



A MEMBER OF SMBC Group

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiary 31 DECEMBER 2019 AND 2018 (In million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 30 June 2020 and 31 December 2019 (In million Rupiah)

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2020 and 2019 (In million Rupiah, unless earning per share)

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2020 and 2019 (In million Rupiah, unless otherwise stated)

ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 June 2020 and 2019 (In million Rupiah)

OTHER COMPREHENSIVE EXPENSES FOR THE CURRENT PERIOD - NET OF TAX

CAPITAL ADEQUACY RATIO As of 30 June 2020 and 2019 (In million Rupiah)

FINANCIAL RATIOS As of 30 June 2020 and 2019

STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended on 30 June 2020 and 2019 (In million Rupiah)

RISK WEIGHTED ASSET (RWA) and CAR RATIO BASED ON RISK PROFILE (%)

SPOT AND DERIVATIVE TRANSACTIONS As of 30 June 2020 (In million Rupiah)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of 30 June 2020 and 2019 (In million Rupiah)

MANAGEMENT As of 30 June 2020

Notes 1-4

Notes 5-8

Notes 9-11

Notes 12-14

Notes 15-17

Notes 18-20

Notes 21-23

Notes 24-26

Notes 27-29