CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary 30 SEPTEMBER 2018, 2017 AND 31 DECEMBER 2017

bank

(In million Rupiah) STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended 30 September 2018 and 2017 **EARNING ASSETS QUALITY AND OTHER INFORMATION** STATEMENTS OF FINANCIAL POSITION **ACCOUNTS ACCOUNTS** 30 Sep 2018 | 30 Sep 2017 | 30 Sep 2018 | 30 Sep 201 30 Sep 2017 30 Sep 2018 | 31 Dec 2017 | 30 Sep 2018 | 31 Dec 2017 **ACCOUNTS** idard Doubtful Loss Total Total Current Special Mention ASSETS OPERATING INCOME AND EXPENSES I. RELATED PARTIES 1,496,785 13,092,832 . Interest Income and Expenses 1,248,174 6,695,882 8,425,950 8,421,191 4,759 11,643,950 Placements with other banks 1,577,978 981,207 1,695,455 982,942 a. Rupian
 b. Foreign currencies
 Interest Expenses and Sharia Profit Sharing 50.821 Spot and derivative receivables 2,338 6,298,959 10,997 7,011,199 2,33 6,337,83 50.821 Spot and derivative receivables
a. Rupiah
b. Foreign currencies
Marketable securities 3,273,826 3,148,836 124,990 **3,169,50**4 3,070,019 3.426.708 Measured at fair value through profit/loss
 Available for sale
 Held to maturity a. Rupiah
b. Foreign currencies
Net Interest and Sharia Income 673,368 4,837,164 c. Held to maturity
d. Loans and receivables
Securities sold under repurchase agreements (Repo)
Claims from securities purchased under resale 5,005,705 5.256.44 7,250,405 Other Operating Income and Expenses b. Foreign currencies Securities sold under repurchase 602,356 509,593 610,711 510,875 Other Operating Income
 a. Increase in fair value of financial assets (mark to market) agreements (Reverse Repo)
Acceptance receivables 5.711.374 1.515.907 5.711.374 2.500.78 agreements (Repo) Marketable securities a. Rupiah
b. Foreign currencies
5. Claims on securities purchased under resale 60,858,028 60,858,028 59,298,564 59,298,564 i. Spot and derivatives 7,087 a. Measured at fair value through profit/loss 7,087 iv. Other financial assets Decrease in fair value of financial liabilities (mark to market) Gain from sale of financial assets agreements (Reverse Repo)
a. Rupiah
b. Foreign currencies 60,858,028 59,298,564 14,220 14,220 d. Loans and receivable Sharia financing Investments Marketable securities Acceptance receivables
 Loans
 a. Micro, Small and Medium Enterprises (UMKM) Indirectative secondary
 II. Loans
 III. Other financial assets
 Realized gain from spot and derivative transactions
 Divident
 Gain from investment under equity method
 Commissions/provisions/fees and administration
 Reversal in allowance for impairment losses
 Other income 1,282,356 (865,555 729 633 (1,064,369 (794,11 Rupiah
 Foreign currencies
 Non-Micro, Small and Medium (865,555 (636,458 (1,064,369 (794,11 1,570,694 1,428,845 1,151,296 1,281,387 Intangible assets 206.761 228.901 206,775 228,991 Non-Micro, Small and Enterprises (UMKM)
 Rupiah
 Foreign currencies
 Restructured loans
 Rupiah
 Foreign currencies (622,556) 2,781,407 (1,238,099) (481,053) 2,559,589 (1,089,733) (664,896) 3,245,919 (1,542,496) Accumulated amortization of intangible assets -/-14,349 368,277 18.278 18.278 23.271 23.27 Fixed assets Accumulated depreciation of fixed assets -/-Other Operating Expenses Non-productive assets a. Decrease in fair value of financial assets (mark to market) 5,136 5,136 Abandoned properties Foreclosed assets Marketable securities 313 728,250 253 d. Property loans 4,912 Suspense accounts
 Interbranch assets
 Conducting operational activities in Indonesia
