

ASSET

agreements (reverse repo)

Acceptance receivables

0. Sharia financing/receivables

I. Equity Investments

Other financial asse

a. Securities

Intangible assets

a. Abandoned properties

b. Foreclosed assets

d. Interbranch assets

LIABILITIES AND EQUITY

Demand deposits

. Saving deposits

Time deposits

Electronic money

. Liabilities to Bank Indonesia

. Liabilities to other banks

. Acceptance liabilities

0. Securities issued

Margin deposits

Other liabilities

EQUITY

. Minority Interest

Interbranch liabilities

TOTAL LIABILITY

a. Authorized capital

b. Unpaid capital -/-

c. Treasury stock -

7. Additional paid-in capital

c. Fund for paid up capital

Other comprehensive income

a. General reserves
 b. Appropriate reserves

c. Payable dividend -/-

a. Previous years

b. Current year

PARENTS

TOTAL EQUITY

b. Loss -/-

. Reserves

0. Profit/loss

6. Issued and fully paid-in capital

Borrowings

LIABILITIES

17. Other assets

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiary

31 DECEMBER 2020 AND 2019

(In million Rupiah)

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME For the years ended on 31 Desember 2020 and 2019 **EARNING ASSETS QUALITY AND OTHER INFORMATION** STATEMENTS OF FINANCIAL POSITION ACCOUNTS 31 Dec 2020 | 31 Dec 2019 | 31 Dec 2020 | 31 Dec 2019 ACCOUNTS 31 Dec 2019 31 Dec 2020 | 31 Dec 2019 | 31 Dec 2020 | 31 Dec 2019 **ACCOUNTS** Current Special Mention Substandard Doubtful Loss Total idard Doubtful Loss Total OPERATING INCOME AND EXPENSES I. RELATED PARTIES 1,587,729 2,433,196 2,299,062 1,323,222 A. Interest Income and Expenses 370,55 370,551 725,450 725,450 Placements with Bank Indonesia 19.592.514 14.468.553 22.571.836 17.576.955 1,293,432 896,568 370,55 370,55 725,450 Interest Expenses (5,281,544) (7,165,697) (5,779,055)(7,689,284) b. Foreign currencies 725,450 Spot and derivative / forward receivables 917,082 840,372 917,082 840,372 61,682 58,080 3,602 Net Interest Income 7,084,465 7,057,930 10,624,428 10,991,695 49,928 46,368 12,201,417 8,582,871 14,804,656 10,654,624 58,080 3,602 B. Other Operating Income and Expenses b. Foreign currencies 3,560 7. Claims from securities purchased under resale . Gain (Loss) from increase (decrease) in fair value of 332,187 332,187 86,105 86,105 a. Rupiah b. Foreign currencies 29,925 29,925 1,490,634 86,105 Gain (Loss) from increase (decrease) in fair value of 126,689,753 132,760,609 126,689,753 132,760,609 Securities sold under repurchase financial liabilities 9,522,866 8,999,574 agreements (Repo) Gain (Loss) from sale of financial assets 1,305,484 1,303,643 22,522 22,522 . Gain (Loss) from spot and derivative / forward 803.827 771.377 961.550 949.824 720,865 269,389 720,865 269,389 b. Foreign currencie (2,579,318 1,175,155) (3,428,808) . Claims on securities purchased under resale a Gain (Loss) from investment under equity method (291 (291) greements (Reverse Repo) Gain (Loss) from foreign exchange translation (21.838) 305,173 (21,838) 305,173 b. Loans and Sharia financing (2,572,835) (1,175,080) (3,422,325) (1,467,199 Dividend revenue 242,671 (6,192) (6,192) b. Foreign currencies . Commissions/provisions/fees and administration 496.048 573.053 496,174 573.217 2,197,397 2,281,920 2,009,007 2,528,427 Acceptance receivables 463,706 Accumulated amortization of intangible assets -/Fixed assets and equipment (1,404,745) 4,068,493 (1,068,375) 3,201,234 (1,487,828) 4,883,148 (1,128,855) Impairment losses on financial assets (1,951,200) (1,136,480)(2,801,384) (1,445,883) a. Micro. Small and Medium Enterprises (UMKM) (17,477) (2,161,292) (21,372) (2,239,560) (24,201) (3,211,395) (35,019) (3,338,585) Losses related to operational risks Accumulated depreciation on fixed assets and equipment -(2.042.622)(1,517,038)(2,525,161) (1.858,099)i. Rupiahii..Foreign currencies 19,202 19,202 Personnel expenses Non-Micro, Small and Medium Enterprises (Non-UMKM) Promotion expenses (153,216) (200.285) (157.063) (216.201) 1,206,768 2,132,709 2,132,709 Other expenses 19,190 19.190 90,162 90,162 98,492 98,492 (5,330,924 (4,906,475) (7,993,914) (6,959,176) Net Other Operating (Expenses) Income 1,116,606 ii..Foreign currencies Restructured loans 1,116,606 2,034,217 2,034,217 NET OPERATING INCOME (EXPENSES) 1,753,541 2,151,455 2,630,514 4,032,519 2,617,109 2,741,995 2,866,335 3.033.445 Rupiah
 ii..Foreign currencies NON-OPERATING INCOME AND EXPENSES 1,303,621 . Gain (Loss) from sale of fixed assets and equipments 1,305,462 1,305,462 (6,683)Equity Investment 1,303,621 Other receivables
 Commitment and contingencies
