

**PT BANK BTPN Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**As of 30 September 2021 and 31 December 2020**



(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2021 Unaudited	31 Dec 2020 Audited	30 Sep 2021 Unaudited	31 Dec 2020 Audited
<b>ASSET</b>					
1.	Cash	1.038.682	1.323.222	1.814.322	2.433.196
2.	Placements with Bank Indonesia	14.940.282	19.592.514	16.224.909	22.571.836
3.	Placements with other banks	787.547	894.072	788.813	896.568
4.	Spot and derivative / forward receivables	558.685	917.082	558.685	917.082
5.	Securities	15.786.983	12.201.417	21.162.565	14.804.656
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	1.776.483	1.490.634	1.776.483	1.490.634
9.	Loans	127.443.775	126.689.753	127.443.775	126.689.753
10.	Sharia financing/receivables	-	-	10.212.176	9.522.866
11.	Equity Investments	1.305.484	1.305.484	22.522	22.522
12.	Other financial asset	765.738	803.827	920.957	961.550
13.	Impairment on financial assets -/-	(3.188.556)	(2.579.318)	(3.870.982)	(3.428.808)
	a. Securities	(779)	(291)	(779)	(291)
	b. Loans and Sharia financing	(3.180.323)	(2.572.835)	(3.862.749)	(3.422.325)
	c. Others	(7.454)	(6.192)	(7.454)	(6.192)
14.	Intangible assets	2.495.664	2.281.920	2.769.935	2.528.427
	Accumulated amortization of intangible assets -/-	(1.642.242)	(1.404.745)	(1.747.427)	(1.487.828)
15.	Fixed assets and equipment	4.128.731	4.068.493	5.051.830	4.883.148
	Accumulated depreciation on fixed assets and equipment -/-	(2.287.386)	(2.042.622)	(2.861.025)	(2.525.161)
16.	Non-productive assets	3.976	19.202	3.976	19.202
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	3.975	19.190	3.975	19.190
	c. Suspense accounts	1	12	1	12
	d. Interbranch assets	-	-	-	-
17.	Other assets	2.540.126	2.617.109	2.752.494	2.866.335
<b>TOTAL ASSET</b>		<b>166.453.972</b>	<b>168.178.044</b>	<b>183.024.008</b>	<b>183.165.978</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	23.549.477	15.709.755	23.575.845	15.760.708
2.	Saving deposits	9.391.907	9.955.853	11.998.769	11.929.298
3.	Time deposits	59.651.393	65.342.817	67.651.868	73.098.900
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	6.358.657	6.575.274	6.351.960	6.549.336
7.	Spot and derivative / forward liabilities	474.766	887.157	474.766	887.157
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	1.108.569	767.282	1.108.569	767.282
10.	Securities issued	995.306	993.045	995.306	993.045
11.	Borrowings	33.173.583	37.176.039	33.173.583	37.176.039
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	1.959.052	2.462.971	2.402.209	3.039.460
15.	Minority Interest	-	-	2.001.770	1.749.037
<b>TOTAL LIABILITY</b>		<b>136.662.710</b>	<b>139.870.193</b>	<b>149.734.645</b>	<b>151.950.262</b>
<b>EQUITY</b>					
16.	Issued and fully paid-in capital	161.131	161.075	161.131	161.075
	a. Authorized capital	300.000	300.000	300.000	300.000
	b. Unpaid capital -/-	(137.018)	(137.021)	(137.018)	(137.021)
	c. Treasury stock -/-	(1.851)	(1.904)	(1.851)	(1.904)
17.	Additional paid-in capital	11.174.903	11.168.524	11.141.904	11.134.744
	a. Agio	10.914.102	10.907.723	10.905.370	10.898.210
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	260.801	260.801	236.534	236.534
18.	Other comprehensive income	946.580	926.235	966.944	946.589
	a. Profit	946.580	926.235	966.944	946.589
	b. Loss -/-	-	-	-	-
19.	Reserves	32.596	32.596	81.596	67.596
	a. General reserves	32.596	32.596	81.596	67.596
	b. Appropriate reserves	-	-	-	-
20.	Profit/loss	17.476.052	16.019.421	20.937.788	18.905.712
	a. Previous years	16.019.421	14.625.691	18.891.712	17.156.419
	b. Current year	1.456.631	1.393.730	2.046.076	1.749.293
	c. Payable dividend -/-	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS</b>		<b>29.791.262</b>	<b>28.307.851</b>	<b>33.289.363</b>	<b>31.215.716</b>
<b>TOTAL EQUITY</b>		<b>29.791.262</b>	<b>28.307.851</b>	<b>33.289.363</b>	<b>31.215.716</b>
<b>TOTAL LIABILITY AND EQUITY</b>		<b>166.453.972</b>	<b>168.178.044</b>	<b>183.024.008</b>	<b>183.165.978</b>

