

ACCOUNTS

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank BTPN Tbk and Subsidiary

31 DECEMBER 2019 AND 2018 (In million Rupiah) EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 31 December 2019 and 2018
(In million Rupiah, unless otherwise stated) STATEMENTS OF FINANCIAL POSITION
As of 31 December 2019 and 31 December 2018 31 Dec 2019 31 Dec 2018 31 Dec 2019 31 Dec 2018
Audited Audited Audited Audited 31 Dec 2018 Audited **ACCOUNTS**

		Audited	Audited	Audited	Audited		Audited	Audited	Audited	Audited	ACCOUNTS	0 1 0		Audited					01111	itea	-	
	SETS					OPERATING INCOME AND EXPENSES						Current S	pecial Mention Sub	tanoaro	Doubttui	Loss Total	Current	Special Mention	Substandard	Donottui	Loss	Total
	Cash	1,587,729	1,422,553	2,299,062	1,838,136	A. Interest Income and Expenses					I. RELATED PARTIES											
	Placements with Bank Indonesia	14,468,553	13,703,711	17,576,955	16,344,263	Interest Income and Sharia Income	14,627,058	10,679,385	19,084,410	14,126,651	Placements with other banks											
	Placements with other banks	1,293,432	1,176,490	1,306,904	1,466,464	a. Rupiah	13,163,199	10,668,765	17,620,551	14,116,031	a. Rupiah	-	-	-	-		-	-	-	-	-	-
	Spot and derivative receivables	840,372	- 775 740	840,372	0.000.407	b. Foreign currencies	1,463,859	10,620	1,463,859	10,620	b. Foreign currencies	725,450	-	-	-	- 725,450	21,912	-	-	-	-	21,912
٥.	Marketable securities	8,582,871	5,775,718	10,654,624	6,806,407	2. Interest Expenses and Sharia Profit Sharing	7,513,059	4,158,571	8,036,646	4,526,243	Spot and derivative receivables											
	Measured at fair value through profit/loss Available for sale	5,599,578	1.234.846	5,679,762	1,545,494	a. Rupiah	6,038,577	3,978,940	6,562,164	4,346,612	a. Rupiah	58,080	-	-	-	- 58,080	-	-	-	-	-	-
	c. Held to maturity	1,791,330	4,540,872	3,782,899	5,260,913	b. Foreign currencies	1,474,482	179,631	1,474,482	179,631	b. Foreign currencies	3,602	-	-	-	- 3,602	-	-	-	-	-	-
	d. Loans and receivables	1,191,963	4,540,672	1,191,963	5,200,915	Net Interest and Sharia Income	7,113,999	6,520,814	11,047,764	9,600,408	Marketable securities											
6	Securities sold under repurchase agreements (Repo)	1,191,903		1,181,803	1 1	B. Other Operating Income and Expenses					a. Rupiah		-	-	-			-	-	-	-	-
7	Claims from securities purchased under resale	_		_	'	Other Operating Income	4,930,129	789,980	4.957.971	799,102	b. Foreign currencies	86,105	-	-	-	- 86,105		-	-	-	-	-
Ш"	agreements (Reverse Repo)	_	1,599,955		1,599,955	a. Increase in fair value of financial assets (mark to market)			853,593		Securities sold under repurchase											
8	Acceptance receivables	1.692.460	1,000,000	1.692.460	1,000,000	i. Marketable securities	, -		-		agreements (Repo)											
9	Loans	132,760,609	60,859,618	132,760,609	60.859.618	ii. Loans	_				a. Rupiah	-	-	-	-			-	-	-	-	-
"	Measured at fair value through profit/loss	-	-	-	-	iii. Spot and derivatives	853,593		853,593		b. Foreign currencies	-	-	-	-	-		-	- 1	-	-	-
	b. Available for sale	-		-		iv. Other financial assets	-		-		Claims on securities purchased under resale											
	c. Held to maturity	-		-		b. Decrease in fair value of financial liabilities (mark to mark	(et) -		-		agreements (Reverse Repo)											
	d. Loans and receivables	132,760,609	60,859,618	132,760,609	60,859,618	c. Gain from sale of financial assets	-	15,947	-	16,754	a. Rupiah	-	-	-	-	-			-	-		
10.	Sharia financing/receivables	-	-	8,999,574	7,277,162	i. Marketable securities	-	15,947	-	16,754	b. Foreign currencies	-	-	-	-	-			-	-		
11.	Investments	1,303,643	1,283,192	22,522	22	ii. Loans	-		-	-	Acceptance receivables Loans	-	-	-	-	-			-	-		
12.	Allowance for impairment losses on financial assets -/-	(1,175,155)	(918,116)	(1,467,274)	(1,134,065)	iii. Other financial assets	-		-	-	a. Micro, Small and Medium Enterprises (UMKM)											
	Marketable securities	(6)	-	(6)	-	 d. Realized gain from spot and derivative transactions 	3,111,071	391	3,111,071	391	i. Rupiah											
	b. Loans	(1,175,080)	(918,116)	(1,467,199)	(1,134,065)	e. Dividend	2	3	2	3	ii. Foreign currencies	-	-	-	-	-			-	-		
	c. Others	(69)	-	(69)	-	f. Gain from investment under equity method	-		-	-	b. Non-Micro, Small and Medium	1 1	-	- 1	- 1	-			1	-		
13.	Intangible assets	2,009,007	1,510,528	2,197,397		 g. Commissions/provisions/fees and administration 	514,769	277,429	514,933	277,474	Enterprises (Non-UMKM)											
