

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiary 31 MARCH 2020, 2019 AND 31 DECEMBER 2019 (In million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 31 March 2020 and 31 December 2019 (In million Rupiah)

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the years ended on 31 March 2020 and 2019 (In million Rupiah, unless earning per share)

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2020 and 2019 (In million Rupiah, unless otherwise stated)

ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 March 2020 and 2019 (In million Rupiah)

STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended 31 March 2020 and 2019 (In million Rupiah)

CAPITAL ADEQUACY RATIO As of 31 March 2020 and 2019 (In million Rupiah)

FINANCIAL RATIOS As of 31 March 2020 and 2019

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended 31 March 2020 and 2019 (In million Rupiah)

RISK WEIGHTED ASSET (RWA) and CAR RATIO BASED ON RISK PROFILE (%)

SPOT AND DERIVATIVE TRANSACTIONS As of 31 March 2020 (In million Rupiah)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of 31 March 2020 and 31 December 2019 (In million Rupiah)

MANAGEMENT As of 31 March 2020

STATEMENTS OF COMMITMENTS AND CONTINGENCIES (continued) As of 31 March 2020 and 31 December 2019 (In million Rupiah)

MANAGEMENT (continued) As of 31 March 2020

MANAGEMENT (continued) As of 31 March 2020

Notes: 1. The above consolidated financial information is prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the three months period ended on 31 March 2020 and 2019 which were unaudited and for the year ended on 31 December 2019 which were audited.