## PT Bank Tabungan Pensiunan Nasional Tbk
### STATEMENTS OF FINANCIAL POSITION
#### 31 March 2017

<table>
<thead>
<tr>
<th>ACCOUNTS</th>
<th>31 March 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSET</strong></td>
<td></td>
</tr>
<tr>
<td>1. Cash</td>
<td>1,122,024</td>
</tr>
<tr>
<td>2. Placements with Bank Indonesia</td>
<td>9,223,085</td>
</tr>
<tr>
<td>3. Placements with other banks</td>
<td>1,694,438</td>
</tr>
<tr>
<td>4. Spot and derivative receivables</td>
<td>105</td>
</tr>
<tr>
<td>5. Marketable securities</td>
<td>5,775,137</td>
</tr>
<tr>
<td>a. Measured at fair value through profit/loss</td>
<td></td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>1,283,497</td>
</tr>
<tr>
<td>c. Held to maturity</td>
<td>4,491,640</td>
</tr>
<tr>
<td>d. Loans and receivables</td>
<td></td>
</tr>
<tr>
<td>6. Securities sold under repurchase agreements (Repo)</td>
<td></td>
</tr>
<tr>
<td>7. Claims from securities purchased under resale agreements (Reverse Repo)</td>
<td>2,385,844</td>
</tr>
<tr>
<td>8. Acceptance receivables</td>
<td></td>
</tr>
<tr>
<td>9. Loans</td>
<td>59,875,938</td>
</tr>
<tr>
<td>a. Measured at fair value through profit/loss</td>
<td></td>
</tr>
<tr>
<td>b. Available for sale</td>
<td></td>
</tr>
<tr>
<td>c. Held to maturity</td>
<td></td>
</tr>
<tr>
<td>d. Loans and receivables</td>
<td>59,875,938</td>
</tr>
<tr>
<td>10. Sharia financing</td>
<td></td>
</tr>
<tr>
<td>11. Investments</td>
<td>725,187</td>
</tr>
<tr>
<td>12. Allowance for impairment losses on financial assets -/-</td>
<td>(609,488)</td>
</tr>
<tr>
<td>a. Marketable securities</td>
<td></td>
</tr>
<tr>
<td>b. Loans</td>
<td>(609,488)</td>
</tr>
<tr>
<td>c. Others</td>
<td></td>
</tr>
<tr>
<td>13. Intangible assets</td>
<td>963,016</td>
</tr>
<tr>
<td>Accumulated amortization of intangible assets -/-</td>
<td>(379,081)</td>
</tr>
<tr>
<td>14. Fixed assets</td>
<td>2,564,854</td>
</tr>
<tr>
<td>Accumulated depreciation of fixed assets -/-</td>
<td>(1,131,043)</td>
</tr>
<tr>
<td>15. Non-productive assets</td>
<td>16</td>
</tr>
<tr>
<td>a. Abandoned properties</td>
<td></td>
</tr>
<tr>
<td>b. Foreclosed assets</td>
<td></td>
</tr>
<tr>
<td>c. Suspense accounts</td>
<td>10</td>
</tr>
<tr>
<td>d. Interbranch assets</td>
<td>6</td>
</tr>
<tr>
<td>- Conducting operational activities in Indonesia</td>
<td>6</td>
</tr>
<tr>
<td>- Conducting operational activities outside Indonesia</td>
<td></td>
</tr>
<tr>
<td>16. Allowance for impairment losses on non-productive assets -/-</td>
<td></td>
</tr>
<tr>
<td>17. Leased receivables</td>
<td></td>
</tr>
<tr>
<td>18. Deferred tax assets</td>
<td>86,112</td>
</tr>
<tr>
<td>19. Other assets</td>
<td>3,687,642</td>
</tr>
<tr>
<td><strong>TOTAL ASSET</strong></td>
<td><strong>85,983,786</strong></td>
</tr>
</tbody>
</table>
## ACCOUNTS

