



PT BANK JAGO Tbk
STATEMENTS OF FINANCIAL POSITION
As of 30 September 2021 and 31 December 2020
(in million Rupiah)

		BANK	
		30 Sep 2021 Unaudited	31 Dec 2020 Audited
ASSETS			
1.	Cash	8,262	11,283
2.	Placements with Bank Indonesia	2,194,932	305,288
3.	Placements with other banks	275,369	130,935
4.	Spot and derivative/forward receivables	-	-
5.	Marketable securities	1,763,402	137,601
6.	Securities sold under repurchase agreements (Repo)	-	-
7.	Claims from securities purchased under resale agreements (Reverse Repo)	2,286,843	321,600
8.	Acceptance receivables	-	-
9.	Loans	3,727,237	907,956
10.	Sharia financing	-	-
11.	Capital investments	-	-
12.	Other financial assets	72,286	9,302
13.	Allowance for impairment losses on financial assets -/-	(164,965)	(81,753)
	a. Marketable securities	-	-
	b. Loans and sharia financing	(164,965)	(81,753)
	c. Others	-	-
14.	Intangible assets	326,238	150,680
	Accumulated amortization of intangible assets -/-	(18,168)	(439)
15.	Fixed assets	169,892	151,855
	Accumulated depreciation of fixed assets -/-	(26,004)	(14,221)
16.	Non-productive assets	49,355	42,189
	a. Abandoned properties	-	-
	b. Foreclosed assets	49,355	42,189
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	313,576	107,597
TOTAL ASSETS		10,978,255	2,179,873
LIABILITIES & EQUITY			
LIABILITIES			
1.	Demand deposits	332,446	182,787
2.	Saving deposits	652,368	35,881
3.	Time deposits	1,558,524	585,278
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	5,076	1,811
7.	Spot and derivative/forward payables	-	-
8.	Securities sold under repurchase agreements (Repo)	-	-
9.	Acceptance liabilities	-	-
10.	Marketable securities issued	-	-
11.	Borrowings	-	-
12.	Margin deposits	5	5
13.	Interbranch liabilities	-	-
14.	Other liabilities	297,085	141,778
15.	Profit sharing investment funds	-	-
TOTAL LIABILITIES		2,845,504	947,540
EQUITY			
16.	Issued and fully paid-in capital	1,385,625	1,085,625
	a. Authorized capital	4,000,000	4,000,000
	b. Unpaid capital -/-	(2,614,375)	(2,914,375)
	c. Treasury stock -/-	-	-
17.	Additional paid-in capital	7,099,937	466,576
	a. Agio	7,099,768	366,407
	b. Disagio -/-	-	-
	d. Capital paid in advance	-	100,000
	e. Others	169	169
18.	Other comprehensive income	11,412	11,750
	a. Gains	11,412	11,750
	b. Losses -/-	-	-
19.	Reserves	9,000	9,000
	a. General reserves	9,000	9,000
	b. Statutory reserves	-	-
20.	Profit/loss	(373,223)	(340,618)
	a. Previous years	(340,618)	(151,051)
	b. Current year	(32,605)	(189,567)
	c. Paid dividends -/-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT		8,132,751	1,232,333
TOTAL EQUITY		8,132,751	1,232,333
TOTAL LIABILITIES AND EQUITY		10,978,255	2,179,873



PT BANK JAGO Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended 30 September 2021 and 2020
(in million Rupiah)

		BANK	
		30 Sep 2021 Unaudited	30 Sep 2020 Audited
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	355,493	61,468
2.	Interest Expenses	(37,947)	(18,572)
	Net Interest Income	317,546	42,896
B. Other Operating Income and Expenses			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5.	Gain (loss) from investment using the equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	-	-
7.	Dividend income	-	-
8.	Commission/provision/fee and administration	7,332	674
9.	Other income	22,217	15,225
10.	Impairment losses on financial assets	(41,739)	(20,935)
11.	Losses related to operational risk	(19)	-
12.	Personnel expenses	(131,443)	(105,815)
13.	Promotion expenses	(57,251)	(122)
14.	Other expenses	(147,574)	(35,526)
	Other operating income and expenses	(348,477)	(146,499)
	OPERATING INCOME (LOSS)	(30,931)	(103,603)
NON-OPERATING INCOME AND EXPENSES			
1.	Loss from sale of fixed assets and equipments	1,046	36
2.	Other non operating income (expenses)	(2,720)	(2,146)
	NON OPERATING INCOME (EXPENSES)	(1,674)	(2,110)
	INCOME (LOSS) FOR THE YEAR BEFORE TAX	(32,605)	(105,713)
	Income tax		
a.	Estimated current period tax	-	-
b.	Deferred tax (expenses)/income	-	-
	NET INCOME (LOSS) FOR THE YEAR	(32,605)	(105,713)
	MINORITY INTEREST INCOME (LOSS)	-	-
OTHER COMPREHENSIVE INCOME/(EXPENSES)			
1.	Items that will not be reclassified to profit or loss		
a.	Gain/(loss) from fixed assets revaluation	-	(1,519)
b.	Gain (loss) from remeasurement of defined benefit pension plans	-	(1,519)
d.	Others	-	-
2.	Items that will be reclassified to profit or loss	(338)	1,195
a.	Gain (loss) arising from adjustments from translation of financial statements in foreign currency	-	-
b.	Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	-	-
c.	Others	(338)	1,195
	OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE YEAR - NET OF TAX	(338)	(324)
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE YEAR	(32,943)	(106,037)
	Net income (loss) of the year attributable to:		
	EQUITY HOLDERS	(32,605)	(105,713)
	NON-CONTROLLING INTERESTS	-	-
	TOTAL NET LOSS IN CURRENT PERIOD	(32,605)	(105,713)
	Total comprehensive income (loss) of the year attributable to:		
	EQUITY HOLDERS	(32,943)	(106,037)
	NON-CONTROLLING INTERESTS	-	-
	TOTAL COMPREHENSIVE LOSS IN CURRENT PERIOD	(32,943)	(106,037)
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNINGS (LOSS) PER SHARE (Full amount Rupiah)		
	- Basic	(2.49)	(87.66)
	- Diluted	(2.49)	(87.66)



