

CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN Tbk

30 JUNE 2019, 2018 AND 31 DECEMBER 2018 (In million Rupiah) STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2019 and 2018 **EARNING ASSETS QUALITY AND OTHER INFORMATION** STATEMENTS OF FINANCIAL POSITION
As of 30 June 2019 and 31 December 2018 **ACCOUNTS ACCOUNTS** 30 Jun 2018 30 Jun 2019 | 31 Dec 2018 | 30 Jun 2019 | 31 Dec 2018 30 Jun 2019 | 30 Jun 2018 | 30 Jun 2019 | 30 Jun 2018 **ACCOUNTS** idard Doubtful Loss Total Current Special Mention idard Doubtful Loss Total ASSETS OPERATING INCOME AND EXPENSES RELATED PARTIES 1,838,136 16,344,263 . Interest Income and Expenses Cash Placements with Bank Indonesia 1,701,303 13,174,935 **5,321,417** 5,316,683 4,734 **1,967,741** 1,884,159 83,582 9,390,622 8,667,970 722,652 4,207,859 3,468,546 739,313 Interest Income and Sharia Income
a. Rupiah
b. Foreign currencies
Interest Expenses and Sharia Profit Sharing Placements with other banks 2,960,653 1,176,490 2,996,001 1,466,464 27.44 Spot and derivative receivables 834,463 9,316,017 834,463 10,901,617 722,652 **3,965,073** 2.565.56 2.565.563 27,441 Spot and derivative receivatives
 Américable securities
 Américable securities
 Américable securities
 Américable securities
 C. Held to maturity
 Loans and receivables
 Securities sold under repurchase agreements (Repo)
 Claims from securities purchased under resale agreements (Reverse Repo)
 Acceptance receivables 5,775,718 D. Foreign currencies
Spot and derivative receivables
a. Rupiah
b. Foreign currencies
Marketable securities 6,806,40 2.138.639 a. Rupiah
b. Foreign currencies
Net Interest and Sharia Income 32,820 9,845 32,820 9,845 1,234,846 4,540,872 3.376.079 3,353,67 5.182.763 Other Operating Income and Expenses 83,285 83,28 b. Foreign currencies Securities sold under repurchase 2,409,530 465,511 2,426,268 470,528 . Other Operating Income a. Increase in fair value of financial assets (mark to market) 1.599.955 1.599.95 48,15 agreements (Repo) 3,467,380 3,467,380 Marketable securities 134,811,292 60,859,618 134,811,292 60,859,618 ii. Spot and derivatives Foreign currencies 466,992 48,152 466,992 48,152 a. Measured at fair value through profit/loss Claims on securities purchased under resale b. Available for sale
c. Held to maturity
d. Loans and receivables
Sharia financing iv. Other financial assets Decrease in fair value of financial liabilities (mark to market) Gain from sale of financial assets agreements (Reverse Repo)
a. Rupiah
b. Foreign currencies 134,811,292 8,543,646 22,522 (1,417,372) (39) 134,811,292 60,859,618 60,859,618 7,277,162 14,253 14,253 Marketable securities I. Mattreaux accounting the control of the control Acceptance receivables Loans a. Micro, Small and Medium Enterprises (UMKM) (1,134,06 1,473,992 1,473,992 Rupiah
 Foreign currencies
 Non-Micro, Small and Medium (1,161,833 (918,11 (1,417,15 (1,134,06 (175 1,864,591 (175) 2,024,039 1,510,528 1,663,685 242,314 15,123 227,847 Intangible assets 242,232 143,780 143,850 Enterprises (UMKM i. Rupiah (913,582) 3,154,289 (1,391,238) Accumulated amortization of intangible assets -/-(676,549) 2,899,291 (968,480) 3,642,535 62.23 62.236 20.337 20.33 Fixed assets ii. Foreign currencies
Restructured loans
i. Rupiah
ii. Foreign currencies Accumulated depreciation of fixed assets -/-2.618.93 2.618.93 (1,289,365 (1,699,685) Other Operating Expenses 2,704,673 5,925,973 Non-productive assets Albandored spesies
 A Randored properties
 Foreclosed assets
 Suspense accounts
 Interbranch assets
 Conducting operational activities in Indonesia
 Conducting operational activities outside Indonesia a. Decrease in fair value of financial assets (mark to market) 425,953 12,769 425,953 12,769 Marketable securities d. Property loans Investments 5,674 1,281,498 5,674 1,281,498 776 1,280,321 77) 1,280,32 ii. Lodars
iii. Spot and derivatives
iv. Other financial assets
Increase in fair value of financial liabilities (mark to market) 425,920 12,769 425,920 12,769 Temporary equity investment
Other receivables
Commitment and contingencies Losses from sale of financial assets i. Marketable securities 949,503 1,048,588 17. Leased receivables
18. Deferred tax assets
19. Other assets 949,503 1,048,588 a. Rupiah Midmona.

