

PT BANK BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
As of 31 March 2021 and 31 December 2020
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2021 Unaudited	31 Dec 2020 Audited	31 Mar 2021 Unaudited	31 Dec 2020 Audited
ASSET					
1.	Cash	1.188.505	1.323.222	2.221.814	2.433.196
2.	Placements with Bank Indonesia	13.603.725	19.592.514	16.503.083	22.571.836
3.	Placements with other banks	654.484	894.072	657.270	896.568
4.	Spot and derivative / forward receivables	628.334	917.082	628.334	917.082
5.	Securities	13.490.502	12.201.417	17.022.601	14.804.656
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	1.105.999	1.490.634	1.105.999	1.490.634
9.	Loans	122.982.923	126.689.753	122.982.923	126.689.753
10.	Sharia financing/receivables	-	-	9.697.413	9.522.866
11.	Equity Investments	1.305.484	1.305.484	22.522	22.522
12.	Other financial asset	780.450	803.827	949.459	961.550
13.	Impairment on financial assets -/-	(2.524.635)	(2.579.318)	(3.279.990)	(3.428.808)
	a. Securities	(368)	(291)	(368)	(291)
	b. Loans and Sharia financing	(2.517.793)	(2.572.835)	(3.273.148)	(3.422.325)
	c. Others	(6.474)	(6.192)	(6.474)	(6.192)
14.	Intangible assets	2.331.313	2.281.920	2.586.355	2.528.427
	Accumulated amortization of intangible assets -/-	(1.484.231)	(1.404.745)	(1.574.924)	(1.487.828)
15.	Fixed assets and equipment	4.082.638	4.068.493	4.926.815	4.883.148
	Accumulated depreciation on fixed assets and equipment -/-	(2.126.080)	(2.042.622)	(2.641.819)	(2.525.161)
16.	Non-productive assets	12.691	19.202	12.691	19.202
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	12.689	19.190	12.689	19.190
	c. Suspense accounts	2	12	2	12
	d. Interbranch assets	-	-	-	-
17.	Other assets	2.661.536	2.617.109	2.899.629	2.866.335
TOTAL ASSET		158.693.638	168.178.044	174.720.175	183.165.978
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	18.704.031	15.709.755	18.729.887	15.760.708
2.	Saving deposits	9.761.314	9.955.853	11.826.693	11.929.298
3.	Time deposits	59.938.950	65.342.817	68.370.559	73.098.900
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	2.680.803	6.575.274	2.631.166	6.549.336
7.	Spot and derivative / forward liabilities	576.438	887.157	576.438	887.157
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	678.007	767.282	678.007	767.282
10.	Securities issued	993.784	993.045	993.784	993.045
11.	Borrowings	33.570.707	37.176.039	33.570.707	37.176.039
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2.804.955	2.462.971	3.325.362	3.039.460
15.	Minority Interest	-	-	1.861.637	1.749.037
TOTAL LIABILITY		129.708.989	139.870.193	142.564.240	151.950.262
EQUITY					
16.	Issued and fully paid-in capital	161.078	161.075	161.078	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 -/-	(1.904)	(1.904)	(1.904)	(1.904)
17.	Additional paid-in capital	11.168.978	11.168.524	11.135.979	11.134.744
	a. Agio	10.908.177	10.907.723	10.899.445	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	894.097	926.235	914.489	946.589
	a. Profit	894.097	926.235	914.489	946.589
	b. Loss -/-	-	-	-	-
19.	Reserves	32.596	32.596	67.596	67.596
	a. General reserves	32.596	32.596	67.596	67.596
	b. Appropriate reserves	-	-	-	-
20.	Profit/loss	16.727.900	16.019.421	19.876.793	18.905.712
	a. Previous years	16.019.421	14.625.691	18.905.712	17.156.419
	b. Current year	708.479	1.393.730	971.081	1.749.293
	c. Payable dividend -/-	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS		28.984.649	28.307.851	32.155.935	31.215.716
TOTAL EQUITY		28.984.649	28.307.851	32.155.935	31.215.716
TOTAL LIABILITY AND EQUITY		158.693.638	168.178.044	174.720.175	183.165.978

