

## **CONSOLIDATED FINANCIAL STATEMENTS** PT BANK BTPN Tbk

30 JUNE 2019, 2018 AND 31 DECEMBER 2018

						(ln r	nillio	n Rup	oiah)												
STATEMENTS OF FIN. As of 30 June 2019 and (In million R	31 Decemb				STATEMEN	STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2019 and 2018 (In million Rupiah, unless earning per share)  EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2019 and 2018 (In million Rupiah, unless otherwise stated)															
ACCOUNTS	BA 30 Jun 2019	31 Dec 2018	30 Jun 2019			ACCOUNTS	30 Jun 2019	NK 30 Jun 2018		30 Jun 2018	ACCOUNTS			30 Jun Unau	2019		BA	NK		30 Jun 2018 Unaudited	
ASSETS	Unaudited	Audited	Unaudited	Audited		COME AND EXPENSES	Unaudited	Unaudited	Unaudited	Unaudited		Current	Special Mention		Doubtful Doubtful	Loss	Total	Current	Special Mention Subst		Loss Total
Cash     Placements with Bank Indonesia     Placements with attach banks	1,701,303 13,174,935	1,422,553 13,703,711	2,054,700 16,167,262	1,838,136 16,344,263	1. Interest Inco	ome and Expenses ome and Sharia Income	7,341,197	5,321,417	9,390,666	6,944,310	I. RELATED PARTIES  1. Placements with other banks								-		
Placements with other banks     Spot and derivative receivables     Marketable securities	2,803,805 834,463 9,316,017	1,176,490 - 5,775,718	2,839,153 834,463 10,901,617	1,466,464 - 6,806,407	a. Rupiah b. Foreign ci	urrencies	6,618,545 722,652	5,316,683 4,734	8,668,014 722,652	6,939,576 4,734	a. Rupiah b. Foreign currencies	2,406,691	:	:	-	-	2,406,691	27,441	-	: :	27,441
a. Measured at fair value through profit/loss     b. Available for sale	5,739,088	1,234,846	5,789,223	1,545,494	a. Rupiah	enses and Sharia Profit Sharing	3,965,073 3,225,760	1,967,741 1,884,159	<b>4,207,859</b> 3,468,546	2,138,639 2,055,056 83,583	Spot and derivative receivables     a. Rupiah     b. Foreign currencies	32,820 9,845			-	-	32,820 9,845	-	-		
c. Held to maturity d. Loans and receivables	2,349,231 1,227,698	4,540,872	3,884,696 1,227,698	5,260,913		and Sharia Income	739,313 <b>3,376,124</b>	83,582 <b>3,353,676</b>	739,313 <b>5,182,807</b>	4,805,671	Marketable securities     a. Rupiah	9,040					9,040				
Securities sold under repurchase agreements (Repo)     Claims from securities purchased under resale	-		-	-	1. Other Opera	ting Income and Expenses	2,408,323	465,511	2,426,272	470,528	b. Foreign currencies     Securities sold under repurchase	83,285	-	-	-	-	83,285	-	-	] :	
agreements (Reverse Repo) 8. Acceptance receivables	3,467,380	1,599,955	3,467,380	1,599,955	i. Market	n fair value of financial assets (mark to market) lable securities	466,992	48,152	466,992	48,152	agreements (Repo) a. Rupiah								_		
Loans     a. Measured at fair value through profit/loss     Available for selections	134,811,292	60,859,618	134,811,292	60,859,618		nd derivatives financial assets	466,992	48,152	466,992	48,152	b. Foreign currencies     Claims on securities purchased under resale	-	-	-	-	-	-	-	-		
b. Available for sale     c. Held to maturity     d. Loans and receivables	134,811,292	60,859,618	134,811,292	60.859.618	b. Decrease	in fair value of financial liabilities (mark to market) sale of financial assets		13.447		14,253	agreements (Reverse Repo) a. Rupiah	-	-	-	-				-		
Sharia financing     Investments	1.302.843	1.283.192	8,543,646 22,522	7,277,162		able securities		13,447		14,253	b. Foreign currencies 6. Acceptance receivables	-	-	-	-					: :	
Allowance for impairment losses on financial assets -/-     a. Marketable securities	(1,130,392)	(918,116)	(1,385,717)	(1,134,065)		financial assets gain from spot and derivative transactions	1,473,992	- 77	1,473,992	- 77	7. Loans a. Micro, Small and Medium Enterprises (UMKM)										
b. Loans c. Others	(1,130,178) (175)	(918,116)	(175)	(1,134,065)	e. Dividend f. Gain from	investment under equity method	-			-	i. Rupiah     ii. Foreign currencies     b. Non-Micro, Small and Medium	-	-	-	-	-	-				
Intangible assets     Accumulated amortization of intangible assets -/-	1,864,591 (913,582)	1,510,528 (676,549)	2,024,039 (968,480)	1,663,685 (722,855)	h. Reversal i	ions/provisions/fees and administration in allowance for impairment losses	242,232 4,752	143,780 14,349	242,314 15,123	143,850 14,349	Enterprises (UMKM)	62,236					62,236	20,337			- 20,337
14. Fixed assets Accumulated depreciation of fixed assets -/-	3,154,289 (1,391,238)	2,899,291 (1,289,365)		3,388,416 (1,601,689)	i. Other inco	ome uting Expenses	220,355 <b>4,889,193</b>	245,706 2,704,673	227,851 <b>5,894,611</b>	249,847 3,557,247	ii. Foreign currencies	2,618,931	-	-	-	-	2,618,931	-	-		- 20,007
Non-productive assets     a. Abandoned properties     b. Foreclosed assets	54	15	54	15	a. Decrease	in fair value of financial assets (mark to market) lable securities	425,953 33	12,769	425,953 33	12,769	i. Rupiah ii. Foreign currencies		:	:	-	-	:		-	: :	
c. Suspense accounts d. Interbranch assets	54	15	54	15	ii. Loans		425,920	12,769	425,920	12,769	d. Property loans 8. Investments	776 1,280,321	-	-	-		776 1,280,321	5,674 1,281,498		: :	- 5,674 - 1,281,498
Conducting operational activities in Indonesia     Conducting operational activities outside Indonesia	:	:	:		b. Increase i	financial assets n fair value of financial liabilities (mark to market)					Temporary equity investment     Other receivables	-	-	-	-				-	: :	
<ol> <li>Allowance for impairment losses on non - productive assets -/-</li> <li>Leased receivables</li> </ol>		:			i. Market	om sale of financial assets lable securities		33 33		33 33	Commitment and contingencies     Rupiah	949,503		-			949,503		-		
<ul><li>18. Deferred tax assets</li><li>19. Other assets</li></ul>	5,365,339	116,150 3,666,379	109,598 5,682,162	215,734 3,918,033		financial assets					b. Foreign currencies 12. Foreclosed assets	1,048,588	-	-	-		1,048,588		-	: :	
TOTAL ASSETS	174,361,099	91,129,570	187,046,541	101,919,301	e. Impairmer	losses from spot and derivative transactions nt losses on financial assets lable securities	1,377,100 581,754	74,180 586,444	1,377,100 733,995	74,180 711,102	NON-RELATED PARTIES     Placements with other banks										
LIABILITIES & EQUITY  LIABILITIES					ii. Loans iii. Sharia		581,642	586,444	581,642 152,241	586,444 124,658	a. Rupiah b. Foreign currencies	174,824 222,290		-	-		174,824 222,290	624,124 1,090,861		: :	- 624,124 - 1,090,861
Demand deposits     Saving deposits	17,172,537 8,337,953	1,018,554 6,209,934	17,197,040 10,029,187	1,118,905 7,728,838	iv. Other f	financial assets lated to operational risks	112 13,356	7,328	112 17,261	10,092	Spot and derivative receivables     a. Rupiah	726,921	1,785				728,706	49,811			- 49,811
Time deposits     Revenue sharing investment funds	63,152,924	56,004,109	63,152,924 7,167,932	56,004,109 5,992,860	g. Losses fro	om investment under equity method ions/provisions/fees and administration	79,710	25,075	79,710	25,075	b. Foreign currencies 3. Marketable securities	63,003		-	-	-	63,092		-		
Liabilities to Bank Indonesia     Liabilities to other banks     Sectional desiration psychology	8,949,448	42,975 116,521	8,911,316 844,389	14,394 116,521	i. Losses fro	om decrease in value of non-financial assets I expenses	1,054,582	895,507	1,572,359	1,301,259	a. Rupiah b. Foreign currencies	8,725,134 507,598	-	-	-	:	8,725,134 507,598	6,232,793		: :	- 6,232,793