ii. Loans
iii. Other financial assets
Realized losses from spot and derivative transactions
Impairment losses on financial assets
i. Marketable securities b. Foreign currencies Foreclosed assets 116,150 3,666,379 116,198 5,195,154 215,734 3,918,033 4,886,805 II. NON-RELATED PARTIES Placements with other banks LIABILITIES & EQUITY Loans Sharia financing 613,297 586,444 a. Rupiah 155,583 239,507 155,583 239,507 624,124 ,090,861 LIABILITIES
Demand deposits
Saving deposits
Time deposits
Revenue sharing investment funds Foreign currencies 17,358,676 10,029,187 63,152,924 1 018 554 ill. Snaha innancing
iv. Other financial assets
Losses related to operational risks
Losses from investment under equity method
Commissions/provisions/fees and administration Spot and derivative receivables 112 13,356 49,811 49,81 a. Rupiah b. Foreign currencies Marketable securities 726,921 63,003 7.328 17.261 10.092 3. Marketable securities
a. Ruplah
b. Foreign currencies
4. Securities sold under repurchase
agreements (Repo)
a. Ruplah
b. Foreign currencies
Claims on securities purchased under resale
agreements (Reverse Repo)
a. Ruplah
b. Foreign currencies
Claims on securities purchased under resale
agreements (Reverse Repo)
b. Ruplah
b. Foreign currencies 5.992.86 7.167.932 79.710 25.075 79.710 25.075 Liabilities to Bank Indonesia 6,232,793 6,232,793 Losses from decrease in value of non-financial assets Liabilities to other banks 42,975 116,521 8,911,316 844,389 14,394 116,521 1,055,484 895,507 1,572,051 1,301,259 Spot and derivative payables 844,389 82,484 1,274,269 Securities sold under repurchase agreements (Repo) 1,594,096 Other expenses 1,044,430 1,356,748 Acceptance liabilities 1,197,442 8,442,765 Net Other Operating Expenses (2,512,235) (2,239,162) (3,499,705) (3.086.719) Marketable securities issued 2,499,154 41,221,051 2,499,154 41,221,051 NET OPERATING INCOME 863,844 1,114,514 1,683,058 1,718,952 Borrowings Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indol Deferred tax liabilities NON-OPERATING INCOME AND EXPENSES (Loss)/ gain from sale of fixed assets and equipments Gain/ (loss) on adjustments of foreign exchange translatio 3,175,817 3,175,817 Other non-operating income/(expenses)
NET NON OPERATING INCOME/ (EXPENSES)
INCOME BEFORE TAX FOR THE CURRENT PERIOD
Income tax:
a. Estimated current period tax
b. Deferred tax expenses
NET INCOME FOR THE CURRENT PERIOD AFTER TAX 3.465.068 2.312 3.467.380 (23,576) (60,895) 1.053.619 (429 220,903 1.903.961 96,772 96.772 222,247 1.086.091 .oans a. Micro, Small and Medium Enterprises (UMKM) Other liabilities 1.895.446 1.507.734 2.365.360 1.939.060 investment funds Rupiah
 Foreign currencies
 Non-Micro, Small and Medium 81,589 10,670,358 191,095 9,223,475 9,776,449 638,638 61,003 112,679 8,493,513 410,444 49,070 79,353 TOTAL LIABILITIES 146,931,317 74,540,034 156,246,768 82,554,894 EQUITY Issued and fully paid-in capital (142.69) (446.596 (290.862 (51.306) **807.390** (40.201 **1.417.164** 115,129 300,000 1.226.571 Enterprises (UMKM) 300.000 164.383 50.204.303 THER COMPREHENSIVE INCOME/(EXPENSES) i. Rupiah ii. Foreign currencies 85,560,342 34,168,559 1,841,448 606,031 172,912 91,829 191,235 21,796 252,498 88,018,435 48,698,863 1,107,157 96,27 137,621 (182,967) (1,904) 1,480,133 b. Unpaid capital -/ c. Treasury stock -/ (137,022 34,888,21 (1,904) 11,150,896 10,907,684 Items that will not be reclassified to profit or loss (47.123 11.30 (63.047 14.884 Restructured loans Additional paid-in capita 1,480,133 1,198,385 526,137 13,691 29,803 ,080,95 27,730 1,057,729 414,388 96,932 655,544 42,884 305,147 26,42 i. Rupiahii. Foreign currencies . Agio . Disagio -/-. Capital contribution 19.845 b. (Loss)/ gain from actuarial defined benefit program (62.831 15.074 (84.064 1,198,385 10,907,684 2,781 9,016,894 22,522 2,781 18,140 Other comprehensive income from associate entity . Others 8,939,566 22,522 15,000 44,188 718,705 5,308 724,856 C. Capital contribution
d. Capital paid in advance
e. Others
Other comprehensive income
a. Foreign exchange translation adjustment of
financial statements
b. Gain from changes in the value of marketable
securities - available for sale
c. Cash flow hedging
O. Difference sarising from fixed assets revaluation
e. Other comprehensive income from associate entity
f. Remeasurement on defined benefit program
g. Income tax related to other comprehensive income
h. Others
O. Difference in quasi reorganization
Difference in restructuring of entities under common control
Cother equity
Reserves
a. Canaral reserves Income tax realted items that will not be reclassified Investments
Temporary equity investment
Other receivables
Commitment and contingencies
a. Rupiah
b. Foreign currencies
Foreclosed assets 15.708 **9.931** 281,748 936,798 243,212 878,808 (3.768) (12.999) 21.017 **9.327** (4.961) (12.626) to profit or loss tems that will be reclassified to profit or loss Adjustment from foreign exchange translation

Gain/(loss) from changes in the value of marketable
securities - available for sale