PT BANK BTPN Tbk
STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended on 31 March 2021 and 2020
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2021 Unaudited	31 Mar 2020 Unaudited	31 Mar 2021 Unaudited	31 Mar 2020 Unaudited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	2.662.032	3.337.462	3.776.139	4.519.880
2.	Interest Expenses	(880.854)	(1.470.967)	(991.307)	(1.605.848)
	Net Interest Income	1.781.178	1.866.495	2.784.832	2.914.032
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	51.896	(309.590)	51.896	(309.590)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	-	-	-	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(71.184)	326.291	(71.184)	326.291
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	189.755	168.673	189.755	168.673
7.	Dividend revenue	1	3	1	3
8.	Commissions/provisions/fees and administration	166.580	107.283	166.608	107.321
9.	Other income	123.792	141.282	129.332	148.875
10.	Impairment losses on financial assets	(56.262)	(312.474)	(164.460)	(411.379)
11.	Losses related to operational risks	(4.708)	(192)	(5.965)	(2.722)
12.	Personnel expenses	(537.647)	(561.162)	(800.526)	(842.167)
13.	Promotion expenses	(32.758)	(42.463)	(33.088)	(44.930)
14.	Other expenses	(700.620)	(753.843)	(856.760)	(886.770)
	Net Other Operating (Expenses) Income	(871.155)	(1.236.192)	(1.394.391)	(1.746.395)
	NET OPERATING INCOME (EXPENSES)	910.023	630.303	1.390.441	1.167.637
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	69	274	179	1.491
2.	Other non-operating income (expenses)	1.056	(81)	957	(291)
	NET NON OPERATING INCOME (EXPENSES)	1.125	193	1.136	1.200
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	911.148	630.496	1.391.577	1.168.837
	Income Tax:	(202.669)	(159.987)	(307.952)	(296.031)
	a. Estimated current period tax	(191.684)	(175.949)	(273.395)	(292.577)
	b. Deferred tax income (expenses)	(10.985)	15.962	(34.557)	(3.454)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	708.479	470.509	1.083.625	872.806
	MINORITY INTEREST PROFIT (LOSS)			112.544	120.689
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	(32.138)	(45.397)	(32.085)	(45.000)
	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	(32.138)	(45.397)	(32.085)	(45.000)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE EXPENSES FOR THE CURRENT PERIOD - AFTER OF TAX	(32.138)	(45.397)	(32.085)	(45.000)
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	676.341	425.112	1.051.540	827.806
	Net income of the current period attributable to:				
	- Owners of The Parent	708.479	470.509	971.081	752.117
	- Non Controlling Interest			112.544	120.689
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	708.479	470.509	1.083.625	872.806
	Total current comprehensive Profit (Loss) attributable to :				
	- Owners of The Parent	676.341	425.112	938.980	706.998
	- Non Controlling Interest			112.560	120.808
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	676.341	425.112	1.051.540	827.806
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (Full amount)				
	- Basic	88	58	121	93
	- Diluted	88	58	121	93

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



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2021 Unaudited	31 Dec 2020 Audited	31 Mar 2021 Unaudited	31 Dec 2020 Audited
I	COMMITMENT RECEIVABLES	59.543.646	53.255.057	59.543.646	53.255.057
	1. Unused borrowing facilities	32.467.157	28.611.760	32.467.157	28.611.760
	2. Outstanding spot and derivative / forward purchased	27.076.489	24.643.297	27.076.489	24.643.297
	3. Others	-	-	-	-
II	COMMITMENT LIABILITIES	136.726.651	125.442.019	136.726.651	125.442.019
	1. Unused loans facilities	103.253.801	99.471.413	103.253.801	99.471.413
	a. <i>Committed</i>	12.426.928	14.012.398	12.426.928	14.012.398
	b. <i>Uncommitted</i>	90.826.873	85.459.015	90.826.873	85.459.015
	2. Outstanding irrevocable L/C	1.033.247	616.302	1.033.247	616.302
	3. Outstanding spot and derivative / forward sold	32.439.603	25.354.304	32.439.603	25.354.304
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES	21.364.924	22.688.905	21.364.924	22.688.905
	1. Guarantees received	21.364.924	22.688.905	21.364.924	22.688.905
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	6.533.920	7.421.593	6.533.920	7.421.593
	1. Guarantees issued	6.533.920	7.421.593	6.533.920	7.421.593
	2. Others	-	-	-	-