Spot and derivative payables     Securities sold under repurchase agreements (Repo)     Acceptance liabilities	844,389 - 2,600,007	-	2,600,007	- 110,521	k. Promotion I. Other exp	n expenses enses	82,484 1,274,254	58,907 1,044,430	94,152 1,594,081	65,989 1,356,748	Securities sold under repurchase agreements (Repo)										
Marketable securities issued     Borrowings	2,499,154 41,221,051	1,197,442 8,442,765	2,499,154 41,221,051	1,197,442 8,442,765		perating Expenses TING INCOME	(2,480,870) 895,254	(2,239,162) 1,114,514	(3,468,339) 1,714,468	(3,086,719) 1,718,952	a. Rupiah b. Foreign currencies			-							
12. Margin deposits 13. Interbranch liabilities	-	-	-	-	NON-OPERATII	NG INCOME AND EXPENSES					Claims on securities purchased under resale agreements (Reverse Repo)     a. Rupiah							0 475 047			- 3,175,817
a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia		:	:		2. Gain/ (loss) of	from sale of fixed assets and equipments on adjustments of foreign exchange translation perating income/(expenses)	(5,643) 227,561	(417) (36,902)	(6,229) 227,561	(36,902)	b. Foreign currencies 6. Acceptance receivables	3,465,068	2,312				3,467,380	3,175,817			- 3,175,017
Deferred tax liabilities     Other liabilities	130,057 2,326,503	1,507,734	130,057 2,784,500	1,939,060	NET NON O	PERATING INCOME/ (EXPENSES) FORE TAX FOR THE CURRENT PERIOD	329 <b>222,247</b> <b>1,117,501</b>	(23,576) (60,895) 1,053,619	(429) 220,903 1,935,371	(24,305) (61,094) 1,657,858	7. Loans a. Micro. Small and Medium Enterprises (UMKM)	3,403,000	2,512				3,407,300				
Profit sharing investment funds     TOTAL LIABILITIES	147,234,023	74,540,034	156,537,557	82,554,894	Income tax:		(210,989)	(142,697)	(428,186)	(290,862)	i. Rupiah ii. Foreign currencies	8,493,513	410,444	49,070	79,353	191,095	9,223,475	9,776,449	638,638	61,003 112,679	81,589 10,670,358
17. Issued and fully paid-in capital	161,074	115,129		115,129	<ul> <li>b. Deferred t</li> </ul>	tax expenses E FOR THE CURRENT PERIOD AFTER TAX	(75,565) 830.947	(133,118) 777.804	(66,464) 1,440,721	(140,425) 1.226.571	b. Non-Micro, Small and Medium Enterprises (UMKM)										
a. Authorized capital b. Unpaid capital -/-	300,000 (137,022)	300,000 (182,967)	(137,022)	(182,967)	OTHER COMPR	REHENSIVE INCOME/(EXPENSES)		,		,,,,	i. Rupiah ii. Foreign currencies	85,560,342 34,168,559		172,912 91,829	191,235 21,796	252,498	88,018,435 34,888,215	48,698,863	1,107,157	96,279 137,621	164,383 50,204,303
c. Treasury stock -/- 18. Additional paid-in capital a. Agio	(1,904) 11,181,525 10,938,313	(1,904) 1,480,133 1,198,385	(1,904) 11,181,525 10,938,313	(1,904) 1,480,133 1,198,385	a. Gain/(loss	rill not be reclassified to profit or loss s) from fixed assets revaluation in from actuarial defined benefit program	(50,416) - (67,221)	11,306 - 15,074	( <b>52,548</b> ) - (70,064)	<b>14,884</b> - 19,845	c. Restructured loans i. Rupiah	526,137		13,691	29,803	96,932	1,080,951	655,544	305,147	26,424 27,730	42,884 1,057,729
b. Disagio -/- c. Capital contribution	10,000,010	1,100,300	10,000,013	1,180,300		nprehensive income from associate entity	(01,221)	10,014	(10,004)	19,040	ii. Foreign currencies d. Property loans	8,939,566		15,000		44,188		718,705	5,308	- - 750	93 724,856
d. Capital paid in advance e. Others	243,212	281,748		281,748	e. Income ta to profit or		16,805	(3,768)	17,516	(4,961)	Investments     Temporary equity investment     Other receivables	22,522	:	:			22,522	22	:		- 22
Other comprehensive income     a. Foreign exchange translation adjustment of	875,257	916,000	894,138	936,798	Items that w     a. Adjustment	rill be reclassified to profit or loss nt from foreign exchange translation	9,673	(12,999)	9,068	(12,626)	Commitment and contingencies     a. Rupiah	43,738,562	562,046	50,725			44,351,333	6,403,098	48		- 6,403,146
financial statements  b. Gain from changes in the value of marketable	40.010		47.00	4 700	b. Gain/(loss securities	s) from changes in the value of marketable - available for sale	12,897	(13,341)	12,090	(12,844)	b. Foreign currencies  12. Foreclosed assets	39,205,533		-		-	39,958,206	-	-		- 0,403,140
securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revaluation	16,940 - 707,886	4,043	17,034 - 801,553	4,702	d. Others	part of cash flow hedging	:			-	III. OTHER INFORMATION										
d. Differences arising from fixed assets revaluation     e. Other comprehensive income from associate entity     f. Remeasurement on defined benefit program	797,886 - 86,221	797,886 - 153,442	-	801,553 - 175,752	to profit or	x related items that will be reclassified r loss  MPREHENSIVE (EXPENSES)/INCOME FOR	(3,224)	342	(3,022)	218	Value of Bank's assets pledged as collateral:     a. To Bank Indonesia										
g. Income tax related to other comprehensive income h. Others	(25,790)	(39,371)	(30,989)	(45,209)	THE CURRE	ENT PERIOD - NET OF TAX  IPREHENSIVE INCOME OF THE CURRENT	(40,743)	(1,693)	(43,480)	2,258	b. To other parties 2. Total allowance for impairment losses on						4 400 000				- 044 000
Difference in quasi reorganization     Difference in restructuring of entities under common control	:	:			PERIOD AFT		790,204	776,111	1,397,241	1,228,829	financial assets 3. Total required provision for possible losses on						1,130,392				811,333
22. Other equity 23. Reserves	23,361	23,361	(24,267) 44,361	(24,267) 30,361	EQUITY H		830,947	777,804	1,257,789 182,932	1,091,941 134,630	earning asset     Percentage of Micro, Small and Medium     Enterprises (UMKM) loans to total loans						2,346,042 6.84%				1,106,668 17.52%
a. General reserves     b. Statutory reserves	23,361	23,361	44,361	30,361	TOTAL IN	COME IN CURRENT PERIOD ehensive income of the current period	830,947	777,804	1,440,721	1,226,571	Percentage of Micro and Small Enterprises     (UMK) loans to total loans						1.06%				3.88%
24. Profit/loss a. Previous years	14,885,859 14,054,912	14,054,913 12,762,339	16,888,372 15,630,583	15,644,583 13,676,292	attributable EQUITY H	to:	790,204	776,111	1,215,130	1,093,014	Percentage of UMKM debtors to total debtors     Percentage of UMK debtors to total debtors						1.60% 1.05%				3.21% 2.28%
b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF	830,947	1,292,574	1,257,789	1,968,291	TOTAL CO	NTROLLING INTERESTS DMPREHENSIVE INCOME IN CURRENT PERIOD	790,204	776,111	182,111 1,397,241	135,815 1,228,829	8. Others:						34,538				34,538
THE PARENT 25. Non-controlling interest	27,127,076	16,589,536	<b>29,145,203</b> 1,363,781	<b>18,182,737</b> 1,181,670	DIVIDEND	SS) TRANSFERRED TO HEAD OFFICE	:	(574,509)	:	(574,509)	a. Channeling loans     b. Distribution of Mudharabah Muqayyadah funds     c. Earning assets written-off						3,781,271				3,101,611
TOTAL EQUITY	27,127,076	16,589,536		19,364,407	- Basic	ER SHARE (Full amount Rupiah)	108	135	164	190	d. Recovery of earning assets written-off     e. Write-off on earning assets with elimination						1,725,881				1,439,352
TOTAL LIABILITIES AND EQUITY	174,361,099		187,046,541	101,919,301	- Diluted		107	132	161	185	of right to collect						1,438,681				1,248,299
	ALLOW	As of 30	June 2019		USSES								TAL ADE of 30 June								
		(In	million Rupi	iah)	B/	ANK								n Rupiah)					30 Ju	2019	30 Jun 2018
AGGGHITG				0 Jun 2019 Unaudited		30 Jun 2018 Unaudited					ACCOU	NTS							Unau	dited	Unaudited
ACCOUNTS		Allowan			uired Provision	Allowance for Impairment Required F	Provision												BANK	CONSOLIDATED	BANK CONSOLIDATED