Effective part of cash flow hedging

Others

Income tax related items that will be reclassified 43,738,562 39,205,533 44,351,33 39,958,20 562,046 752,673 50,725 6,403,14 13.24 (13.341 12.436 17.285 4.043 17.379 4.702 III. OTHER INFORMATION Value of Bank's assets pledged as collateral: a. To Bank Indonesia 797,886 801,553 801,553 797,886 e. Income tax realise included to profit or loss of the Comprehensive (expenses)/Income for the current period - Net of tax total comprehensive income of the current (3.310)342 (3.109 218 90.610 (26.973) 98.058 (28.954) 175,752 a. To Bank Indonesia
b. To other parties
Total allowance for impairment losses on financial assets
Total required provision for possible losses on earning asset
Percentage of Micro. Small and Medium Enterprises (UMKM) loans to total loans
Percentage of Micro and Small Enterprises (UMK) loans to total loans
Percentage of UMKM debtors to total debtors
Percentage of UMKM debtors to total debtors
Others: 153.442 (39.37 (45,209 (37.192) (1.693)(53,720) 2.258 ,162,04 811,333 770.198 776.111 1.228.829 1.363.444 Net income of the current periods attributable to 2,347,612 1,106,668 807.390 EQUITY HOLDERS NON-CONTROLLING INTERESTS 777.804 1.234.232 23,361 23,361 Reserves
a. General reserves
b. Statutory reserves 17.52% 134.630 1.226.571 6.84% 44,361 TOTAL INCOME IN CURRENT PERIOD

Total comprehensive income of the current period attributable to: 807.390 777.804 1.417.164 1.06% 3.88% 14.862.302 14,054,913 16,864,815 15,644,583 1.60% 1.05% 3.21% 2.28% a. Previous years b. Current year 14,054,912 807,390 12,762,339 1,292,574 15,630,583 1,234,232 13,676,292 1,968,291 EQUITY HOLDERS

NON-CONTROLLING INTERESTS 770.198 776.11 1.185.47 177.973 1.363.444 135.815 1.228.829 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF TOTAL COMPENENCY IN COME IN CURRENT PERIOD PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND EARNING PER SHARE (Full amount Rupiah) 770.198 776.11 34,538 34,538 . Channeling loans . Distribution of Mudharabah Muqayyadah funds 27,076,441 16,589,536 29.084.915 18,182,737 (574.509) 1,181,670 3,781,271 1,725,881 Non-controlling interest 1,359,643 3,101,611 . Earning assets written-off d. Recovery of earning assets written-off e. Write-off on earning assets with elimination 16,589,536 30,444,558 1,439,352 TOTAL EQUITY 105 104 135 132 1,438,681 1,248,299 of right to collect **ALLOWANCE FOR IMPAIRMENT LOSSES CAPITAL ADEQUACY RATIO** 30 Jun 2019 Audited 30 Jun 2018 30 Jun 2018 **ACCOUNTS** Common Equity Tier 1 (CET 1) 23.348.376 26.568.412 13,248,202 15,680,518 Placements with other banks 29,607 17,424 1.1 Paid in capital (1995)

1.2 Disclosed reserves

1.2.1 Additional Factor

1.2.1.1 Other comprehensive income

1.2.1.1.1 Excess differences arising from translation of financial statement

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 1.1 Paid in capital (less Treasury stock) 161.074 161,074 114.933 114.933 8.326 383 5,133 **25,418,632** 26,604,197 810,850 27,579,094 **15,161,658** 15,457,600 721,130 **16,473,303** 16,696,705 725,145 12,477 Securities sold under repurchase agreements (Repo) 814,587 Claims on securities purchased under resale agreements (Reverse Repo) 696 724,449 15,971,560 1,172,966 30,361 13,676,292 1,091,941 12,964 797,886 25,793,347 10,907,684 23,361 14,054,912 807,390 13,034 801,553 27,816,860 10,907,684 44,361 15,630,583 1,234,232 348 720,782 14,736,470 34.65 283,37 878,462 779,753 4,659 806,67 483,499 Investments 13,028 12,815 1.2.1.2.1 Agio 1.2.1.2.2. General reserves 1.2.1.2.3 Previous years p Temporary equity investment 1.2.1.2.3 Previous years profit
1.2.1.2.4 Current year profit
1.2.1.2.5 Capital paid in advance
1.2.1.2.6 Others Other receivables
 Commitment and contingencies 93,692 STATEMENTS OF CONSOLIDATED CASH FLOWS FINANCIAL RATIOS (295,942 1.2.2 Deduction Factor (1,185,565)(1,052,353)(223,402) (607) 12.2.1 Other comprehensive income
12.2.1.1 Excess differences less from translation of financial statement
12.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale
12.2.2 Other disclosed reserve (607) (295,335) (607 (222,795 (1,185,565) (1,052,353) 1.22.2.1 Disagio
1.22.2.2 Previous years loss
1.22.2.3 Current year loss
1.22.2.3 Current year loss
1.22.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets
1.22.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book
1.22.2.6 Allowance for possible losses on non-productive assets
1.22.2.7 Others (1,052,353) (295,335) (222,626) (1,185,565) 1.3 Non-Controlling Interests that can be calculated 1.4 Deduction factor to common equity tier 1 (CET 1)
1.4.1 Deferred tax calculation (2.231.330)(1,171,756)(2.028,389) (907,718) 1.4.1 Deterred ax calculation
1.4.2 Goodwil
1.4.3 Other intangible asset
1.4.4 Investment that can be calculated as deduction factor
1.4.5 Shortage of capital on insurance subsidiary company
1.4.6 Securitization exposures
1.4.7 Other deduction factor to core capital ,216) ,**807** 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 because of the law, grants, or grants will Additional Tier 1 (AT 1) Additional Tier 1 (Ai 1)
12 Agio / Disagio
23 Deduction Factors: Investment in AT1 and 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 law, grants, or grants will