ACCOUNTS	31 Mar 2021 Unaudited		31 Mar 2020 Unaudited						
	Individual	Consolidated	Individual	Consolidated					
I Core Capital (Tier 1)	26.165.320	30.421.812	23.610.904	27.624.194					
1 Common Equity Tier 1 (CET 1)	26.165.320	30.421.812	23.610.904	27.624.194					
1.1 Paid in capital (less Treasury stock)	161.078	161.078	161.075	161.075					
1.2 Disclosed reserves	28.403.764	31.714.541	25.637.044	28.635.164					
1.2.1 Additional Factor	28.535.632	31.714.541	26.689.541	29.531.031					
1.2.1.1 Other comprehensive income	866.959	870.707	797.886	801.553					
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	69.073	69.154	-	-					
1.2.1.1.3 Fixed asset revaluation	797.886	801.553	797.886	801.553					
1.2.1.2 Other disclosed reserves	27.668.673	30.843.834	25.891.655	28.729.478					
1.2.1.2.1 Agio	10.908.177	10.899.445	10.907.723	10.898.210					
1.2.1.2.2 General reserves	32.596	67.596	23.361	44.361					
1.2.1.2.3 Previous years profit	16.019.421	18.905.712	14.490.062	17.034.790					
1.2.1.2.4 Current year profit	708.479	971.081	470.509	752.117					
1.2.1.2.5 Capital paid in advance	-	-	-	-					
1.2.1.2.6 Others	-	-	-	-					
1.2.2 Deduction Factor	(131.868)	-	(1.052.497)	(895.867)					
1.2.2.1 Other comprehensive income	-	-	(33.318)	(32.943)					
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	-	-	(33.318)	(32.943)					
1.2.2.2 Other disclosed reserve	(131.868)	-	(1.019.179)	(862.924)					
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)	-	(1.019.179)	(862.924)					
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	-	-	-	-					
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)	(2.399.522)	(1.453.807)	(2.187.215)	(1.172.045)					
1.4.1 Deferred tax calculation	(269.478)	(482.376)	-	(125.326)					
1.4.2 Goodwill	-	(61.116)	-	(61.116)					
1.4.3 Other intangible assets	(847.082)	(950.315)	(906.094)	(985.603)					
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	-	-	-	-					
II Supplementary Capital (Tier 2)	6.673.274	6.734.034	8.692.174	8.771.817					
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	5.393.617	5.393.617	7.094.850	7.094.850					
2 Agio/disagio	-	-	-	-					
3 General required provision of earning assets (maximum 1.25% of RWA)	1.279.657	1.340.417	1.597.324	1.676.967					
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	32.838.594	37.155.846	32.303.078	36.396.011					
	31 Mar 2021 Unaudited		31 Mar 2020 Unaudited		31 Mar 2021 Unaudited		31 Mar 2020 Unaudited		
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	
RISK WEIGHTED ASSET (RWA)									
RWA CREDIT RISK	105.423.807	111.060.942	130.765.612	138.032.932					
RWA MARKET RISK	756.836	756.836	552.980	552.980					
RWA OPERATIONAL RISK	16.291.596	23.143.865	15.845.987	23.327.084					
TOTAL RWA	122.472.239	134.961.663	147.164.579	161.912.996					
CAR RATIO BASED ON RISK PROFILE (%)	9,26%	9,25%	9,31%	9,30%					
CAR ALLOCATION BASED ON RISK PROFILE									
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 (%)	3,26%	3,25%	3,31%	3,30%					
					CAR RATIO				
					CET1 Ratio (%)	21,36%	22,54%	16,04%	17,06%
					Tier 1 Ratio (%)	21,36%	22,54%	16,04%	17,06%
					Tier 2 Ratio (%)	5,45%	4,99%	5,91%	5,42%
					CAR Ratio (%)	26,81%	27,53%	21,95%	22,48%
					CET 1 for BUFFER (%)	15,36%	16,54%	10,04%	11,06%
					BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)				
					Capital Conservation Buffer (%)	0,00%	0,00%	0,00%	0,00%
					Countercyclical Buffer (%)	0,00%	0,00%	2,50%	2,50%
					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 2021 and 2020
(In million Rupiah)