	ALLOWA		IMPAIRM ne 2019 and		SES										
		(In mil	lion Rupiah)												
		BANK													
	ACCOUNTS	30 Jun 2019 30 Jun 2018 Unaudited Unaudited													
	ACCOUNTS	Allowance for	r Impairment	Required	Provision	Allowance for	r Impairment	Required Provision							
		Individual	Collective	General	Specific	Individual	Collective	General	Specific						
1.	Placements with other banks			28,038			-	17,424							
2.	Spot and derivative receivables			8,326	93		-	383							
	Marketable securities		39	12,477				5,133							
	Securities sold under repurchase agreements (Repo)														
	Claims on securities purchased under resale agreements (Reverse Repo)		-	-		-	-	-							
6.	Acceptance receivables	-	175	34,651	116		-	-							
7.	Loans	248,777	881,401	1,302,524	779,753	4,659	806,674	586,661	483,499						
	Investments			13,028			-	12,815							
	Temporary equity investment														
10.	Other receivables		-	-		-	-	-							
11	Commitment and contingencies			93 692	73 344			751	1 2						

	FINANCIAL of 30 June 20					STATEMENTS OF CONSOLIDATE For the periods ended on 30 June 20 (In million Rupiah)		.OWS
RATIO	(%)					ACCOUNTS	30 Jun 2019 Unaudited	30 Jun 2018 Unaudited
erformance Ratios (Consolidate	ed)					CASH FLOWS FROM OPERATING ACTIVITIES		
Capital Adequacy Ratio (CAR)			23.	.28%	24.14%			5,373,742
		sets						1,592,674
to total earning assets and non-	earning assets							(1,909,255
Non-performing earning assets	to total earning asse	ets	0.	.69%	0.88%			(171,579
	s on financial assets			000/	4.440/			292,335
								33,915
								(1,622,571
Poturn on Accate (DOA)	let		0.	21%				(1,135,431
							(1,917)	(24,807
Net Interest Margin (NIM)						Corporate income tax paid	(797,883)	(387,216
Operating Expenses to Operating	a Revenues					Cash flows before changes in operating assets and liabilities	1,543,402	2,041,807
Loan to Deposit Ratio (LDR)	ig Novellaco					(Increase)/decrease in operating assets:		
	-/				151.96%		755,000	(265,000
								(679,270
				040/	00.000/			(2,026,144
			22.	.81%	23.62%			(923,484
ivon-performing earning assets	and non-earning as	sets	_	450/	0.770/			
		-1-						(47,473
Non-performing earning assets	to total earning asse	ets	0.	.0/%	0.83%		(808,689)	
Allowance for impairment losses	s on financial assets		_	700/	4 000/			
Non-Performing Loans (NPL) -	Jross				1.07%			3,601,552
Non-Performing Loans (NPL) - I	iet					Deposits from sharia customers	96,482	113,940
Return on Assets (ROA)						Deposits from other banks	2,102,939	(604,163
Return on Equity (ROE)						Derivative payables	(273,247)	12,089
Net Interest Margin (NIM)	- D		4.	.73%	8.91%			
Operating Expenses to Operating	ig Revenues						,	
Magaza and activity to the control of the control o	Detie				93.72%		(50.254)	20.967
					106.05%			340,689
Liquidity Coverage Datio (NOT)	V		250	Q5%				1,585,510
			250.	.00 /0	140.1270		(0,001,034)	1,505,510
<ul> <li>a. Percentage Violation of Lega</li> </ul>	I Lending Limit							(9,954,161
								9,704,144
			0.	.00%	0.00%			(233,394
	ss of the Legal Lend	ling Limit						(183,615
						Cash and cash equivalents transfer due to merger	11,289,137	
			0.	.00%	0.00%	Proceeds from sale of fixed assets	3,841	1,921
	ts					Net cash flows provided from/(used in) investing activities	12 705 037	(665,105
a. Rupiah							12,700,007	(000,100
Net Open Position			0.	.32%	0.34%		-	(400,000
ased on BI Regulation (PBI) No. 20	4/PBI/2018 dated 29	March 2018	regarding Mad	croprudential	Intermediation			5,845,250
atio and Macroprudential Liquidity B	uffer for Conventional	Bank, Sharia	Bank, and S	haria Busines	s Units, which	Installment payment and settlement of borrowings	(4,195,478)	(5,078,618
						Securities issuance cost		
, ,				2110			(1,171)	(1,218
SPOT AND	DERIVATIV	F IRAN	ISACTI(	JNS		<ul> <li>Payments of dividends</li> </ul>		
							-	(574,509
	As of 30 Jur	ne 2019				Proceed from shares issued	31,479	(574,509
	As of 30 Jur (In million R	ne 2019				Proceed from shares issued Proceeds from subordinated loan	-	
		ne 2019 (upiah)		Derivative	Rocaivables	Proceed from shares issued Proceeds from subordinated loan Share option execution	31,479	4,112
TRANSACTION	(In million R	ne 2019 (upiah)	ctive		Receivables	Proceed from shares issued Proceeds from subordinated loan	31,479	
TRANSACTION	(In million R Notional	ne 2019 (upiah) Obje		and Pa	ayables	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest	31,479 67,425	4,112 184,975
TRANSACTION	(In million R	ne 2019 (upiah)			ayables	Proceed from shares issued Proceeds from subcordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities	31,479 67,425 - - (3,428,495)	4,112 184,975 (20,008
	(In million R Notional	ne 2019 (upiah) Obje		and Pa	ayables	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest	31,479 67,425	4,112 184,975
RELATED TO	(In million R Notional Amount	ne 2019 (upiah) Obje	Hedging	and Pa Receivables	Payables Payables	Proceed from shares issued Proceeds from subcordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities	31,479 67,425 - - (3,428,495)	4,112 184,975 (20,008
RELATED TO EXCHANGE RATE	(In million R Notional Amount	Obje Trading	Hedging 14,196,327	and Pa	Payables 79,316	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS	31,479 67,425 - - (3,428,495) 3,694,708	4,112 184,975 (20,008 900,397
RELATED TO EXCHANGE RATE  1 Spot	(In million R  Notional Amount  15,817,044 1,666,208	ne 2019 (upiah) Obje	Hedging 14,196,327 45,491	Receivables 144,667 2,204	Payables 79,316 553	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	31,479 67,425 - - (3,428,495)	4,112 184,975 (20,008
RELATED TO EXCHANGE RATE 1 Spot 2 Forward	(In million R Notional Amount	Obje Trading	Hedging 14,196,327	and Pa	Payables 79,316	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING	31,479 67,425 (3,428,495) 3,694,708 (46,840)	4,112 184,975 (20,008 900,391 39,991
RELATED TO EXCHANGE RATE 1 Spot 2 Forward	(In million R  Notional Amount  15,817,044 1,666,208	Obje Trading	Hedging 14,196,327 45,491	Receivables 144,667 2,204	Payables 79,316 553	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	31,479 67,425 - - (3,428,495) 3,694,708	4,112 184,975 (20,008 900,397
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call	(In million R  Notional Amount  15,817,044 1,666,208	Obje Trading	Hedging 14,196,327 45,491	Receivables 144,667 2,204	Payables 79,316 553	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	31,479 67,425 (3,428,495) 3,694,708 (46,840)	4,112 184,975 (20,008 900,397 39,991
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging  14,196,327  45,491 6,696,047	and Pa Receivables 144,667 2,204 117,655	79,316 553 25,110	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	31,479 67,425 (3,428,495) 3,694,708 (46,840)	4,112 184,975 (20,008 900,391 39,991
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap	(In million R  Notional Amount  15,817,044 1,666,208	Obje Trading	Hedging 14,196,327 45,491	Receivables 144,667 2,204	Payables 79,316 553	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION:	31,479 67,425 (3,428,495) 3,694,708 (46,840)	4,112 184,975 (20,008 900,397 39,991
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging  14,196,327  45,491 6,696,047	and Pa Receivables 144,667 2,204 117,655	79,316 553 25,110	Proceed from shares issued Proceeds from subcondinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589	4,112 184,976 (20,006 900,397 39,991 14,917,417 15,857,806
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others RELATED TO	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589	4,112 184,975 (20,008 900,397 39,991 14,917,417 15,857,808
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others RELATED TO INTEREST RATE	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging  14,196,327  45,491 6,696,047	and Pa Receivables 144,667 2,204 117,655	79,316 553 25,110	Proceed from shares issued Proceeds from subcondinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589	4,112 184,976 (20,006 900,397 39,991 14,917,417 15,857,806
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others  RELATED TO INTEREST RATE 1 Forward	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589	4,111 184,975 (20,008 900,397 39,991 14,917,417 15,857,808
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others RELATED TO INTEREST RATE 1 Forward 2 Option	(In million R  Notional Amount  15,817,044 1,666,208 6,696,047 7,454,789	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subcondinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589	4,112 184,975 (20,008 900,397 39,991 14,917,417 15,857,808
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Tuture 5 Swap 6 Others RELATED TO INTEREST RATE  1 Forward 2 Option a. Put a. Put b. Tuture 5 Swap 6 Others 7 Swap 7 Swap 8 Swap 1 Forward 9 Option 1 Forward 9 Option 1 - Put 1 Forward 9 Option 1 - Put	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets Cash and cash equivalents at the end of period consist of:	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589 38,536 (2,618)	4,111 184,975 (20,008 900,397 39,991 14,917,417 15,857,808