		of 30 June 20					For the periods ended on 30 June 20 (In million Rupiah)		.0113
	RATIO	(%)		30 Jun 2 Audite		30 Jun 2018 Unaudited	ACCOUNTS	30 Jun 2019 Audited	30 Jun 2018 Unaudited
F	Performance Ratios (Consolidat	ed)					CASH FLOWS FROM OPERATING ACTIVITIES		
1	Capital Adequacy Ratio (CAR)			23	.34%	% 24,14%	Receipt from interest	7,367,424	5,373,74
1 2	2. Non-performing earning assets	and non-earning as	sets		,	- 1,	Receipt from sharia income	2,026,384	1,592,67
	to total earning assets and non-	earning assets			,48%	0,82%	Interest expense	(3,948,046)	(1,909,25
3		to total earning ass	ets	0	,69%	0,88%	Sharia profit sharing	(240,613)	(171,57
4		s on financial asset	S				Fee and commission income	882,352	292,33
١.	to earning assets				,84%	1,14%	Recovery from written-off loan	31,146	33,91
	5. Non-Performing Loans (NPL) - gross				,81%	1,13%	Payment of personnel expenses	(1,986,163)	(1,622,57
Non-Performing Loans (NPL) - net Return on Assets (ROA)				,41%	0,49%	Other operating expenses	(1,853,749)	(1,135,43	
8					,18% ,09%	3,45% 14,10%	Other payment	(2,176)	(24,80)
100					,09%	11,46%	Corporate income tax paid	(707,836)	(387,21
10		na Davanuae			,76%	76,82%	Cash flows before changes in operating assets and liabilities	1,568,723	2,041,80
11		ng Nevenues			.72%	94,13%	(Increase)/decrease in operating assets:	,,	
12		R)			.94%	110,20%	Placements with Bank Indonesia and		
	3. Liquidity Coverage Ratio (LCR)				.81%	151.96%	other banks - with maturity more than 3 months	(2.200.000)	(265,00
	Performance Ratios (Bank)				,	,	Securities purchased under resale agreement (reverse repo)	1,591,672	(679,27)
H				20	.88%	23.62%	Loans	(6,338,317)	(2.026.14
	 Capital Adequacy Ratio (CAR) Non-performing earning assets 	and non coming of	noto		,00%	23,02%	Sharia financing/receivables	(1,369,767)	(923,48
1 4	to total earning assets and non-		3612	0	,45%	0.77%	Derivative receivables	(48,065)	(47,47)
13		to total paming ass	ate		.67%	0,77%	Acceptance receivables	(808,689)	(41,41
1	Allowance for impairment losse	s on financial asset	8		,07 70	0,0070	Increase/(decrease) in operating liabilities and temporary	(000,009)	
П	to earning assets	0 011 1110110101 00000		0	.74%	1.03%	syirkah funds:		
	5. Non-Performing Loans (NPL) -	gross		0	.78%	1,07%	Deposits from customers	(4,472,205)	3,601,55
16	6. Non-Performing Loans (NPL) -	net			,43%	0,54%	Deposits from sharia customers	96,482	113.94
7				1	,33%	2,41%	Deposits from other banks	2,102,939	(604,16
8					,54%	11,47%	Derivative payables	(273,247)	12.08
1					,73%	8,91%	Acceptance payables	625,525	12,00
10		ng Revenues			,14%	80,74%	Temporary Syirkah Funds:	020,020	
11		Detie			,77%	93,72%	Mudharabah saving deposits	(50,254)	20.96
12	3. Net Stable Funding Ratio (NSF				,86% ,75%	106.05%	Mudharabah time deposits	1,225,326	340.68
1/	4. Liquidity Coverage Ratio (LCR)	K)			.95%	145,12%		(8,349,877)	1,585,51
				200	,50 /0	145,1270	Net cash flows (used in)/provided from operating activities	(0,349,011)	1,505,51
	Compliance Ratios (Bank)						CASH FLOWS FROM INVESTING ACTIVITIES		
1	a. Percentage Violation of Lega	al Lending Limit					Purchases of marketable securities	(9,972,753)	(9,954,16
	i. Related parties				,00%	0,00%	Proceeds from disposal of marketable securities	11,079,494	9,704,14
	ii. Non-related parties		dina Lincia	0	,00%	0,00%	Purchase of fixed assets	(174,946)	(233,39
	 b. Percentage Lending in Exce i. Related parties 	ss of the Legal Lend	aing Limit		.00%	0.00%	Purchase of intangible assets	(194,706)	(183,61
	ii. Non-related parties				.00%	0,00%	Cash and cash equivalents transfer due to merger	11,289,137	
1 :	2. Statutory Reserves Requirement	nts			,00 /0	0,0070	Proceeds from sale of fixed assets	3,841	1,92
1 '	a. Rupiah			6	.52%	6,58%	Net cash flows provided from/(used in) investing activities	12,030,067	(665,10
	b. Foreign currencies				,02%	8,35%	CASH FLOWS FROM FINANCING ACTIVITIES		
3	Net Open Position				,32%	0,34%	Payment of securities issued	-	(400,00
_				rogarding Ma	orong idonti	al Intermediation	Proceeds from borrowings	669,250	5,845,25
	 Based on BI Regulation (PBI) No. 20/4/PBI/2018 dated 29 March 2018 re Ratio and Macroprudential Liquidity Buffer for Conventional Bank, Sharia 						lastallas at an organic and antilament of harmonicans	(4,195,478)	(5,078,61
	effective on July 2018 LFR changed in				niaria DuSIII	coo UIIIIO, WIIICII	Securities issuance cost		
							- Borrowing transaction cost	(1,171)	(1,21
Г	SPOT AND	DERIVATIV	E TRAN	ISACTION	ONS		- Payments of dividends	-	(574,50
Г		As of 30 Jul	ne 2019				Proceed from shares issued	850	
Г		(In million F					Proceeds from subordinated loan	67,425	
			<u> </u>		Dorivativ	n Pocoivables	Share option execution	-	4,11
	TRANSACTION	Notional	Obje	ctive Derivative Receivables and Pavables			Acquisition of interest in Subsidiary from non-controlling interest	-	184,97
	TRANSACTION	Amount				.,	Net cash flows used in financing activities	(3.459.124)	(20.00
			Trading	Hedging	Receivable	es Payables	NET INCREASE CASH AND CASH EQUIVALENTS	221,066	900,39
A	A. RELATED TO						NET INCREASE CASH AND CASH EQUIVALENTS	221,000	500,39

