

CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN TBK

31 MARCH 2019, 2018 AND 31 DECEMBER 2018 (In million Rupiah)

STATEMENTS OF FINANCIAL POSITION
As of 31 March 2019 and 2019 STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 31 March 2019 and 2018 **EARNING ASSETS QUALITY AND OTHER INFORMATION ACCOUNTS ACCOUNTS** 31 Mar 2018 31 Mar 2019 31 Dec 2018 31 Mar 2019 31 Dec 2018 31 Mar 2019 | 31 Mar 2018 | 31 Mar 2019 | 31 Mar 2018 **ACCOUNTS** idard Doubtful Loss Total Total Current Special Mention ASSETS OPERATING INCOME AND EXPENSES RELATED PARTIES 1,838,136 16,344,263 . Interest Income and Expenses 1,290,953 22,807,572 **2,678,903** 2,677,436 1,467 **4,479,877** 4,160,182 319,695 **2,041,966** 1,702,295 339,671 Placements with Bank Indonesia 25,680,369 1,303,093 831,976 11,553,770 1,328,111 831,976 12,856,526 Placements with other banks 1,176,490 1,466,464 .. Rupian). Foreign currencies Interest Expenses and Sharia Profit Sharing Spot and derivative receivables 272.43 272.43 20.410 20.410 5,775,71 6,806,40 994,503 948,387 46,116 Spot and derivative receivables **1,926,622** 1,586,951 1.079.902 Marketable securines

a. Measured at fair value through profit/loss
b. Available for sale
c. Held to maturity
d. Loans and receivables
Securities sold under repurchase agreements (Repo)
Claims from securities purchased under resale a. Rupiah
b. Foreign currencies
Net Interest and Sharia Income 20,799 24,789 20,799 24,789 6,280,546 5,000,050 1,575,930 1,234,846 4,540,872 b. Foreign currencie 1,580,682 1.684.40 2,437,911 Marketable securities Other Operating Income and Expenses 65,77 65,77 b. Foreign currencies 1,247,495 1,212,76 259,712 Other Operating Income
 a. Increase in fair value of financial assets (mark to market) 261,165 Securities sold under repurchase agreements (Reverse Repo) Acceptance receivables 1.599.955 1.599.95 agreements (Repo) Marketable securities 132,337,254 60,859,618 132,337,254 60,859,618 i. Spot and derivatives Foreign currencie 407,83 40,756 407,831 40,756 Measured at fair value through profit/loss Claims on securities purchased under resale iv. Other financial assets
Decrease in fair value of financial liabilities (mark to market)
Gain from sale of financial assets Available for sale agreements (Reverse Repo) a. Rupiah b. Foreign currencies c. Held to maturity d. Loans and receivable Sharia financing 132,337,254 7,506,984 22,522 (1,327,999 132,337,25 60,859,618 60,859,618 7,277,162 Marketable securities Acceptance receivables Loans a. Micro, Small and Medium Enterprises (UMKM) (1,134,06 579,942 579,942 i. Rupiah ii. Foreign currencies . Non-Micro, Small and Medium (1,093,078 (918,11 (1,327,870 (1,134,06 (92) 1,800,140 (92) 1,960,154 1,510,528 1,663,685 Intangible assets 103.200 67.288 103.240 Enterprises (UMKM i. Rupiah Accumulated amortization of intangible assets -/-(839,595 (676,549) 2,899,291 34,218 122,264 74.32 74.325 22.303 22.303 Fixed assets 3,050,658 (1,325,604) ii. Foreign currencies
Restructured loans
ii. Rupiah
iii. Foreign currencies Accumulated depreciation of fixed assets -/-2.665.01 2.665.01 (1,652,910) 1,289,365 Other Operating Expenses 2,434,14 2,936,013 a. Decrease in fair value of financial assets (mark to market) 318,566 318,566 Abandoned properties Foreclosed assets Marketable securities d. Property loans Investments 3,827 1,283,632 6,284 730,598 6,284 730,598 Suspense accounts
 Interbranch assets
 Conducting operational activities in Indonesia
 Conducting operational activities outside Indonesia
 Mowance for impairment losses on non - productive assets 3,827 1,283,632 iii. Spot and derivatives
iv. Other financial assets
Increase in fair value of financial liabilities (mark to market) 318,566 318,566 Temporary equity investment
 Other receivables
 Commitment and contingencies Losses from sale of financial assets 1,119,71 1,206,21 1,119,71 1,206,21 17. Leased receivables
18. Deferred tax assets
19. Other assets Marketable securities a. Rupiah Mannesses.

