

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiary 30 JUNE 2021, 2020 AND 31 DECEMBER 2020

EARNING ASSETS QUALITY AND OTHER INFORMATION

30 JUNE 2021, 2020 AND 31 DECEMBER 2020 (In million Rupiah)

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME

| STATEMENTS OF FINANCIAL POSITION As of 30 June 2021 and 31 December 2020 (In million Rupiah) | For the periods ended on 30 June 202 (In million Rupiah, unless earning pe | EMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2021 and 2020 (In million Rupiah, unless earning per share) EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2021 and 2020 (In million Rupiah) | | | TION |
|--|---|---|---|---|--|
| No. ACCOUNTS INDIVIOUAL CONSOLIDATED 30 Jun 2021 31 Dec 2020 30 Jun 2021 31 Dec 2020 Unaudited Audited Audited Audited ASSET ASSET INDIVIOUAL CONSOLIDATED 30 Jun 2021 31 Dec 2020 Unaudited Audited Audited Audited Audited Audited | | VIDUAL CONSOLIDATED 30 Jun 2020 30 Jun 2021 30 Jun 2020 Unaudited Unaudited Unaudited | No. ACCOUNTS Current Special Mention | INDIVIDUAL 30 Jun 2021 Unaudited Substandard Doubtful Loss Total Current | 30 Jun 2020 Unaudited Special Mention Substandard Doubtful Loss Total |
| 1,130,665 | A. Interest Income and Expenses 5,180,721 1. Interest Income 5,180,721 Interest Expenses (1,663,944) Net Interest Income 3,516,777 B. Other Operating Income and Expenses | 3,699,916 5,587,950 5,371,780 193,040 46,029 193,040 | RELATED PARTILES | - 466,111 485,257 - 466,111 485,257 - 38,747 26,765 - 29,412 25,194 - 9,335 1,581 - 150,646 132,073 - 150,646 132,073 | - 485,257 - 485,257 - 26,765 - 25,184 - 1,581 - 132,073 - 132,073 |
| 14. Intangible assets 2,404,030 2,281,920 2,666,679 2,528,427 Accumulated amortization of intangible assets √- (1,562,984) (1,404,745) (1,609,324) (1,608,839 4,908,550 4,808,556 | 9. Other income 257,329 10. Impairment losses on financial assets (446,182) 11. Losses related to operational risks (11,282) 12. Personnel expenses (1,991,181) 13. Promotion expenses (64,910) 14. Other Operating (Expenses) Income (1,923,030) NET OPERATING INCOME (EXPENSES) 1,593,747 NON-OPERATING INCOME AND EXPENSES 1. 1. Gain (Loss) from sale of fixed assets and equipments 126 2. Other non-operating income (expenses) 1,733 NET NON OPERATING INCOME (EXPENSES) 1,859 | 255,836 267,917 269,516 (831,110) (695,449) (1,221,689) (10,461) (14,973) (14,425) (17,9633) (66,275) (82,714) (1,483,497) (1,738,580) (1,721,809) (2,380,552) (3,180,048) (3,750,632) (1,313,19,364 2,407,902 1,521,148) (4,014) (3,245) (5,441) (3,967) (2,879) (1,025) | 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) i. Rupiah 71,009 ii. Foreign currencies c. Restructured loans i. Rupiah iii. Foreign currencies 22,381 c. Restructured loans i. Rupiah iii. Foreign currencies 8. Equity Investment 9. Other receivables 10. Commitment and contingencies 4,354,845 a. Rupiah 50,000 | - 893,390 1,582,970 71,009 92,723 822,381 1,490,247 - 1,305,462 1,303,621 - 4,354,845 2,510,344 50,000 50,000 | - 1,582,970 - 92,723 - 1,490,247 1,303,621 2,510,344 - 50,000 |