	Net Interest Margin (NIM) Operating Expenses to Operatir	na Revenues			,73% ,14%	8,91% 80.74%	Acceptance payables	625,525	-	ı
Loan to Deposit Ratio (LDR)				77%	93,72%	Temporary Syirkah Funds:			ļ	
2. Macroprudential Intermediation Ratio				,86%		Mudharabah saving deposits	(50,254)	20,967	ı	
Net Stable Funding Ratio (NSFR) Liquidity Coverage Ratio (LCR)				,75%	106,05%	Mudharabah time deposits	1,225,326	340,689	ı	
4. Liquidity Coverage Ratio (LCR)			250,	,95%	145,12%	Net cash flows (used in)/provided from operating activities	(8,349,877)	1,585,510	ı	
C	ompliance Ratios (Bank)						CASH FLOWS FROM INVESTING ACTIVITIES			J
a. Percentage Violation of Legal Lending Limit						Purchases of marketable securities	(9,972,753)	(9,954,161)	J	
i. Related parties					,00%	0,00%	Proceeds from disposal of marketable securities	11,079,494	9,704,144	П
	ii. Non-related parties			0,	,00%	0,00%	Purchase of fixed assets	(174,946)	(233,394)	П
	b. Percentage Lending in Exces	ss of the Legal Lend	ling Limit		000/	0.000/	Purchase of intangible assets	(194,706)	(183,615)	П
	Related parties Non-related parties				,00% .00%	0,00%	Cash and cash equivalents transfer due to merger	11,289,137		П
2	Statutory Reserves Requiremen	nte		0,	,0076	0,0076	Proceeds from sale of fixed assets	3,841	1,921	П
۵.	a. Rupiah	ito		6	.52%	6.58%	Net cash flows provided from/(used in) investing activities	12,030,067	(665,105)	ŀ
	b. Foreign currencies			8.02% 8.35%			CASH FLOWS FROM FINANCING ACTIVITIES			ŀ
3.	Net Open Position			0,	,32%	0,34%	Payment of securities issued	-	(400,000)	П
D	ased on BI Regulation (PBI) No. 20	///DDI/2019 dated 20	March 2010	rogarding May	orong idential I	Intermediation	Proceeds from borrowings	669,250	5,845,250	П
	atio and Macroprudential Liquidity B						Installment payment and settlement of borrowings	(4,195,478)	(5,078,618)	П
	ffective on July 2018 LFR changed in				Ilalia Dusilics	o Offico, Willon	Securities issuance cost			
-	, ,						- Borrowing transaction cost	(1,171)	(1,218)	ı
	SPOT AND	DERIVATIV	e tran	ISACTIO	ONS		- Payments of dividends	-	(574,509)	ı
		As of 30 Jui	ne 2019				Proceed from shares issued	850	-	ı
		(In million R	upiah)				Proceeds from subordinated loan	67,425	-	. 1
Ī					Derivative F	Receivables	Share option execution	-	4,112	ı
	TRANSACTION	Notional	Obje	ctive	and Pa		Acquisition of interest in Subsidiary from non-controlling interest	-	184,975	ı
	MANDAOTION	Amount	Totalina	Hadelan		•	Net cash flows used in financing activities	(3,459,124)	(20,008)	ŀ
_	DEL ATED TO		Trading	Hedging	Receivables	Payables	NET INCREASE CASH AND CASH EQUIVALENTS	221,066	900,397	1
Α.	RELATED TO	15 817 044				,		221,066	900,397	
Α.	EXCHANGE RATE	15,817,044 1,666,208	1,620,717	14,196,327	144,667	79,316	NET INCREASE CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	221,066	900,397	
A.	1 Spot	1,666,208		14,196,327 45,491	144,667 2,204	79,316 553	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
A.	EXCHANGE RATE 1 Spot 2 Forward 3 Option		1,620,717	14,196,327	144,667	79,316	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING	(46,840)	39,991	
A.	EXCHANGE RATE 1 Spot 2 Forward 3 Option a, Put	1,666,208	1,620,717	14,196,327 45,491	144,667 2,204	79,316 553	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	39,991	
A.	EXCHANGE RATE 1 Spot 2 Forward 3 Option a. Put b. Call	1,666,208	1,620,717	14,196,327 45,491	144,667 2,204	79,316 553	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING	(46,840)	39,991	
A.	EXCHANGE RATE 1 Spot 2 Forward 3 Option a. Put b. Call 4 Future	1,666,208 6,696,047 - -	1,620,717	14,196,327 45,491 6,696,047	144,667 2,204 117,655	79,316 553 25,110	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	(46,840)	39,991	
