

PT BANK BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
As of 31 March 2022 and 31 March 2021



(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2022 Unaudited	31 Dec 2021 Audited	31 Mar 2022 Unaudited	31 Dec 2021 Audited
ASSET					
1.	Cash	1.098.219	1.022.869	1.981.052	1.884.858
2.	Placements with Bank Indonesia	18.287.995	24.723.803	18.944.384	25.793.241
3.	Placements with other banks	1.336.016	2.221.917	1.338.961	2.222.967
4.	Spot and derivative / forward receivables	611.871	568.699	611.871	568.699
5.	Securities	14.980.713	15.304.197	21.734.525	21.275.789
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	2.444.130	1.762.562	2.444.130	1.762.562
9.	Loans	131.718.866	125.155.305	131.718.866	125.155.305
10.	Sharia financing/receivables	-	-	10.646.771	10.443.469
11.	Equity Investments	1.305.684	1.305.684	22.522	22.522
12.	Other financial asset	802.413	627.464	961.310	792.989
13.	Impairment on financial assets -/-	(3.171.208)	(3.261.216)	(3.852.724)	(3.960.481)
a.	Securities	(385)	(483)	(385)	(483)
b.	Loans and Sharia financing	(3.168.401)	(3.254.434)	(3.849.917)	(3.953.699)
c.	Others	(2.422)	(6.299)	(2.422)	(6.299)
14.	Intangible assets	2.638.987	2.567.978	2.927.238	2.846.766
	Accumulated amortization of intangible assets -/-	(1.796.692)	(1.721.905)	(1.894.213)	(1.810.085)
15.	Fixed assets and equipment	3.704.762	4.191.631	4.686.849	5.153.001
	Accumulated depreciation on fixed assets and equipment -/-	(1.902.085)	(2.324.775)	(2.520.923)	(2.909.211)
16.	Non-productive assets	1.291	3.975	1.291	3.975
a.	Abandoned properties	-	-	-	-
b.	Foreclosed assets	1.291	3.975	1.291	3.975
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets	-	-	-	-
17.	Other assets	2.386.367	2.453.127	2.649.330	2.671.428
TOTAL ASSET		174.447.329	174.601.315	192.401.240	191.917.794
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	24.781.917	25.881.911	24.808.259	25.922.785
2.	Saving deposits	9.378.264	9.190.329	12.209.402	11.954.604
3.	Time deposits	61.529.135	63.334.429	69.714.501	71.502.741
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	5.617.917	3.883.841	5.612.736	3.877.851
7.	Spot and derivative / forward liabilities	537.877	502.491	537.877	502.491
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	1.512.456	960.208	1.512.456	960.208
10.	Securities issued	996.889	996.089	996.889	996.089
11.	Borrowings	37.428.469	37.615.236	37.528.469	37.615.236
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2.015.325	2.030.707	2.545.959	2.506.862
15.	Minority Interest	-	-	2.237.044	2.113.664
TOTAL LIABILITY		143.798.249	144.395.241	157.703.592	157.952.531
EQUITY					
16.	Issued and fully paid-in capital	161.133	161.133	161.133	161.133
a.	Authorized capital	300.000	300.000	300.000	300.000
b.	Unpaid capital -/-	(137.018)	(137.018)	(137.018)	(137.018)
c.	Treasury stock -/-	(1.849)	(1.849)	(1.849)	(1.849)
17.	Additional paid-in capital	11.175.197	11.175.197	11.143.883	11.142.198
a.	Agio	10.914.396	10.914.396	10.907.349	10.905.664
b.	Disagio -/-	-	-	-	-
c.	Fund for paid up capital	-	-	-	-
d.	Others	260.801	260.801	236.534	236.534
18.	Other comprehensive income	979.487	1.000.561	1.002.831	1.023.910
a.	Profit	979.487	1.000.561	1.002.831	1.023.910
b.	Loss -/-	-	-	-	-
19.	Reserves	32.596	32.596	81.596	81.596
a.	General reserves	32.596	32.596	81.596	81.596
b.	Appropriate reserves	-	-	-	-
20.	Profit/loss	18.300.667	17.836.587	22.308.205	21.556.426
a.	Previous years	17.836.587	16.019.421	21.556.426	18.891.712
b.	Current year	464.080	1.817.166	751.779	2.664.714
c.	Payable dividend -/-	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS		30.649.080	30.206.074	34.697.648	33.965.263
TOTAL EQUITY		30.649.080	30.206.074	34.697.648	33.965.263
TOTAL LIABILITY AND EQUITY		174.447.329	174.601.315	192.401.240	191.917.794