 Rupiah . Other non-operating income (expenses) (2,160) (5,338) (3,698) (6,914) 1,794,185 852,574 1,881,149 1,881,14 1,794,18 NET NON OPERATING INCOME (EXPENSES) (2.094)(10.782)2.562 (13.597) 15,709,755 14,348,978 15,760,708 14,374,226 50,000 50,000 852,574 PROFIT (LOSS) FOR THE CURRENT YEAR BEFORE TAX 1,751,447 2,140,673 2,633,076 4,018,922 9,955,853 8,085,068 11,929,298 10,060,583 b. Foreign currencies 1.831.149 1.831.149 941.611 941.611 65,342,817 55,058,884 73,098,900 62,504,670 Income Tax: (357,717) (547,889) (627,399) (1,026,504) NON-RELATED PARTIES a. Estimated current year tax (541,834) (545.060) (858,663) (1,071,827 b. Deferred tax income (expenses) (2,829) 231,264 45,323 449,351 6,575,274 11.659.676 6.549.336 11,633,474 399,775 399,775 449,351 NET PROFIT (LOSS) FOR THE CURRENT YEAR 1,393,730 1,592,784 2,992,418 2,005,677 b. Foreign currencies 123,746 123,746 118,631 118,631 Spot and derivative / forward liabilities 894,947 887,157 887,157 894,947 Spot and derivative receivables a. Rupiah 799,652 67.502 3.554 778,690 Securities sold under repurchase agreements (repo) MINORITY INTEREST PROFIT (LOSS) 256,384 419,890 767,282 888.459 767.282 888 459 OTHER COMPREHENSIVE INCOME b. Foreign currencies 45,22 63,968 109,189 58,277 58,346 993,045 3,190,628 993,045 3,190,628 11,869,230 11,869,230 8,496,766 8,496,766 37.176.039 44.086.343 37.176.039 44.086.343 Items that are not being reclassified to Profit Loss (55,718)(32,227)(64,857) (23,075) a. Rupiah 10,822,539 10.822.539 7,813,208 7.813.208 b. Foreign currencies b. Gain (Loss) from remeasurement benefecial Securities sold under repurchase 2 462 971 1.981.150 3.039.460 2.526.127 (55,718) (32,227) (64,857) (23,075) agreements (Repo) 1,749,037 1,603,885 tems that are being reclassified to Profit Loss 89,055 8,479 89,132 139,870,193 140,194,133 b. Foreign currencies 151,950,262 151,763,342 a. Gain (Loss) from adjustment in foreign exchange . Claims on securities purchased under resale agreements (Reverse Repo) Gain (Loss) from changes in the fair value of financial 300,000 300,000 300,000 300,000 b. Foreign currencies asset on liability instrument which measured by fair value (137,021 (137,021) (137,021) (137,021 from other comprehensive income 1,488,700 1,692,460 Acceptance receivables 1,934 1,490,634 1,688,749 3,711 89,132 89,055 8,479 (1,904) (1,904 (1,904 (1,904 . Others Micro, Small and Medium Enterprises (UMKM)
 Rupiah
 ii..Foreign currencies 234,901 234,901 181,386 181,386 11,168,524 1,151,727 11,134,744 11,117,947 6 677 51 7,324 7,324 6 997 300 7 855 908 8.424.07 10,907,723 10,907,715 10,898,210 10,898,202 OTHER COMPREHENSIVE EXPENSES FOR 14,924 37,364 67,968 33,414 (23,181) 24,198 (14,596) Non-Micro Small and Medium TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,427,144 1,569,603 2,029,875 2,977,822 112,876,912 75,726,079 244,012 236,534 4,405,808 445,802 118,485,685 438,175 78,654,873 17,426,842 187,470 173,587 219,745 Net income of the current year attributable to: 83,844,719 127,809 926,235 892,819 946,589 919,626 1,838,831 540,700 111,088 2,023,103 330,166 86,499,384 1,749,293 2,572,528 ii..Foreign currencies Restructured loans 926,235 892,819 946,589 919,626 - Owners of The Parent 37,150,833 2,566,977 91,325 14,050 7,627 39,830,812 33,582,123 2,010,667 90,236 13,883 7.536 35.704.445 68,140 6,146,274 68,140 6,144,201 27,037 24,964 328,227 325,772 57,907 57,907 - Non Controlling Interest 256.384 419.890 5.568.466 482,921 908,282 Rupiah
 ii..Foreign currencies 5,568,466 482,921 32,596 23,361 67,596 44,361 NET PROFIT (LOSS) FOR THE CURRENT YEAR 1,393,730 1,592,784 2,005,677 2,992,418 2,455 32,596 23,361 67,596 44,361 2,073 2,07 2,455 Total current comprehensive Profit (Loss) attributable to Equity Investment 1,776,256 1,569,603 2,555,357 Owners of The Parent 16.61 16.61 16,019,421 15,069,619 18,905,712 17,625,034 Non Controlling Interest 253.619 422,465 3,143,125 88,554,905 89.955.716 13,476,835 17,156,419 15.052.506 47,017,343 580,448 50,725 TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,427,144 1,569,603 2,029,875 2,977,822 a. Rupiah 52,092,026 1,466,311 53,558,337 47,648,516 1,592,784 1,749,293 2,572,528 1,393,730 b. Foreign currencies 50.393.008 1,676,814 52,069,822 41,537,562 769,638 42,307,200 PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE III. OTHER INFORMATION TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF DIVIDEND Value of Bank's assets pledged as collateral 27,298,601 28,307,851 31,215,716 29,868,043 EARNING PER SHARE (Full amount) a. To Bank Indonesia
 b. To other parties 28.307.851 27.298.601 31.215.716 29.868.043