A.	EXCHANGE RATE	1,666,208	1,620,717	14,196,327 45,491	144,667 2,204	79,316 553	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:	(46,840)	39,991	
A.	EXCHANGE RATE 1 Spot 2 Forward 3 Option a. Put b. Call 4 Future	1,666,208 6,696,047 - -	1,620,717	14,196,327 45,491 6,696,047	144,667 2,204 117,655	79,316 553 25,110	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	(46,840) 20,424,211 20,598,437	39,991 14,917,417 15,857,805	
А.	EXCHANGE RATE 1 Spot 2 Forward 3 Option a. Put b. Call 4 Future 5 Swap 6 Others	1,666,208 6,696,047 - -	1,620,717	14,196,327 45,491 6,696,047	144,667 2,204 117,655	79,316 553 25,110	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:	(46,840) 20,424,211 20,598,437 38,536	39,991 14,917,417 15,857,805	
А.	Spot	1,666,208 6,696,047 - - - 7,454,789	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789	144,667 2,204 117,655 - - - 24,808	79,316 553 25,110 - - - 53,653	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	(46,840) 20,424,211 20,598,437	39,991 14,917,417 15,857,805	
A.	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 2 Option 3 Option 3 Option 3 Option 3 Option 3 Option 4	1,666,208 6,696,047 - - - 7,454,789	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789	144,667 2,204 117,655 - - - 24,808	79,316 553 25,110 - - - 53,653	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	(46,840) 20,424,211 20,598,437 38,536	39,991 14,917,417 15,857,805	
А.	Spot	1,666,208 6,696,047 - - - 7,454,789	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789	144,667 2,204 117,655 - - - 24,808	79,316 553 25,110 - - - 53,653	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:	20,424,211 20,598,437 38,536 (2,618)	39,991 14,917,417 15,857,805 16,667 (516)	
A.	Spot	1,666,208 6,696,047 - - - 7,454,789	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789	144,667 2,204 117,655 - - - 24,808	79,316 553 25,110 - - - 53,653	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	20,424,211 20,598,437 38,536 (2,618) 2,054,700	39,991 14,917,417 15,857,805 16,667 (516) 2,320,870	
А.	Spot	1,666,208 6,696,047 - - - 7,454,789 - - - 16,947,978	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789 - 16,947,978	144,667 2,204 117,655 - - 24,808 - 75,551	79,316 553 25,110 53,653 198,185	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	20,424,211 20,598,437 38,536 (2,618) 2,054,700 9,948,787	39,991 14,917,417 15,857,805 16,667 (516) 2,320,870 4,741,111	
В.	Spot	1,666,208 6,696,047 - - - 7,454,789	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789	144,667 2,204 117,655 - - - 24,808	79,316 553 25,110 - - - 53,653	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 other banks	20,424,211 20,598,437 38,536 (2,618) 2,054,700 9,948,787	39,991 14,917,417 15,857,805 16,667 (516) 2,320,870 4,741,111	
A. B.	Spot	1,666,208 6,696,047 - - - 7,454,789 - - - 16,947,978	1,620,717	14,196,327 45,491 6,696,047 - - - 7,454,789 - 16,947,978	144,667 2,204 117,655 - - 24,808 - 75,551	79,316 553 25,110 53,653 198,185	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 and other banks- with maturity	20,424,211 20,598,437 38,536 (2,618) 2,054,700 9,948,787 2,996,001	39,991 14,917,417 15,857,805 16,667 (516) 2,320,870 4,741,111 1,421,962	
A.	EXCHANGE RATE	1,666,208 6,696,047 7,454,789 - 16,947,978	1,620,717	14,196,327 45,491 6,696,047 7,454,789 16,947,978	144,667 2,204 117,655 24,808 - 75,551	79,316 553 25,110 53,653 198,185	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 and other banks- with maturity of 3 months or less	20,424,211 20,598,437 38,536 (2,618) 2,054,700 9,948,787 2,996,001 4,018,475	39,991 14,917,417 15,857,805 16,667 (516) 2,320,870 4,741,111 1,421,962 6,610,595	

