

**PT BANK BTPN Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**As of 30 September 2020 and 31 December 2019**  
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020 Unaudited	31 Dec 2019 Audited	30 Sep 2020 Unaudited	31 Dec 2019 Audited
<b>ASSET</b>					
1.	Cash	1,251,962	1,587,729	1,957,325	2,299,062
2.	Placements with Bank Indonesia	13,374,332	14,468,553	16,048,792	17,576,955
3.	Placements with other banks	1,462,972	1,293,432	1,264,036	1,306,904
4.	Spot and derivative / forward receivables	857,147	840,372	857,147	840,372
5.	Securities	9,055,676	8,582,871	11,979,647	10,654,624
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	1,426,292	1,692,460	1,426,292	1,692,460
9.	Loans	139,708,268	132,760,609	139,708,268	132,760,609
10.	Sharia financing/receivables	-	-	9,104,215	8,999,574
11.	Equity Investments	1,303,643	1,303,643	22,522	22,522
12.	Other financial asset	739,779	771,377	885,433	949,824
13.	Impairment on financial assets -/-	(2,062,659)	(1,175,155)	(2,909,213)	(1,467,274)
	a. Securities	(351)	(6)	(351)	(6)
	b. Loans and Sharia financing	(2,058,341)	(1,175,080)	(2,904,895)	(1,467,199)
	c. Others	(3,967)	(69)	(3,967)	(69)
14.	Intangible assets	2,189,511	2,009,007	2,444,777	2,197,397
	Accumulated amortization of intangible assets -/-	(1,323,164)	(1,068,375)	(1,401,924)	(1,128,855)
15.	Fixed assets and equipment	4,087,719	3,201,234	4,896,208	3,751,845
	Accumulated depreciation on fixed assets and equipment -/-	(1,989,563)	(1,517,038)	(2,447,671)	(1,858,099)
16.	Non-productive assets	19,205	20	19,205	20
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	19,190	-	19,190	-
	c. Suspense accounts	15	20	15	20
	d. Interbranch assets	-	-	-	-
17.	Other assets	2,772,036	2,741,995	3,044,976	3,033,445
	<b>TOTAL ASSET</b>	<b>172,873,156</b>	<b>167,492,734</b>	<b>186,900,035</b>	<b>181,631,385</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	14,308,466	14,348,978	14,333,484	14,374,226
2.	Saving deposits	9,660,346	8,085,068	11,612,642	10,060,583
3.	Time deposits	67,589,341	55,058,884	74,856,592	62,504,670
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	6,180,555	11,659,676	6,157,966	11,633,474
7.	Spot and derivative / forward liabilities	725,898	894,947	725,898	894,947
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	709,233	888,459	709,233	888,459
10.	Securities issued	1,892,259	3,190,628	1,892,259	3,190,628
11.	Borrowings	41,027,122	44,086,343	41,027,122	44,086,343
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2,493,948	1,981,150	2,979,448	2,526,127
15.	Minority Interest	-	-	1,647,787	1,603,885
	<b>TOTAL LIABILITY</b>	<b>144,587,168</b>	<b>140,194,133</b>	<b>155,942,431</b>	<b>151,763,342</b>
<b>EQUITY</b>					
16.	Issued and fully paid-in capital	161,075	161,075	161,075	161,075
	a. Authorized capital	300,000	300,000	300,000	300,000
	b. Unpaid capital -/-	(137,021)	(137,021)	(137,021)	(137,021)
	c. Treasury stock -/-	(1,904)	(1,904)	(1,904)	(1,904)
17.	Additional paid-in capital	11,151,735	11,151,727	11,117,955	11,117,947
	a. Agio	10,907,723	10,907,715	10,898,210	10,898,202
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	244,012	244,012	219,745	219,745
18.	Other comprehensive income	902,951	892,819	930,707	919,626
	a. Profit	902,951	892,819	930,707	919,626
	b. Loss -/-	-	-	-	-
19.	Reserves	23,361	23,361	58,361	44,361
	a. General reserves	23,361	23,361	58,361	44,361
	b. Appropriate reserves	-	-	-	-
20.	Profit/loss	16,046,866	15,069,619	18,689,506	17,625,034
	a. Previous years	14,614,354	13,476,835	17,145,082	15,052,506
	b. Current year	1,432,512	1,592,784	1,544,424	2,572,528
	c. Payable dividend -/-	-	-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS</b>	<b>28,285,988</b>	<b>27,298,601</b>	<b>30,957,604</b>	<b>29,868,043</b>
	<b>TOTAL EQUITY</b>	<b>28,285,988</b>	<b>27,298,601</b>	<b>30,957,604</b>	<b>29,868,043</b>
	<b>TOTAL LIABILITY AND EQUITY</b>	<b>172,873,156</b>	<b>167,492,734</b>	<b>186,900,035</b>	<b>181,631,385</b>