Ш.,	Accumulated amortization of intangible assets -/-	(1,068,375)	(676,549)	(1,128,855)		 Reversal in allowance for impairment losses 	8,525	14,349	19,684	14,349	i. Rupiah	98,492				- 98,492	18,632					18,632
14.	Fixed assets	3,201,234	2,899,291	3,751,845	3,388,416	i. Other income	442,169	481,861	458,688	490,131	ii. Foreign currencies	2,034,217				- 2,034,217	10,002					10,002
	Accumulated depreciation of fixed assets -/-	(1,517,038)	(1,289,365)	(1,858,099)		2. Other Operating Expenses	10,197,846	5,636,397	12,278,389	7,422,565	c. Restructured loans	4,007,211	1	- [-	- 2,034,217		1	-	-		1 .
15.	Non-productive assets	20	15	20	15	a. Decrease in fair value of financial assets (mark to marke		115,973	843,645	115,973	i. Rupiah			.	_ [_	.1 -
	a. Abandoned properties	-			-1	i. Marketable securities	33	0,070	33	,,,,,,	ii. Foreign currencies						.]]]		-	.1 .
П	b. Foreclosed assets	20	45	- 00	15	ii. Loans	-	[]	-	[]	d. Property loans	513				- 513	4.541]]]		-	4,541
	c. Suspense accounts d. Interbranch assets	20	15	20	15	iii. Spot and derivatives	843,612	115,973	843,612	115,973	8. Investments	1,303,621	.]			- 1,303,621	1,283,170]]		-	1,283,170
		-			1 1	iv. Other financial assets	040,012	0,070	5-70,012	,,,,,,	9. Temporary equity investment	1,000,021				- 1,000,021	.,200,170]]]		-	.,200,170
	Conducting operational activities in Indonesia Conducting operational activities outside Indonesia	-			1 1	b. Increase in fair value of financial liabilities (mark to mark	(et)			[]	10. Other receivables]			-	.1 .
10	 Conducting operational activities outside Indonesia Allowance for impairment losses on non - financial assets -/- 	-			1 1	c. Losses from sale of financial assets		33		33	11. Commitment and contingencies	1	-	- [-		Ι.	1	-	-	-	1
	Allowance for impairment losses on non - financial assets -/- Lease receivables	1			1 1	i. Marketable securities		33		33	a. Rupiah	852,574		.		- 852,574		.		_		
17.	Deferred tax assets	- 1	116.150	144.874	215.734	ii. Loans		".		".	b. Foreign currencies	941,611				- 941,611	[]]]		_	.1
	Other assets	3,513,372	3,088,302	3,838,395	3,339,956	iii. Other financial assets	_				12. Foreclosed assets	041,011				041,011						
_						d. Realized losses from spot and derivative transactions	2.839.467	39.451	2.839.467	39.451	II. NON-RELATED PARTIES			_								
T	TAL ASSETS	167,492,734	90,551,493	181,631,385	101,341,224	e. Impairment losses on financial assets	1,145,005	1,113,719	1,465,567	1,379,291												
Шп	BILITIES & EQUITY					i. Marketable securities	-	-	-	-	Placements with other banks											
ΙË						ii. Loans	1,144,998	1,113,719	1,144,998	1,113,719	a. Rupiah	449,351	-	-	-	- 449,351	463,069	-	-	-	-	463,069
Ш.	LIABILITIES	44040070	4 0 4 0 5 5 4	44.074.000	4 440 005	iii. Sharia financing	-	-	320,562	265,572	b. Foreign currencies	118,631	-	-	-	- 118,631	691,509	-	-	-	-	691,509
1.	Demand deposits	14,348,978	1,018,554	14,374,226	1,118,905	iv. Other financial assets	7		7	-	Spot and derivative receivables											
2.	Saving deposits	8,085,068	6,209,934	9,955,705	7,728,838	f. Losses related to operational risks	21,373	9,512	35,020	17,487	a. Rupiah	716,859	3,485	-	-	- 720,344		-	-	-	-	-
3.	Time deposits	55,058,884	56,004,109	55,058,884	56,004,109	g. Losses from investment under equity method	-			-	b. Foreign currencies	58,277	69	-	-	- 58,346		-	-	-	-	-
	Revenue sharing investment funds	-		7,550,664	5,992,860	h. Commissions/provisions/fees and administration	137,395	112,631	137,395	112,631	Marketable securities											
	Liabilities to Bank Indonesia	11 050 070	40.075	11.633.474	14 204	 Losses from decrease in value of non-financial assets 	-		-	10,331	a. Rupiah	7,813,208	-	-	-	- 7,813,208	5,775,718	-	-	-	-	5,775,718
	Liabilities to other banks	11,659,676	42,975		14,394	j. Personnel expenses	2,153,284	1,845,984	3,199,896	2,701,676	b. Foreign currencies	683,558	-	-	-	- 683,558		-	-	-	-	-
	Spot and derivative payables	894,947	116,521	894,947	116,521	k. Promotion expenses	200,285	138,749	216,201	154,620	Securities sold under repurchase											
	Securities sold under repurchase agreements (Repo)	888,459		888,459	- 1	Other expenses	2,857,392	2,260,345	3,541,198	2,891,072	agreements (Repo)											
	Acceptance liabilities Securities issued	3,190,628	1,197,442	3,190,628	1,197,442	Net Other Operating Expenses	(5,267,717)	(4,846,417)	(7,320,418)	(6,623,463)	a. Rupiah	-	-	-	-			-	-	-	-	
		44,086,343	8,442,765	44,086,343				1,674,397		, , ,	b. Foreign currencies	-	-	-	-			-	-	-	-	