No.	ACCOUNTS	Individual											
		31 Mar 2021 Unaudited					31 Mar 2020 Unaudited						
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placements with other banks	388.240	-	-	-	-	388.240	513.769	-	-	-	-	513.769
	a. Rupiah	388.240	-	-	-	-	388.240	513.769	-	-	-	-	513.769
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	45.372	-	-	-	-	45.372	833	-	-	-	-	833
	a. Rupiah	31.077	-	-	-	-	31.077	-	-	-	-	-	-
	b. Foreign currencies	14.295	-	-	-	-	14.295	833	-	-	-	-	833
3.	Securities	89.698	-	-	-	-	89.698	133.650	-	-	-	-	133.650
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	89.698	-	-	-	-	89.698	133.650	-	-	-	-	133.650
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)	1.155.899	-	-	-	-	1.155.899	2.024.973	-	-	-	-	2.024.973
	i. Rupiah	120.349	-	-	-	-	120.349	44.785	-	-	-	-	44.785
	ii. Foreign currencies	1.035.550	-	-	-	-	1.035.550	1.980.188	-	-	-	-	1.980.188
	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	1.315.165	-	-	-	-	1.315.165	2.247.164	-	-	-	-	2.247.164
	a. Rupiah	50.020	-	-	-	-	50.020	1.978.790	-	-	-	-	1.978.790
	b. Foreign currencies	1.265.145	-	-	-	-	1.265.145	268.374	-	-	-	-	268.374
II. NON-RELATED PARTIES													
1.	Placements with other banks	266.244	-	-	-	-	266.244	1.262.240	-	-	-	-	1.262.240
	a. Rupiah	156.710	-	-	-	-	156.710	1.040.678	-	-	-	-	1.040.678
	b. Foreign currencies	109.534	-	-	-	-	109.534	221.562	-	-	-	-	221.562
2.	Spot and derivative receivables	549.530	33.432	-	-	-	582.962	2.725.558	5.281	-	-	-	2.730.839
	a. Rupiah	507.887	2.883	-	-	-	510.770	2.560.813	1.029	-	-	-	2.561.842
	b. Foreign currencies	41.643	30.549	-	-	-	72.192	164.745	4.252	-	-	-	168.997
3.	Securities	13.400.804	-	-	-	-	13.400.804	4.641.962	-	-	-	-	4.641.962
	a. Rupiah	12.428.190	-	-	-	-	12.428.190	3.885.906	-	-	-	-	3.885.906
	b. Foreign currencies	972.614	-	-	-	-	972.614	756.056	-	-	-	-	756.056
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	1.105.999	-	-	-	-	1.105.999	1.373.130	2.472	-	-	-	1.375.602
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	6.214.775	100.245	35.696	52.342	307.184	6.710.242	7.390.877	432.192	47.911	72.600	189.576	8.133.156
	i. Rupiah	6.214.775	100.245	35.696	52.342	307.184	6.710.242	7.390.877	432.192	47.911	72.600	189.576	8.133.156
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	108.838.347	4.996.850	629.876	134.400	517.309	115.116.782	132.439.926	4.169.624	458.164	227.811	391.550	137.687.075
	i. Rupiah	70.955.836	2.215.861	535.464	119.875	509.424	74.336.460	84.173.859	1.816.806	335.839	227.811	382.696	86.937.011
	ii. Foreign currencies	37.882.511	2.780.989	94.412	14.525	7.885	40.780.322	48.266.067	2.352.818	122.325	-	8.854	50.750.064
	c. Restructured loans	4.789.596	881.191	498.363	81.647	227.796	6.478.593	377.765	158.094	216.987	31.241	74.828	858.915
	i. Rupiah	4.789.596	879.321	498.363	81.647	227.796	6.476.723	377.765	155.353	216.987	31.241	74.828	856.174
	ii. Foreign currencies	-	1.870	-	-	-	1.870	-	2.741	-	-	-	2.741
8.	Equity investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	4.325	-	-	-	-	4.325	-	-	-	-	-	-
10.	Commitment and contingencies	106.632.326	2.873.477	-	-	-	109.505.803	90.416.116	2.287.531	50.725	-	-	92.754.372
	a. Rupiah	53.572.746	1.434.413	-	-	-	55.007.159	69.914.347	1.581.090	50.725	-	-	71.546.162
	b. Foreign currencies	53.059.580	1.439.064	-	-	-	54.498.644	20.501.769	706.441	-	-	-	21.208.210
III. OTHER INFORMATION													
1.	Value of Bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	12.689	-	-	-	-	-	-