 Conducting operational activities outside Indonesia
 Mowance for impairment losses on non - productive assets iii. Spot and derivatives
iv. Other financial assets
Increase in fair value of financial liabilities (mark to market) 5,13 5,136 1,282,33 ,282,33 728,250 Temporary equity investment
Other receivables Commitment and contingencies Losses from sale of financial assets i. Marketable securities a. Rupiah
 b. Foreign currencies Deferred tax assets
 Other assets 97,246 3,698,777 75,675 3,891,841 3,630,475 125,364 572,905 II. NON-RELATED PARTIES Placements with other banks LIABILITIES & EQUITY 825,286 572,90 a. Rupiah 825,286 190,210 b. Foreign currencies 898,316 7,809,532 55,788,741 5,735,172 iii. Snaha innahcing
iv. Other financial assets
Losses related to operational risks
Losses from investment under equity method
Commissions/provisions/fees and administration 2. Spot and derivative receivables
a. Rupiah
b. Foreign currencies
3. Marketable securities
a. Rupiah
b. Foreign currencies
4. Securities sold under repurchase
agreements (Repo)
a. Rupiah
b. Foreign currencies
4. Rupiah
b. Foreign currencies
agreements (Reverse Repo)
a. Rupiah
b. Foreign currencies
6. Acceptance receivables
7. Loans Spot and derivative receivables 10,99 35,413 35,413 10,99 7,942 3,628 11,431 4,91 54,826,854 54,826,854 5,248,048 77.457 47.369 77.457 47.369 Liabilities to Bank Indonesi 5,510,532 5,510,53 5,579,574 5,579,574 Losses from decrease in value of non-financial assets 290,831 4,458 822,584 Liabilities to other banks 859,357 331,144 4,458 1,783,035 162,490 1,657,031 1,311,373 1,945,888 2,384,344 Spot and derivative payables 2,88 86,295 1,608,446 94,426 2,076,700 Securities sold under repurchase agreements (Repo) Other expenses 2,104,264 Acceptance liabilities Net Other Operating Expense (3.375.903 (3.847.365) (4,679,147) (5.076.133) Marketable securities issued NET OPERATING INCOME 1,629,802 1,409,081 2,571,258 2,039,306 NON-OPERATING INCOME AND EXPENSES Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indoi Deferred tax liabilities 5,711,374 5,711,374 4,780,108 4,780,108 Loss from sale of fixed assets and equipments Loss on adjustments of foreign exchange translation Other non-operating (expenses)/income
NET NON OPERATING EXPENSES
INCOME BEFORE TAX FOR THE CURRENT PERIOD
Income tax:
a. Estimated current period tax
b. Deferred tax expenses
NET INCOME FOR THE CURRENT PERIOD AFTER TAX (23,780) (97,924) 1,531,878 Other liabilities 1.438.611 1.437.406 1.781.303 1.793.469 a. Micro. Small and Medium Enterprises (UMKM) Profit sharing investment funds TOTAL LIABILITIES Rupiah
 Foreign currencies
 Non-Micro, Small and Medium 89.953 10.085.723 497,993 67,261 137,693 75,596 55,295 12,341,847 9,292,823 11,441,744 648,923 120,289 71,793,511 71,423,884 79,349,164 78,289,053 (269,442 (544,436 (441,338) EQUITY (108,249) 1,133,504 (96,883) **1,038,372** sued and fully naid in canital Enterprises (UMKM) 150,000 (33,194) (1,904) 1,423,381 1,168,885 i. Rupiah ii. Foreign currencies 49,281,138 1,046,522 102,264 133,229 190.874 50.754.027 46,142,474 1,257,123 53,35 81,938 111,290 47,646,179 OTHER COMPREHENSIVE INCOME/(EXPENSES) b. Unpaid capital -(182,981 (182,981 (33,194 Items that will not be reclassified to profit or loss 2,714 19,113 Restructured loans
i. Rupiah
ii. Foreign currencies Additional paid-in capita . Gain/(loss) from fixed assets revaluation . Gain from actuarial defined benefit program 587,99 41,258 42,863 992,33 728,816 44,512 30,701 298,958 306,69 3,618 25,484 a. Agio