11.	Borrowings Margin deposits	44,000,343	0,442,700	44,000,343	0,442,700	NET OPERATING INCOME	1,846,282	1,674,397	3,727,346	2,976,945	Claims on securities purchased under resale											
12.	Interbranch liabilities			-		NON-OPERATING INCOME AND EXPENSES					agreements (Reverse Repo)											
13.	a. Conducting operational activities in Indonesia					Loss from sale of fixed assets and equipments	(5,444)	(735)	(6,683)	(3,105)	a. Rupiah	-	-	-	-		1,599,955	-	-	-	-	1,599,955
	Conducting operational activities outside Indonesia					Gain/ (loss) on adjustments of foreign exchange translation		(29,189)	305,173	(29,189)	b. Foreign currencies			-	-			-	-	-	-	-
14	Deferred tax liabilities	53,052		53,052		Other non-operating expenses	(5,338)	(24,063)	(6,914)	(25,223)	Acceptance receivables	1,688,749	3,711	-	-	- 1,692,460		-	-	-	-	-
15	Other liabilities	1,928,098	1,507,734	2,473,075	1,939,060	NET NON OPERATING INCOME/ (EXPENSES)	294,391	(53,987)	291,576	(57,517)	7. Loans											
16.	Profit sharing investment funds	1,020,000	1,007,704	2,410,010	1,000,000	INCOME BEFORE TAX FOR THE CURRENT YEAR	2,140,673	1,620,410	4,018,922	2,919,428	a. Micro, Small and Medium Enterprises (UMKM)											
1	TOTAL LIABILITIES	140,194,133	74,540,034	150,159,457	82,554,894	Income tax:					i. Rupiah	7,855,908	281,445	37,364	67,968	181,386 8,424,071	9,042,002	401,361	41,987	77,371	171,499	9,734,220
	EQUITY	140,104,100	1 1,0 10,001	100,100,101	02,001,001	a. Estimated current year tax	(545,060)	(521,559)	(1,071,827)	(898,973)	ii. Foreign currencies	-	-	-	-			-	-	-	-	-
17		161,075	115,129	161,075	115,129	 b. Deferred tax (expenses)/income 	(2,829)	63,903	45,323	107,609	 b. Non-Micro, Small and Medium 											
17.	Issued and fully paid-in capital a. Authorized capital	300,000	300,000	300,000	300,000	NET INCOME FOR THE CURRENT YEAR AFTER TAX	1,592,784	1,162,754	2,992,418	2,128,064	Enterprises (Non-UMKM)											
	b. Unpaid capital -/-	(137,021)	(182,967)	(137,021)	(182,967)	OTHER COMPREHENSIVE INCOME/(EXPENSES)					i. Rupiah				173,587	330,166 86,499,384	49,717,499	936,450	95,965	164,370	192,482	51,106,766
	c. Treasury stock -/-	(1,904)	(1,904)	(1,904)	(1,904)	Items that will not be reclassified to profit or loss	(32,227)	209,686	(23,075)	247.417	ii. Foreign currencies	33,582,123	2,010,667	90,236	13,883	7,536 35,704,445		-	-	-		
18	Additional paid-in capital	11,151,727	1,480,133	11,142,214	1,480,133	a. Gain from fixed assets revaluation	(02,227)	77,104	(20,0.0)	77,104	c. Restructured loans	400.004	205 770	20 400	40.40=	E7 007 005 00-	FF4 000	007.000	45.000	74 00-	00.070	005 500
1	a. Agio	10,907,715	1,198,385	10,898,202	1,198,385	b. (Loss)/ gain from actuarial defined benefit program	(42,968)	176,776	(30,767)	227,084	i. Rupiah	482,921		20,102	19,125	57,907 905,827	551,030	207,929	15,809	71,087	39,678	885,533
Ш	b. Disagio -/-	- ,	.,.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		., ., .,	c. Other comprehensive income from associate entity	(.2,500)		(,/)		ii. Foreign currencies	0.440.404	2,455	14 750	2 000	2,455	775 050	20.40	-	40.004	-	000 000
	c. Capital contribution	-			-l	d. Others	-			.ll	d. Property loans	9,449,431	21,640	14,750	3,060	36,759 9,525,640	775,959	32,164	-	12,634	76	820,833
П	d. Capital paid in advance	-		-	-1	e. Income tax related items that will not be reclassified	- 1				8. Investments	22	-	-	-]	- 22	22	1	-	-		22
П	e. Others	244,012	281,748	244,012		to profit or loss	10,741	(44,194)	7,692	(56,771)	Temporary equity investment Other receivables	1	-	-	-			1	-	-		1 .
19.	Other comprehensive income	892,819	916,000	919,626	936,798	2. Items that will be reclassified to profit or loss	9,046	(9,842)	8,479	(9,137)	11. Commitment and contingencies		-	-	-			1	-	-		1 .
П	Foreign exchange translation adjustment of	1		1		Adjustment from foreign exchange translation	-	' '			a. Rupiah	47,017,343	580.448	50.725	_ [- 47.648.515	6,268,345	136			_	6,268,481
H	financial statements	-				 b. Gain/(loss) from changes in the value of marketable 	1				b. Foreign currencies	41.537.562	769.638	00.120	- 1	- 42.307.200	0,200,340	130	-	-		0,200,401
П	 b. Gain from changes in the value of marketable securities - 					securities - available for sale	12,061	(9,038)	11,305	(8,097)	12. Foreclosed assets	41.007.002	100.030			- 42.307.200		1	-	-		
П	available for sale	16,105	4,043	16,235	4,702	c. Effective part of cash flow hedging	-	- 1		-		-							-			-