PT BANK BTPN Tbk  
**STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME**  
For the periods ended 30 September 2020 and 2019  
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020 Unaudited	30 Sep 2019 Unaudited	30 Sep 2020 Unaudited	30 Sep 2019 Unaudited
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Expenses</b>					
1.	Interest Income	9,748,977	11,116,213	12,684,543	14,343,771
2.	Interest Expenses	(4,370,892)	(5,883,087)	(4,753,459)	(6,267,779)
	<b>Net Interest Income</b>	<b>5,378,085</b>	<b>5,233,126</b>	<b>7,931,084</b>	<b>8,075,992</b>
<b>B. Other Operating Income and Expenses</b>					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	131,250	133,204	131,250	133,204
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	-	-	-	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	95,264	106,904	95,264	106,904
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	384,671	216,620	384,671	216,620
7.	Dividend revenue	242,671	-	5	-
8.	Commissions/provisions/fees and administration	358,204	368,335	358,304	368,462
9.	Other income	326,000	334,687	343,387	347,887
10.	Impairment losses on financial assets	(1,186,354)	(842,975)	(1,954,445)	(1,062,008)
11.	Losses related to operational risks	(11,367)	(13,983)	(15,999)	(20,956)
12.	Personnel expenses	(1,616,736)	(1,663,048)	(2,366,130)	(2,458,788)
13.	Promotion expenses	(122,007)	(137,412)	(125,464)	(150,750)
14.	Other expenses	(2,190,081)	(2,032,953)	(2,561,526)	(2,544,249)
	<b>Net Other Operating (Expenses) Income</b>	<b>(3,588,485)</b>	<b>(3,530,621)</b>	<b>(5,710,683)</b>	<b>(5,063,674)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1,789,600</b>	<b>1,702,505</b>	<b>2,220,401</b>	<b>3,012,318</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
1.	Gain (Loss) from sale of fixed assets and equipments	(3)	(5,493)	5,940	(5,848)
2.	Other non-operating income (expenses)	(2,434)	568	(3,929)	(476)
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>(2,437)</b>	<b>(4,925)</b>	<b>2,011</b>	<b>(6,324)</b>
	<b>PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX</b>	<b>1,787,163</b>	<b>1,697,580</b>	<b>2,222,412</b>	<b>3,005,994</b>
	Income Tax:	(354,651)	(434,205)	(526,026)	(766,288)
	a. Estimated current period tax	(551,240)	(425,368)	(777,045)	(795,389)
	b. Deferred tax income (expenses)	196,589	(8,837)	251,019	29,101
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1,432,512</b>	<b>1,263,375</b>	<b>1,696,386</b>	<b>2,239,706</b>
	<b>MINORITY INTEREST PROFIT (LOSS)</b>	-	-	<b>151,962</b>	<b>292,899</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	<b>Items that are not being reclassified to Profit Loss</b>	-	(47,123)	1,449	(63,047)
	a. Gain from fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement beneficial pension program	-	(47,123)	1,449	(63,047)
	c. Others	-	-	-	-
2.	<b>Items that are being reclassified to Profit Loss</b>	10,131	16,639	10,040	16,052
	a. Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-
	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	10,131	16,639	10,040	16,052
	c. Others	-	-	-	-
	<b>OTHER COMPREHENSIVE EXPENSES FOR THE CURRENT PERIOD - AFTER OF TAX</b>	<b>10,131</b>	<b>(30,484)</b>	<b>11,489</b>	<b>(46,995)</b>
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,442,643</b>	<b>1,232,891</b>	<b>1,707,875</b>	<b>2,192,711</b>
	<b>Net income of the current period attributable to:</b>				
	- Owners of The Parent	1,432,512	1,263,375	1,544,424	1,946,807
	- Non Controlling Interest	-	-	151,962	292,899
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1,432,512</b>	<b>1,263,375</b>	<b>1,696,386</b>	<b>2,239,706</b>
	<b>Total current comprehensive Profit (Loss) attributable to :</b>				
	- Owners of The Parent	1,442,643	1,232,891	1,555,506	1,904,765
	- Non Controlling Interest	-	-	152,369	287,946
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,442,643</b>	<b>1,232,891</b>	<b>1,707,875</b>	<b>2,192,711</b>
	<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE</b>	-	-	-	-
	<b>DIVIDEND</b>	-	-	-	-
	<b>EARNING PER SHARE (Full amount)</b>				
	- Basic	178	162	192	250
	- Diluted	178	160	192	247