b. Disagio -1c. 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 entit c Other comprehensive income from associate entity d. Others 792,531 810,045 682,772 4,269 705,075 Investments
 Temporary equity investment
 Other receivables
 Commitment and contingencies
 Rupiah
 Freign currencies
 Foreclosed assets Income tax realted items that will not be reclassified 278,545 714,853 to profit or loss tems that will be reclassified to profit or loss (904) (11,749) 7,987 . Items that will be reclassined to profit or loss
a. Adjustment from fereign exchange translation
b. (Loss) ylgain from changes in the value of marketable
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 (EXPENSES)/INCOME FOR
THE CURRENT PERIOD. NET OF TAX
TOTAL CAMBEDELENSIVE INCOME OF THE CURPENT 6,625,22 6,625,32 4,994,501 1,866 4,996,36 (12,064 1.017 13.081 4.166 13.08 III. OTHER INFORMATION 720,782 720,782 724,449 724,449 e. Other comprehensive income from associate entity 315 (1,288) (810) (1,288 (17,316) 3,554 (36,240) 8,757 (19,717) 5,038 (23,336) 5,629 Remeasurement on defined benefit program Income tax related to other comprehensive income (9.035)7.987 10.737 7.987 TOTAL COMPREHENSIVE INCOME OF THE CURRENT h. Others
Difference in quasi reorganization
Difference in restructuring of entities under common control
Other equity
Reserves 865,555 597.823 PERIOD AFTER TAX 1.124.469 1.046.359 1.842.635 1.515.365 let income of the current periods attributable to 1,142,022 985.062 1,133,504 1,038,372 EQUITY HOLDERS NON-CONTROLLING INTERESTS 1,622,380 1,366,676 23,361 16.57% 20.57% 209,518 1,831,898 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 1,133,504 1,038,372 1,507,378 TOTAL INCOME IN CURRENT PERIOD 3.27% 2.61% 1.79% Total comprehensive income of the current period attributable to: 13,336,847 15,298,672 rofit/loss 13,895,843 12,762,339 14,254,302 attributable to:
EQUITY HOLDERS
NON-CONTROLLING INTERESTS
TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE
DIVIDEND 6.07% 4.65% a. Previous yearsb. Current year 1,124,469 1,046,359 1,627,185 1,374,663 751,758 1,622,380 1,220,886 215,450 1,842,635 140,702 1,515,365 Others: a. Channeling loans TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF 1,124,469 1,046,359 34,538 34,557 16.216.580 15.614.647 17.609.875 16.529.493 b. Distribution of Mudharabah Mugayyadah funds (574,509) (574,509 (574,509 c. Earning assets written-off d. Recovery of earning assets written-off e. Write-off on earning assets with elimination 3,227,063 1,513,221 DIVIDEND EARNING PER SHARE (Full amount Rupiah) 2,643,344 1,278,013 TOTAL EQUITY 15,614,647 18,705,871 17,200,797 197 192 181 175 1,161,068 of right to collect **ALLOWANCE FOR IMPAIRMENT LOSSES CAPITAL ADEQUACY RATIO** 30 Sep 2017 ACCOUNTS Common Equity Tier 1 (CET 1) 13,587,623 16,199,814 13,834,091 15,279,55 Placements with other banks 15,780 11,052 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) 115,115 114.902 114.902 105 4,465 354 5,037 **15,161,829** 15,549,369 733,662 16,023,240 16,333,167 Securities sold under repurchase agreements (Repo) Claims on securities purchased under resale agreements (Reverse Repo) 4,599 724,449 16,525,629 1,196,596 30,361 13,676,292 1,622,380 12,880 724,449 15,595,838 1,168,885 26,861 13,033,416 1,366,676 12,880 720,782 14,815,707 834,09 520,708 8,979 588,84 577,282 Investments 7,283 12,823 1.2.1.2.1 Agio 1.2.1.2.2. General reserves 1.2.1.2.3 Previous years p Temporary equity investmen 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 Uthers 11. Commitment and contingencies STATEMENTS OF CONSOLIDATED CASH FLOWS **FINANCIAL RATIOS** 1.2.2 Deduction Factor (276,900) (188,504)(387,540 (309,927 122.1 Other comprehensive income