| TOTAL LIABILITY AND EQUITY | | | 16 | 68,178,044 | 167,492,734 | 183,165,978 1 | 81,631,385 | - Diluted | | | | 173 | |
|---|---|---|------------------|--------------------------|-----------------------|-------------------------|-------------|-------------------------------|---------|---------|---------------------|----------|---|
| ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 December 2020 and 2019 (In million Ruplah) | | | | | | | | | | | | | |
| | и. | 400011170 | | | 31 Dec 203 Audited | 20 | INDI | //DUAL 31 Dec 2019 Audited | | | | | |
| | No. ACCOUNTS | | | Allowance for Impairment | | | d Provision | Allowance for Impairment | | | Required Provision | | - |
| | | | Stage 1 | Stage 2 | Stage 3 | General | Specific | Stage 1 | Stage 2 | Stage 3 | General | Specific | ı |
| | 1. | Placements with other banks | 497 | | - | - 8,941 | | | | | 12,934 | | ı |
| | 2. | Spot and derivative receivables | | | - | - 8,496 | 3,375 | | | | 8,368 | 178 | ı |
| | | Securities | 291 | | - | - 14,710 | - | | | | 11,354 | - | ı |
| | | Securities sold under repurchase | | | | | | | | | | | ı |
| | _ | agreements (Repo) | | | - | - | - | | | | | - | ı |
| | | Claims on securities purchased under resale | | | | | | | | | | | ı |
| | | agreements (Reverse Repo) | 0.070 | 2 22 | ; | - 44.645 | 07 | | | | 40.007 | 186 | ı |
| | | Acceptance receivables Loans and financing | 2,370 639,999 | 3,32 834,73 | | - 14,643 1 1,201,959 | | | | | 16,887 1,268,157 | 900,879 | ı |
| | | Equity Investments | 039,999 | 034,73 | 1,096,10 | - 13,055 | | | | | 13,036 | 900,879 | ı |
| | | Other receivables | 1 | | : | - 13,055 | | | | | 13,036 | | 1 |
| | 10. Commitment and contingencies 35,487 | | | 2,54 | 4 | - 78,071 | | | | | 96,337 | 75,113 | |