**PT BANK BTPN Tbk**  
**STATEMENTS OF COMMITMENT AND CONTINGENCIES**  
As of 30 September 2020 and 31 December 2019  
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020 Unaudited	31 Dec 2019 Audited	30 Sep 2020 Unaudited	31 Dec 2019 Audited
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>42,573,924</b>	<b>41,482,674</b>	<b>42,573,924</b>	<b>41,482,674</b>
	1. Unused borrowing facilities	16,210,855	3,124,023	16,210,855	3,124,023
	2. Outstanding spot and derivative / forward purchased	26,363,069	38,358,651	26,363,069	38,358,651
	3. Others	-	-	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>	<b>124,675,084</b>	<b>112,564,084</b>	<b>124,675,084</b>	<b>112,574,084</b>
	1. Unused loans facilities	91,218,559	81,900,149	91,218,559	81,910,149
	a. <i>Committed</i>	10,914,047	8,423,080	10,914,047	8,423,080
	b. <i>Uncommitted</i>	80,304,512	73,477,069	80,304,512	73,487,069
	2. Outstanding irrevocable L/C	942,982	925,174	942,982	925,174
	3. Outstanding spot and derivative / forward sold	32,513,543	29,738,761	32,513,543	29,738,761
	4. Others	-	-	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>24,660,041</b>	<b>19,839,026</b>	<b>24,660,041</b>	<b>19,839,026</b>
	1. Guarantees received	24,660,041	19,839,026	24,660,041	19,839,026
	2. Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>7,817,653</b>	<b>8,924,578</b>	<b>7,817,653</b>	<b>8,924,578</b>
	1. Guarantees issued	7,817,653	8,924,578	7,817,653	8,924,578
	2. Others	-	-	-	-

PT BANK BTPN Tbk  
CAPITAL ADEQUACY RATIO  
As of 30 September 2020 and 2019  
(In million Rupiah)