PT BANK BTPN Tbk  
**STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME**  
For the periods ended on 30 September 2021 and 2020  
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2021 Unaudited	30 Sep 2020 Unaudited	30 Sep 2021 Unaudited	30 Sep 2020 Unaudited
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Expenses</b>					
1.	Interest Income	7.635.280	9.534.178	11.065.118	12.469.744
2.	Interest Expenses	(2.445.101)	(4.154.682)	(2.754.692)	(4.537.249)
	<b>Net Interest Income</b>	<b>5.190.179</b>	<b>5.379.496</b>	<b>8.310.426</b>	<b>7.932.495</b>
<b>B. Other Operating Income and Expenses</b>					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	83.988	129.839	83.988	129.839
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	307	-	307	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	136.391	95.264	136.391	95.264
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	354.883	384.671	354.883	384.671
7.	Dividend revenue	177.958	242.671	2	5
8.	Commissions/provisions/fees and administration	496.964	358.204	497.051	358.304
9.	Other income	363.817	326.000	379.587	343.387
10.	Impairment losses on financial assets	(1.102.669)	(1.186.354)	(1.587.660)	(1.954.445)
11.	Losses related to operational risks	(12.769)	(11.367)	(17.933)	(15.999)
12.	Personnel expenses	(1.639.607)	(1.616.736)	(2.444.814)	(2.366.130)
13.	Promotion expenses	(106.707)	(122.007)	(108.709)	(125.464)
14.	Other expenses	(2.119.685)	(2.190.081)	(2.549.408)	(2.561.526)
	<b>Net Other Operating (Expenses) Income</b>	<b>(3.367.129)</b>	<b>(3.589.896)</b>	<b>(5.256.315)</b>	<b>(5.712.094)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1.823.050</b>	<b>1.789.600</b>	<b>3.054.111</b>	<b>2.220.401</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
1.	Gain (Loss) from sale of fixed assets and equipments	146	(3)	1.929	5.940
2.	Other non-operating income (expenses)	1.970	(2.434)	(3.603)	(3.929)
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>2.116</b>	<b>(2.437)</b>	<b>(1.674)</b>	<b>2.011</b>
	<b>PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX</b>	<b>1.825.166</b>	<b>1.787.163</b>	<b>3.052.437</b>	<b>2.222.412</b>
	Income Tax:				
	a. Estimated current period tax	(368.535)	(354.651)	(677.475)	(526.026)
	b. Deferred tax income (expenses)	(449.162)	(551.240)	(704.032)	(777.045)
		80.627	196.589	26.557	251.019
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1.456.631</b>	<b>1.432.512</b>	<b>2.374.962</b>	<b>1.696.386</b>
	<b>MINORITY INTEREST PROFIT (LOSS)</b>			<b>328.886</b>	<b>151.962</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	<b>Items that are not being reclassified to Profit Loss</b>				<b>1.449</b>
	a. Gain from fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement beneficial pension program	-	-	-	1.449
	c. Others	-	-	-	-
2.	<b>Items that are being reclassified to Profit Loss</b>	<b>20.345</b>	<b>10.131</b>	<b>20.359</b>	<b>10.040</b>
	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	20.345	10.131	20.359	10.040
	c. Others	-	-	-	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX</b>	<b>20.345</b>	<b>10.131</b>	<b>20.359</b>	<b>11.489</b>
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1.476.976</b>	<b>1.442.643</b>	<b>2.395.321</b>	<b>1.707.875</b>
	<b>Net income of the current period attributable to:</b>				
	- Owners of The Parent	1.456.631	1.432.512	2.046.076	1.544.424
	- Non Controlling Interest			328.886	151.962
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1.456.631</b>	<b>1.432.512</b>	<b>2.374.962</b>	<b>1.696.386</b>
	<b>Total current comprehensive Profit (Loss) attributable to :</b>				
	- Owners of The Parent	1.476.976	1.442.643	2.066.431	1.555.506
	- Non Controlling Interest			328.890	152.369
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1.476.976</b>	<b>1.442.643</b>	<b>2.395.321</b>	<b>1.707.875</b>
	<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>DIVIDEND</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>EARNING PER SHARE (Full amount)</b>				
	- Basic	181	178	254	192
	- Diluted	181	178	254	192

