sharia profit sha		1,592,674 (1,909,255) (171,579) 291,944	1,357,833 (2,074,341) (165,842) 268,164		1. 1. 1. on-Controlling	2.2.2.5 Negative 2.2.2.6 Alloward 2.2.2.7 Others Interests that	re differences on adjustment of fair value on financial ins ace for possible losses on non-productive assets can be calculated					-	(169)	- (1,806)
	to earning assets 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 3. Return on Equity (ROE)	1.14% 1.13% 0.49% 3.45% 14.10%	0.89% 0.44% 2.98%	Recovery from w Payment of perso Other operating	ritten-off loan onnel expenses	33,915 (1,622,571) (1,135,431)	28,101 (1,887,592) (1,293,643)	1, 1, 1,	4.1 Deferred to 4.2 Goodwill 4.3 Other intar	ax calculation ngible asset	quity tier 1 (CET 1) culated as deduction factor						(60,065) (61,116) (786,537) (6	87,543) (792,977) - (33,491) - (61,116) 60,782) (698,370) 26,761) -
1	Net Interest Margin (NIM) Operating Expenses to Operating Revenues Loan to Deposit Ratio (LDR) Met Stable Funding Ratio (NSFR)	11.46% 76.78% 94.13% 110.20%	81.29% 95.53%	Corporate incom	re changes in operating assets and liabilities	(24,416) (387,216) 2,041,807	(2,866) (301,570) 1,571,403	1.	4.6 Securitizat 4.7 Other ded 1.4.7.1 Pl	tion exposures uction factor to o lacement of fund	rance subsidiary company ore capital s in instruments AT 1 and / or Tier 2 other banks n another entity acquired by the transition because of th	he law, grants, or grants will						
	Performance Ratios (Bank) 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets.	23.62%	24.52%	Placements w other banks Securities pur	ase) in operating assets: th Bank Indonesia and with maturity more than 3 months chased under resale agreement (Reverse Repo)	(265,000) (679,270)	(90,000) 636,061	2.1 Th 2.2 Ag 2.3 Do	onal Tier 1 (AT ne instrument m gio / Disagio eduction Factor	neets the require		•					:	
	Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net	0.83% 1.03% 1.07% 0.54%	0.63% 0.76% 0.81% 0.49%	Sharia financii Derivative rec		(2,026,144) (923,484) (47,473)	(2,743,755) (839,916) 42,554	II. Suppleme 1. Capital 2. Agio/d	3.2 Cross-own ntary Capital (I instrument in Isagio	nership in anothe (Tier 2) n form of shares	or entity acquired by the transition because of the law, gr s or others which are qualified Tier 2 requirements es of earning assets (maximum 1.25% of RWA)	grants, or grants will						51,457 610,562 51,457 610,562
1	7. Return on Assets (ROA) 3. Return on Equity (ROE) 9. Net Interest Margin (NIM) 0. Operating Expenses to Operating Revenues	2.41% 11.47% 8.91% 80.70%	2.30% 10.82% 9.60% 83.58%	syirkah funds Deposits from Deposits from	: customers sharia customers	3,601,552 113,940 (604,163)	2,665,841 147,687 (48,296)	4. Deduct 4.1 Si 4.2 Pl 4.3 Ci	tion factor to s nking Fund acement of fun	supplementary ids in instrument	es of earning assets (maximum 1.25% of RWA) capital s AT 1 and / or Tier 2 other banks acquired by the transition because of the law, grants, or	or grants will						