ACCOUNTS		30 Sep 2020 Unaudited		30 Sep 2019 Unaudited	
		Individual	Consolidated	Individual	Consolidated
<b>I</b>	<b>Core Capital (Tier 1)</b>	<b>24,841,573</b>	<b>29,083,754</b>	<b>23,852,616</b>	<b>27,290,954</b>
	<b>1 Common Equity Tier 1 (CET 1)</b>	<b>24,841,573</b>	<b>29,083,754</b>	<b>23,852,616</b>	<b>27,290,954</b>
	1.1 Paid in capital (less Treasury stock)	161,075	161,075	161,075	161,075
	1.2 Disclosed reserves	27,093,555	30,431,909	25,905,181	28,331,770
	1.2.1 Additional Factor	27,793,046	30,469,873	27,066,921	29,350,773
	1.2.1.1 Other comprehensive income	820,096	823,796	817,558	821,307
	1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
	1.2.1.1.2 Potential gains of the increase in the fair value of available for sale financial assets	22,210	22,243	19,672	19,754
	1.2.1.1.3 Fixed asset revaluation	797,886	801,553	797,886	801,553
	1.2.1.2 Other disclosed reserves	26,977,950	29,646,077	26,249,363	28,529,466
	1.2.1.2.1 Ago	10,907,723	10,898,210	10,907,715	10,907,715
	1.2.1.2.2 General reserves	23,361	58,361	23,361	44,361
	1.2.1.2.3 Previous years profit	14,614,354	17,145,082	14,054,912	15,630,583
	1.2.1.2.4 Current year profit	1,432,512	1,544,424	1,263,375	1,946,807
	1.2.1.2.5 Capital paid in advance	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	(704,491)	(37,964)	(1,161,740)	(1,019,003)
	1.2.2.1 Other 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 available for sale financial assets	-	-	-	-
	1.2.2.2 Other disclosed reserve	(704,491)	(37,964)	(1,161,740)	(1,019,003)
	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 allowance for impairment losses of earning assets	(704,491)	(37,964)	(1,161,740)	(1,019,003)
	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-	-	-
	1.2.2.2.6 Required provision on non-productive assets	-	-	-	-
	1.2.2.2.7 Others	-	-	-	-
	1.3 Non-Controlling Interests that can be calculated	-	-	-	-
	1.4 Deduction factor to common equity tier 1 (CET 1)	(2,413,057)	(1,509,230)	(2,213,640)	(1,201,891)
	1.4.1 Deferred tax calculation	(265,590)	(466,377)	-	(143,026)
	1.4.2 Goodwill	(866,346)	(981,737)	(932,919)	(61,116)
	1.4.3 Other intangible assets	(1,281,121)	-	(1,280,721)	(997,749)
	1.4.4 Investment that can be calculated as deduction factor	-	-	-	-
	1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
	1.4.6 Securitization exposures	-	-	-	-
	1.4.7 Other deduction factor to common equity tier 1	-	-	-	-
	1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
	1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
	1.4.7.3 Exposure that causing Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-	-	-
	1.4.7.4 Exposure in child company which held sharia principle	-	-	-	-
	2 Additional Tier 1 (AT 1)	-	-	-	-
	2.1 The instrument meets the requirements of AT 1	-	-	-	-
	2.2 Ago / 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	-	-	-	-
<b>II</b>	<b>Supplementary Capital (Tier 2)</b>	<b>7,586,827</b>	<b>7,671,843</b>	<b>7,610,360</b>	<b>7,687,752</b>
	1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	6,123,120	6,123,120	6,174,825	6,174,825
	2 Ago / Disagio	-	-	-	-
	3 General required provision of earning assets (maximum 1.25% of RWA)	1,463,707	1,548,723	1,435,535	1,512,927
	4 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	-	-	-	-
	<b>TOTAL CAPITAL</b>	<b>32,428,400</b>	<b>36,755,597</b>	<b>31,462,976</b>	<b>34,978,706</b>
		30 Sep 2020 Unaudited		30 Sep 2019 Unaudited	
		Individual	Consolidated	Individual	Consolidated
	<b>RISK WEIGHTED ASSET (RWA)</b>				
	RWA CREDIT RISK	117,076,667	123,884,973	117,509,232	124,480,914
	RWA MARKET RISK	325,533	325,533	429,877	429,877
	RWA OPERATIONAL RISK	15,845,987	23,327,084	13,676,076	18,411,994
	<b>TOTAL RWA</b>	<b>133,248,187</b>	<b>147,537,590</b>	<b>131,615,185</b>	<b>143,322,785</b>
	<b>CAR RATIO BASED ON RISK PROFILE (%)</b>	<b>9.30%</b>	<b>9.29%</b>	<b>9.31%</b>	<b>9.30%</b>
	<b>CAR ALLOCATION BASED ON RISK PROFILE</b>				
	From CET 1 (%)	6.00%	6.00%	6.00%	6.00%
	From AT 1 (%)	0.00%	0.00%	0.00%	0.00%
	From Tier 2 (%)	3.30%	3.29%	3.31%	3.30%
		30 Sep 2020 Unaudited		30 Sep 2019 Unaudited	
		Individual	Consolidated	Individual	Consolidated
	<b>CAR RATIO</b>				
	CET1 Ratio (%)	18.64%	19.71%	18.12%	19.04%
	Tier 1 Ratio (%)	18.64%	19.71%	18.12%	19.04%
	Tier 2 Ratio (%)	5.69%	5.20%	5.78%	5.36%
	CAR Ratio (%)	12.64%	13.71%	12.12%	13.04%
	<b>BUFFER PERCENTAGE SHOULD BE FILLED BY BANK (%)</b>				
	Capital Conservation Buffer (%)	0.00%	0.00%	2.50%	2.50%
	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
	Capital Surcharge For Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%