**PT BANK BTPN Tbk**  
**STATEMENTS OF COMMITMENT AND CONTINGENCIES**  
**As of 30 September 2021 and 31 December 2020**  
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2021 Unaudited	31 Dec 2020 Audited	30 Sep 2021 Unaudited	31 Dec 2020 Audited
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>55.462.999</b>	<b>53.255.057</b>	<b>55.462.999</b>	<b>53.255.057</b>
	1. Unused borrowing facilities	29.136.980	28.611.760	29.136.980	28.611.760
	2. Outstanding spot and derivative / forward purchased	26.326.019	24.643.297	26.326.019	24.643.297
	3. Others	-	-	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>	<b>139.323.666</b>	<b>125.442.019</b>	<b>139.323.666</b>	<b>125.442.019</b>
	1. Unused loans facilities	104.282.023	99.471.413	104.282.023	99.471.413
	a. <i>Committed</i>	12.544.610	14.012.398	12.544.610	14.012.398
	b. <i>Uncommitted</i>	91.737.413	85.459.015	91.737.413	85.459.015
	2. Outstanding irrevocable L/C	1.533.362	616.302	1.533.362	616.302
	3. Outstanding spot and derivative / forward sold	33.508.281	25.354.304	33.508.281	25.354.304
	4. Others	-	-	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>22.943.377</b>	<b>22.688.905</b>	<b>22.943.377</b>	<b>22.688.905</b>
	1. Guarantees received	22.943.377	22.688.905	22.943.377	22.688.905
	2. Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5.352.158</b>	<b>7.421.593</b>	<b>5.352.158</b>	<b>7.421.593</b>
	1. Guarantees issued	5.352.158	7.421.593	5.352.158	7.421.593
	2. Others	-	-	-	-

PT BANK BTPN Tbk  
CAPITAL ADEQUACY RATIO  
As of 30 September 2021 and 2020  
(In million Rupiah)