85,510					Audited			unaud	tec
700,010				BANK	CONSOL	DATED	BAN		CON
54,161)	RI	SK WEIGHTED ASSET							_
04,144		RWA CREDIT RISK		121.230	0.510 127.91	8.008	44.715	5.210	50
233,394)		RWA MARKET RISK				2.985		7.150	-
83,615)		RWA OPERATIONAL RISK		13.676	3.076 18.4°	1.994	13.704		17
4 004		TOTAL RWA		135.449	0.571 146.87	2.987	58.466	5.899	67
1,921	C.A	IR RATIO BASED ON RISK PROFILE		9.	.31%	9.30%	9	26%	
65,105)	C/	R ALLOCATION BASED ON RISK PROFILE			,	,		,	_
000 000	- 0,	From CET 1		6	.00%	5.00%	0	.30%	_
100,000) 345,250		From AT1				0.00%		.00%	
78,618)	1	From Tier 2				3.30%		.96%	
,, 0,0.0,	_	TION HELZ			.5170	J.30 /6		.30 /6	_
(1,218)		STATEMENTS OF COMMITMENT	NTS /	AND	CONTIN	GEN	CIES		
74,509)		As of 30 June 2019 and			er 2018				
-		(In million R	Rupiah)					
4.112				BA	NK		CONSO	IDATE	٥
84.975		ACCOUNTS		n 2019	31 Dec 2018		un 2019	31 De	
(20,008)			Aud	dited	Audited	Αι	ıdited	Auc	lite
000.397	I.	COMMITMENT RECEIVABLES	40,8	60,657	4,961,100	40,	860,657	4,9	۵1,'
100,397		Unused borrowing facilities		99,758			399,758		
		a. Rupiah		00,000			000,000		
39,991		b. Foreign currencies Outstanding spot and derivative purchased		99,758 60,899	4,961,100	33	399,758 460,899	4,9	81 4
		Others	30,4	-	4,301,100	55,	-	7,0	,,
17,417	II.	COMMITMENT LIABILITIES	106.4	32,986	6,160,762	106.	477,986	6,1	60.
357,805		Unused loans facilities granted to customers		81.689	6,107,909	_	726,689	6,1	_
		State-owned enterprises (BUMN)		40.859	75,000		885.859		75.0
		i. Committed		16,061			516,061		
16,667		- Rupiah		36,818			336,818 179,243		
(516)		Foreign currencies ii. Uncommitted		79,243 24.798	75.000		369.798		75,0
		- Rupiah		64,161	75,000		609,161		75,0
320,870 741,111		- Foreign currencies		60,637			760,637		
21.962		b. Others i, Committed		40,830 20.738	6,032,909		840,830 220,738	6,0	52,9
121,002		ii. Uncommitted		20,736	6.032.909	62	620.092	6.0	32
10,595		Unused loans facilities granted to other banks		58,044	52,853		58,044		52,8
63,267		a. Committed					-		
357.805		i. Rupiah ii. Foreign currencies		: :					
701,000		b. Uncommitted		58.044	52.853		58.044		52,8
		i. Rupiah		58,044	52,853		58,044		52,8
Tbk and dated 21		ii. Foreign currencies 3. Outstanding irrevocable L/C	0	72.192		l .	972,192		
Financial		a. Foreign L/C		68,475			268.475		
ecember		b. Local L/C		03,717			703,717		
, Rintis &		Outstanding spot and derivative sold	28,7	21,061		28,	721,061		
		5. Others		-			-		_
sparancy	III.	CONTINGENT RECEIVABLES	24,5	45,800	73,753	24,	561,803		88,4
		Guarantees received		64,904	2,157		464,904		2,
nission of		Rupiah Foreign currencies		51,122 13.782	2.157		551,122 913.782		2.
		Interest on non-performing loan		80.896	71.596		96.899	;	2, 86,
Ifinancial		a Loan interest		80 806	71 506		06,800		26

