

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiaries 30 JUNE 2022, 2021 AND 31 DECEMBER 2021 (In million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 30 June 2022 and 31 December 2021 (In million Rupiah)

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2022 and 2021 (In million Rupiah, except earning per share)

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2022 and 2021 (In million Rupiah)

ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 June 2022 and 2021 (In million Rupiah)

STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended on 30 June 2022 and 2021 (In million Rupiah)

CAPITAL ADEQUACY RATIO As of 30 June 2022 and 2021 (In million Rupiah)

FINANCIAL RATIOS As of 30 June 2022 and 2021

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended on 30 June 2022 and 2021 (In million Rupiah)

CAPITAL ADEQUACY RATIO (continued) As of 30 June 2022 and 2021 (In million Rupiah)

SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS As of 30 June 2022 (In million Rupiah)

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended on 30 June 2022 and 2021 (In million Rupiah)

CAPITAL ADEQUACY RATIO (continued) As of 30 June 2022 and 2021 (In million Rupiah)

STATEMENTS OF COMMITMENT AND CONTINGENCIES As of 30 June 2022 and 31 December 2021 (In million Rupiah)

STATEMENTS OF CONSOLIDATED CASH FLOWS (continued) For the periods ended on 30 June 2022 and 2021 (In million Rupiah)

CAPITAL ADEQUACY RATIO (continued) As of 30 June 2022 and 2021 (In million Rupiah)

Notes: 1. The above consolidated financial information is prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the six months period ended on 30 June 2022 and 2021 which were unaudited for the year ended on 31 December 2021 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.

3. For comparative purposes several accounts in the consolidated financial information for the date and year ended on 31 December 2021 have been reclassified to conform with the presentation of consolidated financial information for the date and the six months period ended on 30 June 2022.

4. Main foreign exchange rates: 30 June 2022: 1 USD = Rp 14,897.50; 30 June 2021: 1 USD = Rp 14,500.00; 31 December 2021: 1 USD = Rp 14,252.50.

PT Bank BTPN Tbk is registered and supervised by Otoritas Jasa Keuangan (OJK), and guaranteed by Lembaga Penjamin Simpanan (LPS).