**PT BANK BTPN Tbk**  
**EARNING ASSETS QUALITY AND OTHER INFORMATION**  
**As of 30 September 2020 and 2019**  
**(In million Rupiah)**

No.	ACCOUNTS	Individual												
		30 Sep 2020 Unaudited						30 Sep 2019 Unaudited						
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
<b>I. RELATED PARTIES</b>														
1.	Placements with other banks	902,971	-	-	-	-	902,971	446,517	-	-	-	-	-	446,517
	a. Rupiah	200,000	-	-	-	-	200,000	-	-	-	-	-	-	-
	b. Foreign currencies	702,971	-	-	-	-	702,971	446,517	-	-	-	-	-	446,517
2.	Spot and derivative receivables	17,996	-	-	-	-	17,996	43,055	-	-	-	-	-	43,055
	a. Rupiah	8,468	-	-	-	-	8,468	39,116	-	-	-	-	-	39,116
	b. Foreign currencies	9,528	-	-	-	-	9,528	3,939	-	-	-	-	-	3,939
3.	Marketable Securities	171,869	-	-	-	-	171,869	106,007	-	-	-	-	-	106,007
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	171,869	-	-	-	-	171,869	106,007	-	-	-	-	-	106,007
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse)	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	1,445,771	-	-	-	-	1,445,771	2,491,387	-	-	-	-	-	2,491,387
	i. Rupiah	100,578	-	-	-	-	100,578	55,044	-	-	-	-	-	55,044
	ii. Foreign currencies	1,345,193	-	-	-	-	1,345,193	2,436,343	-	-	-	-	-	2,436,343
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	1,303,621	-	-	-	-	1,303,621	1,303,221	-	-	-	-	-	1,303,221
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	4,506,762	-	-	-	-	4,506,762	1,883,023	-	-	-	-	-	1,883,023
	a. Rupiah	50,000	-	-	-	-	50,000	887,920	-	-	-	-	-	887,920
	b. Foreign currencies	4,456,762	-	-	-	-	4,456,762	995,103	-	-	-	-	-	995,103
<b>II. NON-RELATED PARTIES</b>														
1.	Placements with other banks	560,001	-	-	-	-	560,001	272,569	-	-	-	-	-	272,569
	a. Rupiah	149,922	-	-	-	-	149,922	153,891	-	-	-	-	-	153,891
	b. Foreign currencies	410,079	-	-	-	-	410,079	118,678	-	-	-	-	-	118,678
2.	Spot and derivative receivables	833,553	5,598	-	-	-	839,151	736,561	1,452	-	-	-	-	738,013
	a. Rupiah	682,233	481	-	-	-	682,714	666,743	1,452	-	-	-	-	668,195
	b. Foreign currencies	151,320	5,117	-	-	-	156,437	69,818	-	-	-	-	-	69,818
3.	Marketable Securities	8,883,807	-	-	-	-	8,883,807	9,315,164	-	-	-	-	-	9,315,164
	a. Rupiah	7,655,356	-	-	-	-	7,655,356	8,701,373	-	-	-	-	-	8,701,373
	b. Foreign currencies	1,228,451	-	-	-	-	1,228,451	613,791	-	-	-	-	-	613,791
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse)	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,420,989	5,303	-	-	-	1,426,292	3,025,492	8,629	-	-	-	-	3,034,121
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	7,088,264	84,427	38,705	44,163	229,919	7,485,478	8,146,479	361,922	46,707	65,186	199,557	8,819,851	8,819,851
	i. Rupiah	7,088,264	84,427	38,705	44,163	229,919	7,485,478	8,146,479	361,922	46,707	65,186	199,557	8,819,851	8,819,851
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	125,405,343	4,219,820	426,098	235,893	489,865	130,777,019	117,337,158	2,289,127	254,762	180,790	313,887	120,375,724	120,375,724
	i. Rupiah	80,850,033	1,925,183	329,378	221,013	481,787	83,807,394	81,899,449	1,821,876	162,494	166,595	306,182	84,356,596	84,356,596
	ii. Foreign currencies	44,555,310	2,294,637	96,720	14,880	8,078	46,969,625	35,437,709	467,251	92,268	14,195	7,705	36,019,128	36,019,128
	c. Restructured loans	4,695,363	38,110	224,868	11,195	69,206	5,038,742	491,036	378,228	19,281	19,687	76,945	985,177	985,177
	i. Rupiah	4,695,363	35,822	224,868	11,195	69,206	5,036,454	491,036	375,570	19,281	19,687	76,945	982,519	982,519
	ii. Foreign currencies	-	2,288	-	-	-	2,288	-	2,658	-	-	-	2,658	2,658
8.	Equity Investment	22	-	-	-	-	22	22	-	-	-	-	-	22
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	92,707,237	2,765,195	-	-	-	95,472,432	95,139,843	1,513,123	50,725	-	-	-	96,703,691
	a. Rupiah	48,083,319	1,438,655	-	-	-	49,521,974	49,332,562	595,227	50,725	-	-	-	49,978,514
	b. Foreign currencies	44,623,918	1,326,540	-	-	-	45,950,458	45,807,281	917,896	-	-	-	-	46,725,177
<b>III. OTHER INFORMATION</b>														
1.	Value of Bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	19,190	-	-	-	-	-	-	-