PT BANK BTPN Tbk
STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended on 31 March 2022 and 31 December 2021
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2022 Unaudited	31 Mar 2021 Unaudited	31 Mar 2022 Unaudited	31 Mar 2021 Unaudited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	2.410.521	2.662.032	3.666.439	3.776.139
2.	Interest Expenses	(737.926)	(880.854)	(818.242)	(991.307)
	Net Interest Income	1.672.595	1.781.178	2.848.197	2.784.832
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	74.117	51.896	74.117	51.896
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	7.431	-	7.431	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	25.748	(71.184)	25.748	(71.184)
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	53.110	189.755	53.110	189.755
7.	Dividend revenue	-	1	-	1
8.	Commissions/provisions/fees and administration	207.573	166.580	207.793	166.608
9.	Other income	394.022	123.792	407.151	129.332
10.	Impairment losses on financial assets	(557.513)	(56.262)	(744.191)	(164.460)
11.	Losses related to operational risks	(582)	(4.708)	(1.893)	(5.965)
12.	Personnel expenses	(551.397)	(537.647)	(853.675)	(800.526)
13.	Promotion expenses	(54.247)	(32.758)	(55.334)	(33.088)
14.	Other expenses	(667.442)	(700.620)	(838.374)	(856.760)
	Net Other Operating (Expenses) Income	(1.069.180)	(871.155)	(1.718.117)	(1.394.391)
	NET OPERATING INCOME (EXPENSES)	603.415	910.023	1.130.080	1.390.441
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	(109)	69	267	179
2.	Other non-operating income (expenses)	297	1.056	(358)	957
	NET NON OPERATING INCOME (EXPENSES)	188	1.125	(91)	1.136
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	603.603	911.148	1.129.989	1.391.577
	Income Tax:				
	a. Estimated current period tax	(139.523)	(202.669)	(254.911)	(307.952)
	b. Deferred tax income (expenses)	(6.747)	(10.985)	(10.312)	(34.557)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	464.080	708.479	875.078	1.083.625
	MINORITY INTEREST PROFIT (LOSS)			123.299	112.544
OTHER COMPREHENSIVE INCOME					
1.	Items that are not being reclassified to Profit Loss	-	-	-	-
	a. Gain from fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement beneficial pension program	-	-	-	-
	c. Others	-	-	-	-
2.	Items that are being reclassified to Profit Loss	(21.074)	(32.138)	(21.081)	(32.085)
	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	(21.074)	(32.138)	(21.081)	(32.085)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	(21.074)	(32.138)	(21.081)	(32.085)
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	443.006	676.341	853.997	1.051.540
	Net income of the current period attributable to:				
	- Owners of The Parent	464.080	708.479	751.779	971.081
	- Non Controlling Interest	-	-	123.299	112.544
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	464.080	708.479	875.078	1.083.625
	Total current comprehensive Profit (Loss) attributable to :				
	- Owners of The Parent	443.006	676.341	730.700	938.980
	- Non Controlling Interest	-	-	123.297	112.560
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	443.006	676.341	853.997	1.051.540
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (Full amount)				
	- Basic	58	88	93	121
	- Diluted	58	88	93	121