| | As o | f 31 December | 2020 and | | | | For the years ended on 31 Desember 2020 and 2019 (In million Rupiah) | | | | | |
|--|---|-----------------------------|---------------|--|------------------------------------|--|---|------------------------|------------------------|--|--|--|
| Ratios (%) | | | | 31 Dec 2 Audite | | 1 Dec 2019 Audited | ACCOUNTS | 31 Dec 2020 Audited | 31 Dec 2019 Audited | | | |
| Performance Ratios | | | | | | | CASH FLOWS FROM OPERATING ACTIVITIES | | | | | |
| Capital Adequacy Ratio (CAR) | | | | | 19% | 23.51% | Receipt from interest | 12,369,052 | 14,287,000 | | | |
| | Non-performing earning assets | | | | Receipt from sharia income | 4,039,326 | 4,449,890 | | | | | |
| total earning assets and non-earning assets 3. Non-performing earning assets to total earning assets | | | | | 55% 92% | 0.44% 0.68% | Payments of interest expense | (5,320,011) | (7,340,094) | | | |
| Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets to | | | 0.5270 0.0070 | | | Payments of third parties' shares on return of temporary | (, , , , , | (, , , , , | | | | |
| | earning assets | | | 1.63% 0.77% | | | syirkah funds | (500,706) | (518,761) | | | |
| | NPL gross | | | | 15% | 0.78% | Receipts from other operating income | 1,772,261 | 1,612,454 | | | |
| | NPL net Return on Asset (ROA) | | | | 53% 01% | 0.45% 1.29% | Recovery from written-off loans | 99,759 | 113.243 | | | |
| | 8. Return on Equity (ROE) | | | | 68% | 7.05% | Payments of personnel expenses | (3,345,008) | (3,313,759) | | | |
| | 9. Net Interest Margin (NIM) | | | 4 | 44% | 4.79% | Payments of other operating expenses | (2,793,844) | (2,822,148) | | | |
| | Operating Expenses to Operating | ing Revenues | | | 72% | 89.17% | Other payments | (4,285) | (10,072) | | | |
| | Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR) | | | | 66% 17% | 75.57% 171.28% | Payments of corporate income tax | (458,531) | (1,262,205) | | | |
| ŀ | Compliance Ratios | | 130 | .17 70 | 17 1.2070 | ' | (400,001) | (1,202,200) | | | | |
| ŀ | a. Percentage Violation of Leg | al Lending Limit | | | | | Cash flows before changes in operating assets, operating | | | | | |
| | i. Related parties | | 0 | .00% | 0.00% | liabilities and temporary syirkah funds | 5,858,013 | 5,195,548 | | | | |
| | ii. Non-related parties | | 0 | 0.00% Increase (decrease) in operating assets: | | | | | | | | |
| | b. Percentage Lending in Exce i. Related parties | ١ ، | .00% | 0.00% | Placements with Bank Indonesia and | | | | | | | |
| | ii. Non-related parties | | | | 00% | 0.00% | other banks - with maturity more than 3 months | (192,551) | (2,280,000) | | | |
| | . Statutory Reserves Requirements | | | | | | Securities purchased under resale agreement | (**=,****) | 1,591,672 | | | |
| | a. Rupiah | | | 3.19% | | 6.17% | Derivative receivables | (76,710) | (53,974) | | | |
| | - Daily - Average | | | 2 | 19% | 3.00% 3.17% | Acceptance receivables | 207,451 | 966.125 | | | |
| | b. Foreign Currencies | ries | | | 02% | 8.02% | Loans | 5.010,224 | (4.980,410) | | | |
| | Net Open Posisition | | | 0 | 35% | 0.12% | Sharia financing/receivables | (820,064) | (1,959,320) | | | |
| i | | ADAT 4410 DEDUKTUR FADUK DE | | | | | • | (020,004) | (1,000,020) | | | |
| П | SPOT AND DERI | | | | ACTIO | INS | Increase (decrease) in operating liabilities: | | | | | |
| | | As of 31 Decei | |) | | | Obligations due immediately | 41,136 | 2,945 | | | |
| H | | (In million Rupiah) | | | | | Deposits from customers | 13,476,725 | (15,527,695) | | | |
| | | | INDIVIDUAL | | | | Deposits from other banks | (5,084,138) | 4,825,097 | | | |
| | No. TRANSACTION | SACTION Notional Obj. | | ective | | Receivables | Derivative payables | (7,790) | (222,689) | | | |
| ı | THATTON TON | Amount | Obje | ,01110 | and P | ayables | Acceptance payables | (121,177) | (1,086,023) | | | |
| | | Trading | | Hedging | Receivables | ., | Increase (decrease) in temporary syirkah funds | 372,702 | 1,557,804 | | | |
| ļ | A. Related to Exchange Rate | 8,612,866 | 400,425 | 8,212,441 | 202,577 | 235,544 | Net cash flows provided from/(used in) operating activities | 18,663,821 | (11,970,920) | | | |
| | 1. Spot | 403,235 | 400,425 | 2,810 | 278 | | CASH FLOWS FROM INVESTING ACTIVITIES | | | | | |
| | Forward Option | 3,408,327 | | 3,408,327 | 163,323 | 33,372 | Purchases of securities | (96,000,594) | (49,875,535) | | | |
| | Option a. Put | | : | | | | Proceeds from disposal of securities | 92 799 958 | 50.586.393 | | | |