ACCOUNTS	30 Sep 2021 Unaudited		30 Sep 2020 Unaudited	
	Individual	Consolidated	Individual	Consolidated
<b>I Core Capital (Tier 1)</b>	<b>27.020.458</b>	<b>31.497.646</b>	<b>24.841.573</b>	<b>29.083.754</b>
<b>1 Common Equity Tier 1 (CET 1)</b>	<b>27.020.458</b>	<b>31.497.646</b>	<b>24.841.573</b>	<b>29.083.754</b>
1.1 Paid in capital (less Treasury stock)	161.131	161.131	161.075	161.075
1.2 Disclosed reserves	29.341.998	32.847.722	27.093.555	30.431.909
1.2.1 Additional Factor	29.342.192	32.847.916	27.798.046	30.469.873
1.2.1.1 Other comprehensive income	919.442	923.162	820.096	823.796
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	121.556	121.609	22.210	22.243
1.2.1.1.3 Fixed asset revaluation	797.886	801.553	797.886	801.553
1.2.1.2 Other disclosed reserves	28.422.750	31.924.754	26.977.950	29.646.077
1.2.1.2.1 Agio	10.914.102	10.905.370	10.907.723	10.898.210
1.2.1.2.2 General reserves	32.596	81.596	23.361	58.361
1.2.1.2.3 Previous years profit	16.019.421	18.891.712	14.614.354	17.145.082
1.2.1.2.4 Current year profit	1.456.631	2.046.076	1.432.512	1.544.424
1.2.1.2.5 Capital paid in advance	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	-	-	-	-
1.2.2.1 Other comprehensive income	(194)	(194)	(704.491)	(37.964)
1.2.2.1.1 Excess differences less from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	-
1.2.2.2 Other disclosed reserve	(194)	(194)	(704.491)	(37.964)
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)
1.2.2.2.5 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	(194)	(194)	-	-
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)	(2.482.671)	(1.511.207)	(2.413.057)	(1.509.230)
1.4.1 Deferred tax calculation	(346.287)	(488.698)	(265.590)	(466.377)
1.4.2 Goodwill	-	(61.116)	-	(61.116)
1.4.3 Other intangible assets	(853.422)	(961.393)	(866.346)	(981.737)
1.4.4 Investment that can be calculated as deduction factor	(1.282.962)	-	(1.281.121)	-
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 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	-	-	-	-
<b>II Supplementary Capital (Tier 2)</b>	<b>4.283.199</b>	<b>4.333.367</b>	<b>7.586.827</b>	<b>7.671.843</b>
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	2.974.615	2.974.615	6.123.120	6.123.120
1.1 Preferred Stock (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.2 Subordinated bonds (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.3 Subordinated loan (perpetual cumulative, non perpetual), after buy back deduction	3.363.438	3.363.438	6.472.800	6.472.800
1.4 Mandatory convertible bond	-	-	-	-
1.5 Tier 2 published by bank and non bank which acquired by other party (consolidated)	-	-	-	-
1.6 Amortization based on remaining maturity	(388.823)	(388.823)	(349.680)	(349.680)
2 Agio/disagio	-	-	-	-
3 General required provision of earning assets (maximum 1.25% of RWA)	1.308.584	1.358.752	1.463.707	1.548.723
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>31.303.657</b>	<b>35.831.013</b>	<b>32.428.400</b>	<b>36.755.597</b>
	30 Sep 2021 Unaudited		30 Sep 2020 Unaudited	
	Individual	Consolidated	Individual	Consolidated
<b>RISK WEIGHTED ASSET (RWA)</b>	<b>110.593.097</b>	<b>116.094.314</b>	<b>117.076.667</b>	<b>123.884.973</b>
<b>RWA CREDIT RISK</b>	<b>784.560</b>	<b>784.560</b>	<b>325.533</b>	<b>325.533</b>
<b>RWA MARKET RISK</b>	<b>16.291.596</b>	<b>23.143.885</b>	<b>15.845.987</b>	<b>23.327.084</b>
<b>RWA OPERATIONAL RISK</b>	<b>127.669.253</b>	<b>140.022.759</b>	<b>133.248.187</b>	<b>147.537.590</b>
<b>CAR RATIO BASED ON RISK PROFILE (%)</b>	<b>9,24%</b>	<b>9,24%</b>	<b>9,30%</b>	<b>9,29%</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 (%)	3,24%	3,24%	3,30%	3,29%
<b>CAR RATIO</b>	<b>21,16%</b>	<b>22,49%</b>	<b>18,64%</b>	<b>19,71%</b>
CET1 Ratio (%)	21,16%	22,49%	18,64%	19,71%
Tier 1 Ratio (%)	3,35%	3,09%	5,69%	5,20%
Tier 2 Ratio (%)	24,52%	25,59%	24,34%	24,91%
CAR Ratio (%)	15,16%	16,49%	12,64%	13,71%
CET 1 for BUFFER (%)				
<b>BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>
Capital Conservation Buffer (%)	2,50%	2,50%	0,00%	0,00%
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 2021 and 2020  
(In million Rupiah)