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others RELATED TO INTEREST RATE 1 Forward 2 Option a. Put b. Call b. Call	(In million R  Notional Amount  15,817,044 1,666,208 6,696,047 7,454,789	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets Cash and cash equivalents at the end of period consist of: Cash	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589 38,536 (2,618) 2,054,700	4,111 184,975 (20,000 900,397 39,991 14,917,411 15,857,805 (516 2,320,876 4,741,111
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others TO INTEREST TO INTEREST RATE  1 Forward 2 Option a. Put b. Call 3 Future	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047 7,454,789  16,947,978	Obje Trading	Hedging  14,196,327  45,491 6,696,047  7,454,789  16,947,978	and Pe Receivables  144,667 2,204 117,655 24,808 - 75,551	Payables  79,316 553 25,110 - 53,653 - 198,185	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets Cash and cash equivalents at the end of period consist of: Cash Current account with Bank Indonesia Current account with bank Indonesia Current account with other banks	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589 38,536 (2,618) 2,054,700 9,948,787	4,111 184,975 (20,000 900,397 39,991 14,917,417 15,857,808 16,666 (516
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others TO INTEREST TO INTEREST RATE  1 Forward 2 Option a. Put b. Call 3 Future	(In million R  Notional Amount  15,817,044 1,666,208 6,696,047 7,454,789	Obje Trading	Hedging 14,196,327 45,491 6,696,047 7,454,789	and Pa Receivables 144,667 2,204 117,655 - - 24,808	79,316 553 25,110 - 53,653	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets Cash and cash equivalents at the end of period consist of: Cash Current account with Bank Indonesia	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589 38,536 (2,618) 2,054,700 9,948,787 2,839,153	4,111 184,975 (20,000 900,397 39,991 14,917,411 15,857,805 (516 2,320,876 4,741,111
RELATED TO EXCHANGE RATE  1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others RELATED TO INTEREST RATE 1 Forward 2 Option a. Put b. Call b. Call	(In million R  Notional Amount  15,817,044  1,666,208 6,696,047 7,454,789  16,947,978	Obje Trading 1,620,717 1,620,717	Hedging  14,196,327  45,491 6,696,047  7,454,789  16,947,978	and Pe Receivables  144,667 2,204 117,655 24,808 - 75,551	Payables  79,316 553 25,110 - 53,653 - 198,185	Proceed from shares issued Proceeds from subordinated loan Share option execution Acquisition of interest in Subsidiary from non-controlling interest Net cash flows used in financing activities NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD SUPPLEMENTAL CASH FLOW INFORMATION: Activities not affecting cash flow Share-based payment reserves Acquisition of fixed assets Cash and cash equivalents at the end of period consist of: Cash Current account with Bank Indonesia Current account with bank Indonesia Current account with other banks	31,479 67,425 (3,428,495) 3,694,708 (46,840) 18,993,721 22,641,589 38,536 (2,618) 2,054,700 9,948,787	4,112 184,979 (20,000 900,397 39,991 14,917,417 15,857,805 (516 2,320,877 4,741,111 1,421,962
	rformance Ratios (Consolidate Capital Adequacy Ratio (CAR) Non-performing earning assets at onon- Non-performing earning assets and non- Non-performing earning assets and non- Non-performing earning assets and non- Non-performing Loans (NPL) - { Return on Assets (ROA) Non-Performing Loans (NPL) - { Return on Assets (ROA) Net Stable Funding Ratio (LDR) Net Stable Funding Ratio (LDR) Net Stable Funding Ratio (NSFF Liquidity Coverage Ratio (LCR) Indiguidity Coverage Ratio (LCR) Non-performing earning assets to total earning assets to total earning assets to total earning assets and non- Non-performing Loans (NPL) - { Non-Performing Loans (NPL) -	Non-performing earning assets and non-earning as to total earning assets and non-earning assets not total earning assets and non-earning assets not total earning assets not non-earning assets non-performing earning assets non-performing Loans (NPL) - gross Non-Performing Loans (NPL) - net Return on Assets (ROA)  Return on Cautiv (ROE)  Net Interest Margin (NIM)  Operating Expenses to Operating Revenues Loan to Deposit Ratio (LOR)  Net Stable Funding Ratio (NSFR)  Liquidity Coverage Ratio (LCR)  **Tormance Ratios (Bank)  Capital Adequacy Ratio (CAR)  Non-performing earning assets and non-earning assets and searning assets and searning assets and non-earning assets not la earning assets and non-earning assets non-performing earning assets not non-performing Loans (NPL) - gross Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net Return on Assets (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operating Expenses to Operating Revenues Loan to Deposit Ratio (LOR)  Macroprudential Intermediation Ratio Net Stable Funding Ratio (NSFR)  Liquidity Coverage Ratio (LCR)  **mpliance Ratios (Bank)  a. Percentage Violation of Legal Lending Limit  i. Related parties  ii. Non-related parties  ii. Non-related parties  ii. Non-related parties  iii. Non-related parties  iii. Non-related parties  iii. Non-related parties  Non-related parties  Net Open Position  **seed on Bl. Regulation (PBI) No. 20/4/PBI/2018 dated 29 ato and Macroprudential Liquidity Duffer for Conventional fective on July 2018 LFR changed into Macroprudential Infective on July 2018 LFR changed into	rformance Ratios (Consolidated)  Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets to tatal earning assets to tatal earning assets to tatal earning assets to earning assets to total earning assets to earning assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - gross Return on Assets (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Operating Revenues Loan to Deposit Ratio (LDR) Net Slabie Funding Ratio (NSFR) Liquidity Coverage Ratio (LCR) rformance Ratios (Bank)  Capital Adequacy Ratio (CAR) Non-performing arrining assets and non-earning assets to total earning assets to total earning assets to total earning assets Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net Return on Assets (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Operating Revenues Loan to Depost Ratio (LDR) mellander and the properties of the Legal Lending Limit i. Related parties ii. Non-related parties iii. Non-related parties iiii. Non-related parties iiii. Non-related parties iiii. Non-related parties iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Informance Ratios (Consolidated)  Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets to total earning assets and non-earning assets Onon-performing earning asset total earning assets Allowance for impairment losses on financial assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net Return on Assets (ROA) Return on Equity (ROE) Return on Equity (ROE) 10 Return on Equity (ROE) 11 Return on Assets (ROA) 22 Return on Equity (ROE) 11 Return on Equity (ROE) 12 Return on Equity (ROE) 13 Return on Equity (ROE) 14 Return on Equity (ROE) 15 Return on Equity (ROE) 16 Return on Equity (ROE) 17 Return on Equity (ROE) 18 Return on Equity (ROE) 19 Return on Equity (ROE) 10 Return on Equity (ROE) 11 Return on Equity (ROE) 15 Return on Equity (ROE) 16 Return on Equity (ROE) 17 Return on Equity (ROE) 18 Return on Equity (ROE) 19 Return on	Informance Ratios (Consolidated)  Capital Adequacy Ratio (CAR) Non-performing earning assets and non-earning assets to total earning assets and non-earning assets Allowance for impairment losses on financial assets to earning assets Allowance for impairment losses on financial assets to earning assets Allowance for impairment losses on financial assets to earning assets Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net 0.42% Return on Assets (ROA) 2.21% Return on Equity (ROE) 10.29% Net Interest Margin (NIM) 6.72% Operating Expenses to Operating Revenues 1.64.96% Lean to Deposit Ratio (LOR) 1.65.96% Net Stable Funding Ratio (NSFR) 1.10, and 1.69.96% Non-performing earning assets 1.67% Non-performing earning assets and non-earning assets 1.67% Non-performing earning assets and non-earning assets 1.67% Non-performing earning assets to total earning assets 1.67% Non-performing earning assets to total earning assets 1.67% Non-Performing Loans (NPL) - gross 1.67% Non-Performing Loans (NPL) - g	Capital Adequacy Ratio (CAR)   Capital Adequacy Ratio (CAR)	rformance Ratios (Consolidated)  Capital Adequacy Ratio (CAR) Non-performing passets and non-earning assets to total earning assets assets and non-earning assets to earning assets to earning assets to earning assets to earning assets and non-earning assets to earning assets earn non-earning assets and non-earning assets and non-earning assets to earning assets and non-earning assets to earning asse	RATIO (%)   30 Jun 2019   Unaudited   Un