| ۷. | roiwaiu | 3,400,327 | 0,4 | 00,321 | 100,020 | 33,372 | Purchases of securities |
|--------------|---|--|--|--|--|---|---|
| 3. | Option | - | - | - | - | 1 1 | |
| | a. Put b. Call | | | - | - | | Proceeds from disposal of securities |
| 4 | Future | | | | | | Purchases of fixed assets |
| 5. | Swap | 4.801.304 | - 4.8 | 01.304 | 38,976 | 200.594 | Purchases of right-of-use asset |
| 6. | Others | - | | - | | | Purchases of intangible assets |
| В. | Related to Interest Rate | 8,339,834 | - 8,3 | 39,834 | 109,117 | 116,780 | Cash and cash equivalents transfer due to merg |
| 1. | Forward | | - | - | | | Proceeds from sale of fixed assets |
| 2. | Option a. Put | | : | | | | Net cash flows (used in)/provided from investing |
| | b. Call | - | - | - | | | CASH FLOWS FROM FINANCING ACTIVITIES |
| 3. | Future | | | - | | | Payments of securities issued |
| 4. | Swap | 8,339,834 | - 8,3 | 39,834 | 109,117 | 116,780 | Proceeds from securities issued |
| 5. | Others | • | • | - | | | Proceeds from borrowings |
| C. | Others | 24,934,804 | - 24,9 | 34,804 | 605,388 | 534,833 | Installment payments and settlement of borrowing |
| | Total | 41,887,504 | 400,425 41,4 | 87,079 | 917,082 | 887,157 | Payments bonds inssuance cost |
| | CTATEMENTS OF C | DARALTRAES | IT AND C | ONT | CENC | NEC | Payments of borrowing transaction cost |
| | STATEMENTS OF CO As of 31 Decen | | | | | IES | Payments of dividend |
| | AS OF STEDECES | (In million Ru | | Del 201 | 19 | | Proceed from shares issued |
| | | | /IDUAL | | CONSOLI | DATED | Payment of principal lease liabilities |
| No. ACCOUNTS | | 31 Dec 2020 | | _ | | 31 Dec 2019 | Consideration paid to non-controlling interest |
| | 7,000,110 | Audited | Audited | | dited | Audited | · |
| l. | COMMITMENT RECEIVABLES | 53,255,057 | | - | | 41,482,674 | Net cash flows (used in)/provided from financing |
| | Unused borrowing facilities | 28.611.760 | 3,124,023 | 28.6 | 11.760 | 3,124,023 | NET DECREASE IN CASH AND CASH EQUIVAL |
| | Outstanding spot and derivative | .,.,., | 0,724,020 | 20,0 | ,. 30 | 0,121,020 | EFFECT OF EXCHANGE RATE CHANGES ON C |
| | forward purchased | 24.643.297 | 38.358.651 | 24 6/ | 43.297 | 38.358.651 | CASH EQUIVALENTS |
| | | | 00,000,001 | 27,04 | | | |
| П. | 3. Others | | | , | - | 38,338,031 | CASH AND CASH FOLIVALENTS AT THE REGIN |
| Г | ' | 125,442,019 | 112,564,084 | 125.44 | - | 112,574,084 | CASH AND CASH EQUIVALENTS AT THE BEGIN |
| | 3. Others | | | | 42,019 | 112,574,084 | CASH AND CASH EQUIVALENTS AT THE END |
| | Others COMMITMENT LIABILITIES 1. Unused loans facilities | 99,471,413 | 81,900,149 | 99,47 | 42,019 171,413 | - 112,574,084 81,910,149 | CASH AND CASH EQUIVALENTS AT THE END (|
| | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed | 99,471,413 14,012,398 | 81,900,149 8,423,080 | 99,47 | 42,019 171,413 12,398 | 81,910,149 8,423,080 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash |
| | Others COMMITMENT LIABILITIES Unused loans facilities a. Committed b. Uncommitted | 99,471,413 14,012,398 85,459,015 | 81,900,149 8,423,080 73,477,069 | 9 99,47 0 14,01 9 85,45 | 42,019 1 71,413 12,398 59,015 | 81,910,149 8,423,080 73,487,069 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia |
| | Others COMMITMENT LIABILITIES Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C | 99,471,413 14,012,398 85,459,015 616,302 | 81,900,149 8,423,080 73,477,069 | 9 99,47 0 14,01 9 85,45 | 42,019 171,413 12,398 | 81,910,149 8,423,080 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks |
| | Others COMMITMENT LIABILITIES Unused loans facilities a. Committed b. Uncommitted Outstanding irrevocable L/C Outstanding spot and derivative | 99,471,413 14,012,398 85,459,015 616,302 | 81,900,149 8,423,080 73,477,069 925,174 | 9 99,47 0 14,01 9 85,45 4 61 | 71,413 12,398 59,015 16,302 | 81,910,149 8,423,080 73,487,069 925,174 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks |
| | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C Outstanding spot and derivative forward sold | 99,471,413 14,012,398 85,459,015 616,302 | 81,900,149 8,423,080 73,477,069 925,174 | 9 99,47 0 14,01 9 85,45 4 61 | 71,413 12,398 59,015 16,302 | 81,910,149 8,423,080 73,487,069 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks maturity of 3 months or less |
| | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C Outstanding spot and derivative forward sold Others | 99,471,413 14,012,398 85,459,015 616,302 / 25,354,304 | 81,900,149 8,423,080 73,477,069 925,174 29,738,761 | 9 99,47 0 14,01 85,45 4 61 1 25,35 | 42,019 1 71,413 12,398 59,015 16,302 54,304 | 112,574,084 81,910,149 8,423,080 73,487,069 925,174 29,738,761 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks |
| III. | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C Outstanding spot and derivative forward sold | 99,471,413 14,012,398 85,459,015 616,302 | 81,900,149 8,423,080 73,477,069 925,174 29,738,761 | 9 99,47 0 14,01 85,45 4 61 1 25,35 | 71,413 12,398 59,015 16,302 | 81,910,149 8,423,080 73,487,069 925,174 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks maturity of 3 months or less |
| III. | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C Outstanding spot and derivative forward sold Others | 99,471,413 14,012,398 85,459,015 616,302 / 25,354,304 | 81,900,149 8,423,080 73,477,069 925,174 29,738,761 | 99,47 0 14,01 14,01 85,45 4 61 25,35 - | 42,019 1 71,413 12,398 59,015 16,302 54,304 | 112,574,084 81,910,149 8,423,080 73,487,069 925,174 29,738,761 | CASH AND CASH EQUIVALENTS AT THE END (Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks maturity of 3 months or less |
| III. | Others COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted C. Outstanding irrevocable L/C 3. Outstanding spot and derivative forward sold 4. Others CONTINGENT RECEIVABLES | 99,471,413 14,012,398 85,459,015 616,302 / 25,354,304 | 81,900,149 8,423,080 73,477,069 925,174 29,738,761 | 99,47 0 14,01 14,01 85,45 4 61 25,35 - | - 42,019 1 71,413 12,398 59,015 16,302 54,304 - 888,905 | 112,574,084 81,910,149 8,423,080 73,487,069 925,174 29,738,761 | CASH AND CASH EQUIVALENTS AT THE END of Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks maturity of 3 months or less Securities - with maturity of 3 months or less Supplemental Cash Flow Information: |
| III. | Others COMMITMENT LIABILITIES Unused loans facilities a. Committed b. Uncommitted Outstanding irrevocable L/C Outstanding spot and derivative forward sold Others CONTINGENT RECEIVABLES Guarantees received | 99,471,413 14,012,398 85,459,015 616,302 / 25,354,304 | 81,900,149 8,423,080 73,477,069 925,174 29,738,761 19,839,026 | 99,47 14,01 14,01 85,45 1 61 25,35 - 6 22,68 22,68 | - 42,019 1 71,413 12,398 59,015 16,302 54,304 - 888,905 | 112,574,084 81,910,149 8,423,080 73,487,069 925,174 29,738,761 | CASH AND CASH EQUIVALENTS AT THE END of Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks maturity of 3 months or less Securities - with maturity of 3 months or less |

