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CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiary 31 MARCH 2020, 2019 AND 31 DECEMBER 2019 (In million Rupiah)

| (In million Rupiah) | | | | |
|--|--|--|--|--|
| STATEMENTS OF FINANCIAL POSITION As of 31 March 2020 and 31 December 2019 (In million Ruplah) | STATEMENTS OF PROFIT OR LOSS AND OTHEI For the years ended on 31 March 20 (In million Rupiah, unless earning) | 20 and 2019 per share) | EARNING ASSETS QUALITY AND OTHER INFORMA As of 31 March 2020 and 2019 (In million Ruplah, unless otherwise stated) | TION |
| ACCOUNTS 31 Mar 2020 31 Dec 2019 31 M Unaudited Audited Una | lar 2020 31 Dec 2019 audited Audited 31 Mar 202 Unaudited | BANK CONSOLIDATED 0 31 Mar 2019 31 Mar 2020 31 Mar 2019 Unaudited Unaudited ACCOUNTS | BANK | 31 Mar 2019 Unaudited Sparial Mantion Substandard Doubtful Loss Total |
| 1. Cash 1.321,734 1.587,729 2.1 | OPERATING INCOME AND EXPENSES A Interest Income and Expenses 1,756,855 1,864,824 1,306,904 4,974,862 1,0654,824 4,974,824 4,97 | | Current Special Mention Substandard Doubtful Loss Total Current | Special Mention Substandard Doubtful Loss Total |
| | 2. Other Operating Expenses 6,520,54 21 20 | 4 318,566 3,039,084 318,566 I. Ruplah II. Foreign currencies d. Property loans 4 318,566 8. Investments - 10. Other receivables - 11. Commitment and contingencies a. Ruplah II. Foreign currencies d. Property loans 1. Investment - 10. Other receivables - 11. Commitment and contingencies a. Ruplah II. Ruplah II. Ruplah III. Ruplah | 466 466 3.82 1,303,621 1,303,621 1,283,63 | 2 1,283,632 1,119,717 |
| | 795,486 3,838,395 ii. Loans iii. Other financial assets d. Realized losses from spot and derivative transactions 1,800,84 e. Impairment losses on financial assets 322,14 | 3 300.960 421.048 396.558 III. NON-RELATED PARTIES | 268,374 268,374 1,206,21 | 4 1,206,214 |
| LIABILITIES | 14,374,226 14,374,226 14,374,226 35,68,384 35,08,884 59,090,84 399,947 399,084 399,947 399,084 399,947 399,084 399,947 399,084 399,084 399,947 399,084 | 4 | MKM) 1,373,130 2,472 - 1,375,602 3,316,39 MKM) 7,390,877 432,192 47,911 72,600 189,576 8,133,156 8,741,59 84,173,859 1,816,806 335,839 227,811 382,696 8,937,011 81,047,63 377,765 155,353 27,411 9,349,748 86,609 11,250 14,999 8,060 9,470,666 9,470,666 22,252 69,914,347 1,581,090 20,501,769 708,441 - 71,546,162 21,208,210 35,361,03 | 3 |
| THE PARENT 27,144,165 27,298,601 29,9 | TOTAL COMPREHENSIVE INCOME IN CURRENT YEAR 425,11 | b. Distribution of Mudharabah Muqayyadah c. Earning assets written-off d. Recovery of earning assets written-off | 4,450,032 1,944,988 | 34,538 - 3,557,203 1,662,921 |
| TOTAL LIABILITIES AND EQUITY 184,954,549 167,492,734 199,669,758 181,631,385 2 Diluted 58 41 93 69 69 69 69 69 69 69 69 69 69 69 69 69 | | | | |
| As of 31 March 2020 and 2019 (In million Rupiah) BANK BANK 1 | | | | |
| ACCOUNTS Allowance for Stage 2 and 3 1. Placements with other banks 2. Spot and derivative receivables 3. Markable securities 4. Securities sold under repurchase agreements (Repo) 5. Claims on securities purchased under resale agreements (Reverse Repo) 6. Acceptance receivables 7. Loans 8. Investments 9. Temporary equity investment 10. Other receivables 11. Commitment and contingencies FINANCIAL RATIOS As of 31 Mar 2020 and 2019 RATIO (%) 13 Mar 2020 10 Unaudited Performance Ratios (Consolidated) 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets to total earning assets to 10.82% 1. Society of the second stage o | Unaudited Unaudited | I. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1) 1.1 Paid in capital (less Treasury stock) 1.2 Disclosed reserves 1.2.1 Additional Factor 1.2.1.1 Excess differences arising from translation of financial states are considered in the fair value of availabing the fa | ment. for sale financial assets | BANK C0NSCULARDED BANK CONSCULARDED BANK CONSCULARDED |
| 4. Allowance for impairment losses on financial assets to earning assets to earning assets 1.10% 0.77% 5. Non-Performing Loans (NPL) - net 0.46% 0.39% 0.77% 6. Non-Performing Loans (NPL) - net 0.46% 0.39% 0 | Receipts from other operating income 1,284,647 331,419 | 1.4. Deduction factor to common equity tier 1 (CET 1) 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment that can be calculated as deduction factor 1.4.5 Shortage of capital on insurance subsidiary company 1.4.6 Secunitization exposures 1.4.7 Other deduction factor to common equity tier 1 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks 1.4.7.2 Cross-ownership in another entity acquired by the transition becaus 2. Additional Tier 1 (AT 1) 2.1 The instrument meets the requirements of AT 1 2.2 Agio / Disagio 2.3 Deduction Factors: Investment in AT1 and/or Tier 2 instruments with other Bank 2.3.1 Placement of funds in instruments AT 1 and/or Tier 2 other banks 2.3.2 Cross-ownership in another entity acquired by the transition because of the II. Supplementary Capital (Tier 2) 1. Capital instrument in form of shares or others which are qualified Tier 2 requirems 2. Agio/disagio 3. General required provision of earning assets (maximum 1.25% of RWA) 4. 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, gr | aw, grants, or grants will | (2,187,215) (1,172,045) (2,244,177) (1,157,338) (125,326) (61,116) (906,094) (1,281,121) (1,283,632) (|
| 14 Liquidity Coverage Patio (LCR) 201.05% 247.38% 15 Leverage Ratio (Bank) 11.43% | CASH FLOWS FROM INVESTING ACTIVITIES | RISK WEIGHTED ASSET (RWA) | CAR RATIO | 16.04% 17.06% 16.98% 17.81% 16.04% 17.06% 16.98% 17.81% 5.91% 5.42% 5.70% 5.32% 24.95% 22.48% 22.68% 23.13% 10.04% 11.06% 10.98% 11.81% |
| TRANSACTION | ACTIVITIES NOT AFFECTING CASH FLOW Share-based payment reserves Acquisition of fixed assets still payable (1,135) (1,659 ments of PT Bank BTPN Tbk. and Subsidiary for the three months period ended on 31 March 2020 and 201 mendments to the Regulation of the Financial Services Authority No. 6/POJK.03/2015 regarding garding Transparency and Publication of Financial Statements for Conventional Commercial Banks; on of Capital Market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submission of the Responsibility of the Board of Directors of the Financial Statements. the three months period ended on 31 March 2019 and for the date and the year ended on 31 December the date and the three months period ended on 31 March 2020. | COMMITMENT RECEIVABLES | Unaudited | 5%): |