ii. Coans
iii. Other financial assets
Realized losses from spot and derivative transactions
Impairment losses on financial assets
i. Marketable securities Foreign currencies
 Foreclosed assets 116,150 3,666,379 87,375 4,805,269 215,734 3,918,033 4,515,954 80,015 318,205 II. NON-RELATED PARTIES Placements with other banks LIABILITIES & EQUITY 300,94 318,20 a. Rupiah 589,489 441,173 900,614 900,614 Loans . Sharia financing 300,945 95,598 . Foreign currencies 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 Demand deposits Saving deposits Time deposits Revenue sharing investment funds Spot and derivative receivables 15 5,347 40,88 40,887 a. Rupiah
 b. Foreign currencies
 Marketable securities 7.170 5.471 7.528 5.992.86 6.100.429 36.128 7.510 36.128 7.510 Liabilities to Bank Indonesi 7,319,938 7,319,938 Losses from decrease in value of non-financial assets 5,637,054 881,588 Liabilities to other banks 5,678,053 881,588 42,975 116,521 14,394 116,521 511,433 462,025 763,157 661,474 Spot and derivative payables 26,863 Securities sold under repurchase agreements (Repo) 614,666 512.207 Other expenses 763,624 665,603 Acceptance liabilities 1,197,442 8,442,765 Net Other Operating Expenses (1,221,385 (1.153.806 (1.688.518) 1.567.898 Marketable securities issued 2,498,375 44,254,612 2,498,375 44,254,612 NET OPERATING INCOME 749,393 359,297 530,594 Borrowings 815,217 NON-OPERATING INCOME AND EXPENSES (Loss)/ gain from sale of fixed assets and equipments Gain/ (loss) on adjustments of foreign exchange translation 4,487,784 4,487,784 3.316.390 6.713 3.323.103 Other non-operating (expenses)/income
NET NON OPERATING INCOME (EXPENSES)
INCOME BEFORE TAX FOR THE CURRENT PERIOD
Income tax:
a. Estimated current period tax (670 **51,847 801,240** 108.132 108.132 52,565 411,862 (10,245) 520,349 Other liabilities 2.047.746 1.507.734 2.499.246 1.939.060 a. Micro, Small and Medium Enterprises (UMKM investment funds i. Rupiah ii. Foreign currencies Non-Micro, Small and Medium 437,376 194,248 9,466,854 52,265 11,100,957 8,741,586 40,257 53,387 10,226,014 656,708 61,922 104,048 162,436,576 TOTAL LIABILITIES 154,208,703 74,540,034 82,554,894 (32,610 (100,838 **386,901** (57.589 (145,459 (100.280 EQUITY Issued and fully paid-in capital b. Deferred tax expenses
NET INCOME FOR THE CURRENT PERIOD AFTER TAX (49,557 **304,716** (62,659 **593,122** Enterprises (UMKM) 300.00 300.000 THER COMPREHENSIVE INCOME/(EXPENSES) i. Rupiah ii. Foreign currencies 81,047,637 35,302,902 1,943,138 1,153,920 150,706 92,560 156,623 21,970 261,605 83,559,70 46,265,181 1,328,20 80,76 131,314 123,107 47,928,578 (182,967 (1,904 1,480,133 b. Unpaid capital -/
 c. Treasury stock -(137,022 Items that will not be reclassified to profit or loss (1,904 11,221,738 (30,370 11,30 (32,502) 14,884 Restructured loans Additional paid-in capita 1,480,133 1,198,385 1,072,39 2,85; 6,735,11 22,522 519,670 29,620 14,206 87,726 607,794 34,510 948,754 421,173 233,953 36,04 36,448 i. Rupiahii. Foreign currencies . Agio . Disagio -/-. Capital contribution 19,845 (40,494 15,074 (43,338 10,938,313 1,198,385 10,938,313 (Loss)/ gain from actuarial defined benefit program 2,852 8,747 Other comprehensive income from associate entity 6,669,598 22,522 42,300 1,759 12,710 733,699 742,710 8,589 C. Capital portirbution
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
d. Differences arising 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 . investments
. Temporary equity investment
. Other receivables
Commitment and contingencies
a. Rupiah
b. Foreign currencies
Foreclosed assets Income tax realted items that will not be reclassified 283,425 906,689 281,748 936,798 10,124 **2,136** (3,768) **832** 10,836 **1,590** (4,961 **3,327** to profit or loss tems that will be reclassified to profit or loss Adjustment from foreign exchange translation Gain from changes in the value of marketable 50,725 6,158,46 52,150,723 35,361,030 536,521 841,442 157,570 securities - available for sale Effective part of cash flow hedging Others Income tax related items that will be reclassified 2,848 2,120 6.891 4.043 7.041 4.702 III. OTHER INFORMATION 801,553 797,886 797,886 801,553 Value of Bank's assets pledged as collateral: a. To Bank Indonesia to profit or loss