**PT BANK BTPN Tbk**  
**ALLOWANCE FOR IMPAIRMENT LOSSES**  
**As of 30 September 2020 and 2019**  
(In million Rupiah)

No.	ACCOUNTS	30 Sep 2020 Unaudited					30 Sep 2019 Unaudited				
		Allowance for Impairment			Required Provision		Allowance for Impairment			Required Provision	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placements with other banks	692	-	-	14,630	-				7,191	-
2.	Spot and derivative receivables	-	-	-	8,516	280				7,781	73
3.	Marketable securities	351	-	-	14,866	-				12,309	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-				-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-				-	-
6.	Acceptance receivables	806	2,469	-	14,052	265				30,083	431
7.	Loans and financing	643,883	406,522	1,007,936	1,333,315	1,144,745				1,273,685	814,206
8.	Equity Investments	-	-	-	13,036	-				13,032	-
9.	Other receivables	-	-	-	-	-				-	-
10.	Commitment and contingencies	-	-	-	85,185	138,260				91,454	83,265

**PT BANK BTPN Tbk**  
**FINANCIAL RATIOS**  
**As of 30 September 2020 and 2019**

Ratios (%)		30 Sep 2020 Unaudited	30 Sep 2019 Unaudited
<b>Performance Ratios (Bank)</b>			
1.	Capital Adequacy Ratio (CAR)	24.34%	23.91%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.56%	0.44%
3.	Non-performing earning assets to total earning assets	0.90%	0.69%
4.	Allowance for impairment losses on financial assets to earning assets	1.27%	0.77%
5.	NPL gross	1.05%	0.81%
6.	NPL net	0.52%	0.44%
7.	Return on Asset (ROA)	1.37%	1.37%
8.	Return on Equity (ROE)	7.87%	7.60%
9.	Net Interest Margin (NIM)	4.49%	4.78%
10.	Operating Expenses to Operating Revenues	89.57%	88.52%
11.	Cost to Income Ratio (CIR)	78.07%	75.22%
12.	Loan to Deposit Ratio (LDR)	152.59%	147.46%
<b>Compliance Ratios</b>			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	3.03%	6.01%
	- Daily	-	3.00%
	- Average	3.03%	3.01%
	b. Foreign Currencies	4.02%	8.02%
3.	Net Open Position	0.09%	0.06%

