

CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries 31 March 2016, 2015 and 31 December 2015 (In Million Rupiah)



STATEMENTS OF FINANCIAL POSITION As of 31 March 2016 and 31 December 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016, 31 Dec 2015, 31 Mar 2015, and 31 Dec 2015. Rows include ASSETS, LIABILITIES, and EQUITY.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended 31 March 2016 and 2015 (in million Rupiah, unless otherwise stated). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016, 31 Mar 2015, 31 Dec 2015, and 31 Dec 2015. Rows include OPERATING INCOME AND EXPENSES, NON-OPERATING INCOME AND EXPENSES, and PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE.

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2016 and 2015 (in million Rupiah, unless otherwise stated). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 and 31 Mar 2015. Rows include RELATED PARTIES, NON-RELATED PARTIES, and OTHER INFORMATION.

ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include Placements with other banks, Spot and derivative receivables, etc.

STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include CASH FLOWS FROM OPERATING ACTIVITIES, INVESTING ACTIVITIES, and FINANCING ACTIVITIES.

CAPITAL ADEQUACY RATIO As of 31 March 2016 and 2015 (in million Rupiah, unless otherwise stated). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include Core Capital (Tier 1), Supplementary Capital (Tier 2), and Total Capital.

FINANCIAL RATIOS As of 31 March 2016 and 2015. Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include Performance Ratios (CAR, NPL, etc.) and Compliance Ratios.

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include CASH FLOWS FROM OPERATING ACTIVITIES, INVESTING ACTIVITIES, and FINANCING ACTIVITIES.

CAPITAL ADEQUACY RATIO (continued) As of 31 March 2016 and 2015 (in million Rupiah, unless otherwise stated). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include Core Capital (Tier 1), Supplementary Capital (Tier 2), and Total Capital.

SPOT AND DERIVATIVE TRANSACTIONS As of 31 March 2016 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include RELATED TO EXCHANGE RATE and RELATED TO INTEREST RATE.

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include CASH FLOWS FROM OPERATING ACTIVITIES, INVESTING ACTIVITIES, and FINANCING ACTIVITIES.

CAPITAL ADEQUACY RATIO (continued) As of 31 March 2016 and 2015 (in million Rupiah, unless otherwise stated). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include Core Capital (Tier 1), Supplementary Capital (Tier 2), and Total Capital.

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include CASH FLOWS FROM OPERATING ACTIVITIES, INVESTING ACTIVITIES, and FINANCING ACTIVITIES.

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended 31 March 2016 and 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited and 31 Mar 2015 Unaudited. Rows include CASH FLOWS FROM OPERATING ACTIVITIES, INVESTING ACTIVITIES, and FINANCING ACTIVITIES.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of 31 March 2016 and 31 December 2015 (in million Rupiah). Table with columns for BANK and CONSOLIDATED for 31 Mar 2016 Unaudited, 31 Dec 2015 Audited, 31 Mar 2015 Unaudited, and 31 Dec 2015 Audited. Rows include COMMITMENT RECEIVABLES, COMMITMENT LIABILITIES, and CONTINGENT RECEIVABLES.

Notes: 1. Presentation of the above Published Financial Statement as of and for the three months period ended on 31 March 2016 and 2015 are derived from the Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary which were unaudited and the Published Financial Statements as of 31 December 2015 was derived from the audited Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary.

MANAGEMENT As of 31 March 2016. BOARD OF COMMISSIONERS: President Commissioner (Independent) Prof. Dorojatun Kuntoro-Jakti, Ph.D.; Independent Commissioner Prof. Hartono; Independent Commissioner Inay Mahjirin Habajah; Commissioner Ashish Jainprakash Shasthy; Director Chow Ying Hoong; Director Hiroshi Higuma; BOARD OF DIRECTORS: President Director (Independent) Jerry Ng; Deputy President Director Ongki Wanadajati Dana; Deputy President Director Djemi Supenta; Director of Compliance (Independent) Anika Faisal; Director Kharim Indra Gupta Siregar; Director Arief Harris Tandjung; Director Hadi Wibowo; Director Asep Nurdin Alfalah; Director Mulia Sulim; Director Walf Arno Kluge; Director Maya Kartika. SHAREHOLDERS As of 31 March 2016: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 40.0%; Ultimate Shareholder: David Bondeman through TPG Nusantara S.A.: 8.8%; Non-controlling shareholder through capital market (p-5%): 1. Summ Global Capital Management B.V.: 20.0%; Non-controlling shareholder not through capital market (p-5%): None.

JERRY NG, ARIEF HARRIS TANDJUNG. President Director, Director. Jakarta, 20 April 2016 PT Bank Tabungan Pensiunan Nasional Tbk B.E. & O.