	Unaudit	ted U	naudited	ACCOUNTS	Unaudited	Unaudited		١
				CASH FLOWS FROM OPERATING ACTIVITIES				
	23.	.28%	24.14%	Receipt from interest	7,367,469	5,373,742		۱
				Receipt from sharia income	2,026,383	1,592,674		۱
		.48%	0.82%	Interest expense	(3,948,046)	(1,909,255)		١
	0.	.69%	0.88%	Sharia profit sharing	(240,613)	(171,579)		۱
	0	.83%	1.14%	Fee and commission income Recovery from written-off loan	882,356 31,146	292,335 33,915		۱
		.81%	1.13%	Payment of personnel expenses	(2,014,994)	(1,622,571)		١
		42%	0.49%	Other operating expenses	(1,760,498)	(1,135,431)		۱
		.21%	3.45%	Other payment	(1,700,430)	(24,807)		۱
		.29%	14.10%	Corporate income tax paid	(797,883)	(387,216)		١
		.72%	11.46%	Cash flows before changes in operating assets and liabilities	1,543,402	2.041.807		۱
		.49% .96%	76.82% 94.13%	(Increase)/decrease in operating assets	1,040,402	2,041,007		١
		.66%	110.20%	Placements with Bank Indonesia and				١
		.81%	151.96%	other banks - with maturity more than 3 months	755,000	(265,000)		۱
				Securities purchased under resale agreement (reverse repo)	1,591,672	(679,270)		ŀ
	22	.81%	23.62%	Loans	(6,338,317)	(2,026,144)		۱
				Sharia financing/receivables	(1,369,767)	(923,484)		۱
		.45%	0.77%	Derivative receivables	(48,065)	(47,473)		١
	0.	.67%	0.83%	Acceptance receivables	(808,689)	-		١
		.72%	1.03%	Increase/(decrease) in operating liabilities and temporary			II.	ŀ
		.72%	1.03%	syirkah funds:	(1,000,011)	0.004.550		ŀ
		.43%	0.54%	Deposits from customers	(4,633,841)	3,601,552		ŀ
		.37%	2.41%	Deposits from sharia customers	96,482	113,940		ŀ
	7.	.76%	11.47%	Deposits from other banks Derivative payables	2,102,939 (273,247)	(604,163) 12,089		ľ
	4.	.73%	8.91%	Acceptance payables	625,525	12,009		١
		.82%	80.74%	Temporary Syirkah Funds:	020,020	-		١
		.05%	93.72%	Mudharabah saving deposits	(50,254)	20,967		+
		.47%	106.05%	Mudharabah time deposits	1,225,326	340,689		
		.95%	145.12%	Net cash flows (used in)/provided from operating activities	(5,581,834)	1,585,510		
				CASH FLOWS FROM INVESTING ACTIVITIES	(0,000,000,)	1,000,010		
				Purchases of marketable securities	(9,297,780)	(9,954,161)	RI	S
	0.	.00%	0.00%	Proceeds from disposal of marketable securities	11,079,494	9,704,144		F
	0.	.00%	0.00%	Purchase of fixed assets	(174,949)	(233,394)		F
t				Purchase of intangible assets	(194,706)	(183,615)		F
		.00%	0.00%	Cash and cash equivalents transfer due to merger	11,289,137	-		ï
	0.	.00%	0.00%	Proceeds from sale of fixed assets	3,841	1,921	C	
	6	.52%	6.58%	Net cash flows provided from/(used in) investing activities	12,705,037	(665,105)		
		.02%	8.35%	CASH FLOWS FROM FINANCING ACTIVITIES			C	
	0.	.32%	0.34%	Payment of securities issued	-	(400,000)		F
018 1	egarding Mad	croprudential	Intermediation	Proceeds from borrowings	669,250	5,845,250		F
naria	Bank, and SI		s Units, which	Installment payment and settlement of borrowings	(4,195,478)	(5,078,618)		F
tion F	Ratio.			Securities issuance cost	(4.474)	(4.040)		
ΛN	SACTIO	SIAC		Borrowing transaction cost     Payments of dividends	(1,171)	(1,218) (574,509)		
~!\	SACTIO	J140		Proceed from shares issued	31,479	(374,309)		
9				Proceeds from subordinated loan	67,425	-		_
_		Davissation	Danakahlan	Share option execution		4,112		
Obje	ctive		Receivables	Acquisition of interest in Subsidiary from non-controlling interest		184,975		
			ayables	Net cash flows used in financing activities	(3,428,495)	(20,008)		
g	Hedging	Receivables	Payables	NET INCREASE CASH AND CASH EQUIVALENTS	3.694.708	900.397	I.	1
					3,034,700	500,351		١
	14,196,327	144,667	79,316	EFFECT OF EXCHANGE RATE CHANGES ON CASH	(40.040)	20.004		١
717	45,491	2,204	553	AND CASH EQUIVALENTS	(46,840)	39,991		1
	6,696,047	117,655	25,110	CASH AND CASH EQUIVALENTS AT THE BEGINNING				ľ
				OF PERIOD	18,993,721	14,917,417	II.	t
-	-	-	-	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	22,641,589	15,857,805	-	t
	7.454.789	24.808	53.653	SUPPLEMENTAL CASH FLOW INFORMATION:				١
	- 1,707,700	24,000	55,055	Activities not affecting cash flow				۱
				Share-based payment reserves	38,536	16,667		
	16,947,978	75,551	198,185	Acquisition of fixed assets	(2,618)	(516)		
-	-	-	-	Cash and cash equivalents at the end of period consist of:				
	-		-	Cash	2,054,700	2,320,870		
			:	Current account with Bank Indonesia	9,948,787	4,741,111		
		-	-	Current account with other banks	2,839,153	1,421,962		
-	16,947,978	75,551	198,185	Placement with Bank Indonesia and other banks- with maturity	6 240 475	6 640 505		1
•				of 3 months or less Marketable securities - with maturity of 3 months or less	6,218,475 1,580,474	6,610,595 763,267		ľ
	22,966,061	614,245	566,888	· ·				
117	54,110,366	834,463	844,389	Total cash and cash equivalents	22,641,589	15,857,805		1