OTHER COMPREHENSIVE (EXPENSES)/INCOME FOR
THE CURRENT PERIOD - NET OF TAX (712) (530 133,267 (35,172) 175,752 a. To Bank Indomess
 b. To other parties
 Total required provision for possible 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 Ill Micro and Small Enterprises (UMK) loans to total loans 112,948 (29,959) 153,442 The remeasurement on defined penefit program
 The program selected to other comprehensive income
 The program selected to other comprehensive income
 The program selected to the progra (39,37)(45,20) (28.234)12.138 (30.912) 18.211 HENSIVE INCOME OF THE CURRENT 1,093,20 702,44 PERIOD AFTER TAX 276,482 399,039 562,210 617,079 let income of the current periods attributable to 2,329,383 1,012,81 EQUITY HOLDERS NON-CONTROLLING INTERESTS 304,716 386,901 506,600 23,36° 23,36° a. General reserves b. Statutory reserves 7.15% 18.80% 44,361 TOTAL INCOME IN CURRENT PERIOD

Total comprehensive income of the current period attributable to: 304,716 386,90 593,122 598,868 4.38% 14,359,628 14,054,913 16,137,183 15,644,583 Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors 1.88% 1.25% 4.11% 2.91% a. Previous yearsb. Current year 14,054,912 304,716 12,762,339 1,292,574 15,630,583 13,676,292 1,968,291 EQUITY HOLDERS