PT BANK BTPN Tbk
ALLOWANCE FOR IMPAIRMENT LOSSES
As of 31 March 2021 and 2020
(In million Rupiah)



No.	ACCOUNTS	31 Mar 2021 Unaudited					31 Mar 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	220	-	-	6.545	-				17.760	-
2.	Spot and derivative receivables	-	-	-	5.949	1.671				27.264	264
3.	Securities	368	-	-	13.650	-				12.040	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-				-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-				-	-
6.	Acceptance receivables	2.176	4.078	-	10.961	-				13.585	124
7.	Loans and financing	531.430	625.233	1.361.130	1.155.495	1.272.552				1.411.527	1.037.334
8.	Equity investments	-	-	-	13.054	-				13.036	-
9.	Other receivables	-	-	-	39	-				-	-
10.	Commitment and contingencies	40.041	1.009	-	73.963	143.674				102.112	121.985

PT BANK BTPN Tbk
FINANCIAL RATIOS
As of 31 March 2021 and 2020

Ratios (%)		31 Mar 2021 Unaudited	31 Mar 2020 Unaudited
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	26,81%	21,95%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0,64%	0,54%
3.	Non-performing earning assets to total earning assets	1,12%	0,81%
4.	Allowance for impairment losses on financial assets to earning assets	1,69%	1,01%
5.	NPL gross	1,36%	0,94%
6.	NPL net	0,63%	0,49%
7.	Return on Asset (ROA)	2,27%	1,47%
8.	Return on Equity (ROE)	10,93%	7,84%
9.	Net Interest Margin (NIM)	4,76%	4,80%
10.	Operating Expenses to Operating Revenues	81,52%	92,76%
11.	Cost to Income Ratio (CIR)	77,17%	89,05%
12.	Loan to Deposit Ratio (LDR)	138,01%	169,09%
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	3,01%	5,51%
	- Daily	-	2,50%
	- Average	3,01%	5,51%
	b. Foreign Currencies	4,02%	4,39%
3.	Net Open Position	0,90%	0,13%

PT BANK BTPN Tbk
SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS
As of 31 March 2021
(In million Rupiah)



NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objective		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	12.841.508	1.532.161	11.309.347	69.159	93.435
1	Spot	1.724.027	1.532.161	191.866	2.815	1.124
2	Forward	6.644.080	-	6.644.080	31.966	51.740
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	4.473.401	-	4.473.401	34.378	40.571
6	Others	-	-	-	-	-
		-	-	-	-	-
B.	Related to Interest Rate	9.964.480	-	9.964.480	95.190	90.234
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	9.964.480	-	9.964.480	95.190	90.234
5	Others	-	-	-	-	-
		-	-	-	-	-
C.	Others	27.110.530	-	27.110.530	463.985	392.769
		-	-	-	-	-
	Total	49.916.518	1.532.161	48.384.357	628.334	576.438

STATEMENTS OF CONSOLIDATED CASH FLOWS
For the periods ended on 31 March 2021 and 2020
(In million Rupiah)