12.2.1.1 Excess differences less from translation of financial statement
12.2.1.2. Potential loss of the decrease in the fair value of financial assets available for sale
12.2.2 Other disclosed reserve (433) (276,467) (433) (301) (387,239) 30 Sep 2018 30 Sep 2017 30 Sep 2018 30 Sep 2017 RATIO (%) **ACCOUNTS** CASH FLOWS FROM OPERATING ACTIVITIES Receipt from interest Performance Ratios (Consolidated) 1.22.22 Previous years loss
1.22.23 Current year loss
1.22.24 Differences between allowance for possible losses and allowance for impairment losses of earning assets
1.22.25 Negative differences on adjustment of fair value on financial instrument in the Trading Book
1.22.26 Allowance for possible losses on non-productive assets
1.22.27 Others Capital Adequacy Ratio (CAR) 24.97% 24.819 (187,902) (276,467) (387,239) (307,820) Non-performing earning assets and non-earning assets Receipt from sharia income 2,500,324 2,104,077 to total earning assets and non-earning assets
Non-performing earning assets to total earning assets
Allowance for impairment losses on financial assets Interest expense (2,943,451 (3.149.973 (1,806 0.96% 0.729 (262,171 457,899 (257,090 375,748 ee and commission income received 1.3 Non-Controlling Interests that can be calculated 1.23% 1.22% 0.54% 3.42% 13.81% (858,589) (46,775) (61,116) (750,698) Recovery from written-off loan 1.4 Deduction factor to common equity tier 1 (CET 1) 74,459 56,926 (2.088.624)(981,474 (1,442,640) Payment of personnel expenses (2.169.269 (2.539.916 Other operating expenses 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
 1.4.6 Securitzation exposures
 1.4.7 Other deduction factor to core capital Return on Assets (ROA) Return on Equity (ROE) (24,828 Other payment Corporate income tax paid (500,993)(469,256 Net Interest Margin (NIM) 11.46% Cash flows before changes in operating assets and liabilities 3,500,096 2,352,078 Operating Expenses to Operating Revenues 76.91% Loan to Deposit Ratio (LDR)
 Net Stable Funding Ratio (NSFR) 96.57% 94.479 Other deduction factor to core capital 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks Decrease/(increase) in operating assets: 113.20% 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Placements with Bank Indonesia and Performance Ratios (Bank) (385.000 Additional Tier 1 (AT 1) Capital Adequacy Ratio (CAR)
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets neets the requirements of AT 1 24.30% 25.239 Securities purchased under resale agreement (Reverse Repo) (3,204,193 (2,832,807 2.1 The disturbent meets the requestional or 17.
2.2 Agio / Dispagnos : Investment in AT1 and Tier 2 instruments with other Bank
2.3.1 Placement of funds in instruments AT1 and / or Tier 2 other banks
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will (2,214,531) (2,397,353 Sharia financing/receivables (1,064,880) (878.563 Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets ncrease/(decrease) in operating liabilities and temporary 600,290 pplementary Capital (Tier 2) 556,042 625,024 541,977 to earning assets Capital instrument in form of shares or others which are qualified Tier 2 requirements syirkah funds: Non-Performing Loans (NPL) - gross 1.19% 0.839 Agular instrument in form of shares of others which are quantities that Zequirellenis.
 Agulodisagio.
