

in million Rupiah

| ACCOUNTS | 31 July 2017 |
|--|-------------------|
| ASSET | |
| 1. Cash | 1,294,085 |
| 2. Placements with Bank Indonesia | 8,684,113 |
| 3. Placements with other banks | 1,089,865 |
| 4. Spot and derivative receivables | 350 |
| 5. Marketable securities | 5,230,104 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | 992,546 |
| c. Held to maturity | 4,237,558 |
| d. Loans and receivables | - |
| 6. Securities sold under repurchase agreements (Repo) | - |
| 7. Claims from securities purchased under resale agreements (Reverse Repo) | 5,182,487 |
| 8. Acceptance receivables | - |
| 9. Loans | 60,435,704 |
| a. Measured at fair value through profit/loss | - |
| b. Available for sale | - |
| c. Held to maturity | - |
| d. Loans and receivables | 60,435,704 |
| 10. Sharia financing | - |
| 11. Investments | 727,279 |
| 12. Allowance for impairment losses on financial assets -/- | (590,812) |
| a. Marketable securities | - |
| b. Loans | (590,812) |
| c. Others | - |
| 13. Intangible assets | 1,114,205 |
| Accumulated amortization of intangible assets -/- | (428,813) |
| 14. Fixed assets | 2,609,007 |
| Accumulated depreciation of fixed assets -/- | (1,133,734) |
| 15. Non-productive assets | 2,204 |
| a. Abandoned properties | - |
| b. Foreclosed assets | - |
| c. Suspense accounts | 2,198 |
| d. Interbranch assets | 6 |
| - Conducting operational activities in Indonesia | 6 |
| - Conducting operational activities outside Indonesia | - |
| 16. Allowance for impairment losses on non - productive assets -/- | - |
| 17. Leased receivables | - |
| 18. Deferred tax assets | - |
| 19. Other assets | 3,859,192 |
| TOTAL ASSET | 88,075,236 |

| ACCOUNTS | 31 July 2017 |
|--|-------------------|
| LIABILITY AND EQUITY | |
| LIABILITY | |
| 1. Demand deposits | 510,356 |
| 2. Saving deposits | 6,539,556 |
| 3. Time deposits | 56,445,790 |
| 4. Revenue sharing investment funds | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 886,392 |
| 7. Spot and derivative liabilities | 7,048 |
| 8. Securities sold under repurchase agreements (Repo) | - |
| 9. Acceptance liabilities | - |
| 10. Marketable securities issued | 1,772,919 |
| 11. Borrowings | 5,040,569 |
| 12. Margin deposits | - |
| 13. Interbranch liabilities | - |
| a. Conducting operational activities in Indonesia | - |
| b. Conducting operational activities outside Indonesia | - |
| 14. Deferred tax liabilities | 24,484 |
| 15. Other liabilities | 1,157,763 |
| 16. Profit sharing investment funds | - |
| TOTAL LIABILITY | 72,384,877 |
| EQUITY | |
| 17. Issued and fully paid-in capital | 114,902 |
| a. Authorized capital | 150,000 |
| b. Unpaid capital -/- | (33,194) |
| c. Treasury stock -/- | (1,904) |
| 18. Additional paid-in capital | 1,403,039 |
| a. Agio | 1,168,885 |
| b. Disagio -/- | - |
| c. Capital contribution | - |
| d. Capital paid in advance | - |
| e. Others | 234,154 |
| 19. Other comprehensive income/(expense) | 721,386 |
| a. Foreign exchange translation adjustment of financial statements | - |
| b. Gain/(loss) from changes in the value of marketable securities - available for sale | 10,334 |
| c. Cash flow hedging | - |
| d. Differences arising from fixed assets revaluation | 720,782 |
| e. Other comprehensive income from associate entity | - |
| f. Remeasurement on defined benefit program | (12,886) |
| g. Income tax related to other comprehensive income | 3,156 |
| h. Others | - |
| 20. Difference in quasi reorganization | - |
| 21. Difference in restructuring of entities under common control | - |
| 22. Other Equity | - |
| 23. Reserves | 23,361 |
| a. General reserves | 23,361 |
| b. Statutory reserves | - |
| 24. Profit/loss | 13,427,671 |
| a. Previous years | 12,585,089 |
| b. Current year | 842,582 |
| TOTAL EQUITY | 15,690,359 |
| TOTAL LIABILITY AND EQUITY | 88,075,236 |