### 31 March 2017

#### LIABILITY AND EQUITY

**LIABILITY**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Demand deposits</td>
<td>1,288,298</td>
</tr>
<tr>
<td>2. Saving deposits</td>
<td>6,369,151</td>
</tr>
<tr>
<td>3. Time deposits</td>
<td>55,613,317</td>
</tr>
<tr>
<td>4. Revenue sharing investment funds</td>
<td>-</td>
</tr>
<tr>
<td>5. Liabilities to Bank Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>6. Liabilities to other banks</td>
<td>946,091</td>
</tr>
<tr>
<td>7. Spot and derivative liabilities</td>
<td>19,571</td>
</tr>
<tr>
<td>8. Securities sold under repurchase agreements (Repo)</td>
<td>-</td>
</tr>
<tr>
<td>9. Acceptance liabilities</td>
<td>-</td>
</tr>
<tr>
<td>10. Marketable securities issued</td>
<td>2,470,848</td>
</tr>
<tr>
<td>11. Borrowings</td>
<td>1,955,160</td>
</tr>
<tr>
<td>12. Margin deposits</td>
<td>-</td>
</tr>
<tr>
<td>13. Interbranch liabilities</td>
<td>-</td>
</tr>
<tr>
<td>a. Conducting operational activities in Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>b. Conducting operational activities outside Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>14. Deferred tax liabilities</td>
<td>-</td>
</tr>
<tr>
<td>15. Other liabilities</td>
<td>2,112,023</td>
</tr>
<tr>
<td>16. Profit sharing investment funds</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITY</strong></td>
<td>70,774,459</td>
</tr>
</tbody>
</table>

**EQUITY**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Issued and fully paid-in capital</td>
<td>114,902</td>
</tr>
<tr>
<td>a. Authorized capital</td>
<td>150,000</td>
</tr>
<tr>
<td>b. Unpaid capital -/-</td>
<td>(33,194)</td>
</tr>
<tr>
<td>c. Treasury stock -/-</td>
<td>(1,904)</td>
</tr>
<tr>
<td>18. Additional paid-in capital</td>
<td>1,383,593</td>
</tr>
<tr>
<td>a. Agio</td>
<td>1,168,885</td>
</tr>
<tr>
<td>b. Disagio -/-</td>
<td>-</td>
</tr>
<tr>
<td>c. Capital contribution</td>
<td>-</td>
</tr>
<tr>
<td>d. Capital paid in advance</td>
<td>-</td>
</tr>
<tr>
<td>e. Others</td>
<td>214,708</td>
</tr>
<tr>
<td>19. Other other comprehensive income/(expense)</td>
<td>719,623</td>
</tr>
<tr>
<td>a. Foreign exchange translation adjustment of financial statements</td>
<td>-</td>
</tr>
<tr>
<td>b. Gain/(loss) from changes in the value of marketable securities - available for sale</td>
<td>8,565</td>
</tr>
<tr>
<td>c. Cash flow hedging</td>
<td>-</td>
</tr>
<tr>
<td>d. Differences arising from fixed assets revaluation</td>
<td>720,782</td>
</tr>
<tr>
<td>e. Other comprehensive income from associate entity</td>
<td>-</td>
</tr>
<tr>
<td>f. Remeasurement on defined benefit program</td>
<td>(12,886)</td>
</tr>
<tr>
<td>g. Income tax related to other comprehensive income</td>
<td>3,162</td>
</tr>
<tr>
<td>h. Others</td>
<td>-</td>
</tr>
<tr>
<td>20. Difference in quasi reorganization</td>
<td>-</td>
</tr>
<tr>
<td>21. Difference in restructuring of entities under common control</td>
<td>-</td>
</tr>
<tr>
<td>22. Other Equity</td>
<td>-</td>
</tr>
<tr>
<td>23. Reserves</td>
<td>23,361</td>
</tr>
<tr>
<td>a. General reserves</td>
<td>23,361</td>
</tr>
<tr>
<td>b. Statutory reserves</td>
<td>-</td>
</tr>
<tr>
<td>24. Profit/loss</td>
<td>12,967,848</td>
</tr>
<tr>
<td>a. Previous years</td>
<td>12,585,089</td>
</tr>
<tr>
<td>b. Current year</td>
<td>382,759</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>15,209,327</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITY AND EQUITY**