| | ACCOUNTS | 31 Dec 2020 Audited | 31 Dec 2019 Audited | | | |
|---|--|------------------------|---|----------|-----|------------|
| ŀ | CASH FLOWS FROM OPERATING ACTIVITIES | | | | | |
| | Receipt from interest | 12,369,052 | 14,287,000 | | | |
| | Receipt from sharia income | 4,039,326 | 4,449,890 | | | |
| | Payments of interest expense | (5,320,011) | (7,340,094) | | | |
| | Payments of third parties' shares on return of temporary | (500 500) | (540 704) | | | |
| | syirkah funds | (500,706) | (518,761) | | | |
| | Receipts from other operating income Recovery from written-off loans | 1,772,261 99,759 | 1,612,454 113,243 | | | |
| | Payments of personnel expenses | (3,345,008) | (3,313,759) | | | |
| | Payments of other operating expenses | (2,793,844) | (2,822,148) | | | |
| | Other payments | (4,285) | (10,072) | | | |
| | Payments of corporate income tax | (458,531) | (1,262,205) | | | |
| (| Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds | 5,858,013 | 5,195,548 | | | |
| ı | ncrease (decrease) in operating assets: | ,,,,,,,,, | ,,,,,,,,,, | | | |
| | Placements with Bank Indonesia and | | | | | |
| | other banks - with maturity more than 3 months | (192,551) | (2,280,000) | | | |
| | Securities purchased under resale agreement | | 1,591,672 | | | |
| | Derivative receivables | (76,710) | (53,974) | | | |
| | Acceptance receivables | 207,451 | 966,125 | | | |
| | Loans | 5,010,224 | (4,980,410) | | | |
| | Sharia financing/receivables | (820,064) | (1,959,320) | | | |
| 1 | ncrease (decrease) in operating liabilities: | | | | | |
| | Obligations due immediately | 41,136 | 2,945 | | | |
| | Deposits from customers | 13,476,725 | (15,527,695) | | | 2. |
| | Deposits from other banks | (5,084,138) | 4,825,097 | | | |
| | Derivative payables | (7,790) | (222,689) | | | |
| | Acceptance payables | (121,177) | (1,086,023) | | | |
| | ncrease (decrease) in temporary syirkah funds | 372,702 | 1,557,804 | | | |
| | let cash flows provided from/(used in) operating activities | 18,663,821 | (11,970,920) | 1. | | 0 |
| (| CASH FLOWS FROM INVESTING ACTIVITIES | | | [| | Su |
| | Purchases of securities | (96,000,594) | (49,875,535) | | - 1 | 1 |
| | Proceeds from disposal of securities | 92,799,958 | 50,586,393 | | - 1 | 2 |
| | Purchases of fixed assets | (194,377) | (324,700) | | - 1 | 3 4 |
| | Purchases of right-of-use asset Purchases of intangible assets | (22,332) | (380,234) | | | * |
| | Cash and cash equivalents transfer due to merger | (390,000) | 11,289,137 | | | |
| | Proceeds from sale of fixed assets | 8,792 | 6,026 | | | |
| , | | | | \vdash | TO | TΑI |
| | Net cash flows (used in)/provided from investing activities | (3,805,233) | 11,301,087 | þ | | |
| (| CASH FLOWS FROM FINANCING ACTIVITIES | (0.407.500) | (000.000) | ſ | | |
| | Payments of securities issued | (2,197,583) | (300,000) | f | | |
| | Proceeds from securities issued Proceeds from borrowings | 29,153,346 | 1,000,000 172,265,489 | H | RIS | |
| | Installment payments and settlement of borrowings | (36,129,922) | (172,817,491) | | | RW. |
| | Payments bonds inssuance cost | (30,128,822) | (9,992) | | | RW. RW. |
| | Payments of borrowing transaction cost | (10,450) | (7,077) | | | TOI |
| | Payments of dividend | (103,887) | (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | CA | |
| | Proceed from shares issued | 8 | 1,141 | L | CA | R A |
| | Payment of principal lease liabilities | (173,566) | | ſ | Ī | Fro |
| | Consideration paid to non-controlling interest | - | (9,763) | | | Fro |
| I | Net cash flows (used in)/provided from financing activities | (9,462,054) | 122,307 | L | _ | Fro |
| | NET DECREASE IN CASH AND CASH EQUIVALENTS | 5,396,534 | (547,526) | | | |
| | EFFECT OF EXCHANGE RATE CHANGES ON CASH AND | | | F | | |
| | CASH EQUIVALENTS | (10,562) | (35,026) | | - | BO. |
| | CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR | 19,841,659 | 20,424,211 | | | |
| | CASH AND CASH EQUIVALENTS AT THE END OF YEAR | 25,227,631 | 19,841,659 | | | |
| | Cash and cash equivalents consist of: | 0,400,400 | 2 000 000 | | | |
| | Cash | 2,433,196 | 2,299,062 | | | |
| | Current accounts with Bank Indonesia Current accounts with other banks | 5,616,968 896,071 | 8,987,079 1,056,904 | | | |
| | Placement with Bank Indonesia and other banks- with | 090,011 | 1,000,004 | | | BO. |
| | | 14,482,317 | 938,738 | 1 | | - |
| | maturity of 3 months or less | | | | | |