in million Rupiah

| ACCOUNTS | | 31 July 2017 |
|---|---|--------------------|
| OPERATING INCOME AND EXPENSES | | |
| A. Interest Income and Expenses | | |
| 1 | Interest Income | 6,587,723 |
| | a. Rupiah | 6,583,145 |
| | b. Foreign currencies | 4,578 |
| 2 | Interest Expenses | 2,460,499 |
| | a. Rupiah | 2,382,602 |
| | b. Foreign currencies | 77,897 |
| | Net Interest Income | 4,127,224 |
| B. Other Operating Income and Expenses | | |
| 1 | Other Operating Income | 406,086 |
| | a. Increase in fair value of financial assets (mark to market) | - |
| | i. Marketable securities | - |
| | ii. Loans | - |
| | iii. Spot and derivatives | - |
| | iv. Other financial assets | - |
| | b. Decrease in fair value of financial liabilities (mark to market) | - |
| | c. Gain from sale of financial assets | - |
| | i. Marketable securities | - |
| | ii. Loans | - |
| | iii. Other financial assets | - |
| | d. Realized gain from spot and derivative transactions | - |
| | e. Dividend | 15 |
| | f. Gain from investment under equity method | - |
| | g. Commissions/provisions/fees and administration | 187,950 |
| | h. Reversal in allowance for impairment losses | 4,410 |
| | i. Other income | 213,711 |
| 2 | Other Operating Expenses | 3,393,412 |
| | a. Decrease in fair value of financial assets (mark to market) | 42,005 |
| | i. Marketable securities | - |
| | ii. Loans | - |
| | iii. Spot and derivatives | 42,005 |
| | iv. Other financial assets | - |
| | b. Increase in fair value of financial liabilities (mark to market) | - |
| | c. Losses from sale of financial assets | - |
| | i. Marketable securities | - |
| | ii. Loans | - |
| | iii. Other financial assets | - |
| | d. Realized losses from spot and derivative transactions | 60,345 |
| | e. Impairment losses on financial assets | 430,307 |
| | i. Marketable securities | - |
| | ii. Loans | 430,307 |
| | iii. Sharia financing | - |
| | iv. Other financial assets | - |
| | f. Losses related to operational risks *) | 1,220 |
| | g. Losses from investment under equity method | - |
| | h. Commissions/provisions/fees and administration | 37,040 |
| | i. Losses from decrease in value of non-financial assets | - |
| | j. Personnel expenses | 1,387,263 |
| | k. Promotion expenses | 144,747 |
| | l. Other expenses | 1,290,485 |
| | Net Other Operating Expenses | (2,987,326) |
| NET OPERATING INCOME | | 1,139,898 |

| ACCOUNTS | | 31 July 2017 |
|--|--|------------------|
| NON-OPERATING INCOME AND EXPENSES | | |
| 1 | Gain/(Loss) from sale of fixed assets and equipments | (1,859) |
| 2 | Gain/(loss) on adjustments of foreign exchange translation | 1,686 |
| 3 | Other non-operating expenses | (651) |
| NET NON OPERATING INCOME/(EXPENSES) | | (824) |
| INCOME BEFORE TAX FOR THE CURRENT PERIOD | | 1,139,074 |
| Income tax: | | (296,492) |
| | a. Estimated current period tax | (188,358) |
| | b. Deferred tax expense | (108,134) |
| NET INCOME FOR THE CURRENT PERIOD AFTER TAX | | 842,582 |
| OTHER COMPREHENSIVE INCOME | | |
| 1 | Items that will not be reclassified to profit or loss | - |
| | a. Gain from fixed assets revaluation | - |
| | b. Remeasurement on defined benefit program | - |
| | c. Other comprehensive income from associate entity | - |
| | d. Others | - |
| | e. Income tax realted items that will not be reclassified to profit or loss | - |
| 2 | Items that will be reclassified to profit or loss | 6,059 |
| | a. Adjustment from foreign exchange translation | - |
| | b. Gain/(loss) from changes in the value of marketable securities - available for sale | 7,031 |
| | c. Effective part of cash flow hedging | - |
| | d. Others | - |
| | e. Income tax realted items that will be reclassified to profit or loss | (972) |
| OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX | | 6,059 |
| TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | | 848,641 |
| PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **) | | - |

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable

PT Bank Tabungan Pensiunan Nasional Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 July 2017



in million Rupiah

| ACCOUNTS | | 31 July 2017 |
|-----------------|---|---------------------|
| I. | COMMITMENT RECEIVABLES | 7,741,825 |
| | 1. Unused borrowing facilities | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Outstanding spot and derivative purchased | 7,741,825 |
| | 3. Others | - |
| II. | COMMITMENT LIABILITIES | 6,375,371 |
| | 1. Unused loans facilities granted to customers | 4,907,039 |
| | a. State-owned enterprises (BUMN) | 225,000 |
| | i. Committed | - |
| | - Rupiah | - |
| | - Foreign currencies | - |
| | ii. Uncommitted | 225,000 |
| | - Rupiah | 225,000 |
| | - Foreign currencies | - |
| | b. Others | 4,682,039 |
| | i. Committed | - |
| | ii. Uncommitted | 4,682,039 |
| | 2. Unused loans facilities granted to other banks | 69,207 |
| | a. Committed | - |
| | i. Rupiah | - |
| | ii. Foreign currencies | - |
| | b. Uncommitted | 69,207 |
| | i. Rupiah | 69,207 |
| | ii. Foreign currencies | - |
| | 3. Outstanding irrevocable L/C | - |
| | a. Foreign L/C | - |
| | b. Local L/C | - |
| | 4. Outstanding spot and derivative sold | 1,399,125 |
| | 5. Others | - |
| III. | CONTINGENT RECEIVABLES | 46,662 |
| | 1. Guarantees received | 1,999 |
| | a. Rupiah | - |
| | b. Foreign currencies | 1,999 |
| | 2. Interest on non-performing loan | 44,663 |
| | a. Loan interest | 44,663 |
| | b. Other interest | - |
| | 3. Others | - |
| IV. | CONTINGENT LIABILITIES | - |
| | 1. Guarantees issued | - |
| | a. Rupiah | - |
| | b. Foreign currencies | - |
| | 2. Others | - |