PT BANK BTPN Tbk
STATEMENTS OF COMMITMENT AND CONTINGENCIES
As of 31 March 2022 and 31 March 2021
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2022 Unaudited	31 Dec 2021 Audited	31 Mar 2022 Unaudited	31 Dec 2021 Audited
I	COMMITMENT RECEIVABLES	57.044.887	52.610.899	57.044.887	52.610.899
	1. Unused borrowing facilities	25.585.932	24.957.292	25.585.932	24.957.292
	2. Outstanding spot and derivative / forward purchased	31.458.955	27.653.607	31.458.955	27.653.607
	3. Others	-	-	-	-
II	COMMITMENT LIABILITIES	132.791.088	134.497.392	132.821.088	134.537.392
	1. Unused loans facilities	95.830.591	102.280.243	95.860.591	102.320.243
	a. <i>Committed</i>	10.985.358	8.614.715	10.985.358	8.614.715
	b. <i>Uncommitted</i>	84.845.233	93.665.528	84.875.233	93.705.528
	2. Outstanding irrevocable L/C	1.301.187	2.571.878	1.301.187	2.571.878
	3. Outstanding spot and derivative / forward sold	35.659.310	29.645.271	35.659.310	29.645.271
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	22.268.226	21.870.848	22.268.226	21.870.848
	1. Guarantees received	22.268.226	21.870.848	22.268.226	21.870.848
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	5.414.105	5.507.527	5.414.105	5.507.527
	1. Guarantees issued	5.414.105	5.507.527	5.414.105	5.507.527
	2. Others	-	-	-	-

ACCOUNTS	31 Mar 2022 Unaudited		31 Mar 2021 Unaudited	
	Individual	Consolidated	Individual	Consolidated
I Core Capital (Tier 1)	27.891.441	32.886.090	26.165.320	30.421.812
1 Common Equity Tier 1 (CET 1)	27.891.441	32.886.090	26.165.320	30.421.812
1.1 Paid in capital (less Treasury stock)	161.133	161.133	161.078	161.078
1.2 Disclosed reserves	30.214.981	34.268.194	28.403.764	31.714.541
1.2.1 Additional Factor	30.215.175	34.268.388	28.535.632	31.714.541
1.2.1.1 Other comprehensive income	967.516	971.238	866.959	870.707
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	96.730	96.785	69.073	69.154
1.2.1.1.3 Fixed asset revaluation	870.786	874.453	797.886	801.553
1.2.1.2 Other disclosed reserves	29.247.659	33.297.150	27.668.673	30.843.834
1.2.1.2.1 Agio	10.914.396	10.907.349	10.908.177	10.899.445
1.2.1.2.2 General reserves	32.596	81.596	32.596	67.596
1.2.1.2.3 Previous years profit	17.836.587	21.556.426	16.019.421	18.905.712
1.2.1.2.4 Current year profit	464.080	751.779	708.479	971.081
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)	(131.868)	-
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)	(131.868)	-
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	-	-	(131.868)	-
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)	(2.484.673)	(1.543.237)	(2.399.522)	(1.453.807)
1.4.1 Deferred tax calculation	(359.216)	(510.212)	(269.478)	(442.376)
1.4.2 Goodwill	-	(61.116)	-	(61.116)
1.4.3 Other intangible assets	(842.295)	(971.909)	(847.082)	(950.315)
1.4.4 Investment that can be calculated as deduction factor	(1.283.162)	-	(1.282.962)	-
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	-	-	-	-
II Supplementary Capital (Tier 2)	4.250.695	4.316.259	6.673.274	6.734.034
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	2.873.800	2.873.800	5.393.617	5.393.617
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)	2.873.800	2.873.800	7.094.850	7.094.850
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	-	-	(1.701.233)	(1.701.233)
2 Agio/disagio	-	-	-	-
3 General required provision of earning assets (maximum 1.25% of RWA)	1.376.895	1.442.459	1.279.657	1.340.417
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	-	-	-	-
TOTAL CAPITAL	32.142.136	37.202.349	32.838.594	37.155.846
	31 Mar 2022 Unaudited		31 Mar 2021 Unaudited	
	Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSET (RWA)				
RWA CREDIT RISK	114.443.075	121.005.359	105.423.807	111.060.942
RWA MARKET RISK	1.035.044	1.035.044	756.836	756.836
RWA OPERATIONAL RISK	16.171.334	23.316.768	16.291.596	23.143.885
TOTAL RWA	131.649.453	145.357.171	122.472.239	134.961.663
CAR RATIO BASED ON RISK PROFILE (%)	9,24%	9,24%	9,26%	9,28%
CAR ALLOCATION BASED ON RISK PROFILE				
From CET 1 (%)	6,01%	6,27%	6,00%	6,00%
From AT 1 (%)	0,00%	0,00%	0,00%	0,00%
From Tier 2 (%)	3,23%	2,97%	3,26%	3,25%
	31 Mar 2022 Unaudited		31 Mar 2021 Unaudited	
	Individual	Consolidated	Individual	Consolidated
CAR RATIO				
CET1 Ratio (%)	21,19%	22,62%	21,36%	22,54%
Tier 1 Ratio (%)	21,19%	22,62%	21,36%	22,54%
Tier 2 Ratio (%)	3,23%	2,97%	3,26%	3,25%
CAR Ratio (%)	24,41%	25,59%	26,81%	27,53%
CET 1 for BUFFER (%)	15,17%	16,35%	15,36%	16,54%
BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)	0,00%	0,00%	0,00%	0,00%
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 31 March 2022 and 2021
(In million Rupiah)