STATEMENTS OF CONSOLIDATED CASH FLOWS

| | | | 31 Dec 2020 Audited | | 2019 ited | | | | |
|---|---|---------------------------------------|------------------------|-------------------------|---|-----------------------|----------------------|----------------------|-----------------------|
| | | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED | | | | |
| I. | . Core Capital (Tier 1) | | | | | 25,588,377 | 29,426,916 | 23,521,707 | 27,259,773 |
| | 1. Common Equity Tier 1 (CET 1) | mmon Equity Tier 1 (CET 1) | | | | | | | 27.259.773 |
| | 1.1 Paid in capital (less Treasury stock) | Paid in capital (less Treasury stock) | | | | | | 161,075 | 161,075 |
| | 1.2 Disclosed reserves | | | 27,858,837 | 30,774,325 | 25,582,386 | 28,312,115 | | |
| | 1.2.1 Additional Factor | | | | | 27,858,837 899.097 | 30,774,325 | 26,810,660 | 29,381,326 813,729 |
| | 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess differences arising from translation of | of financial staten | ent | | | 099,097 | 902,807 | 809,965 | 013,729 |
| | 1.2.1.1.2 Potential gain of the increase in the fair value | | | le | | 101,211 | 101,254 | 12,079 | 12,176 |
| | 1.2.1.1.3 Fixed asset revaluation | | | | | 797,886 | 801,553 | 797,886 | 801,553 |
| | 1.2.1.2 Other disclosed reserves | | | | | 26,959,740 | 29,871,518 | 26,000,695 | 28,567,597 |
| | 1.2.1.2.1 Agio 1.2.1.2.2. General reserves | | | | | 10,907,723 32,596 | 10,898,210 67,596 | 10,907,715 23,361 | 10,898,202 44,361 |
| | | 1.2.1.2.3 Previous years profit | | | | | | | |
| | 1.2.1.2.4 Current year profit | 14,625,691 1,393,730 | 1,749,293 | 13,476,835 1,592,784 | 2,572,528 | | | | |
| | 1.2.1.2.5 Capital paid in advance | - | | - | - | | | | |
| | 1.2.1.2.6 Others 1.2.2 Deduction Factor | | | (1,228,274) | (1,069,211) | | | | |
| | 1.2.2.1 Other comprehensive income | | | | | | | (1,220,274) | (1,009,211) |
| | 1.2.2.1.1 Excess differences less from translation of f | inancial statemer | t | | | | | | |
| | 1.2.2.1.2 Potential losses from the decrease in the fa | r value of financi | al assets available t | for sale | | | | | |
| | 1.2.2.2 Other disclosed reserve | | | | | | | (1,228,274) | (1,069,211) |
| | 1.2.2.2.1 Disagio 1.2.2.2.2 Previous years loss | | | | | | | | |
| | 1.2.2.2.3 Current year loss | | | | | | | | |
| | 1.2.2.2.4 Differences between required provision and | | | - | | - | | (1,228,274) | (1,069,211) |
| | 1.2.2.2.5 Negative differences on adjustment of fair v | | nstrument in the Tr | ading Book | | | | | |
| | 1.2.2.2.6 Required provision on non-productive asset | S | | | | | | | |
| | 1.3 Non-Controlling Interests that can be calculated | | | | | | | | |
| | 1.4 Deduction factor to common equity tier 1 (CET 1) | | | | | (2,431,535) | (1,508,484) | (2,221,754) | (1,213,417) |
| | 1.4.1 Deferred tax calculation | | | | | (271,398) | (467,885) | | (144,874) |
| | 1.4.2 Goodwill | | | | | - | (61,116) | | (61,116) |
| | 1.4.3 Other intangible assets | | | | | (877,175) | (979,483) | (940,633) | (1,007,427) |
| | 1.4.4 Investment that can be calculated as deduction factor 1.4.5 Shortage of capital on insurance subsidiary company | | | | | (1,282,962) | | (1,281,121) | |
| | 1.4.6 Securitization exposures | | | | | | | | |
| 1.4.7 Other deduction factor to common equity tier 1 | | | | | | | | - | - |
| | 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 | | | | | | | | |
| | 1.4.7.2 Cross-ownership in another entity acquired by the tran 1.4.7.3 Exposure that causing Credit Risk due to settlement ris | | - | grants will | | | | | |
| | 1.4.7.4 Exposure in child company which held sharia principle | ok - Holl Delivery | vorsus i ayınıcını | | | | | | |
| | 2. Additional Tier 1 (AT 1) | | | | | | | | |
| | 2.1 The instrument meets the requirements of AT 1 | | | | | | | | |
| | 2.2 Agio / Disagio | | | | | - | | | - |
| | 2.3 Deduction Factors: Investment in AT1 and/or Tier 2 instruments with | other Bank | | | | | | | |
| | 2.3.1 Placement of funds in instruments AT 1 and/or Tier 2 other banks 2.3.2 Cross-ownership in another entity acquired by the transition because | of the law. grants | or grants will | | | | | | |
| II. | I. Supplementary Capital (Tier 2) | , 3 | , 9 | | | 6,862,846 | 6,920,396 | 7,465,961 | 7,543,294 |
| | 1 Capital instrument in form of shares or others which are qualified Tier 2 req | uirements | | | | 5,522,821 | 5,522,821 | 6,038,888 | 6,038,888 |
| | 2 Agio/disagio | | | | | - | | | - |
| | 3 General required provision of earning assets (maximum 1.25% of RWA) | | | | | 1,340,025 | 1,397,575 | 1,427,073 | 1,504,406 |
| | Deduction factor to supplementary capital 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 | | | - | | | - |
| T | TOTAL CAPITAL | | | | | 32,451,223 | 36,347,312 | | 34,803,067 |
| | | 31 Dec 2020 Audited | 31 De Au | ec 2019 dited | | 31 De Auc | c 2020 lited | 31 De | 2019 ited |
| | INDIVID | UAL CONSOLIDA | TED INDIVIDUAL | CONSOLIDATED | DESCRIPTION | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED |
| R | RISK WEIGHTED ASSET (RWA) | | | | RASIO KPMM | | | | |
| | RWA CREDIT RISK 112,50 RWA MARKET RISK 50 | 2,125 118,425, 1,483 501, | | | | 19.86% 19.86% | 20.69% 20.69% | 17.84% 17.84% | 18.99% 18.99% |
| | RWA OPERATIONAL RISK 15,84 | 5,987 23,327, | 13,676,076 | 18,411,994 | Tier 2 Ratio (%) | 5.33% | 4.86% | 5.66% | 5.25% |
| | TOTAL RWA 128,84 | | | | | 25.19% 13.86% | 25.55% | 23.51% | 24.24% |
| CAR RATIO BASED ON RISK PROFILE (%) 9.26% 9.25% 9.30% 9.29% CET 1 for BUFFER (%) CAR ALLOCATION BASED ON RISK PROFILE BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) | | | | | | | 14.69% | 11.84% | 12.99% |
| - | | 5.00% 6.0 | 0% 6.00% | 6.00% | 1 | 0.00% | 0.00% | 2.50% | 2.50% |
| | From AT 1 (%) | .00% 0.0 | 0.00% | 0.00% | Countercyclical Buffer (%) | 0.00% | 0.00% | 0.00% | 0.00% |
| | From Tier 2 (%) | .26% 3.2 | 5% 3.30% | 3.29% | Capital Surcharge For Systemic Bank (%) | 1.00% | 1.00% | 1.00% | 1.00% |
| _ | MANAGEMENT | LDERS | | | | | | | |
| | As of 31 December 2020 | mbor 2020 | | | | | | | |