1:	Loan to Deposit Ratio (LDR) Loan to Funding Ratio (LFR) Net Stable Funding Ratio (NSFR) Compliance Ratios (Bank) Deposition (Stank)	93.72% 91.73% 106.05%		Derivative pay Temporary syi Mudharaba	ables rkah funds : n saving deposits	12,089 20,967	(4,501) (1,492)	Total Capital			30 Jun 2018 Unaudited BANK CONSOLIDATE	30 Jun 2017 Unaudited ED BANK CONSOLI	_	DESCRIPTION		30 Jun 201 Unaudited	8 i	46,668 15,525,999 30 Jun 2017 Unaudited ANK CONSOLIDATED
	Related parties Related parties Non-related parties Non-related parties Related parties Related parties Related parties Related parties Related parties	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	Net cash flows	time deposits provided from operating activities ROM INVESTING ACTIVITIES purifies	340,689 1,585,510 (250,017)	425,563 1,761,149 436,278	RISK WEIGHT RWA CRED RWA MARI RWA OPER	IT RISK	K	44,715,210 50,181,56 47,150 47,15 13,704,539 17,334,69	50 27,220 27 94 13,639,739 15,97	7,220 Tier 1 Ratio (% 7,536 Tier 2 Ratio (%	%)		22.66% 22.66% 0.96%	23.21% 2	23.56% 23.03% 23.56% 23.03% 0.96% 0.94%
	ii. Non-related parties 2. Statutory Reserves Requirements a. Rupiah b. Foreign currencies	0.00% 6.58% 8.35%	0.00% 6.57% 8.66%	Purchase of fic Purchase of ir Proceeds from	red assets tangible assets sale of fixed assets	(233,394) (183,615) 1,921	(160,012) (218,240) 2,969	TOTAL RW	A ASED ON RISI TION BASED (58,466,899 9.26% 67,563,40	06 57,700,318 64,77 % 9.26% 9	,394 CAR Ratio (%) 26% CET 1 for BUFFER BUFFER PERCEN)	LFILLED BY BA	23.62% 14.36%	24.14% 2 14.87% 1	24.52% 23.97% 15.26% 14.71%
)	 Net Open Position Based on BI Regulation (PBI) No. 17/11/PBI/2015 dated 25 June 20 PBI/2013 regarding Giro Wajib Minimum of Commercial Banks in Bank For Conventional Bank, which effective on August 2015 LDR changed in 	Indonesia in Rupiah ito Loan to Funding F	pes of PBI No. 15/ and Foreign Currer Ratio (LFR).	15/ ncy CASH FLOWS F Payment of bo		(400,000) (574,509)	(574,509)	From AT1 From Tier 2	!	ENTS OF	8.30% 8.34 0.00% 0.00* 0.96% 0.93* COMMITMENTS AND CONTINGE	% 0.00% 0 % 0.96% 0	00% Countercyclica		(%)	0.000% 0.000%	0.000%	1.250% 1.250% 0.000% 0.000% 0.000% 0.000%
	SPOT AND DERIVATIVE TRAI As of 30 June 2018 (In million Ruplah)	Deriv	S vative Receivable	Proceeds from Borrowing tran	yment and settlement of borrowings borrowings saction cost	(5,078,618) 5,845,250 (1,218)	(574,509) (4,149,462) 6,128,430				June 2018 and 31 December 2017 (In million Rupiah) BANK	CONSOLIDATED	BOARD OF COMMI	ISSIONERS missioner (Independent)	As of 30 J			
7	Amount Trading A. RELATED TO	Hedging Rece	and Payables eivables Payables	Acquisition of s Net cash flow	nterest in a subsidiary from non-controlling interest is (used in)/provided from financing activities	4,112 184,975 (20,008)	1,404,459	1. Unused	ENT RECEIVA	ABLES	Unaudited Audited U	0 Jun 2018 31 Dec 2017 Unaudited Audited 6,835,410 5,433,784	- Independent Co - Independent Co - Commissioner	ommissioner	: Ir : A : C	wan Mahjudin Habsjah rief Tarunakarya Surov Chow Ying Hoong	ridjojo	
	EXCHANGE RATE 8,082,120 8,082,120 1. Spot	- 4	49,811 14,97 - - -	- EFFECT OF EX		39,991	3,226,603	Outstar Others	eign currencies nding spot and	derivative purch		6,835,410 5,433,784 - 7,574,699 5,328,527	- Commissioner BOARD OF DIRECT - President Direct - Deputy Presider	tor (Independent)	: J	hinichi Nakamura erry Ng Ongki Wanadjati Dana		