No.	ACCOUNTS	Individual											
		31 Mar 2022					31 Mar 2021						
		Unaudited					Unaudited						
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES													
1.	Placements with other banks	646.977	-	-	-	-	646.977	388.240	-	-	-	-	388.240
	a. Rupiah	646.977	-	-	-	-	646.977	388.240	-	-	-	-	388.240
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	239.218	-	-	-	-	239.218	45.372	-	-	-	-	45.372
	a. Rupiah	40.174	-	-	-	-	40.174	31.077	-	-	-	-	31.077
	b. Foreign currencies	199.044	-	-	-	-	199.044	14.295	-	-	-	-	14.295
3.	Securities	130.201	-	-	-	-	130.201	89.698	-	-	-	-	89.698
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	130.201	-	-	-	-	130.201	89.698	-	-	-	-	89.698
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)	719.684	-	-	-	-	719.684	1.155.899	-	-	-	-	1.155.899
	i. Rupiah	159.494	-	-	-	-	159.494	120.349	-	-	-	-	120.349
	ii. Foreign currencies	560.189	-	-	-	-	560.189	1.035.550	-	-	-	-	1.035.550
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	1.305.662	-	-	-	-	1.305.662	1.305.462	-	-	-	-	1.305.462
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	1.178.442	-	-	-	-	1.178.442	1.315.165	-	-	-	-	1.315.165
	a. Rupiah	50.597	-	-	-	-	50.597	50.020	-	-	-	-	50.020
	b. Foreign currencies	1.127.845	-	-	-	-	1.127.845	1.265.145	-	-	-	-	1.265.145
II. NON-RELATED PARTIES													
1.	Placements with other banks	689.039	-	-	-	-	689.039	266.244	-	-	-	-	266.244
	a. Rupiah	598.257	-	-	-	-	598.257	156.710	-	-	-	-	156.710
	b. Foreign currencies	90.782	-	-	-	-	90.782	109.534	-	-	-	-	109.534
2.	Spot and derivative receivables	359.084	13.569	-	-	-	372.653	549.530	33.432	-	-	-	582.962
	a. Rupiah	335.698	10.982	-	-	-	346.680	507.887	2.883	-	-	-	510.770
	b. Foreign currencies	23.386	2.587	-	-	-	25.973	41.643	30.549	-	-	-	72.192
3.	Securities	14.850.512	-	-	-	-	14.850.512	13.400.804	-	-	-	-	13.400.804
	a. Rupiah	13.731.662	-	-	-	-	13.731.662	12.428.190	-	-	-	-	12.428.190
	b. Foreign currencies	1.118.850	-	-	-	-	1.118.850	972.614	-	-	-	-	972.614
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	2.443.625	505	-	-	-	2.444.130	1.105.999	-	-	-	-	1.105.999
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	5.183.147	66.135	18.337	11.698	369.248	5.648.566	6.214.775	100.245	35.696	52.342	307.184	6.710.242
	i. Rupiah	5.183.147	66.135	18.337	11.698	369.248	5.648.566	6.214.775	100.245	35.696	52.342	307.184	6.710.242
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	118.546.019	5.481.530	434.100	89.143	799.825	125.350.616	108.838.347	4.996.850	629.876	134.400	517.309	115.116.782
	i. Rupiah	75.792.080	2.758.322	340.702	74.774	533.360	79.499.238	70.955.836	2.215.861	535.464	119.875	509.424	74.336.460
	ii. Foreign currencies	42.753.939	2.723.208	93.399	14.369	266.465	45.851.379	37.882.511	2.780.989	94.412	14.525	7.885	40.780.322
	c. Restructured loans	6.639.783	486.515	299.763	8.027	739.820	8.173.908	4.789.596	881.191	498.363	81.647	227.796	6.478.593
	i. Rupiah	5.688.314	486.515	299.763	8.027	739.820	7.222.439	4.789.596	879.321	498.363	81.647	227.796	6.476.723
	ii. Foreign currencies	951.469	-	-	-	-	951.469	-	1.870	-	-	-	1.870
8.	Equity investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	-	-	-	-	-	-	4.325	-	-	-	-	4.325
10.	Commitment and contingencies	98.807.280	2.560.160	-	-	-	101.367.441	106.632.326	2.873.477	-	-	-	109.505.803
	a. Rupiah	54.061.515	771.833	-	-	-	54.833.348	53.572.746	1.434.413	-	-	-	55.007.159
	b. Foreign currencies	44.745.765	1.788.328	-	-	-	46.534.093	53.059.580	1.439.064	-	-	-	54.498.644
III. OTHER INFORMATION													
1.	Value of Bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	1.291	-	-	-	-	-	12.689