CAPITAL ADEQUACY RATIO

OARD OF COMMISSIONERS President Commissioner

Chow Ying Hoong*) Commissioner Takeshi Kimoto Commissioner (Independent

Ninik Herlani Masli Ridhwar Commissioner (Independent Irwan Mahiudin Habsiah Commissioner (Independent) Edmund Tondobala**) Deputy President Director Kaoru Furuya***)

Darmadi Sutanto Deputy President Director Director Henoch Munandar Director Adrianus Dani Prabawa Director Hiromichi Kubo Director Merisa Darwis Director Hanna Tantani

Edmund Tondobala is appointed as Independent Commissioner of the Bank effectively as of 18 November 2020 Kazuhisa Miyagawa has resigned as Deputy President Director effective after the closing of the Extraordinary General Meeting of Shareholders 18 November 2020 (EGMS). EGMS accordingly agreed the appointment of Kaoru Furuya as Deputy President Director who effectively assume

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

Ultimate shareholder: Sumitomo Mitsui Financial Group

through Sumitomo Mitsui Banking Corporation: 92.43%

Ultimate Shareholder

19,190

Jakarta, 26 February 2021 PT Bank BTPN Tbk Direksi S.E. & O.

1,799,079

25,227,631

6,559,876

9.754.134

37,736

Notes:

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the year ended 31 December 2020 and 2019, which were audited by Kantor Akuntan Publik Siddharta Widaja & Rekan, a member firm of KPMC International (Parther in-charge: Liana Lim, S.E., CPA), with an unmodified opinion in their report dated 28 February 2021 and with an unmodified opinion which includes explanatory paragraphs about restatement of the comparative information, and that the comparative information before restatement were audited by other auditors, in their report dated 23 Mentor 2020, respective, 2020 respective (2020) respective (2021) resp

Share-based payment reserves

Acquisition of fixed assets still payable

7,421,593 8,924,578 7,421,593 8,924,578

Guarantees issued

www.btpn.com

2. Others

Notes