	c. Cash flow hedging			***		d. Others	-	1			III. OTHER INFORMATION											
	d. Differences arising from fixed assets revaluation	797,886	797,886	801,553	801,553	e. Income tax related items that will be reclassified	- 1				Value of Bank's assets pledged as collateral:											4
	e. Other comprehensive income from associate entity		450	4		to profit or loss	(3,015)	(804)	(2,826)	(1,040)	a. To Bank Indonesia											-
П	f. Remeasurement on defined benefit program	110,474	153,442	141,324	175,752	OTHER COMPREHENSIVE (EXPENSES)/INCOME FOR		` '	,	1	b. To other parties											
П	g. Income tax related to other comprehensive income	(31,646)	(39,371)	(39,486)	(45,209)	THE CURRENT YEAR - NET OF TAX	(23,181)	199,844	(14,596)	238,280	Total allowance for impairment losses on											4
0.0	h. Others	-			-	TOTAL COMPREHENSIVE INCOME OF THE CURRENT	' ' '				financial assets					1,175,155						918,116
20.	Difference in quasi reorganization	-			-	YEAR AFTER TAX	1,569,603	1,362,598	2,977,822	2,366,344	Total required provision for possible losses on											
21.	Difference in restructuring of entities under common control			(0.1.007)	(04.007)	Net income of the current years attributable to:					earning assets					2,403,429						1,190,725
	Other equity Reserves	23,361	23,361	(24,267) 44,361	(24,267) 30,361	OWNERS OF THE PARENT	1,592,784	1,162,754	2,572,528	1,838,471	Percentage of Micro, Small and Medium											
23.		23,361	23,361			NON-CONTROLLING INTEREST		·	419,890	289,593	Enterprises (UMKM) loans to total loans					6.35%						15.99%
П	a. General reserves	23,361	23,361	44,361	30,361	TOTAL INCOME IN CURRENT YEAR	1,592,784	1,162,754	2,992,418	2,128,064	Percentage of Micro and Small Enterprises											
24	b. Statutory reserves Profit/loss	15,069,619	13,476,836	17.625.034	15.066.506	Total comprehensive income of the current year	- 1				(UMK) loans to total loans					0.90%						2.93%
24.	a. Previous years	13,476,835	12,314,082	15,052,506		attributable to:	1.	[]			Percentage of UMKM debtors to total debtors					1.53%						2.14%
Ш	b. Current year	1,592,784	1,162,754	2,572,528		OWNERS OF THE PARENT	1,569,603	1,362,598	2,555,357	2,065,220	Percentage of UMK debtors to total debtors					1.02%						1.46%
П	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF	1,002,704	1,102,704	2,012,020	1,000,471	NON-CONTROLLING INTEREST	10	4 000	422,465	301,124	8. Others:											
П		27 200 604	46 044 450	20 000 040	47 604 666	TOTAL COMPREHENSIVE INCOME IN CURRENT YE	AR 1,569,603	1,362,598	2,977,822	2,366,344	a. Channeling loans					34,538						34,538
H	THE PARENT	27,298,601	16,011,459	29,868,043		PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE					 b. Distribution of Mudharabah Muqayyadah funds 											
25.	Non-controlling interest	-		1,603,885	1,181,670	DIVIDEND		(574,509)		(574,509)	c. Earning assets written-off					4,226,596						3,378,425
	TOTAL EQUITY	27,298,601	16,011,459	31,471,928	18,786,330	EARNING PER SHARE (Full amount)					d. Recovery of earning assets written-off					1,883,607						1,596,652
						- Basic	203	202	327	320	e. Write-off on earning assets with elimination											
	TOTAL LIABILITIES AND EQUITY	167,492,734	90,551,493	181,631,385	101,341,224	- Diluted	200	197	324	312	of right to collect					1,520,562						1,360,490
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	ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 December 2019 and 2018 (In million Ruplah)														
BANK															
	ACCOUNTS		31 De Auc	c 2019 dited	31 Dec 2018 Audited										
ACCOUNTS			r Impairment	Required	Provision	Allowance for	or Impairment	Required	Provision						
		Individual	Collective	General	Specific	Individual	Collective	General	Specific						
1.	Placements with other banks			12,934				11,765							
2.	Spot and derivative receivables			8,368	178										
3.	Marketable securities		6	11,354				2,200							
	Securities sold under repurchase agreements (Repo)														
	Claims on securities purchased under resale agreements (Reverse Repo)														
	Acceptance receivables	-	69	16,887	186	-	-	-							
7.	Loans	322,038	853,042	1,268,157	900,879	85,456	832,660	588,957	573,88						
8.	Investments	-	-	13,036	-	-	-	12,832							
9.	Temporary equity investment							-							
10.	Other receivables	-	-	-		-	-	-							
11.	Commitment and contingencies			96,337	75,113			1,077							