**PT BANK BTPN Tbk**  
**SPOT AND DERIVATIVE TRANSACTIONS**  
**As of 30 September 2020**  
**(In million Rupiah)**

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objective		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Related to Exchange Rate</b>	<b>16,371,498</b>	<b>523,776</b>	<b>15,847,722</b>	<b>182,158</b>	<b>112,973</b>
1	Spot	586,125	523,776	62,349	1,599	627
2	Forward	5,315,872	-	5,315,872	113,334	26,514
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	10,469,501	-	10,469,501	67,225	85,832
6	Others	-	-	-	-	-
<b>B.</b>	<b>Related to Interest Rate</b>	<b>8,988,371</b>	<b>-</b>	<b>8,988,371</b>	<b>156,194</b>	<b>159,151</b>
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	8,988,371	-	8,988,371	156,194	159,151
5	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	<b>24,663,372</b>	<b>-</b>	<b>24,663,372</b>	<b>518,795</b>	<b>453,774</b>
	<b>Total</b>	<b>50,023,241</b>	<b>523,776</b>	<b>49,499,465</b>	<b>857,147</b>	<b>725,898</b>



**STATEMENTS OF CONSOLIDATED CASH FLOWS**  
**As of 30 September 2020 and 2019**  
(In million Rupiah)

ACCOUNTS	30 Sep 2020 Unaudited	30 Sep 2019 Unaudited
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipt from interest	9,807,675	11,227,351
Receipt from sharia income	2,941,259	3,209,213
Payments of interest expense	(4,420,592)	(6,015,320)
Payments of third parties' shares on return of temporary syirkah funds	(387,698)	(380,709)
Receipts from other operating income	1,732,677	1,142,240
Recovery from written-off loans	56,986	69,196
Payments of personnel expenses	(2,657,508)	(2,638,941)
Payments of other operating expenses	(2,226,355)	(2,270,703)
Other payments	(4,222)	(2,233)
Payments of corporate income tax	(307,349)	(1,059,318)
<b>Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds</b>	<b>4,534,873</b>	<b>3,280,776</b>
<b>(Increase) decrease in operating assets:</b>		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	472,210	(2,210,000)
Securities purchased under resale agreement	-	1,591,672
Derivative receivables	(16,775)	5,330
Acceptance receivables	269,374	(375,449)
Loans	(7,748,291)	(3,519,520)
Sharia financing/receivables	(319,893)	(1,793,213)
<b>Increase (decrease) in operating liabilities:</b>		
Obligations due immediately	170,630	-
Deposits from customers	13,954,785	(3,769,102)
Deposits from other banks	(5,475,508)	(217,480)
Derivative payables	(169,049)	(411,710)
Acceptance payables	(179,226)	257,854
<b>(Decrease) increase in temporary syirkah funds</b>	<b>(91,546)</b>	<b>1,191,050</b>
<b>Net cash flows provided from/(used in) operating activities</b>	<b>5,401,584</b>	<b>(5,969,792)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases of marketable securities	(72,137,391)	(39,371,074)
Proceeds from disposal of marketable securities	71,866,332	40,153,137
Purchases of fixed assets	(111,125)	(225,241)
Purchases of right-of-use asset	(101,291)	-
Purchases of intangible assets	(304,044)	(281,597)
Cash and cash equivalents transfer due to merger	-	11,289,137
Proceeds from sale of fixed assets	7,462	5,082
<b>Net cash flows (used in)/ provided from investing activities</b>	<b>(780,057)</b>	<b>11,569,444</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Payments of securities issued	(1,301,409)	(300,000)
Proceeds from borrowings	231,786,447	123,650,899
Installment payments and settlement of borrowings	(235,271,335)	(129,877,959)
Payments of borrowing transaction cost	(11,375)	(513)
Proceed from shares issued	8	882
Payment of principal lease liabilities	(131,416)	-
Payments of dividend	(103,888)	-
Proceeds from subordinated loan	-	96,787
<b>Net cash flows used in financing activities</b>	<b>(5,032,968)</b>	<b>(6,429,904)</b>
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(411,441)</b>	<b>(830,252)</b>
<b>EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>14,115</b>	<b>31,228</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD</b>	<b>19,841,659</b>	<b>20,424,211</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	<b>19,444,333</b>	<b>19,625,187</b>
<b>Cash and cash equivalents consist of:</b>		
Cash	1,957,325	1,840,118
Current accounts with Bank Indonesia	4,985,570	9,458,173
Current accounts with other banks	1,263,344	726,736
Placement with Bank Indonesia and other banks- with maturity of 3 months or less	9,255,432	5,809,670
Marketable securities - with maturity of 3 months or less	1,982,662	1,790,490
	19,444,333	19,625,187
<b>SUPPLEMENTAL CASH FLOW INFORMATION:</b>		
<b>ACTIVITIES NOT AFFECTING CASH FLOW</b>		
Issuance of shares in relation with merger	-	9,754,134
Share-based payment reserves	-	38,136
Acquisition of fixed assets still payable	(1,022)	(1,124)