ACCOUNTS	31 Mar 2021 Unaudited	31 Mar 2020 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt from interest	2.666.445	3.366.726
Receipt from sharia income	1.109.485	1.176.826
Payments of interest expense	(1.008.363)	(1.531.061)
Payments of third parties' shares on return of temporary syirkah funds	(109.929)	(135.105)
Receipts from other operating income	656.606	1.294.031
Recovery from written-off loans	4.470	7.101
Payments of personnel expenses	(892.570)	(971.068)
Payments of other operating expenses	(372.118)	(751.355)
Other receipts (payments)	866	(550)
Payments of corporate income tax	(327.631)	(314.732)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	1.727.261	2.140.813
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	141.883	395.000
Derivative receivables	288.748	(1.891.300)
Acceptance receivables	385.195	321.487
Loans	3.592.873	(15.376.669)
Sharia financing/receivables	(377.699)	(255.232)
Increase (decrease) in operating liabilities:		
Obligations due immediately	283.114	6.253
Deposits from customers	(2.608.526)	9.972.187
Deposits from other banks	(3.918.170)	(4.695.922)
Derivative payables	(310.719)	2.144.137
Acceptance payables	(89.275)	(155.761)
Increase in temporary syirkah funds	746.759	205.732
Net cash flows (used in) from operating activities	(138.556)	(7.189.275)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of securities	(19.809.158)	(23.679.665)
Proceeds from disposal of securities	17.984.789	28.110.390
Purchases of fixed assets	(48.641)	(39.842)
Purchases of right-of-use asset	(1.359)	-
Purchases of intangible assets	(126.500)	(123.507)
Proceeds from sale of fixed assets	327	2.215
Net cash flows (used in)/provided from investing activities	(2.000.542)	4.269.591
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from borrowings	62.333.484	80.144.290
Installment payments and settlement of borrowings	(66.150.695)	(71.335.380)
Payments of borrowing transaction cost	-	(13.155)
Proceed from shares issued	457	8
Treasury shares	782	-
Payment of principal lease liabilities	(12.969)	(39.810)
Net cash flows (used in)/provided from financing activities	(3.828.941)	8.755.953
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(5.968.039)	5.836.269
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	16.427	203.472
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	25.227.631	19.841.659
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	19.276.019	25.881.400
Cash and cash equivalents consist of:		
Cash	2.221.814	2.133.659
Current accounts with Bank Indonesia	4.563.699	7.092.234
Current accounts with other banks	657.050	820.228
Placement with Bank Indonesia and other banks- with maturity of 3 months or less	9.608.716	2.285.619
Securities - with maturity of 3 months or less	2.224.740	13.549.660
	19.276.019	25.881.400
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	(497)	(1.135)

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 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 three months period ended on 31 March 2020 has been reclassified to conform with the presentation of consolidated financial information for the date and the three months period ended on 31 March 2021.
4. Main foreign exchange rates: 31 March 2021: 1 USD = Rp 14.525,00; 31 March 2020: 1 USD = Rp 16.310,00; 31 December 2020: 1 USD = Rp 14.050,00.

BOARD OF COMMISSIONERS

- President Commissioner : Chow Ying Hoong
- Commissioner : Takeshi Kimoto
- Commissioner (Independent) : Ninik Herlani Masli Ridhwan
- Commissioner (Independent) : Irwan Mahjudin Habsjah
- Commissioner (Independent) : 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 : Yasuhiro Daikoku*)
- Director : Henoeh Munandar
- Director : Adrianus Dani Prabawa
- Director : Hiromichi Kubo
- Director : Merisa Darwis
- Director : Hanna Tantani

*) Yasuhiro Daikoku had submitted his resignation as Director through the letter dated 19 March 2021 and had been approved by the Annual General Meeting of Shareholders (AGMS) on 22 April 2021. AGMS accordingly approved the appointment of Kan Funakoshi as Director who will be effectively assumes the office after obtaining the completed working permit and limited stay permit.

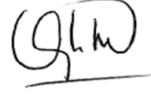
SHAREHOLDERS**Ultimate Shareholder:**

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 2021
PT Bank BTPN Tbk



Ongki Wanadjati Dana
President Director



Hanna Tantani
Director