FINANCIAL RATIOS

STATEMENTS OF CONSOLIDATED CASH FLOWS

		f 31 December				For the years ended on 31 December 2019 and 2018 (In million Rupiah)					
	RATIO	(%)		31 Dec 2 Audite		Dec 2018 Audited	ACCOUNTS	31 Dec 2019 Audited	31 Dec 2018 Audited		
Performance Ratios (Consolidated)						CASH FLOWS FROM OPERATING ACTIVITIES					
1.	Capital Adequacy Ratio (CAR)			24.	24%	24.61%	Receipt from interest	14.690.431	10.782.860		
Non-performing earning assets and non-earning assets				.=0/	0.000/	Receipt from sharia income	4.449.890	3.440.239			
3.	to total earning assets and non- Non-performing earning assets	earning assets	ate		47% 70%	0.89% 0.95%	Payments of interest expense	(7.687.456)	(4.041.871)		
4.	Allowance for impairment losse			0.	1076	0.95%	Payments of third parties' shares on return of temporary syirkah funds Receipts from other operating income	(518.761) 1.556.385	(364.372) 611.782		
"	to earning assets				89%	1.27%	Recovery from written-off loans	113.243	124.526		
5.		gross			81%	1.24%	Payments of personnel expenses	(3.304.809)	(2.508.821)		
6. 7.	Non-Performing Loans (NPL) - Return on Assets (ROA)	net			43% 25%	0.51% 3.00%	Payments of other operating expenses	(2.831.098)	(2.765.224)		
8.	Return on Equity (ROE)				25% 94%	11.64%	Other payments	(10.072)	(25.729)		
9.	Net Interest Margin (NIM)				92%	11.27%	Payments of corporate income tax	(1.262.205)	(568.652)		
10.		ng Revenues			50%	80.05%	Cash flows before changes in operating assets, operating				
11. 12.	Loan to Deposit Ratio (LDR)	D)			06%	96.18% 113.13%	liabilities and temporary syirkah funds	5.195.548	4.684.738		
13.					04% 14%	158.96%	(Increase) decrease in operating assets:				
	erformance Ratios (Bank)			120	.1470	100.0070	Placements with Bank Indonesia and				
1	Capital Adequacy Ratio (CAR)			23	51%	23.69%	other banks - with maturity more than 3 months	(2.280.000)	755.000		
2.		and non-earning as	sets	25.	V 1 /0	20.0070	Securities purchased under resale agreement (reverse repo)	1.591.672	903.737		
	to total earning assets and non-	earning assets			44%	0.87%	Derivative receivables Acceptance receivables	(53.974) 966.125	2.338		
3.		to total earning ass	ets	0.	68%	0.93%	Acceptance receivables Loans	(4.980.410)	(2.520.514)		
4.	Allowance for impairment losse to earning assets	s on financial asset	S		77%	1.15%	Sharia financing/receivables	(1.959.320)	(1.437.361)		
5.	Non-Performing Loans (NPL) -	gross			78%	1.13%	Increase (decrease) in operating liabilities:	(1.000.020)	(1.407.001)		
6.	Non-Performing Loans (NPL) -	net		0.	45%	0.56%	Obligations due immediately	2.945	(34.215)		
7.	Return on Assets (ROA)				29%	1.84%	Deposits from customers	(15.527.695)	2.181.827		
8.	Return on Equity (ROE) Net Interest Margin (NIM)				05% 83%	8.60% 8.61%	Deposits from other banks	4.825.097	(808.190)		
10.	Operating Expenses to Operati	na Revenues			56%	85.40%	Derivative payables	(222.689)	113.635		
11.	Loan to Deposit Ratio (LDR)	ng rioronaco			32%	96.25%	Acceptance payables	(1.086.023)			
12.	Macroprudential Intermediation			127.		95.76%	Increase in temporary syirkah funds	1.557.804	744.812		
13.				109.		108.43%	Net cash flows (used in) provided from operating activities	(11.970.920)	4.585.807		
14.	1 7)		226.	.12%	146.40%	CASH FLOWS FROM INVESTING ACTIVITIES				
	ompliance Ratios (Bank)	-11					Purchases of marketable securities	(49.875.535)	(8.984.697)		
1.	Percentage Violation of Legal Related parties	al Lending Limit			00%	0.00%	Proceeds from disposal of marketable securities Purchases of fixed assets	50.586.393 (324.700)	9.182.474 (382.971)		
	ii. Non-related parties				00%	0.00%	Purchases of intangible assets	(380.234)	(392.940)		
	b. Percentage Lending in Exce	ss of the Legal Lend	ding Limit				Cash and cash equivalents transfer due to merger	11.289.137	(552.540)		
	 Related parties 	-	-		00%	0.00%	Proceeds from sale of fixed assets	6.026	4.456		
2.	ii. Non-related parties	nto		0.	.00%	0.00%	Net cash flows provided from (used in) investing activities	11.301.087	(573.678)		
۷.	Statutory Reserves Requiremental Rupiah	nts		6	17%	6.57%	CASH FLOWS FROM FINANCING ACTIVITIES	11.001.007	(010.010)		
	 b. Foreign currencies 			8.	02%	8.28%	Payment of securities issued	(300.000)	(1.350.000)		
3.				0.	12%	0.40%	Proceeds from securities issued	1.000.000	()		
	ed on BI Regulation (PBI) No. 20/4/P						Proceeds from borrowings	172.265.489	10.287.664		
and	Macroprudential Liquidity Buffer for	Conventional Bank, S	haria Bank, a				Installment payment and settlement of borrowings	(172.817.491)	(7.065.018)		
on J	uly 2018 LFR changed into Macropr	udential Intermediatio	n Ratio.				Payment of bonds issuance cost	(9.992)			
	SPOT AND	DERIVATIV	E TRAN	ISACTIO	ONS		Payment of borrowing transaction cost	(7.077)	(7.297)		
		As of 31 Decei					Payments of dividends	1,141	(574.509) 29.728		
		(In million F					Proceed from shares issued Fund received by Subsidiary from initial public offering	1.141	735.020		
				-41	Derivative I	Receivables	Consideration paid to non-controlling interest	(9.763)	(550.045)		
	TRANSACTION Notional 7		Obje	ctive	and Pa		Net cash flows provided from financing activities	122.307	1.505.543		
		Amount	Trading	Hedging	Receivables	Payables		122.301	1.000.040		
Α.	RELATED TO		munig	·iouging		. ujuoioa	NET (DECREASE) INCREASE IN CASH AND CASH	(547 500)	F F47 070		
A.	EXCHANGE RATE	28,945,522	631,654	28,313,868	185,514	130,826	EQUIVALENTS	(547.526)	5.517.672		
	1. Spot		631,654		624	729	EFFECT OF EXCHANGE RATE CHANGES ON CASH	(0.0.0	110.055		
	2. Forward			154,417	56,139	AND CASH EQUIVALENTS	(35.026)	(10.878)			
	3. Option					-	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	20.424.211	14.917.417		
	a. Put b. Call					-	CASH AND CASH EQUIVALENTS AT THE END OF YEAR	19.841.659	20.424.211		
	4. Future	:					Cash and cash equivalents consist of:	10.041.000	AVITATIALI		
	5. Swap	20,715,098	-	20,715,098	30,473	73,958	Cash	2.299.062	1.838.136		
L	6. Others	-		-	-	-	Current accounts with Bank Indonesia	8.987.079	5.248.644		
R	RELATED TO						Current accounts with other banks	1.056.004	841.464		