**Notes:**

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the nine months period ended on 30 September 2020 which were unaudited and 2019 which were unaudited and for the year ended on 31 December 2019 which were audited.
2. The consolidated financial information above is presented in order to meet:
  - a) Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 Desember 2019 regarding Transparency and Publication of Financial Statements for Banks;
  - b) Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 Juni 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
  - c) Capital Market Supervisory Agency Regulation Number X.K.2 Attachment of Decision of Chairman of Capital Market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submission of Periodic Financial Statements;
  - d) 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.
3. For comparative purposes several accounts in the consolidated financial information for the date and the nine months period ended on 30 September 2019 and for the date and the year ended on 31 December 2019 have been reclassified to conform with the presentation of consolidated financial information for the date and the nine months period ended on 30 September 2020.
4. Main foreign exchange rates: 30 September 2020: 1 USD = Rp 14,880.00; 30 September 2019: 1 USD = Rp 14,195.00; 31 Desember 2019: 1 USD = Rp 13,882.50.

**BOARD OF COMMISSIONERS**

- President Commissioner : Vacant\*)
- Vice President Commissioner : Chow Ying Hoong
- Commissioner : Takeshi Kimoto
- Commissioner (Independent) : Ninik Herlani Masli Ridhwan
- Commissioner (Independent) : Irwan Mahjudin Habsjah

**BOARD OF DIRECTORS**

- President Director : Ongki Wanadjati Dana
- Deputy President Director : Kazuhisa Miyagawa
- Deputy President Director : Darmadi Sutanto
- Compliance Director : Dini Herdini
- Director : Yasuhiro Daikoku
- Director : Henoeh Munandar
- Director : Adrianus Dani Prabawa
- Director : Hiromichi Kubo
- Director : Merisa Darwis
- Director : Hanna Tantani

\*) The Position of President Commissioner of the Bank is vacant according to the resolution of Annual General Meeting of Shareholders on 23 April 2020.

**SHAREHOLDERS****Ultimate Shareholder:**


*Ultimate shareholder* : Sumitomo Mitsui Financial Group  
through Sumitomo Mitsui Banking Corporation: 92.43%

**Non-controlling shareholder through capital market (≥ 5%) :**  
None

**Non-controlling shareholder not through capital market (≥ 5%) :**  
None

Jakarta, 27 October 2020

PT Bank BTPN Tbk



Ongki Wanadjati Dana  
President Director



Hanna Tantani  
Director