			n 2019 Idited	30 Jun Unau						
							BANK	CONSOLIDATED	BANK	CONSOLIDATED
I.	Core Capital (Tier 1)						23,372,218	26,598,854	13,248,202	15,680,518
	1. Common Equity Tier 1 (CET 1)						23,372,218	26,598,854	13,248,202	15,680,518
	1.1 Paid in capital (less Treasury stock)						161,074	161,074	114,933	114,933
	1.2 Disclosed reserves 1.2.1 Additional Factor						<b>25,442,474</b> 26,658,124	<b>27,602,936</b> 28,685,375	<b>15,161,658</b> 15,457,600	<b>16,473,303</b> 16,696,705
	1.2.1.1 Other comprehensive income	810,591	814,329	721,130	725,145					
	1.2.1.1.1 Excess differences arising from tra						12.705	12,776	348	696
1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale 1.2.1.1.3 Fixed asset revaluation								801,553	720,782	724,449
	1.2.1.2 Other disclosed reserves						797,886 25,847,533	27,871,046	14,736,470	15,971,560
	1.2.1.2.1 Agio						10,938,313	10,938,313	1,172,966	1,172,966
	1.2.1.2.2. General reserves 1.2.1.2.3 Previous years profit						23,361 14,054,912	44,361 15,630,583	23,361 12,762,339	30,361 13,676,292
	1.2.1.2.4 Current year profit						830,947	1,257,789	777,804	1,091,941
	1.2.1.2.5 Capital paid in advance 1.2.1.2.6 Others									
	1.2.1.2.6 Others						(1,215,650)	(1,082,439)	(295,942)	(223,402)
	1.2.2.1 Other comprehensive income						(1,210,000)	(1,002,100)	(607)	(607)
	1.2.2.1.1 Excess differences less from transi 1.2.2.1.2 Potential loss of the decrease in th	lation of financia	il statement	vailable for eals					(607)	(607)
	1.2.2.2 Other disclosed reserve	e iaii value oi iii	iai iciai assets a	valiable for said			(1,215,650)	(1,082,439)	(295,335)	(222,795)
	1.2.2.2.1 Disagio									
	1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss									
	1.2.2.2.4 Differences between allowance for	possible losses	and allowance	for impairment	losses of earni	ng assets	(1,215,650)	(1.082,439)	(295,335)	(222,626)
	1.2.2.2.5 Negative differences on adjustmen	t of fair value or	financial instru	ment in the Tra	ding Book	•				
	1.2.2.2.6 Allowance for possible losses on n 1.2.2.2.7 Others	on-productive a	ssets							(169)
	1.3 Non-Controlling Interests that can be calculated									
	1.4 Deduction factor to common equity tier 1 (CET 1)						(2,231,330)	(1,165,156)	(2,028,389)	(907.718)
	1.4.1 Deferred tax calculation						(=,== :,=== ;	(109,598)	-	(60,065)
	1.4.2 Goodwill						(054 000)	(61,116)	(740 004)	(61,116)
	1.4.3 Other intangible asset 1.4.4 Investment that can be calculated as deduction factor						(951,009) (1,280,321)	(994,442)	(746,891) (1,281,498)	(786,537)
	1.4.5 Shortage of capital on insurance subsidiary company						(1,200,021)		(1,201,100)	
	1.4.6 Securitization exposures									
	1.4.7 Other deduction factor to core capital 1.4.7.1 Placement of funds in instruments AT 1 and /	or Tier 2 other b	anks							
	1.4.7.2 Cross-ownership in another entity acquired by			ıw, grants, or gr	rants will					
	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 Tier 2 instrument:	s with other Ban	k							
	2.3.1 Placement of funds in instruments AT 1 and / or Tier 2									
١	2.3.2 Cross-ownership in another entity acquired by the tran	isition because	of the law, grant	s, or grants will			7.000.400	7.711.297		-
II.	Supplementary Capital (Tier 2) 1. Capital instrument in form of shares or others which are qual	ified Tier 2 rea	uirements				7,638,199 6,145,463	6,145,463	559,733	627,912
	2. Agio/disagio									
	<ol> <li>General allowance for possible losses of earning assets (max)</li> <li>Deduction factor to supplementary capital</li> </ol>	timum 1.25% o	f RWA)				1,492,736	1,565,834	559,733	627,912
	Deduction factor to supplementary capital     Sinking Fund							:		
	4.2 Placement of funds in instruments AT 1 and / or Tier 2 other									
	4.3 Cross-ownership in another entity acquired by the transition	because of the	aw, grants, or g	rants Will			-	-		
	Total Capital	00.1	0040	00 1	0040		31,010,417	34,310,151	13,807,935	16,308,430
		30 Jun Unau		30 Jun Unau			Unau	n 2019 Idited	30 Jun Unau	dited
		BANK	CONSOLIDATED	BANK	CONSOLIDATED	DESCRIPTION	BANK	CONSOLIDATED	BANK	CONSOLIDATED
RIS	K WEIGHTED ASSET					CAR RATIO				
_	RWA CREDIT RISK	121,714,274	128,410,246	44,715,210	50,181,562	CET1 Ratio (%)	17.19%	18.05%	22.66%	23.21%
	RWA MARKET RISK	542,968	542,968	47,150	47,150	Tier 1 Ratio (%)	17.19%	18.05%	22.66%	23.21%
	RWA OPERATIONAL RISK	13,676,076	18,411,994	13,704,539	17,334,694	Tier 2 Ratio (%)	5.62%	5.23%	0.96%	0.93%
	TOTAL RWA	135,933,318	147,365,208	58,466,899	67,563,406	CAR Ratio (%)	22.81%	23.28%	23.62%	24.14%
CA	R RATIO BASED ON RISK PROFILE	9.31%	9.30%	9.26%	9.27%	CET 1 for BUFFER (%)	11.19%	12.05%	14.36%	14.87%
CA	R ALLOCATION BASED ON RISK PROFILE		'			BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)				
	From CET 1	6.00%	6.00%	8.30%	8.34%	Capital Conservation Buffer (%)	2.500%	2.500%	1.875%	1.875%
	rom AT1	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
	From Tier 2	3.31%	3.30%	0.96%	0.93%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%	0.000%	0.000%
							•			