		5. Others		l .				ACTIVITED NOT ALL ECTING CASTILLOW					
		5. Others	-					Issuance of shares in relation with merger	9.754.134	-			
	C.	OTHERS	24,832,379		24,832,379	584,662	517,244	Share-based payment reserves	37.736	27.252			
		TOTAL	62,802,056	631,654	62,170,402	840,372	894,947	Acquisition of fixed assets still payable	(1.402)	(1.979)			
ı	Notes:												
	1	The above consolidated financial	I information are pre	pared based	on the Cons	olidated Fina	ncial Statem	ents of PT Bank BTPN Tbk (formerly PT Bank Tabungan Pensiunan Nas	sional Tbk) and Subs	sidiary for the year			
	ended 31 December 2019, which were audited by Kantor Akuntan Publik Siddharta Widaja & Rekan, a member firm of KPMG International (Partner in-chärge; Liana Lim, S.E., CPA), with an unmodified opinion which includes explanatory acararants about restatement of the comparative information, and that the comparative information before restatement were audited by other auditors; in their report claded 23 March.												
								Subsidiary which were audited by Kantor Akuntan Publik Tanudiredja,	Wibisana, Rintis &	Rekan, a member			
						an unmodine	a opinion in t	heir report dated 23 January 2019.					
1	2 .	The consolidated financial inform	nation above is pres	sented in ord	er to meet:			·					

firm of PwC Global Network (Parther in-charge: Jimmy Pangestu, S.E.), with an unmodified opinion in their report dated 23 January 2019.

2 The consolidated financial information above is presented 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 Statements for Conventional Commercial Banks;
b) Financial Services Authority Circular Letter No. 43/SEC.UK.03/2016 dated 28 September 2016 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
c) Capital Market Supervisory Agency Regulation Number XX.2 Attachment of Decision of Chairman of Capital Market Supervisory Agency Regulation Number XX.2 Attachment of Decision of Chairman of Capital Market Supervisory Agency No. Kep-34/GIBL/2011 dated 5 July 2011 concerning Submission of Periodic Financial Statements.

5 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 consolidated financial statements as of and for the year ended of 10 the year ended on 31 December 2018 have been reclassified to conform with the presentation of consolidated financial statements as of and for the year ended 31 December 2019.

4 The comparative purposes several accounts in the consolidated financial statements as of and for the year ended 31 December 2019.

5 Based on the resolution of Extraordinary General Meeting of Shareholders dated 5 Cotober 2018 as stipulated into Dead of Minutes of Extraordinary General Meeting of Shareholders No. 09 dated 5 October 2016 as stipulated into Dead of Minutes of Extraordinary General Meeting of Shareholders No. 09 dated 5 October 2016 as stipulated into Dead of Minutes of Extraordinary General Meeting of Shareholders No. 09 dated 5 October 2016 as stipulated into Dead of Minutes of Extraordinary General Meeting of Shareholders of December

9,024,155

9,024,155

B. RELATED TO INTEREST RATE

1. Forward 2. Option a. Put b. Call 3. Future 4. Swap 5. Others

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9,024,155

9,024,155

70,196 246,877

70,196

246,877

maturity of 3 months or less

SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW

Current accounts with other banks
Placement with Bank Indonesia and other banks- with