PT BANK BTPN Tbk
ALLOWANCE FOR IMPAIRMENT LOSSES
As of 31 March 2022 and 2021
(In million Rupiah)



No.	ACCOUNTS	31 Mar 2022 Unaudited					31 Mar 2021 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	314	-	-	13.360	-	220	-	-	6.545	-
2.	Spot and derivative receivables	-	-	-	5.983	678	-	-	-	5.949	1.671
3.	Securities	385	-	-	14.145	-	368	-	-	13.650	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1.043	1.065	-	24.412	25	2.176	4.078	-	10.961	-
7.	Loans and financing	542.516	339.751	2.286.134	1.240.507	1.564.742	531.430	625.233	1.361.130	1.155.495	1.272.552
8.	Equity investments	-	-	-	13.057	-	-	-	-	13.054	-
9.	Other receivables	-	-	-	-	-	-	-	-	39	-
10.	Commitment and contingencies	19.621	2.327	36.958	65.432	127.980	40.041	1.009	-	73.963	143.674

PT BANK BTPN Tbk
FINANCIAL RATIOS
As of 31 March 2022 and 2021

Ratios (%)		31 Mar 2022 Unaudited	31 Mar 2021 Unaudited
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	24,41%	26,81%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0,65%	0,64%
3.	Non-performing earning assets to total earning assets	0,64%	1,12%
4.	Allowance for impairment losses on financial assets to earning assets	1,93%	1,69%
5.	NPL gross	1,32%	1,36%
6.	NPL net	0,35%	0,63%
7.	Return on Asset (ROA)	1,41%	2,27%
8.	Return on Equity (ROE)	6,68%	10,93%
9.	Net Interest Margin (NIM)	4,16%	4,76%
10.	Operating Expenses to Operating Revenues	90,22%	81,52%
11.	Cost to Income Ratio (CIR)	78,62%	77,17%
12.	Loan to Deposit Ratio (LDR)	136,68%	138,01%
Compliance Ratios			
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	5,02%	3,01%
	- Daily	-	0,00%
	- Average	5,02%	3,01%
	b. Foreign Currencies	4,02%	4,02%
3.	Net Open Position	0,96%	0,90%

PT BANK BTPN Tbk
SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS
As of 31 March 2022
(In million Rupiah)



NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objective		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	16.331.884	1.181.364	15.150.520	74.232	40.830
1	Spot	1.198.098	1.181.364	16.733	1.516	113
2	Forward	4.718.675	-	4.718.675	48.720	26.309
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	10.415.111	-	10.415.111	23.996	14.408
6	Others	-	-	-	-	-
		-	-	-	-	-
B.	Related to Interest Rate	13.110.251	-	13.110.251	219.324	232.603
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	13.110.251	-	13.110.251	219.324	232.603
4	Swap	-	-	-	-	-
5	Others	-	-	-	-	-
		-	-	-	-	-
C.	Others	24.873.406	-	24.873.406	318.316	264.444
		-	-	-	-	-
	Total	54.315.541	1.181.364	53.134.177	611.871	537.877