80,896 80,896

8,595,705

8,595,705 4,212,526 4,383,179

96,899 96,899

8,595,705

107,719 107,719

71,596 71,596

107,719

Supplementary Capital (Tier 2)

1. Capital instrument in form of shares or others which are qualified Tier 2 requirements

Total Capital

b. Other interest Others

Guarantees issued
 a. Rupiah
 b. Foreign currencies
 Others

Aglodisagio
General allowance for possible losses of earning assets (maximum 1.25% of RWA)
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, grants, or grants will

26%	9,2	27%	CET 1 for BUFFER (%)		11.24%	
			BUFFER PERCENTAGE SHOULD BE FULFILLE	D BY BANK (%)		
8.34%			Capital Conservation Buffer (%)	2.500%		
00%		00%	Countercyclical Buffer (%)		0.000%	
96%	9.0	93%	Capital Surcharge for Systemic Bank (%)	1.000%	
				MANAGE	MENT	
				As of 30 Jui	ne 2019	
DAT	FD		BOARD OF COMMISSIONERS			
	ec 2018		- President Commissioner (Independent)		ri Elka Pangestu	
	ıdited		- Vice President Commissioner		w Ying Hoong	
4,	961,100		- Commissioner		eshi Kimoto ik Herlani Masli l	D:41-
			 Commissioner (Independent) Commissioner (Independent) 	: Nin		Klan
	-		BOARD OF DIRECTORS	. 100	uni	
4.5	961,100		- President Director	: Onc	aki Wanadjati Da	na
-,	-		- Deputy President Director		uhisa Miyagawa	
6,	160,762		 Compliance Director (Independent) 		i Herdini	
	107,909		- Director		och Munandar	
0,	75,000		- Director - Director		ianus Dani Prab uhiro Daikoku	awa
	-		- Director		uniro Daikoku michi Kubo	
	- :		- Director		risa Darwis	
	75.000					
				NIA DELIO	LDEDO	
	75,000		\$	SHAREHO		
6,				SHAREHO As of 30 Jui		
	75,000 032,909		Ultimate Shareholder:	As of 30 Jui		
	75,000		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ	As of 30 Jui		
	75,000 032,909 032,909		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora	As of 30 Jui ial Group tion: 97.34%	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita	As of 30 Jui ial Group tion: 97.34%	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Milsui Financ through Sumitomo Milsui Banking Corpora Non-controlling shareholder through capita None	As of 30 Jui ial Group tion: 97.34% Il market (> 5%)	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Sunitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca	As of 30 Jui ial Group tion: 97.34% Il market (> 5%)	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Milsui Financ through Sumitomo Milsui Banking Corpora Non-controlling shareholder through capita None	As of 30 Jui ial Group tion: 97.34% Il market (> 5%)	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Sunitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca	As of 30 Jui ial Group tion: 97.34% Il market (> 5%)	ne 2019	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jui ial Group tion: 97.34% Il market (> 5%) pital market (> 5	: : :%) :	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jui ial Group tion: 97.34% Il market (> 5%)	:: :%):	
	75,000 032,909 032,909 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Julial Group tion: 97.34% Il market (> 5%) upital market (> 5	:: :%): gust 2019 PN Tbk	
	75,000 032,909 032,909 52,853 - - 52,853 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 5 Jakarta, 21 Au PT Bank BT	: : : : : : : : : : : : : : : : : : :	
	75,000 032,909 52,853 52,853 52,853 52,853 52,853 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 9. Jakarta, 21 Au PT Bank BT Board of Din	: : : : : : : : : : : : : : : : : : :	
	75,000 032,909 032,909 52,853 - - - 52,853 52,853 - - - - - - - - - - - - - - - - - - -		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 9. Jakarta, 21 Au PT Bank BT Board of Din	: : : : : : : : : : : : : : : : : : :	
	75,000 032,909 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 9. Jakarta, 21 Au PT Bank BT Board of Din	: : : : : : : : : : : : : : : : : : :	
	75,000 032,909 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 9. Jakarta, 21 Au PT Bank BT Board of Din	: : : : : : : : : : : : : : : : : : :	
6,1	75,000 032,909 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853 52,853		Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financ through Sumitomo Mitsui Banking Corpora Non-controlling shareholder through capita None Non-controlling shareholder not through ca None	As of 30 Jun ial Group tion: 97.34% Il market (> 5%) pital market (> 9. Jakarta, 21 Au PT Bank BT Board of Din	: : : : : : : : : : : : : : : : : : :	

DESCRIPTION

CAR RATIO

CET1 Ratio (%)

Tier 2 Ratio (%)

CAR Ratio (%)

44.715.210 50.181.562

47.150 17.334.694

67.563.406

Ongki Wanadjati Dana

Merisa Darwis Director

627,912

627,912

23.21%

0.93%

24.14% 14.87%

1.875%

0.000%

559,733

559,733

22.66%

0.96%

23.62%

1.875%

0.000%

13.807.935 16.308.430

7,639,767 6,145,463

1,494,30

17.24%

17.24%

5.64%

22.88%

11.24%

Herlani Masli Ridhwan

30,988,143 34,281,277

7,712,865 6,145,463

18.09%

5.25%

23.34%

2.500%

0.000%

1.000%

Subsidiary which were audited by Kantor Akuntan Publik Tanudiredja. Whisana, Rints & Rekan - a member firm of PvC global network with partner in charge_limmy Pangestu, SE. whose report of August 2019 will humodified Opinion. Presentation of the above Published Financial Statements as of and for the six monthly one 2018 were derived from the Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tix and Subsidiary which were unaudited. Presentation of the above Published Financial Statements as of and for the year ended on 31 De 2018 were derived from the Consolidated Financial Statements of PT Bank Tabungan Pensiunan Nasional Tix and Subsidiary which were audited by Kantor Akuntan Publik Tanudiredja, Whisana, Rekan - a member firm of PwC global network with partner in charge Jimmy Pangestu, S.E. whose report dated 23 January 2019 with Unmodified Opinion.

The published financial statement above is adjusted in order to meet:
a) Financial Services Authority Regulation No. 32/POJK 03/2016 dated 8 August 8 2016 regarding amendments to the Regulation of the Financial Services Authority No. 6/POJK 03/2015 regarding Transgrand Publication of Bank's Financial Statements.

and Publication of same Financial Statements;
Financial Services Authority Cruizel Eteler No. 43SEOJK.03/2016 dated 28 September 2016 regarding Transparancy and Publication of Conventional Bank;
Capital Market Supervisory Agency Regulation Number X.K.2 Attachment Decision of Chairman of Capital market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submis periodic Financial Statements.
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.

For comparative purposes several accounts in the financial information for the date and the six months period ended on 30 June 2018 have been reclasified to conform with the presentation of consolidated financial information for the date and the six months period ended 30 June 2019. 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 and by Astroya Ralam, SH, Min. Notary in Administrative City of South Jakasta, it has been approved the Proposed Merger of the PT Bank Sumitorion Mitsul Indonesia ("SMBCI") and PT Bank Tabungan Persisunan Nasional Tbk ("BTPN"), whereby SMBCI cated as the Merging Bank and BTPN acide 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 (i) Plannical Services Authority (OJK) through letter Number 35kf0K.03/2018 dated 20 December 2018 regarding the Merger License of the PT Bank Sumitorion Missul indonesia into PT Bank Tabungan Pensisunan Nasional Tbk, and (ii) Minister for Law and Human Rights of the Republic of Indonesia Directoral of Administration of General Law by Letter dated 22 January 2019 Number AHU-0001699 AH O11. (Verar 2019 and Letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010-30044411 as well as letter dated 22 January 2019 Number AHU-041010010069 AHU-041010010069 AHU-0410100069 AHU-0410100069 AHU-0410100069 AHU-0410100069 AHU-0410100069 AHU-0410100069 AHU-0410100

5. 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.

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