 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 Deposits from customers 1.606.293 2.631.922 Non-Performing Loans (NPL) - ne 0.60% 2.34% 0.49% 2.17% 625,024 Deposits from sharia customers Return on Assets (ROA Return on Equity (ROE) 11.16% Deposits from other banks (531,753 57,996 Net Interest Margin (NIM)
 Net Interest Margin (NIM)
 Operating Expenses to Operating Revenues
 Loan to Deposit Ratio (LDR)
 Macroprudential Intermediation Ratio
 Net Stable Funding Ratio (NSFR) 8.86% 81.09% 96.63% 95.48% 108.79% 9.41% 84.23% 94.59% Derivative payables 1,572 (3.103 emporary syirkah funds : 14.143.665 16.824.838 Total Capital Mudharabah time deposits 472,414 549,421 Net cash flows used in operating activities (1,593,660) (913,629 DESCRIPTION Compliance Ratios (Bank) CASH FLOWS FROM INVESTING ACTIVITIES a. Percentage Violation of Legal Lending Limit RISK WEIGHTED ASSET CAR RATIO Marketable securities 418,943 63,236 Purchase of fixed assets (296,107) (298,677) RWA CREDIT RISK 44.418.088 49.947.536 43,299,137 47,974,189 CET1 Ratio (%) 23.34% 24.05% 23.88% ii. Non-related parties 0.00% 0.00% 85,458 17,334,694 47,270 13,639,739 Purchase of intangible assets b. Percentage Lending in Excess of the Legal Lending Limit 15,971,536 Related parties 0.00% Proceeds from sale of fixed assets 2,548 5,631 RWA OPERATIONAL RISK 13,704,539 Tier 2 Ratio (%) 0.96% 0.93% 0.95% 0.94% ii. Non-related parties 0.00% 0.009 Net cash flows used in investing activities TOTAL RWA 58.208.085 67.367.688 56,986,146 63,992,995 CAR Ratio (%) 24.30% 24.97% 25.23% 24.81% (173,293) (529,919) AR RATIO BASED ON RISK PROFILE 2. Statutory Reserves Requirements 15.03% 9.26% 9.25% CET 1 for BUFFER (%) CASH FLOWS FROM FINANCING ACTIVITIES 6.55% 6.569 CAR ALLOCATION BASED ON RISK PROFILE BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (750,000 Payment of bonds payable (1,425,000 Capital Conservation Buffer (%) Payment of dividends (574.509) (574.509 From CET 1 8.31% 8.33% 8.31% 8.319 1.875% 1.875% 1.250% 1.250%) Based on BI Regulation (PBI) No. 2014/PBI/2016 dated 29 March 2018 regarding Macroprodential Intermediati Ratio and Macroprodential Liquidity Buffer for Conventional Bank, Sharia Bank, and Sharia Business Units, whi effective on July 2018 LFR changed into Macroprodential Intermediation Ratio. Installment payment and settlement of borrowings (7,677,418) (6,531,538) From Tier 2 0.96% 0.93% 0.95% 0.94% Capital Surcharge for Systemic Bank (%) 0.000% 0.000% 0.000% (9,622) 27,924 735,020 Borrowing transaction cost Proceed from shares issued Fund received by Subsidiary of initial public offering STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 30 September 2018 and 31 December 2017 **MANAGEMENT** SPOT AND DERIVATIVE TRANSACTIONS As of 30 September 2018 Consideration paid to non-controlling interest (550,045 BOARD OF COMMISSIONERS et cash flows used in financing activities (1,108,174) (2,402,617 President Commissioner (Indep Independent Commissioner Mari Elka Pangestu 30 Sep 2018 31 Dec 2017 30 Sep 2018 31 Dec 201 NET DECREASE IN CASH AND CASH EQUIVALENTS (2,875,127) (3,846,165 TRANSACTION Irwan Mahjudin Habsjah EFFECT OF EXCHANGE RATE CHANGES ON CASH Independent Commissioner Arief Tarunakarya Surowidjojo Trading I. COMMITMENT RECEIVABLES 4,008,773 5,433,784 4,008,773 5,433,784 Chow Ying Hoong 3,697 Unused borrowing facilities
a. Ruplah
b. Foreign currencies
Outstanding spot and derivative purchased