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>85,983,786</td>
</tr>
</tbody>
</table>
## PT Bank Tabungan Pensiunan Nasional Tbk
### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
#### 31 March 2017

**in million Rupiah**

### OPERATING INCOME AND EXPENSES

<table>
<thead>
<tr>
<th>ACCOUNTS</th>
<th>31 March 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Interest Income and Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>1 Interest Income</td>
<td>2,855,977</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>2,855,757</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>220</td>
</tr>
<tr>
<td>2 Interest Expenses</td>
<td>1,045,412</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>1,016,831</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>28,581</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>1,810,565</td>
</tr>
</tbody>
</table>

| **B. Other Operating Income and Expenses** | |
| 1 Other Operating Income | 200,445 |
| 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 | 7,853 |
| e. Dividend | 9 |
| f. Gain from investment under equity method | - |
| g. Commissions/provisions/fees and administration | 90,392 |
| h. Reversal in allowance for impairment losses | 2,142 |
| i. Other income | 100,049 |

| 2 Other Operating Expenses | 1,495,157 |
| a. Decrease in fair value of financial assets (mark to market) | |
| i. Marketable securities | 54,773 |
| ii. Loans | - |
| iii. Spot and derivatives | 54,773 |
| 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 | - |
| e. Impairment losses on financial assets | 210,616 |
| i. Marketable securities | - |
| ii. Loans | 210,616 |
| iii. Sharia financing | - |
| iv. Other financial assets | - |
| f. Losses related to operational risks *) | 695 |
| g. Losses from investment under equity method | - |
| h. Commissions/provisions/fees and administration | 12,894 |
| i. Losses from decrease in value of non-financial assets | - |
| j. Personnel expenses | 588,587 |
| k. Promotion expenses | 75,073 |
| l. Other expenses | 552,519 |
| **Net Other Operating Expenses** | (1,294,712) |

**NET OPERATING INCOME** | 515,853 |
## Accounts

### Non-Operating Income and Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gain/(Loss) from sale of fixed assets and equipments</td>
<td>69</td>
</tr>
<tr>
<td>Gain/(loss) on adjustments of foreign exchange translation</td>
<td>1.510</td>
</tr>
<tr>
<td>Other non-operating expenses</td>
<td>(351)</td>
</tr>
<tr>
<td><strong>Net Non Operating Income/(Expenses)</strong></td>
<td><strong>1,228</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Before Tax for the Current Period</td>
<td>517,081</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax:</td>
<td></td>
</tr>
<tr>
<td>a. Estimated current period tax</td>
<td>(134,322)</td>
</tr>
<tr>
<td>b. Deferred tax expense</td>
<td>2,458</td>
</tr>
<tr>
<td><strong>Net Income for the Current Period After Tax</strong></td>
<td><strong>382,759</strong></td>
</tr>
</tbody>
</table>