Ή	C/	AR ALLOCATION BASED ON RISK PROFILE					_	
ı		From CET 1	6	.00% 6.	.00%	.30% 8.3	49	
١	l	From AT1	1 -				0.00%	
1		From Tier 2	3	.31% 3.	30% 0	.96% 0.9	39	
		STATEMENTS OF COMMITMENTS OF 30 June 2019 and (In million R	31 Decemb tupiah)	er 2018				
١		ACCOUNTS	BA	IDATED				
1		ACCOUNTS	30 Jun 2019 Unaudited	31 Dec 2018 Audited	30 Jun 2019 Unaudited	31 Dec 2018 Audited		
	I.	COMMITMENT RECEIVABLES	40.860.657	4,961,100	40.860.657	4,961,100		
		Unused borrowing facilities     a. Rupiah     b. Foreign currencies     Outstanding spot and derivative purchased     Others	7,399,758 1,000,000 6,399,758 33,460,899	4,961,100	7,399,758 1,000,000 6,399,758 33,460,899	4,961,100		
╡	II.	COMMITMENT LIABILITIES	106,432,986	6,160,762	106,477,986	6,160,762		
)		Unused loans facilities granted to customers     State-owned enterprises (BUMN)     Committed     Rupiah     Foreign currencies     Uncommitted     Rupiah     Rupiah	76,681,689 3,840,859 1,516,061 336,818 1,179,243 2,324,798 564,161	6,107,909 75,000 - - - 75,000 75,000	76,726,689 3,885,859 1,516,061 336,818 1,179,243 2,369,798 609,161	6,107,909 75,000 - - 75,000 75,000		
		- Foreign currencies b. Others i. Committed ii. Uncommitted 2. Unused loans facilities granted to other banks	1,760,637 72,840,830 10,220,738 62,620,092 58,044	6,032,909 - 6,032,909 52.853	1,760,637 72,840,830 10,220,738 62,620,092 58,044	6,032,909 6,032,909 52,853		
		a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted	58,044	52,853	58,044	52,853		
k ar		i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C b. Local L/C 4. Outstanding spot and derivative sold 5. Others	58,044 - 972,192 268,475 703,717 28,721,061	52,853	58,044 - 972,192 268,475 703,717 28,721,061	52,853 - - - - - -		
	III.	CONTINGENT RECEIVABLES	24,545,800	73,753	24,561,803	88,467		
al er n e		Guarantees received     a. Rupiah     b. Foreign currencies     Interest on non-performing loan     a. Loan interest     b. Other interest     3. Others	24,464,904 9,551,122 14,913,782 80,896 80,896	2,157 - 2,157 71,596 71,596	24,464,904 9,551,122 14,913,782 96,899 96,899	2,157 - 2,157 86,310 86,310		
n	IV.	CONTINGENT LIABILITIES	8,595,705	107,719	8,595,705	107,719		
9 e		Guarantees issued     a. Rupiah     b. Foreign currencies     Others	8,595,705 4,212,526 4,383,179	107,719 107,719 -	8,595,705 4,212,526 4,383,179	107,719 107,719 - -		

