

Jakarta, 23 Maret 2020

No. S.146/DIR/CCS/III/2020

Kepada Yth/To.

Otoritas Jasa Keuangan ("OJK")

Kepala Eksekutif Pengawas Pasar Modal

Gedung Soemitro Djojohadikusumo

Jl. Lapangan Banteng Timur No. 2-4, Jakarta 10710

dan/and

Direksi PT Bursa Efek Indonesia

Indonesian Stock Exchange Building, Tower I

Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190

**Perihal/Subject: Keterbukaan Informasi mengenai pengaruh Wabah Penyebaran Virus COVID-19 terhadap Operasional dan Keuangan PT Bank BTPN Tbk /
Disclosure of Information on the Impact of the Outbreak of COVID-19
Virus Spread towards the Operational and Financial of PT Bank BTPN Tbk**

Dengan hormat,

Dear Sir/Madam,

Memenuhi (i) Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tanggal 22 Desember 2015 tentang Keterbukaan Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik dan (ii) Peraturan Bursa Efek Indonesia No. I-E yang merupakan Lampiran Keputusan Direksi PT Bursa Efek Jakarta No. Kep-306/BEJ/07-2004 tanggal 19 Juli 2004 tentang Kewajiban Penyampaian Informasi, dan (iii) Imbauan PT Bursa Efek Indonesia melalui surat elektronik dari tertanggal 19 Maret 2020 dengan ini kami menyampaikan **pengaruh kondisi perekonomian regional dan global yang mengalami tekanan dan pelambatan, dengan fokus adanya wabah penyebaran virus COVID-19, terhadap kegiatan operasional dan kondisi keuangan PT Bank BTPN Tbk ("BTPN") serta mitigasi BTPN atas dampak tersebut**, sebagai berikut:

*In compliance with (i) the Regulation of Indonesia Financial Services Authority number 31/POJK.04/2015 dated 22 December 2015 regarding Disclosure of Information or Material Facts by Issuer or Public Company and (ii) Regulation of Indonesia Stock Exchange number I-E as the attachment of Decree of Board of Directors of Jakarta Stock Exchange Number Kep-306/BEJ/07-2004 dated 19 July 2004 regarding Mandatory Disclosure of Information, and (iii) the call of Indonesia Stock Exchange by electronic mail dated 19 March 2020, we hereby inform you **the influence of regional and global economic conditions that are experiencing pressure and slowdown, with the focus of the outbreak of COVID-19 virus spread, on the operational activities and financial condition of PT Bank BTPN Tbk (the "BTPN") as well as the BTPN's mitigation towards these impacts, as follows:***

Upaya yang dilakukan oleh BTPN

Sebagai bentuk perlindungan BTPN terhadap karyawan dan nasabahnya, BTPN melarang karyawan yang melakukan perjalanan bisnis ke negara tertentu serta membatasi perjalanan bisnis di domestic, dan sangat tidak menyarankan perjalanan pribadi. Selain itu BTPN membatasi kedatangan tamu dan bahkan melarang apabila datang dari Negara tertentu. BTPN juga bekerja sama dengan pihak gedung untuk melakukan pemeriksaan terhadap temperatur badan dari setiap orang yang memasuki Menara BTPN.

BTPN senantiasa mengingatkan pentingnya bagi setiap karyawan untuk menjaga kesehatan pribadinya, memberikan pengertian dan informasi mengenai COVID-19, dan hal terkait lainnya.

BTPN juga telah membuat satuan tugas (*task force*) untuk menangani, mencegah dan meminimalisir penyebaran COVID-19 serta hal-hal terkait lainnya di lingkungan kerja BTPN.

Satuan Tugas ini bertugas memonitor perkembangan situasi terkini, termasuk dan terutama yang berkenaan dengan kesehatan karyawan dan lingkungan terdekatnya, mengacu pada arahan dari pemerintah melalui kementerian Kesehatan serta World Health Organization (WHO)

Dampak terhadap kondisi keuangan

Dampak corona belum tercermin pada laporan keuangan Perseroan per akhir Februari 2020.

Sebagai informasi, Bank Indonesia telah meminta Perseroan untuk melakukan Stress Testing dengan asumsi sensitivitas terhadap 50 debitur terbesar untuk mengetahui Dampak yang mungkin timbul. Kemungkinan yang terkena dampak adalah Penambahan angka Non Performing Loan dan meningkatnya Biaya Kredit, namun tingkat kecukupan modal bank tetap terjaga.

BTPN's Effort

As the form of PT Bank BTPN Tbk ("BTPN") protection towards employees and customers, BTPN prohibits the business trip to certain countries as well as limit domestic business trip and highly discouraged personal trip. Other than that, BTPN limit visitor and even prohibits those who come from certain Countries. Bank in liaison with Building Management has performed body temperature screening for anyone who enter Menara BTPN.

BTPN continuously remind all the staff on the importance of maintaining personal hygiene, understanding on COVID-19, and other related matters.

BTPN has also established a special task force to handle, prevent and minimize the spreading of COVID-19 and all related matters in BTPN's working environment.

This Task Force will monitor the latest development of what is happening, including and foremost the health of employees and their closest environment, based on the direction from ministry of Health and World Health Organization (WHO).

Impact towards the Financial Condition

Impact due to corona has not been reflected to the financial statement as of end February 2020.

In addition, Bank Indonesia has requested the Company to conduct stress testing with sensitivity assumption towards 50 biggest debtors to figure out the potential impact. Most possible impact are the increase number of Non-Performing Loan and Cost of Credit, however capital adequacy level is still maintained.