| 2 Saving deposits 10,103,321 9,955,853 12,343,791 11,929,298 3 Time deposits 60,010,031 65,342,817 68,356,499 73,098,900 4 Electronic money 5 Liabilities to Bank Indonesia 6,528,920 6,575,274 6,513,136 6,549,336 6 Liabilities to Other banks 6,528,920 6,575,274 6,513,136 6,549,336 7 Spot and derivative / forward liabilities 488,457 887,157 488,457 887,157 8 Securities sold under repurchase agreements (repo) 9 Acceptance liabilities 643,778 767,282 643,778 767,282 643,778 767,282 643,778 767,282 767,2 | PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX Income Tax: (315,734) a. Estimated current period tax (348,736) b. Deferred tax income (expenses) (33,016 NET PROFIT (LOSS) FOR THE CURRENT PERIOD (1,279,872) MINORITY INTEREST PROFIT (LOSS) OTHER COMPREHENSIVE INCOME 1. Items that are not being reclassified to Profit Loss a. Gain from fixed assets revaluation b. Gain (Loss) from remeasurement benefecial pension program c. Others 2. Items that are being reclassified to Profit Loss 2,008 |) (240,727) (533,167) (381,428) (407,438) (509,051) (539,556) 166,711 (24,116) 158,128 1,074,670 1,871,856 1,238,695 230,982 122,007 | b. Foreign currencies | 434,162 748,507 | 2,460,344 537,131 - 419,400 - 117,731 - 7,151 - 90,5879 1,662 - 750,169 - 155,710 - 7,210,137 - 6,071,004 - 1,139,133 |
| EQUITY 16. Issued and fully paid-in capital 161,078 161,072 173,089 173,089 173,089 173,089 174,08 | 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) Net income of the current period attributable to: - Owners of The Parent - Non Controlling Interest NET PROFIT (LOSS) FOR THE CURRENT PERIOD Total current comprehensive Profit (Loss) attributable to: | (9,899) 2,021 (8,543) 1,064,772 1,873,877 1,230,152 1,074,670 1,640,874 1,116,688 230,982 122,007 1,074,670 1,871,856 1,238,695 | 5. Claims on securities purchased under resale agreements (Reverse Repo) | 41,666 82,470 323,626 6,384,967 7,333,264 41,666 82,470 323,626 6,384,967 7,333,264 324,067 323,626 6,384,967 7,333,264 320,733 389,363 515,023 75,757,903 83,422,019 94,250 14,500 7,871 42,480,792 42,742,412 238,812 350,029 30,2768 7,103,040 4,261,422 | 4,928,352 505,309 219,544 453,477 132,271,053 2,432,649 398,396 219,544 445,679 86,918,287 2,495,703 106,913 2,427,265,322 239,288 29,472 69,405 4,658,519 2,280 2 2 |
| 20. Profit/loss a. Previous years b. Current year c. Payable dividend -/- TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS TOTAL EQUITY PARENTS TOTAL LIABILITY AND EQUITY 159,792,793 ALLOWANCE FOR IMPAIRMENT LC As of 30 June 2021 and 2020 (In million Ruplah) | - Owners of The Parent - Non Controlling Interest TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND EARNING PER SHARE (Full amount) - Basic - Diluted 159 159 | 230,986 122,414 1,064,772 1,873,877 1,230,152 | As of 30 June | 52,252,748 45,185,122 | 2,394,704 87,145,927 1,393,466 46,578,588 1,001,238 40,567,339 |
| 30 Jun 2021 IN | OIVIDUAL 30 Jun 2020 Unaudited Allowance for impairment Required Provision | | ACCOUNTS | | 30 Jun 2021 30 Jun 2020 Unaudited Unaudited Unaudited INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED CONS |
| | Stage 1 Stage 2 Stage 3 General Specific | | usive income s differences arising from translation of financial statement lial gain of the increase in the fair value of financial assets available for sale asset revaluation eserves al reserves us years profit | | 26,882,659 31,130,405 24,399,835 28,405,557 26,682,659 31,130,405 24,399,835 28,405,557 161,078 161,078 161,075 161,075 161,075 28,949,416 32,418,259 26,522,537 29,532,704 29,141,171 32,418,453 27,293,702 29,985,602 901,105 904,826 797,886 801,553 797,886 801,553 28,240,066 31,513,627 26,495,816 29,094,049 10,909,177 10,899,445 10,907,723 10,898,210 32,596 81,596 23,361 58,381 16,019,421 18,891,712 14,490,062 17,020,790 12,729,872 1640,874 10,704,670 17,106,798 |