Marketable securities - with maturity of 3 months or less

	(In million Rupiah)													
		31 Dec		31 Dec Aud										
H							BANK	CONSOLIDATED	BANK	CONSOLIDATED				
H	I. Core Capital (Tier 1)						23,521,707	27,259,773	13,109,731	15,898,538				
11	1. Common Equity Tier 1 (CET 1)	23,521,707	27,259,773	13,109,731	15,898,538									
Ш	1.1 Paid in capital (less Treasury stock)						161,075	161,075	115,129	115,129				
Ш	1.2 Disclosed reserves													
Ш	1.2.1 Additional Factor	25,582,386 26,810,660	28,312,115 29,381,326	15,227,902 15,500,511	16,939,972 17,101,507									
Ш	1.2.1.1 Other comprehensive income	809,965	813,729	801,929	806,255									
Ш	1.2.1.1.1 Excess differences arising from tra 1.2.1.1.2 Potential gains of the increase in t	12,079	12,176	4.043	4,702									
Ш	1.2.1.1.2 Folential gains of the increase in t	ne ian value oi a	valiable for said	ililariciai assei	3		797,886	801,553	797,886	801,553				
Ш	1.2.1.2 Other disclosed reserves						26,000,695	28,567,597	14,698,582	16,295,252				
Ш	1.2.1.2.1 Agio						10,907,715	10,898,202	1,198,385	1,198,385				
Ш	1.2.1.2.2. General reserves						23,361	44,361	23,361	30,361				
Ш	1.2.1.2.3 Previous years profit						13,476,835	15,052,506	12,314,082	13,228,035				
IJ	1.2.1.2.4 Current year profit 1.2.1.2.5 Capital paid in advance						1,592,784	2,572,528	1,162,754	1,838,471				
1	1.2.1.2.6 Others													
Ш	1.2.2 Deduction Factor						(1,228,274)	(1,069,211)	(272,609)	(161,535)				
Ш	1.2.2.1 Other comprehensive income						-			-				
H	1.2.2.1.1 Excess differences less from trans 1.2.2.1.2 Potential loss of the decrease in the	lation of financia	I statement	financial accets			-			-				
Ш	1.2.2.1.2 Potential loss of the decrease in the	ie iaii value oi a	rallable for Sale	ilianciai asset	,		(1,228,274)	(1,069,211)	(272,609)	(161,535)				
П	1.2.2.2.1 Disagio						(1,220,214)	(1,000,211)	(2/2,000)	(101,000)				
11	1.2.2.2.2 Previous years loss						-			-				
Ш	1.2.2.2.3 Current year loss							(4.000.044)	(070 000)	-				
Ш	1.2.2.2.4 Differences between required prov 1.2.2.2.5 Negative differences on adjustmen	ision and allowa	nce for impairm	ent losses of ea	aming assets		(1,228,274)	(1,069,211)	(272,609)	(161,535)				
Ш	1.2.2.2.6 Required provision on non-produc	tive assets	i iii diicidi iiisti u	ment in the ma	ullig book									
Ш	1.2.2.2.7 Others	are doodto												
Ш	1.3 Non-Controlling Interests that can be calculated									-				
Ш	1.4 Deduction factor to common equity tier 1 (CET 1)						(2,221,754)	(1,213,417)	(2,233,300)	(1,156,563)				
Ш	1.4.1 Deferred tax calculation						.,,,,,,	(144,874)	(116,150)	(215,734)				
Ш	1.4.2 Goodwill						-	(61,116)	(000 000)	(61,116)				
Ш	1.4.3 Other intangible assets 1.4.4 Investment that can be calculated as deduction factor						(940,633) (1,281,121)	(1,007,427)	(833,980) (1,283,170)	(879,713)				
Ш	1.4.5 Shortage of capital on insurance subsidiary company						(1,201,121)		(1,200,170)					
Ш	1.4.6 Securitization exposures						-			-				
Ш	1.4.7 Other deduction factor to common equity tier 1						-			-				
Ш	1.4.7.1 Placement of funds in instruments AT 1 and /			asasta c	النب منسم				-	-				
П	1.4.7.2 Cross-ownership in another entity acquired b	y trie transition b	ecause of the la	aw, grants, or g	ants Will									
Ш	Additional Tier 1 (AT 1) The instrument meets the requirements of AT 1													
Ш	2.2 Agio / Disagio													
Ш	2.3 Deduction Factors : Investment in AT1 and/or Tier 2 instrum	ents with other B	Bank				-	-	-					
П	2.3.1 Placement of funds in instruments AT 1 and/or Tier 2	other banks					-	-	-	-				
П	2.3.2 Cross-ownership in another entity acquired by the tra	isition decause	or trie law, gran	ts, or grants will			7 405 001	7 540 001		-				
П	II. Supplementary Capital (Tier 2) 1. Capital instrument in form of shares or others which are qua	lified Tier 2 read	iiromonte				7,465,961 6,038,888	7,543,294 6,038,888	549,549	622,526				
П	Capital instrument in form of shares of others which are qual Agio/disagio	illed Hel 2 ledi	an ellielles				0,030,000		:					
П	3. General required provision of earning assets (maximum 1.25	% of RWA)					1,427,073	1,504,406	549,549	622,526				
П	Deduction factor to supplementary capital													
П	Sinking Fund Placement of funds in instruments AT 1 and / or Tier 2 other	hanks												
П	4.2 Pracement of folios in institutions At 1 and 7 of their 2 other 4.3 Cross-ownership in another entity acquired by the transition		aw. grants, or o	rants will										
Ш	Total Capital		, 3, 3				30,987,668	34,803,067	13,659,280	16,521,064				
H	Total Sapital	31 Dec	2019	31 Dec	2018		31 Dec		31 Dec					
H	Audited Audited Audited DESCRIPTION							ited	Aud	ited				
Ш		BANK	CONSOLIDATED	BANK	CONSOLIDATED									
Ш	RISK WEIGHTED ASSET (RWA)	CAR RATIO												
Ш	RWA CREDIT RISK	117,335,520	124,368,632	43,896,677	49,742,514	CET1 Ratio (%)	17.84%	18.99%	22.74%	23.68%				
П	RWA MARKET RISK	802,326	802,326	54,233	54,233	Tier 1 Ratio (%)	17.84%	18.99%	22.74%	23.68%				
Ш	RWA OPERATIONAL RISK	13,676,076	18,411,994	13,704,539	17,334,694	Tier 2 Ratio (%)	5.66%	5.25%	0.95%	0.93%				
П	TOTAL RWA	131,813,922	143.582.952	57,655,449	67,131,441	CAR Ratio (%)	23.51%	24.24%	23.69%	24.61%				
	CAR RATIO BASED ON RISK PROFILE (%)	9.30%	9.29%	9.30%	9.29%	CET 1 for BUFFER (%)	11.84%	12.99%	14.39%	15.32%				
	CAR ALLOCATION BASED ON RISK PROFILE	2770	74	2.2770		BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)		.=						
П	VAILALLOVATION DAGED ON NIGHT FROFILE	DOTT LIKE LINGERTINGE SHOULD BE FULFILLED BY BANK (%)												