Mitigasi terhadap kondisi keuangan

Saat ini belum dilakukan upaya mitigasi. Namun jika terkena dampak, maka mitigasi yang akan dilakukan adalah:

1. Pemantauan terhadap pencairan dana
2. Pemantauan watch list dan dana pihak ketiga
3. Pemantauan pembayaran/pelunasan pinjaman yang diberikan.

Demikian informasi ini kami sampaikan, terima kasih atas perhatiannya.

Hormat kami/*Regards,*

Direksi

PT Bank BTPN Tbk



Kazuhisa Miyawaga

Wakil Direktur Utama/*Deputy President Director*



Mitigation Towards Financial Condition

Mitigation was not conducted. However if an impact occurs, the mitigation act will be carried out as follows:

1. *Monitoring fund disbursement*
2. *Monitoring watch list and third party fund*
3. *Monitoring of loan payment/repayment.*

Thus our information, thank you for your kind attention.

Dini Herdini

Direktur Kepatuhan/*Compliance Director*

Tembusan/Cc:

1. OJK – Deputi Komisioner Pengawas Pasar Modal II
2. OJK – Direktur Penilaian Perusahaan Sektor Jasa
3. OJK - Departemen Pengawasan Bank 2 (DPB2), Direktorat Pengawasan Bank 1, Divisi Pengawasan Bank 2-2
4. PT Kustodian Sentral Efek Indonesia (KSEI)
5. PT Datindo Entrycom (Biro Administrasi Efek/BAE)
6. Wali Amanat/*Trustee*

Covid – 19 Update

Looking at the most recent development and following the direction of DKI Jakarta’s Governor Number 6 Year 2020 to decrease corporate activities in the coming 2 weeks, PT Bank BTPN Tbk’s management has decided to take the following steps:

The Province of DKI Jakarta

1. For Head Office and all the branches within the Province, the number of employees working in the office will be decreased to the minimum. For that, management will allow more employees to do Work from Home (WFH) using VPN in the coming 2 weeks. This is to decrease the employees’ mobilities going to the office, while still maintaining the quality of service to all of our customers as well as business partners.
2. The arrangement of the numbers of people working at the office and branches will be the discretionary of the directorates with the agreement from the related board of management (BoM). All unit leaders will be responsible in giving directions to the teams who are doing WFH to keep on doing their roles and responsibilities and to abide to management’s direction in order to minimize the spreading of Covid-19.
3. Branches which are servicing the corporate customers at Wisma Indomobil, TB Simatupang and Menara BTPN’s 36th floor will operate as usual. With servicing hours of 08:00-15.00 WIB.

4. BTPN Sinaya’s branches are operating partially with below details:

| Limited operational hours of 08:00 – 13:00 | Temporarily Closed for 2 weeks |
|--|-----------------------------------|
| Cabang Pluit, Jakarta Utara | Cabang Mangga Dua, Jakarta Barat |
| Cabang Kelapa Gading, Jakarta Utara | Cabang Roxy, Jakarta Barat |
| Cabang Taman Palem, Jakarta Barat | Cabang Tomang, Jakarta Barat |
| Cabang Central Park, Jakarta Barat | Cabang Puri, Jakarta Barat |
| Cabang Intercon, Jakarta Barat | Cabang Sunter, Jakarta Utara |
| Panglima Polim, Jakarta Selatan | Cabang PIK, Jakarta Utara |
| Menara BTPN, Jakarta Selatan | Cabang Pecenongan, Jakarta Pusat |
| Pondok Indah, Jakarta Selatan | Cabang Tanah Abang, Jakarta Pusat |

5. For non-operating BTPN Sinaya branches, service officers will still be on duty to carry on necessary operational activities.

6. For universal branches, the operating hours will be as follows:

| | |
|--|---|
| Operational on 23 – 30 March Service hours: 08:00 – 13:00 | <ol style="list-style-type: none"> 1. Kantor Cabang Gunung Sahari 2. Cabang Cililitan |
| Operational on 31 March Service hours: 08:00 – 13:00 | <p>All universal branches</p> <p>On 31 March, collection’s deposit can be done up to 15:00</p> |

| | |
|--|------------------------|
| Operational on 1 – 7 April Servicing hours: 08:00 – 15:00 | All universal branches |
|--|------------------------|

7. Maintaining the highest standard of service to the customers should be the main consideration in arranging both the numbers of working officers also deciding the amount of cash available.

Provinces outside DKI Jakarta

The above arrangement only valid for the Province of DKI Jakarta, aligned with the direction of the Governor. For branches outside the said Province, servicing hours will be the same with the prior communications, which are as follows:

- a. Branches servicing corporate customers in Medan, North Sumatera and Surabaya, East Java, will operate as per normal with servicing hour of 08.00-15.00
- b. Starting Thursday 26 March other branches will have a shorter servicing hours of 08.00-13.00
- c. Collection's deposit at the branches on March 31 can be done up to 15.00.
- d. The branch servicing Purna Bakti (pensioners) customers will be in full operation from 08:00-15:00. From April 1-7.

Through this message, the management strongly encourages you to be vigilant with your personal health and the people close to you. To prevent the spreading of Covid-19, please practice social distancing and avoid crowd.

Let's pray that the Covid-19 pandemic will end sooner than later and all of us are blessed with health and wellness.

Warm regards,

The management of PT Bank BTPN tbk.