| Ratios (%) 30 Jun 2021 30 Jun 2020 Unaudited | ACCOUNTS 30 Jun 2021 Unaudited Unaudited Unaudited | 1.22.12 Poten 1.22.2 Other disclosed in 1.22.2.1 Disagi 1.22.2.2 Previo 1.22.2.3 Currer 1.22.2.4 Differer 1.22.2.5 Negat 1.22.2.5 Regul 1.22.2.7 Others | isive income s differences less from translation of financial statement ial losses from the decrease in the fair value of financial assets available for sale serve o us years loss ty year's loss nices between required provision and allowance for impairment losses of earning as we differences on adjustment of fair value on financial instrument in the Trading Boo ed provision on non-productive assets | | (191,755) (194) (771,165) (362,898) (2,181) (2,212) (2,181) (2,212) (191,755) (194) (768,984) (360,886) (191,561) (768,984) (360,686) (194) (194) (194) (194) |
| Related parties | (3,305) (5,693) (706,290) (274,371) anges in operating assets, operating orary syirkah funds 2,910,751 2,598,842 n operating assets: In inducting assets: In inducting assets 382,596 (92,272) (9,577,260) (9,577,260) | 1.4.7.2 Cross-ownership 1.4.7.3 Exposure that ca | equity tier 1 (CET 1) ilculated as deduction factor urance subsidiary company | | (2,427,835) (1,448,932) (2,283,777) (1,288,222) (303,827) (443,177) (117,070) (254,845) (61,116) (841,046) (944,639) (885,586) (972,261) (1,282,962) (1,281,121) |
| As of 30 June 2021 | mers (4,933,013) 14,351,245 banks (36,200) (9,802,147) (398,700) (149,957) s (123,504) (390,557) y syirkah funds 785,464 107,785 in operating activities (150,275) (7,190,300) INVESTING ACTIVITIES ties (40,389,913) (47,250,244) saal of securities 36,011,816 49,545,169 | 2.3.1 Placement of funds in ins 2.3.2 Cross-ownership in anoth II. Supplementary Capital (Tier 2) 1 Capital instrument in form of shares of 1.1 Preferred Stock (perpetual cum 1.2 Subordinated bonds (perpetual 1.3 Subordinated loan (perpetual out 1.4 Mandatory convertible bond 1.5 Tier 2 published by bank and no 1.6 Amortization based on remainin 2 Agiodisagio | in AT1 and/or Tier 2 instruments with other Bank truments AT1 and/or Tier 2 other banks er entity acquired by the transition because of the law, grants, or grants will or others which are qualified Tier 2 requirements ulative, non perpetual), after buy back deduction mulative, non perpetual), after buy back deduction mulative, non perpetual), after buy back deduction no bank which acquired by other party (consolidated) g maturity | | 6,366,864 6,424,170 7,526,358 7,602,305 5,068,958 5,068,958 6,033,429 6,033,429 6,033,429 6,307,500 6,200,925 6,200,925 (1,238,542) (1,238,542) (167,496) (167,496) |
| a. Put | f-use asset (12,958) (66,260) (ble assets (245,324) (183,889) of fixed assets 618 5,161 ed inl/provided from investing activities FINANCING ACTIVITIES es issued (1,301,409) | General required provision of earning Deduction factor to supplementary ca 4.1 Sinking Fund 4.2 Placement of funds in instrumer 4.3 Cross-ownership in another enti TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) | pital | DATED DESCRIPTION CAR RATIO | 1,297,906 1,355,212 1,492,929 1,568,876 |