STATEMENTS OF CONSOLIDATED CASH FLOWS
For the periods ended on 31 March 2022 and 2021
(In million Rupiah)

ACCOUNTS	31 Mar 2022 Unaudited	31 Mar 2021 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest	2.232.967	2.666.445
Receipts from sharia income	1.265.151	1.109.485
Payments of interest expense	(754.501)	(1.008.363)
Payments of third parties' shares on return of temporary syirkah funds	(80.425)	(109.929)
Receipts from other operating income	492.730	656.606
Recovery from written-off loans	4.355	4.470
Payments of personnel expenses	(959.417)	(892.570)
Payments of other operating expenses	(774.873)	(372.118)
Other receipts	90.947	866
Payments of corporate income tax	(20.879)	(327.631)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	1.496.055	1.727.261
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	149.794	141.883
Fair value through profit or loss securities	(10.456)	-
Derivative receivables	(43.172)	288.748
Acceptance receivables	(685.093)	385.195
Loans	(6.868.765)	3.592.873
Sharia financing/receivables	(408.909)	(377.699)
Increase (decrease) in operating liabilities:		
Obligations due immediately	28.584	283.114
Deposits from customers	(2.713.574)	(2.608.526)
Deposits from other banks	1.734.885	(3.918.170)
Derivative payables	35.386	(310.719)
Acceptance payables	552.248	(89.275)
Increase in temporary syirkah funds	65.606	746.759
Net cash flows used in operating activities	(6.667.411)	(138.556)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fair value through other comprehensive income and amortised cost securities	(14.946.064)	(19.809.158)
Proceeds of fair value through other comprehensive income and amortised cost securities	15.770.553	17.984.789
Acquisition of fixed assets	(19.019)	(48.641)
Acquisition of right-of-use asset	(2.650)	(1.359)
Acquisition of intangible assets	(83.862)	(126.500)
Proceeds from sale of fixed assets	658	327
Net cash flows provided from/(used in) investing activities	719.616	(2.000.542)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from borrowings	1.327.991	62.333.484
Installment payments and settlement of borrowings	(1.438.726)	(66.150.695)
Sales of treasury shares	1.685	782
Proceed from shares issued	-	457
Payment of lease liabilities principals	(41.613)	(12.969)
Net cash flows used in financing activities	(150.663)	(3.828.941)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(6.098.458)	(5.968.039)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(2.826)	16.427
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	25.227.631	19.841.659
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	19.126.347	13.890.047
Cash and cash equivalents consist of:		
Cash	1.981.052	2.221.814
Current accounts with Bank Indonesia	6.484.002	4.563.699
Current accounts with other banks	1.338.647	657.050
Placement with Bank Indonesia and other banks- with maturity of 3 months or less	12.460.382	9.608.716
Securities - with maturity of 3 months or less	3.216.310	2.224.740
	25.480.393	19.276.019
SUPPLEMENTAL CASH FLOW INFORMATION:		
ACTIVITIES NOT AFFECTING CASH FLOW		
Issuance of shares in relation with merger	-	-
Share-based payment reserves	-	-
Acquisition of fixed assets still payable	(428)	(497)

Notes:

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the three months period ended on 31 March 2022 and 2021 which were unaudited and 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;
 - 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 year ended on 31 December 2021 have been reclassified to conform with the presentation of consolidated financial information for the date and the three months period ended on 31 March 2022.
4. Main foreign exchange rates: 31 March 2022: 1 USD = Rp 14.369,00; 31 March 2021: 1 USD = Rp 14.525,00; 31 December 2021: 1 USD = Rp 14.252,50.

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

*) Adrianus Dani Prabawa passed away on 25 March 2022

SHAREHOLDERS**Ultimate Shareholder:**

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

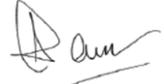
Non-controlling shareholder through capital market (≥ 5%) :
None

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

Jakarta, 28 April 2022
PT Bank BTPN Tbk



Kaoru Furuya
Deputy President
Director



Hanna Tantani
Director