No.	ACCOUNTS	Individual											
		30 Sep 2021 Unaudited						30 Sep 2020 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	554.294	-	-	-	-	554.294	902.971	-	-	-	-	902.971
	a. Rupiah	554.294	-	-	-	-	554.294	200.000	-	-	-	-	200.000
	b. Foreign currencies	-	-	-	-	-	-	702.971	-	-	-	-	702.971
2.	Spot and derivative receivables	55.418	-	-	-	-	55.418	17.996	-	-	-	-	17.996
	a. Rupiah	38.084	-	-	-	-	38.084	8.468	-	-	-	-	8.468
	b. Foreign currencies	17.334	-	-	-	-	17.334	9.528	-	-	-	-	9.528
3.	Securities	182.351	-	-	-	-	182.351	171.869	-	-	-	-	171.869
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	182.351	-	-	-	-	182.351	171.869	-	-	-	-	171.869
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)	987.817	-	-	-	-	987.817	1.445.771	-	-	-	-	1.445.771
	i. Rupiah	73.231	-	-	-	-	73.231	100.578	-	-	-	-	100.578
	ii. Foreign currencies	914.586	-	-	-	-	914.586	1.345.193	-	-	-	-	1.345.193
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	1.305.462	-	-	-	-	1.305.462	1.303.621	-	-	-	-	1.303.621
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	4.104.719	-	-	-	-	4.104.719	4.506.762	-	-	-	-	4.506.762
	a. Rupiah	50.053	-	-	-	-	50.053	50.000	-	-	-	-	50.000
	b. Foreign currencies	4.054.666	-	-	-	-	4.054.666	4.456.762	-	-	-	-	4.456.762
<b>II. NON-RELATED PARTIES</b>													
1.	Placements with other banks	233.253	-	-	-	-	233.253	560.001	-	-	-	-	560.001
	a. Rupiah	141.704	-	-	-	-	141.704	149.922	-	-	-	-	149.922
	b. Foreign currencies	91.549	-	-	-	-	91.549	410.079	-	-	-	-	410.079
2.	Spot and derivative receivables	475.100	28.167	-	-	-	503.267	833.553	5.598	-	-	-	839.151
	a. Rupiah	456.097	5.410	-	-	-	461.507	682.233	481	-	-	-	682.714
	b. Foreign currencies	19.003	22.757	-	-	-	41.760	151.320	5.117	-	-	-	156.437
3.	Securities	15.604.632	-	-	-	-	15.604.632	8.883.807	-	-	-	-	8.883.807
	a. Rupiah	14.052.374	-	-	-	-	14.052.374	7.655.356	-	-	-	-	7.655.356
	b. Foreign currencies	1.552.258	-	-	-	-	1.552.258	1.228.451	-	-	-	-	1.228.451
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	1.776.483	-	-	-	-	1.776.483	1.420.989	5.303	-	-	-	1.426.292
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	5.481.353	77.448	50.291	18.166	362.646	5.989.904	7.088.264	84.427	38.705	44.163	229.919	7.485.478
	i. Rupiah	5.481.353	77.448	50.291	18.166	362.646	5.989.904	7.088.264	84.427	38.705	44.163	229.919	7.485.478
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	111.363.734	7.631.021	620.140	114.962	736.197	120.466.054	125.405.343	4.219.820	426.098	235.893	489.865	130.777.019
	i. Rupiah	71.247.351	4.961.049	269.461	100.650	728.427	77.306.938	80.850.033	1.925.183	329.378	221.013	481.787	83.807.394
	ii. Foreign currencies	40.116.383	2.669.972	350.679	14.312	7.770	43.159.116	44.555.310	2.294.637	96.720	14.880	8.078	46.969.625
	c. Restructured loans	5.272.103	569.021	245.813	26.912	626.624	6.740.473	4.695.363	38.110	224.868	11.195	69.206	5.038.742
	i. Rupiah	4.289.656	567.450	245.813	26.912	626.624	5.756.455	4.695.363	35.822	224.868	11.195	69.206	5.036.454
	ii. Foreign currencies	982.447	1.571	-	-	-	984.018	-	2.288	-	-	-	2.288
8.	Equity investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	104.773.873	2.288.951	-	-	-	107.062.824	92.707.237	2.765.195	-	-	-	95.472.432
	a. Rupiah	55.582.625	677.353	-	-	-	56.259.978	48.083.319	1.438.655	-	-	-	49.521.974
	b. Foreign currencies	49.191.248	1.611.598	-	-	-	50.802.846	44.623.918	1.326.540	-	-	-	45.950.458
<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	-	-	-	-	-	3.975	-	-	-	-	-	19.190

**PT BANK BTPN Tbk**  
**ALLOWANCE FOR IMPAIRMENT LOSSES**  
**As of 30 September 2021 and 2020**  
**(In million Rupiah)**