BOARD OF COMMISSIONERS President Commissioner (Independent)
 Vice President Commissioner
 Commissioner
 Commissioner
 Commissioner
 Commissioner (Independent)
 Commissioner (Independent) Mari Elka Pangestu Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhwan Vacant **BOARD OF DIRECTORS** Ongki Wanadjati Dana Kazuhisa Miyagawa Dini Herdini Henoch Munandar Adrianus Dani Prabawa President Director
Deputy President Director
Compliance Director (Independent)
Director Director Director Yasuhiro Daikoku Director Director Hiromichi Kubo Merisa Darwis

## SHAREHOLDERS As of 30 June 2019

Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 97.34% Non-controlling shareholder through capital market (> 5%) : Non-controlling shareholder not through capital market (> 5%):

> PT Bank BTPN Tbk **Board of Directors** S.E. & O.





Presentation of the above Published Financial Statements as of and for the six months period ended on 30 June 2019 and 2018 are derived from the Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary, respectively which were unaudited and the Published Financial Statements for the year ended on 31 December 2018 was derived from the audited Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary.

e need of 37 December 2016 was derived from the adulated Consolidates in an adulation of the Financial Statement 2016 in Ballik Tabuliyah Peristrial National Statement above is adjusted in order to meet:

a) Financial Services Authority Regulation No. 32/POLK.03/2016 dated 8 August 8 2016 regarding amendments to the Regulation of the Financial Services Authority No. 6/POJK.03/2015 regarding Transparancy and Publication of Bank's Financial Statements;

b) Financial Services Authority Circular Letter No. 43/SEOJK.03/2016 dated 28 September 2016 regarding Transparancy and Publication of Conventional Bank;

c) Financial Services Authority Regulation No. 75 /POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.

5. For comparative purposes several accounts in the financial Information for the date and the six months period ended 30 June 2019.

Branch 18 Teacher 18 Teacher

information for the date and the six months period ended 30 June 2019.

Based on the resolution of Extraordinary General Meeting of Shareholders dated 5 October 2018 as stipulated into Deed of Minutes of Extraordinary General Meeting of Shareholders No. 09 dated 5 October 2018 made by Ashora Ratam, SH, MKR, Notary in Administrative City of South Jakarta, it has been approved the Proposed Merger of the PT Bank Sumitions Mitsui Indonesia ("SMBCI") and PT Bank Tabungan Pensiunan Nasional Tbx ("ETPN"), whereby SMBCI cated as the Merging Bank and BTPN acted as the Merger-Recipient Bank or surviving bank, effective since all the required approval being obtained ("Effective Merger Date"). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after obtaining among other approvals from (in PTD). The Effective Merger Date is determined at 1 February 2019 after Date in PTD and STPN Tbx.

The PTD Tbx. Structure Date of the PTD Date is a Structure Date of the Structure Date of the Effective Merger Date, the Surviving Bank changed its name into PTD Bank STPN Tbx.

The PTD Tbx. Structure Date of the PTD Date of

<sup>5.</sup> Exchange rate of 1 USD as of 30 June 2019 were Rp 14,127.50; 30 June 2018 were Rp 14,330.00; and 31 December 2018 were Rp 14,380.00.