NON-CONTROLLING INTERESTS 276,482 399,039 506,600 65,412 617,079 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF 276,482 399,039 TOTAL COMPREHENSIVE INCOME IN CURRE PROFIT (LOSS) TRANSFERRED TO HEAD OFF DIVIDEND EARNING PER SHARE (Full amount Rupiah) 34,538 562,210 34,538 . Channeling loans . Distribution of Mudharabah Muqayyadah funds 26,653,567 16,589,536 28.446.778 18.182.737 Non-controlling interest 1,181,670 3,557,203 3,017,705 1,267,388 Earning assets written-off Recovery of earning assets written-off Write-off on earning assets with elimination 16,589,536 29,714,166 ,662,92 1,373,934 TOTAL EQUITY 1,417,267 1,218,905 of right to collect **ALLOWANCE FOR IMPAIRMENT LOSSES** CAPITAL ADEQUACY RATIO 31 Mar 2018 31 Mar 2018 ACCOUNTS Common Equity Tier 1 (CET 1) 22,805,078 25,820,732 13,995,634 15,695,506 Placements with other banks 13,031 15,706 1.1 Paid in capital (less Treasury stock) 161,074 161,074 114.902 114.902 8.287 166 409 5,269 **24,888,181** 26,124,357 803,055 **15,340,224** 15,651,122 735,127 **16,470,740** 16,725,865 740,540 26,816,996 17,559 Securities sold under repurchase agreements (Repo) Other comprehensive income
1.2.1.1.1 Excess differences arising from translation of financial statement
1.2.1.1.2 Polential gains of the increase in the fair value of financial assets available for sale
1.2.1.1.3 Fixed asset revaluation Claims on securities purchased under resale agreements (Reverse Repo) 880 5,281 801,553 27,119,857 10,938,313 44,361 15,630,583 506,600 14,345 720,782 14,915,995 33.16 724,449 5,985,325 1,168,885 165,80 927,271 791,093 12,814 689,628 567,122 415,380 1.2.1.2 Other disclosed reserves Investments 13,06 7,306 10,938,313 23,361 14,054,912 304,716 1.2.1.2.1 Agio 1.2.1.2.2. General reserves 1.2.1.2.3 Previous years p). Temporary equity investment 30,361 14,250,801 535,278 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 11. Commitment and contingencies STATEMENTS OF CONSOLIDATED CASH FLOWS **FINANCIAL RATIOS** 1.2.2 Deduction Factor (1,236,176) (1,109,695) (310,898 (255,125) (523) 1.2.2.1 Other comprehensive income Outer comprehensive income
1.2.2.1.1 Excess differences less from translation of financial statement
1.2.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale
Other disclosed reserve (523) (310,375) (523 (254,602 31 Mar 2019 31 Mar 2018 31 Mar 2019 31 Mar 2018 RATIO (%) **ACCOUNTS** (1,236,176) (1,109,695) CASH FLOWS FROM OPERATING ACTIVITIES Performance Ratios (Consolidated) 1.22.2.2 Previous years loss
1.22.2.3 Current year loss
1.22.2.5 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 2,681,841 Capital Adequacy Ratio (CAR) 23.13% 24.80% Receipt from interest (310,375) (254,433) (1,236,176) (1,109,695) Non-performing earning assets and non-earning assets Receipt from sharia income 961,481 790,793 to total earning assets and non-earning assets 0.73% 0.78% (1,676,219) (932,224 Non-performing earning assets to total earning assets 0.62% Sharia profit sharing (113,435 (84,758) Allowance for impairment losses on financial assets 0.77% 0.77% 0.39% 1.98% 1.3 Non-Controlling Interests that can be calculated Fee and commission income received 331,419 156.070 to earning assets Non-Performing Loans (NPL) - gross
Non-Performing Loans (NPL) - net Recovery from written-off loan 1.4 Deduction factor to common equity tier 1 (CET 1) (2.244,177)(1,157,338) (1,459,492 (890,136) 1.01% 0.46% 1.4.1 Deferred tax calculation 1.4.2 Goodwill Payment of personnel expenses (1,069,180) (787,637 1.4.2 Goodwill
 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
 1.4.5 Securitization exposures
 1.4.7 Other deduction factor to core capital 61,116) 1,008,847) Return on Assets (ROA (374,892) (603,979 (728,894 (730,598 Return on Equity (ROE 8.95% 13.84% Other payment (579)Net Interest Margin (NIM 6.95% 11.30% Operating Expenses to Operating Revenues Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) Corporate income tax paid (206,462) (184,080) 86.92% 134.27% Cash flows before changes in operating assets and liabilities 1,097,374 1,046,556 Other deduction factor to core capital 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks 109.59% 244.48% Decrease/(increase) in operating assets: 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Liquidity Coverage Ratio (LCR) Performance Ratios (Bank Additional Tier 1 (AT 1) meets the requirements of AT 1 755,000 2.1 The instrument meets the requirements with a company of Disagion Disagion (Disagion Disagion 2.2 Agion Disagion (Disagion Disagion Dis other banks-with maturity more than 3 months (385,000 22.68 Capital Adequacy Ratio (CA Securities purchased under resale agreement (Reverse Repo) Non-performing earning assets and non-earning assets 1,591,672 (1.979.586 0.40% 0.60% (71,633,003 0.67% 0.73% (2,055 to total earning assets and non-earning assets Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets Sharia financing/receivables (276,735) (241,197) (831,976 (38,549 605,032 0.67% 0.73% 0.40% 1.09% 6.18% 4.89% 92.39% 137.38% 136.76% 106.43% 7,655,681 **7,717,512** 6,194,400 543,198 to earning assets (3,323,011 Acceptance receivables Non-Performing Loans (NPL) - gross Non-Performing Loans (NPL) - net 0.94% 0.51% Agloidisagion and common to shared so characteristics and a special 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 Increase/(decrease) in operating liabilities and temporary 1,461,28 1,523,112 605,032 syirkah funds: Return on Assets (ROA 2.37% 11.19% 33,099,455 28,644 Return on Equity (ROE) Deposits from customers Net Interest Margin (NIM)