	a. Put	4	49,811 14,97	CASH AND CAS	H EQUIVALENT AT THE BEGINNING H EQUIVALENT AT THE END OF PERIOD L CASH FLOW INFORMATION:	14,917,417	14,184,787	1. Unused a. Stat i. C	d loans facilities e-owned enterp committed Rupiah	s granted to cust prises (BUMN)		6,272,347 275,000 300,000	- Deputy Presider - Director of Com - Director		: C : A : K	ljemi Suhenda Inika Faisal Iharim Indra Gupta Sire	gar	
	3. Others	-	-	Share-based page 4		16,667 (516)	29,264	ii. U - - b. Othe			275,000 300,000 275,000 300,000 5,997,347 4,984,072	275,000 300,000 275,000 300,000 5,997,347 4,984,072	- Director		SHAREH As of 30 J			
	1. Folward		-	Cash Current accou	equivalent at the end of period consist of: nt with Bank Indonesia nt with other banks	2,320,870 4,741,111 1,421,962	1,724,861 5,031,332 2,918,453	ii. U 2. Unused a. Com i. F	nmitted Rupiah	s granted to othe	50,000 - 5,947,347 4,984,072	50,000 5,947,347 55,642 44,455	through Sumiton	der: er: Sumitomo Mitsui Finar mo Mitsui Banking Corpo areholder through capi	ration: 40.00%	():		
	4. Swap	-	-	- Placement wit - maturity of 3 - Marketable se	n Bank Indonesia and other banks - with 8 months or less curities - with maturity of 3 months or less	6,610,595 763,267	7,736,744	ii. F b. Unc i. F ii. F 3. Outstar	oreign currenci ommitted tupiah oreign currenci nding irrevocab	ies	55,642 44,455 55,642 44,455	55,642 44,455 55,642 44,455	Summit Global Capit	tal Management B.V.: 20 areholder not through),00%			
	TOTAL 8,082,120 8,082,120 tes: Presentation of the above Published Financial Statements as or Pensiunan Nasional Tbk and Subsidiary which were unaudited a	of and for the six m		ed on 30 June 2018 a	nd 2017 are derived from the Consolidated Finar		- 101-1	a. Fore	eign Ľ/C al L/C nding spot and	derivative sold	1,246,710	1,246,710 - 83,061 65,029		PT Bank	•	nsiunan Nasional T	bk	
2	f PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary. The published financial statement above is adjusted in order to Financial Services Authority Regulation No. 32/POJK.03/20 and Publication of Bank's Financial Statements;	meet:		,				Guaran a. Rup b. Fore Interest	itees received iah eign currencies t on non-perfori		2,150 2,035 2,150 2,035 64,271 48,196	2,150 2,035 2,150 2,035 80,911 62,994		\sim	Board of I		` A	
	and Publication of Bank's Financial Statements; b) Financial Services Authority Circular Letter No. 43/SEOJK.(c) Capital Market Supervisory Agency Regulation Number X. periodic Financial Statements; d) Financial Services Authority Regulation No. 75 /POJK.04/2	K.2 Attachment De	ecision of Chairm	an of Capital market	Supervisory Agency No: Kep-346/BL/2011 dated		Submission of	a. Loar	n interest er interest		64,271 48,196 	80,911 62,994 75,157 -		7-17	£.	H	Цŧ	
3.	Financial Services Authority Regulation No. 75 IPOUR.0422 Exchange rate of 1 USD as of 30 June 2018 were Rp 14,330.0		-					a. Rup	eign currencies		75,157 - 75,157 - 	75,157 - 75,157 - 		JERRY NG President Directo	or	ARIEF HARRI Dire		

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