| S Others C Others 27,060,160 - 27,060,160 414,598 344,840 Payments of borrow Payments of divided Total 49,861,171 1,827,000 48,034,171 534,486 488,457 Payments of divided Proceed from share Teasury shares Teasury shares Payment of principe No. ACCOUNTS 30 Jun 2021 31 Dec 2020 30 Jun 2021 31 Dec 2020 Net cash flows used NET DECREASE IN COMMITMENT RECEIVABLES 58,876,939 53,255,057 58,876,939 53,255,057 EFFECT OF EXCHANGE STATE S | s and settlement of borrowings (3,848,360) (162,227,514) ing transaction cost (12,272) dds (76,197) (103,888) s issued 457 8 782 - (1 lease liabilities (46,683) (84,232) in financing activities (3,969,530) (1,831,213) ASH AND CASH EQUIVALENTS (8,859,788) (7,057,550) GE RATE CHANGES ON CASH AND | RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (% CAR ALLOCATION BASED ON RISK PROI From CET 1 (%) From Tier 2 (%) | FILE 6.00% 6.00% 6.00% 6.00% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 2,133 CET1 Ratio (%) 7,761 Tier 1 Ratio (%) 7,864 Tier 2 Ratio (%) 8,978 CAR Ratio (%) 2,978 CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) | 21.36% 22.68% 17.21% 18.21% 21.36% 22.68% 17.21% 18.21% 18.21% 5.10% 4.68% 5.31% 4.87% 26.46% 27.36% 22.52% 23.09% 11.21% 12.21% (b) 2.50% 2.50% 0.00% 0.00% 0.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% |
| Committed 10,63,719 10,6 | UIVALENTS AT THE BEGINNING 25,227,631 19,841,659 UIVALENTS AT THE END OF PERIOD 16,391,862 12,810,418 allents consist of: 2,022,997 2,088,751 th Bank Indonesia 4,456,565 5,116,476 th other banks 730,218 774,630 k Indonesia and other banks- with | BOARD OF COMMISSIONERS - President Commissioner - Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner | As of 30 June 2021 : Chow Ying Hoong : Takeshi Kimoto : Ninik Herlani Masli Ridhwan : Inwan Mahjudin Habsjah : Edmund Tondobala | As of 30 . 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 None | June 2021 %): |
| III. CONTINGENT RECEIVABLES 19,996,578 22,688,905 19,996,578 22,688,905 1. Guarantees received 19,996,578 22,688,905 19,996,578 22,688,905 2. Others | urity of 3 months or less 2,908,409 2,164,925 16,391,862 12,810,418 HFLOW INFORMATION: ECTING CASH FLOW n relation with merger - - nt reserves - - assets still payable (105) (990) | - Director | Congki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi*) Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo Merisa Darwis | PT Bank | 8 July 2021 BTPN Tbk eksi & O. |
| 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 Publical b) Financial Services Authority Circular Letter No. 9SECSUK.03/2020 dated 30 Juni 2020 regarding Transparency and Publical c) Capital Market Supervisory Agency Regulation Number X.K.2 Attachment of Decision of Chairman of Capital Market Super Periodic Financial Statements. d) Financial Services Authority Regulation No. 75 /POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the 3. For comparative purposes several accounts in the consolidated financial information for the date and the six months period consolidated financial information for the date and the three months period ended on 30 June 2021. 4. Main foreign exchange rates: 30 June 2021: 1 USD = Rp 14.500,00; 30 June 2020: 1 USD = Rp 14.255,00; 31 December 2020 | on of Financial Statements for Conventional Commercial Banks; visory Agency No. Kep-346/BL/2011 dated 5 July 2011 concerning Submission of Board of Directors of the Financial Statements. ended on 30 June 2020 has been reclasified to conform with the presentation of | as of 24 May 2021 upon obtaining the comple | : Hanna Tantani ne Bank by Annual General Meeting Shareholders on 22 April 2021 and effectively assumes the office ted working permit dan limited stay permit. | Ongki Wanadjati Dana President Director | Hanna Tantani Director |