Operating Expenses to Operating Revenues
Loan to Deposit Ratio (LDR) Deposits from sharia customers 97.688 84.964 5,622,660 Total Capital Derivative payables 765,067 (2,206)Macroprudential Intermediation Ra Net Stable Funding Ratio (NSFR) 2.408.145 Temporary syirkah funds DESCRIPTION Compliance Ratios (Bank) Mudharabah saving denosits (5.562 15,959 Percentage Violation of Legal Lending Limit Mudharabah time deposits RISK WEIGHTED ASSET CAR RATIO 0.00% Related parties
 Non-related parties
 Percentage Lending in Excess of the Legal Lending Limit Net cash flows used in operating activities (30,520,095) (1,695,668) RWA CREDIT RISK 120.342.862 126.257.840 43,401,623 48.348.264 CET1 Ratio (%) 16.98% 17.81% 24.49% 23.88% 307,106 13,676,076 307,106 18,411,994 34,085 13,704,539 34,085 17,334,694 16.98% CASH FLOWS FROM INVESTING ACTIVITIES RWA OPERATIONAL RISK Tier 2 Ratio (%) 5.70% 5.32% 0.95% 0.92% 0.00% Related parties
 Non-related parties
 Statutory Reserves Requirements (9,638,938 Purchases of marketable securities (3,463,415 TOTAL RWA 134.326.044 144,976,940 57.140.247 65,717,043 CAR Ratio (%) 22.68% 23.13% 25.44% 24.80% Proceeds from disposal of marketable securities 4.412.975 2.291.742 AR RATIO BASED ON RISK PROFILE CET 1 for BUFFER (% 9.26% 9.26% Purchase of fixed assets (212,555) (95,740 a. Rupiah
 b. Foreign currencies
 Net Open Position CAR ALLOCATION BASED ON RISK PROFILE BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (% Purchase of intangible assets (264.132)(183,018 3,285 Capital Conservation Buffer (%) 1,188 From CET 1 6.00% 6.00% 8.31% 8.349 2.500% 2.500% 1.875% 1.875% Proceeds from sale of fixed assets Based on BI Regulation (PBI) No. 20/4/PBI/2018 dated 29 March 2018 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Bank, Sharia Bank, and Sharia Business Units, whi effective on July 2018 LFR changed into Macroprudential Intermediation Ratio. Investments From Tier 2 3.30% 3.29% 0.95% 0.92% Capital Surcharge for Systemic Bank (%) 0.000% 0.000% 0.000% 0.000% Net cash flows used in investing activities (5,721,865) (1,449,243) CASH FLOWS FROM FINANCING ACTIVITIES STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 31 March 2019 and 2018 **MANAGEMENT** SPOT AND DERIVATIVE TRANSACTIONS Payment of securities issued Proceeds from borrowings (400.000 As of 31 March 2019 29,650,246 1,849,487 BOARD OF COMMISSIONERS Installment payment and settlement of borrowings (38,504) (1.560.263 Derivative Receivable and Payables (1,531) President Commissioner (Independent) Vice President Commissioner Mari Elka Pangestu 31 Mar 2019 31 Dec 2018 31 Mar 2019 31 Dec 201 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhwan TRANSACTION Proceed from securities issued Proceed from shares issued 9.785.872 Trading Hedging I. COMMITMENT RECEIVABLES 34,891,078 4,961,100 34,891,078 4,961,100 Commissioner (Independent) Proceed from subordinated loa Unused borrowing facilities
a. Rupiah
b. Foreign currencies
Outstanding spot and derivative purchased
Others A. RELATED TO Commissioner (Independent) Vacant Net cash flows used in financing activities 46,892,483 (110,776) EXCHANGE RATE 1,458,077 12,650,393 14,108,470 73,603 32,79 **BOARD OF DIRECTORS** NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS 10,650,523 (3,255,687 1.485.565 1.458.077 27.488 843 62,947 67 4.961.100 4,961,10 President Director Ongki Wanadjati Dana 8,358,239 3.358.239 6,51 Deputy President Director Kazuhisa Miyagawa EFFECT OF EXCHANGE RATE CHANGES ON CASH Dini Herdini Yasuhiro Daikoku Option a. Put b. Call COMMITMENT LIABILITIES 113,938,571 6,160,762 113,938,571 6,160,762 AND CASH FOUIVALENTS 10.966 Unused loans facilities granted to customers CASH AND CASH EQUIVALENTS AT THE BEGINNING PERIOD 80,355,287 3,797,963 6,107,909 75,000 80,355,287 6,107,909 18,993,721 Henoch Munanda Director 4 Future 5 Swap 6 Others Director Adrianus Dani Prabawa CASH AND CASH EQUIVALENTS AT THE END OF PERIOD 11,662,210 29,655,210 4.264.666 4.264.666 9.813 25.59 Director Hiromichi Kubo SUPPLEMENTAL CASH FLOW INFORMATION: Merisa Darwis 213,306 3,131,602 2,314,362 817,240 76,557,324 8,263,294 75,000 75,000 75,000 75,000 B. RELATED TO Activities not affecting cash flow - Rupiah - Foreign currencies **SHAREHOLDERS** 16,546,527 16,546,527 200,97 73,284 INTEREST RAT Share-based payment reserves 1,677 8,713 Acquisition of fixed assets b. Others i. Committed 6,032,909 1,659 3.870 6,032,909 Forward Ultimate Shareholder: Cash and cash equivalents at the end of period consist of: 6,032,909 52,853 ii. Uncommitted
Unused loans facilities granted to other banks
 a. Committed
 ii. Rupiah
 ii. Foreign currencies
 b. Uncommitted ii. Uncommitted 6,032,909 68,294,030 42,875 68,294,030 42,875 Ultimate Shareholder: Sumitomo Mitsui Financial Group 1.724.306 1.273.817 52,853 Current account with Bank Indonesia through Sumitomo Mitsui Banking Corporation: 97.34% 10,812,689