No.	ACCOUNTS	30 Sep 2021 Unaudited					30 Sep 2020 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	175	-	-	7.875	-	692	-	-	14.630	-
2.	Spot and derivative receivables	-	-	-	5.305	1.408	-	-	-	8.516	280
3.	Securities	779	-	-	24.656	-	351	-	-	14.866	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	4.457	2.822	-	17.651	-	806	2.469	-	14.052	265
7.	Loans and financing	578.729	260.923	2.340.671	1.173.011	1.651.395	643.883	406.522	1.007.936	1.333.315	1.144.745
8.	Equity investments	-	-	-	13.055	-	-	-	-	13.036	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	24.064	1.142	36.774	67.031	114.419	-	-	-	85.185	138.260

**PT BANK BTPN Tbk**  
**FINANCIAL RATIOS**  
**As of 30 September 2021 and 2020**

Ratios (%)		30 Sep 2021 Unaudited	30 Sep 2020 Unaudited
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio (CAR)	24,52%	24,34%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0,71%	0,56%
3.	Non-performing earning assets to total earning assets	1,20%	0,90%
4.	Allowance for impairment losses on financial assets to earning assets	2,02%	1,27%
5.	NPL gross	1,49%	1,05%
6.	NPL net	0,49%	0,52%
7.	Return on Asset (ROA)	1,51%	1,37%
8.	Return on Equity (ROE)	7,33%	7,87%
9.	Net Interest Margin (NIM)	4,57%	4,49%
10.	Operating Expenses to Operating Revenues	85,25%	89,57%
11.	Cost to Income Ratio (CIR)	70,57%	78,47%
12.	Loan to Deposit Ratio (LDR)	136,61%	151,89%
<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	3,55%	3,03%
	- Daily	0,50%	0,00%
	- Average	3,05%	3,03%
	b. Foreign Currencies	4,02%	4,02%
3.	Net Open Position	1,58%	0,09%

**PT BANK BTPN Tbk**  
**SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS**  
**As of 30 September 2021**  
**(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>14.985.250</b>	<b>1.309.164</b>	<b>13.676.086</b>	<b>69.875</b>	<b>42.385</b>
1	Spot	1.469.342	1.309.164	160.178	539	511
2	Forward	7.350.195	-	7.350.195	37.829	29.213
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	6.165.713	-	6.165.713	31.507	12.661
6	Others	-	-	-	-	-
		-	-	-	-	-
<b>B.</b>	<b>Related to Interest Rate</b>	<b>11.703.769</b>	<b>-</b>	<b>11.703.769</b>	<b>52.090</b>	<b>60.011</b>
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	11.703.769	-	11.703.769	52.090	60.011
5	Others	-	-	-	-	-
		-	-	-	-	-
<b>C.</b>	<b>Others</b>	<b>24.921.383</b>	<b>-</b>	<b>24.921.383</b>	<b>436.720</b>	<b>372.370</b>
		-	-	-	-	-
	<b>Total</b>	<b>51.610.402</b>	<b>1.309.164</b>	<b>50.301.238</b>	<b>558.685</b>	<b>474.766</b>



**STATEMENTS OF CONSOLIDATED CASH FLOWS**  
**For the periods ended on 30 September 2021 and 2020**  
(In million Rupiah)