Others AND CASH EQUIVALENTS A. RELATED TO **EXCHANGE RATE** 4,157,798 ,157,798 10,997 4,458 CASH AND CASH EQUIVALENTS AT THE BEGINNING 14,917,417 14,184,787 **BOARD OF DIRECTORS** CASH AND CASH EQUIVALENTS AT THE END OF PERIOD 12.045.987 10.338.622 4.008.773 5.433.784 4,008,773 5,433,784 President Director (Independent) Jerry Ng Ongki Wanadjati Dana Djemi Suhenda *) Anika Faisal SUPPLEMENTAL CASH FLOW INFORMATION: Deputy President Director Deputy President Director II. COMMITMENT LIABILITIES 6,697,086 5,328,527 6,697,086 5,328,527 Activities not affecting cash flow Director of Compliance (Indep Unused loans facilities granted to customers a. State-owned enterprises (BUMN) 6,485,243 5,284,072 300,000 6,485,243 80,000 5,284,072 b. Cal 43,559 Share-based payment reserves 24,049 Kharim Indra Gupta Sirega 80,000 Director I. Future Acquisition of fixed assets 324 Director Arief Harris Tandjung 4.157.798 4.157.79 10,997 4.45 Cash and cash equivalents at the end of period consist of: *) No longer served as Deputy President Director since 5 October 2018 80,000 80,000 300,000 300,000 80,000 80,000 Current account with Bank Indonesia 4,518,915 4,301,238 B. RELATED TO - Rupiah - Foreign currencies **SHAREHOLDERS** Current account with other banks 912,455 761,580 INTEREST RATE Placement with Bank Indonesia and other banks- with b. Others
i. Committed
ii. Uncommitted 6,405,243 4,984,072 6,405,243 4,984,072 Forward Ultimate Shareholder: Marketable securities - with maturity of 3 months or less un. Uncommitted
Unused loans facilities granted to other banks
 a. Committed
 i. Rupiah
 ii. Foreign currencies
 b. Uncommitted
 i. Rupiah
 ii. Rupiah
 ii. Projein 4,984,072 44,455 4,984,072 1,200,545 6,355,243 62,818 6,355,243 62,818 Ultimate Shareholder: Sumitomo Mitsui Financial Group 44,455 Total cash and cash equivalents 12.045.987 10.338.622 through Sumitomo Mitsui Banking Corporation: 39.93% Future NET DEBT RECONCILIATION AFFECTED FROM FINANCING ACTIVITIES Non-controlling shareholder through capital market (> 5%) : . Swap Summit Global Capital Management B.V.: 19,96% 62,818 62,818 62,818 62,818 44,455 44,455 44,455 44,455 . Others 31 Dec 2017 Cash flow Non-controlling shareholder not through capital market (> 5%) ii. Foreign currencies Outstanding irrevocable L/C a. Foreign L/C C. OTHERS 1,824,825 Bonds payable 2,580,777 (750,000)(5,952)Outstanding spot and derivative sold Others 149,025 149,025 Jakarta, 19 October 2018 Presentation of the above Published Financial Statements as of and for the nine months period ended on 30 September 2018 and 2017 are derived from the Consolidated Financial Statements of PT Bar PT Bank Tabungan Pensiunan Nasional The Tabungan Pensiunan Nasional Tbk and Subsidiary which were unaudited and the Published Financial Statements for the year ended on 31 December 2017 was derived from the audited Consolidated Financia CONTINGENT RECEIVABLES 70,132 50,231 86,328 65,029 **Board of Directors** Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary. 2,235 2,035 2,235 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 Transparan b. Foreign currencies Interest on non-performing loan 2.035 67,897 67,897 48,196 48,196 84,093 84,093 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) 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 IV. CONTINGENT LIABILITIES 77,266 77,266 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 77,266 77,266 ONGKI WANADJATI DANA ARIEF HARRIS TANDJUNG 3. Exchange rate of 1 USD as of 30 September 2018 were Rp 14,902.50; 30 September 2017 were Rp 13,471.50; and 31 December 2017 were Rp 13,567.50. b. Foreign currencies Others

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