CAPITAL ADEQUACY RATIO As of 31 December 2019 and 2018

(1.350.000)	C/	AR ALLOCATION BASED ON RISK PROFILE							
(1.350.000)		From CET 1	6	.00% 6.	.00% 8.	.35% 8.2	.36%		
10.287.664		From AT1	0	.00% 0.	.00% 0.	.00% 0.	.00%		
(7.065.018)		From Tier 2	3	.30% 3.	29% 0.	.95% 0.5	.93%		
(7.000.010)							ī		
(7.297)		STATEMENTS OF COMMITMENT			ENCIES				
(574.509)		As of 31 December		018					
29.728		(In million F							
735.020				NK	CONSOL		Ш		
(550.045)		ACCOUNTS	31 Dec 2019	31 Dec 2018	31 Dec 2019	31 Dec 2018	Ш		
1.505.543			Audited	Audited	Audited	Audited	Ш		
	I.	COMMITMENT RECEIVABLES	41,482,674	4,961,100	41,482,674	4,961,100	Ш		
5.517.672		Unused borrowing facilities	3,124,023		3,124,023		Ш		
		a. Rupiah	1,000,000		1,000,000		Ш		
(10.878)		b. Foreign currencies Outstanding spot and derivative purchased	2,124,023 38,358,651	4,961,100	2,124,023 38,358,651	4,961,100	Ш		
(/		Outstanding spot and derivative purchased Others	- 100,000,001	4,301,100	- 100,000,001	4,301,100	Ш		
14.917.417	11.	COMMITMENT LIABILITIES	112.564.084	6,160,762	112.574.084	6,160,762	H		
20.424.211			,,	6.107,909	,. ,	6.107.909	Ħ		
		Unused loans facilities granted to customers a. State-owned enterprises (BUMN)	81,836,986 6,116,211	75,000	81,846,986 6.126,211	75,000	Ш		
1.838.136		i. Committed	425,951	- 10,000	425,951	70,000	Ш		
5.248.644		- Rupiah	117,283		117,283		Ш		
841.464		- Foreign currencies ii. Uncommitted	308,668 5.690,260	75.000	308,668	75,000	ΙL		
11.720.619		- Rupiah	2,661,313	75,000	5,700,260 2,671,313	75,000			
775.348		- Foreign currencies	3,028,947		3,028,947	-			
20.424.211		b. Others	75,720,775	6,032,909	75,720,775	6,032,909	ı		
20.424.211		i. Committed ii. Uncommitted	7,997,129 67.723.646	6.032.909	7,997,129 67.723.646	6.032.909	Ш		
		Unused loans facilities granted to other banks	63,163	52,853	63,163	52,853	Ш		
		a. Committed			-		Ш		
27.252		i. Rupiah	-		-		Ш		
(1.979)		ii. Foreign currencies b. Uncommitted	63.163	52.853	63,163	52.853	Ш		
(1.575)		i. Rupiah	63,163	52,853	63,163	52,853	Ш		
		ii. Foreign currencies					Ш		
liary for the year nodified opinion		Outstanding irrevocable L/C a. Foreign L/C	925.174 320.351		925.174 320.351		١L		
dated 23 March		b. Local L/C	604.823		604.823		ı		
ekan, a member		Outstanding spot and derivative sold	29,738,761		29,738,761		ı		
		5. Others	-	-	-	-			
ig Transparency	III.	CONTINGENT RECEIVABLES	19,918,674	73,753	19,936,706	88,467			
Banks;		Guarantees received	19.839.026	2.157	19.839.026	2.157	ı		
g Submission of		a. Rupiah	6,856,631		6,856,631		ı		
		b. Foreign currencies	12,982,395	2,157	12,982,395	2,157	1		
of consolidated		Interest on non-performing loan Loan interest	79,648 79,648	71,596 71,596	97,680 97,680	86,310 86,310	1		
accounts which		b. Other interest	70,040	- 1,000	37,000	30,010			
dated 5 October	L	3. Others	-	-	-	-			
Bank Tabungan	IV.	CONTINGENT LIABILITIES	8,924,578	107,719	8,924,578	107,719	1		
ained ("Effective		4 0	0.004.570	407.740	0.004.570	407.740	1		

8,924,578 4,733,590 4,190,988

8,924,578 4,733,590 4,190,988

938.738 19.841.659 BOARD OF COMMISSIONERS Mari Elka Pangestu Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhwan President Commissioner (Independent) Vice President Commissioner Irwan Mahjudin Habsjah BOARD OF DIRECTORS President Director
Deputy President Director
Compliance Director (Independent) Ongki Wanadjati Dana Kazuhisa Miyagawa Dini Herdini Yasuhiro Daikoku Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo

SHAREHOLDERS

Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (> 5%) :

Non-controlling shareholder not through capital market (> 5%):

Capital Conservation Buffer (%)

Capital Surcharge for Systemic Bank (%)

PT Bank BTPN Tbk **Board of Directors**



Hanna Tantani

2.500%

1,000%

1,875%

1,875%