ACCOUNTS	30 Sep 2021 Unaudited	30 Sep 2020 Unaudited
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from interest	7.667.244	9.592.876
Receipts from sharia income	3.421.842	2.941.259
Payments of interest expense	(2.610.432)	(4.204.382)
Payments of third parties' shares on return of temporary syirkah funds	(313.816)	(387.698)
Receipts from other operating income	1.437.646	1.731.266
Recovery from written-off loans	41.890	56.986
Payments of personnel expenses	(2.623.305)	(2.657.508)
Payments of other operating expenses	(1.797.760)	(2.226.355)
Other payments	(3.769)	(4.222)
Payments of corporate income tax	(844.629)	(307.349)
<b>Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds</b>	<b>4.374.911</b>	<b>4.534.873</b>
<b>(Increase) decrease in operating assets:</b>		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	1.872.551	472.210
Derivative receivables	358.397	(16.775)
Acceptance receivables	(284.264)	269.374
Loans	(1.254.463)	(7.748.291)
Sharia financing/receivables	(1.353.951)	(319.893)
<b>Increase (decrease) in operating liabilities:</b>		
Obligations due immediately	(14.429)	170.630
Deposits from customers	1.721.733	13.954.785
Deposits from other banks	(197.376)	(5.475.508)
Derivative payables	(412.391)	(169.049)
Acceptance payables	341.287	(179.226)
<b>Increase in temporary syirkah funds</b>	<b>715.843</b>	<b>(91.546)</b>
<b>Net cash flows provided from operating activities</b>	<b>5.867.848</b>	<b>5.401.584</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases of securities	(70.040.153)	(72.137.391)
Proceeds from disposal of securities	65.940.027	71.866.332
Purchases of fixed assets	(166.232)	(111.125)
Purchases of right-of-use asset	(16.823)	(101.291)
Purchases of intangible assets	(394.899)	(304.044)
Proceeds from sale of fixed assets	2.435	7.462
<b>Net cash flows used in investing activities</b>	<b>(4.675.645)</b>	<b>(780.057)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Payments of securities issued	-	(1.301.409)
Proceeds from borrowings	420.525	231.786.447
Installment payments and settlement of borrowings	(1.681.807)	(235.271.335)
Payments of borrowing transaction cost	-	(11.375)
Payments of subordinated loans	(2.748.313)	-
Payments of dividends	(76.197)	(103.888)
Proceed from shares issued	457	8
Treasury shares	(225)	-
Payment of principal lease liabilities	(84.465)	(131.416)
<b>Net cash flows used in financing activities</b>	<b>(4.170.025)</b>	<b>(5.032.968)</b>
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(2.977.822)</b>	<b>(411.441)</b>
<b>EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>14.563</b>	<b>14.115</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD</b>	<b>25.227.631</b>	<b>19.841.659</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	<b>22.264.372</b>	<b>19.444.333</b>
<b>Cash and cash equivalents consist of:</b>		
Cash	1.814.322	1.957.325
Current accounts with Bank Indonesia	5.111.242	4.985.570
Current accounts with other banks	763.246	1.263.344
Placement with Bank Indonesia and other banks- with maturity of 3 months or less	10.539.059	9.255.432
Securities - with maturity of 3 months or less	4.036.503	1.982.662
	<b>22.264.372</b>	<b>19.444.333</b>
SUPPLEMENTAL CASH FLOW INFORMATION:		
<b>ACTIVITIES NOT AFFECTING CASH FLOW</b>		
Issuance of shares in relation with merger	-	-
Share-based payment reserves	-	-
Acquisition of fixed assets still payable	(41)	(1.022)

**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 2021 and 2020 which were unaudited and for the year ended on 31 December 2020 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 2020 has been reclassified to conform with the presentation of consolidated financial information for the date and the nine months period ended on 30 September 2021.
4. Main foreign exchange rates: 30 September 2021: 1 USD = Rp 14.312,50; 30 September 2020: 1 USD = Rp 14.880,00; 31 December 2020: 1 USD = Rp 14.050,00.

**BOARD OF COMMISSIONERS**

- President Commissioner : Chow Ying Hoong
- Commissioner : Takeshi Kimoto
- Independent Commissioner : Ninik Herlani Masli Ridhwan
- Independent Commissioner : Irwan Mahjudin Habsjah
- Independent Commissioner : Edmund Tondobala

**BOARD OF DIRECTORS**

- President Director : Ongki Wanadjati Dana
- Deputy President Director : Kaoru Furuya
- Deputy President Director : Darmadi Sutanto
- Compliance Director : Dini Herdini
- Director : Kan Funakoshi
- Director : Henoch Munandar
- Director : Adrianus Dani Prabawa
- Director : Hiromichi Kubo
- Director : Merisa Darwis
- Director : Hanna Tantani

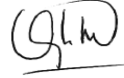
**SHAREHOLDERS****Ultimate Shareholder:**

*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, 28 October 2021  
PT Bank BTPN Tbk



Ongki Wanadjati Dana  
President Director



Hanna Tantani  
Director