923,372

3,881 927

926,180

11,662,210

Rupiah
 Foreign currencies

Outstanding irrevocable L/C a. Foreign L/C

Outstanding spot and derivative sold Others

b. Foreign currencies Interest on non-performing loan

b. Local L/C

III. CONTINGENT RECEIVABLES

b. Other interest

Guarantees issued a. Rupiah b. Foreign currencies Others

Non-controlling shareholder through capital market (> 5%) :

trolling shareholder not through capital market (> 5%) :

Ongki Wanadjati Dana

President Director

Jakarta, 25 April 2019 PT Bank BTPN Tbk

Board of Directors

Merisa Darwis

Director

52,853 52,853

73,753

2,157

71,596 71,596

107,719

42,875 42,875

1,644,75 787,91

856,840 31,895,658

26,262,373

93,606 93,606

9,223,459

4,531,95

52,853 52,853

88,467

2,157

86,310 86,310

107,719

107,719 107,719

42,875 42,875

1,644,751 787,911

856,840 31,895,658

26,247,002

26,168,767 8,465,558

78,235 78,235

9,223,459

9,223,459 4,691,502 4,531,957

853,111

15.342.680

922,424

29,655,210

Presentation of the above Published Financial Statements as of and for the three months period ended on 31 March 2019 and 2018 are derived from the Consolidated Financial Statements of PT Bank BTPN Tok and Subsidiary 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 BTPN Tok and Subsidiary. The published financial statement above is adjusted in order to meet:

a) Financial Services Authority Regulation No. 32PD/IC 032/016 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 Services Authority Circular Letter No. 4/SECOJK.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-34/6/BL/2011 dated 5 July 2011 concerning Submission of PT Bank BTPN Tok and Substitute Programment Programme

647,827

Current account with other banks

Total cash and cash equivalents

Placement with Bank Indonesia and other banks- with

Marketable securities - with maturity of 3 months or less

c) Capital Market Supervisory Neglusion Number X.L.Z. Atlastiment Decision of Claiman of Capital Infances Supervisory Agency Not. Rep. 3-robit2.011 dates 3 July 2011 concerning Submission or periodic Financial Statements.

3. Financial Services Authority Regulation No. 75 /POJK 04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Information for the date and the three months period ended on 31 March 2018 have been redasfiled to conform with the presentation of consolidated financial information for the date and the three months period ended 31 March 2019.

4. 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 Ashoya Ratam, SH, MKn, Notary in Administrative City of South Jakarta, it has been approved the Proposed Merger of the PT Bank Sumition Missu Indonesia ("MBGC") and the Bank whereby the Bank acide as the Merger, Regionel Bank or surviving bank, effectively as of all the region adaptively as of all the region of Desember 2018 as the Merger, Regionel Bank or surviving bank, effectively as of all the region adaptively as of all the region of Desember 2018 as determined to be fall at 1 February 2019, after obtaining among other approvals from (i) Financial Services Authority (OJK) through Decree of the Board of Commissioners of the Financial Services Authority (OJK) through letter Number 35/KNO 63/2018 dated 20 December 2018 fregarding the Merger License of the PT Bank Sumition PT Bank Tabundanyan Pensusiann Nasional Tixe, and (ii) Minister of Law and Human Rights of the Republic of Indonesia Directorate of Administration of General Law by Letter dated 22 January 2019 Mumber AHU-40005(168 AH 01.10 Vear 2019 and Letter dated 22 January 2019 Mumber AHU-4001.01006(168 AH 01.10 Vear 2019 and Letter dated 22 January 2019 Mumber AHU-40005(168 AH 01.10 Vear 2019 were Rp 14,240.00; 31 March 2018 were Rp 13,767

16,546,527

73,284 200,97

685,089

3 Future

4 Swap

C. OTHERS

www.btpn.com

16,546,527