### Other Comprehensive Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Items that will not be reclassified to profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>a. Gain from fixed assets revaluation</td>
<td>-</td>
</tr>
<tr>
<td>b. Remeasurement on defined benefit program</td>
<td>-</td>
</tr>
<tr>
<td>c. Other comprehensive income from associate entity</td>
<td>-</td>
</tr>
<tr>
<td>d. Others</td>
<td>-</td>
</tr>
<tr>
<td>e. Income tax related items that will not be reclassified to profit or loss</td>
<td>-</td>
</tr>
<tr>
<td><strong>Items that will be reclassified to profit or loss</strong></td>
<td>4,295</td>
</tr>
<tr>
<td>a. Adjustment from foreign exchange translation</td>
<td>-</td>
</tr>
<tr>
<td>b. Gain/(loss) from changes in the value of marketable securities - available for sale</td>
<td>5,262</td>
</tr>
<tr>
<td>c. Effective part of cash flow hedging</td>
<td>-</td>
</tr>
<tr>
<td>d. Others</td>
<td>-</td>
</tr>
<tr>
<td>e. Income tax related items that will be reclassified to profit or loss</td>
<td>(967)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Other Comprehensive Income for the Current Period - Net off Tax</strong></td>
<td>4,295</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Comprehensive Income for the Current Period</td>
<td>387,054</td>
</tr>
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### Profit (Loss) Transferred to Head Office **

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>**Profit (Loss) Transferred to Head Office **</td>
<td>-</td>
</tr>
<tr>
<td>ACCOUNTS</td>
<td></td>
</tr>
<tr>
<td>----------</td>
<td>---</td>
</tr>
<tr>
<td><strong>I. COMMITMENT RECEIVABLES</strong></td>
<td><strong>31 March 2017</strong></td>
</tr>
<tr>
<td>1. Unused borrowing facilities</td>
<td>3.753.793</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>2. Outstanding spot and derivative purchased</td>
<td>3.753.793</td>
</tr>
<tr>
<td>3. Others</td>
<td>-</td>
</tr>
<tr>
<td><strong>II. COMMITMENT LIABILITIES</strong></td>
<td><strong>5.058.272</strong></td>
</tr>
<tr>
<td>1. Unused loans facilities granted to customers</td>
<td>4.941.768</td>
</tr>
<tr>
<td>a. State-owned enterprises (BUMN)</td>
<td>225.000</td>
</tr>
<tr>
<td>i. Committed</td>
<td>-</td>
</tr>
<tr>
<td>- Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>- Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>ii. Uncommitted</td>
<td>225.000</td>
</tr>
<tr>
<td>- Rupiah</td>
<td>225.000</td>
</tr>
<tr>
<td>- Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>b. Others</td>
<td>4.716.768</td>
</tr>
<tr>
<td>i. Committed</td>
<td>611.430</td>
</tr>
<tr>
<td>ii. Uncommitted</td>
<td>4.105.338</td>
</tr>
<tr>
<td>2. Unused loans facilities granted to other banks</td>
<td>76.527</td>
</tr>
<tr>
<td>a. Committed</td>
<td>-</td>
</tr>
<tr>
<td>i. Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>ii. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>b. Uncommitted</td>
<td>76.527</td>
</tr>
<tr>
<td>i. Rupiah</td>
<td>76.527</td>
</tr>
<tr>
<td>ii. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>3. Outstanding irrevocable L/C</td>
<td>-</td>
</tr>
<tr>
<td>a. Foreign L/C</td>
<td>-</td>
</tr>
<tr>
<td>b. Local L/C</td>
<td>-</td>
</tr>
<tr>
<td>4. Outstanding spot and derivative sold</td>
<td>39.977</td>
</tr>
<tr>
<td>5. Others</td>
<td>-</td>
</tr>
<tr>
<td><strong>III. CONTINGENT RECEIVABLES</strong></td>
<td><strong>44.259</strong></td>
</tr>
<tr>
<td>1. Guarantees received</td>
<td>1.999</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>1.999</td>
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<tr>
<td>2. Interest on non-performing loan</td>
<td>42.260</td>
</tr>
<tr>
<td>a. Loan interest</td>
<td>42.260</td>
</tr>
<tr>
<td>b. Other interest</td>
<td>-</td>
</tr>
<tr>
<td>3. Others</td>
<td>-</td>
</tr>
<tr>
<td><strong>IV. CONTINGENT LIABILITIES</strong></td>
<td>-</td>
</tr>
<tr>
<td>1. Guarantees issued</td>
<td>-</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>2. Others</td>
<td>-</td>
</tr>
</tbody>
</table>