PT BANK JAGO Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 As of 30 September 2021 and 31 December 2020
 (in million Rupiah)

ACCOUNTS		BANK	
		30 Sep 2021 Unaudited	31 Dec 2020 Audited
I.	COMMITMENT RECEIVABLES		
	1. Unused borrowing facilities	-	-
	2. Foreign exchange position which will be received from spot and derivative/forward transactions	-	-
	3. Others	-	-
II.	COMMITMENT LIABILITIES		
	1. Unused loans/financing facilities	1,265,959	464,328
	a. Committed	-	-
	b. Uncommitted	1,265,959	464,328
	2. Outstanding irrevocable L/C	-	-
	3. Foreign exchange position which will be paid from spot and derivative/forward transactions	-	-
	4. Others	-	-
III.	CONTINGENT RECEIVABLES		
	1. Guarantees received	-	-
	2. Others	-	-
IV.	CONTINGENT LIABILITIES		
	1. Guarantees issued	214	-
	2. Others	-	-

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

RATIO (%)		30 Sep 2021 Unaudited	30 Sep 2020 Audited
Performance Ratios (Bank)			
1.	Capital Adequacy Ratio (CAR)	224.24%	133.00%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.39%	2.18%
3.	Non-performing earning assets to total earning assets	0.19%	0.14%
4.	Allowance for impairment losses on financial assets to earning assets	1.62%	3.29%
5.	Non-Performing Loans (NPL) - gross	0.59%	0.37%
6.	Non-Performing Loans (NPL) - net	0.14%	0.00%
7.	Return on Assets (ROA)	-0.52%	-8.95%
8.	Return on Equity (ROE)	-0.68%	-13.59%
9.	Net Interest Margin (NIM)	6.09%	4.37%
10.	Operating Expenses to Operating Revenues	108.03%	233.91%
11.	Cost to Income Ratio (CIR)	102.48%	324.68%
12.	Loan to Deposit Ratio (LDR)	145.76%	157.69%
Compliance Ratios (Bank)			
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		
	- Daily	3.65%	0.50%
	- Average	3.64%	3.12%
	b. Foreign currencies	0.00%	0.00%
3.	Net Open Position	0.00%	0.00%

PT BANK JAGO Tbk
CAPITAL ADEQUACY RATIOS
As of 30 September 2021 and 2020
(in million Rupiah)

ACCOUNTS		30 Sep 2021	30 Sep 2020			
		Unaudited	Audited			
		BANK	BANK			
I. Core Capital (Tier 1)		7,813,351	1,057,944			
1. Common Equity Tier 1 (CET 1)		7,813,351	1,057,944			
1.1 Paid in capital (less Treasury stock)		1,385,625	1,085,625			
1.2 Disclosed reserves		6,735,796	117,213			
1.2.1 Additional Factor		7,118,877	414,338			
1.2.1.1 Other comprehensive income		9,940	38,762			
1.2.1.1.1 Excess differences arising from translation of financial statement		-	-			
1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale		1,788	1,195			
1.2.1.1.3 Fixed asset revaluation		8,152	37,567			
1.2.1.2 Other disclosed reserves		7,108,937	375,576			
1.2.1.2.1 Agio		7,099,768	366,407			
1.2.1.2.2 General reserves		9,000	9,000			
1.2.1.2.3 Previous years profit		-	-			
1.2.1.2.4 Current year profit		-	-			
1.2.1.2.5 Capital paid in advance		-	-			
1.2.1.2.6 Others		169	169			
1.2.2 Deduction Factor		(383,081)	(297,125)			
1.2.2.1 Other comprehensive income		-	-			
1.2.2.1.1 Excess differences less from translation of financial statement		-	-			
1.2.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale		-	-			
1.2.2.2 Cadangan tambahan modal lainnya (other disclosed reserve)		(383,081)	(297,125)			
1.2.2.2.1 Disagio		-	-			
1.2.2.2.2 Previous years loss		(340,618)	(180,466)			
1.2.2.2.3 Current year loss		(32,605)	(105,713)			
1.2.2.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets and allowance for impairment losses of earning assets		-	-			
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book		-	-			
1.2.2.2.6 Allowance for possible losses on non-productive assets		(9,858)	(10,946)			
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)		(308,070)	(144,894)			
1.4.1 Deferred tax calculation		-	-			
1.4.2 Goodwill		-	-			
1.4.3 Other intangible asset		(308,070)	(144,894)			
1.4.4 Investment that can be calculated as deduction factor		-	-			
1.4.5 Shortage of capital on insurance subsidiary company		-	-			
1.4.6 Securitization exposures		-	-			
1.4.7 Other deduction factor to core capital		-	-			
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		-	-			
2. Modal Inti Tambahan/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 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)		37,732	7,429			
1. Capital instrument in form of shares or others which are qualified Tier 2 requirements		-	-			
2. Agio/disagio		-	-			
3. General allowance for possible losses of earning assets (maximum 1.25% of RWA)		37,732	7,429			
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		7,851,083	1,065,373			
		30 Sep 2021	30 Sep 2020	DESCRIPTIONS	30 Sep 2021	30 Sep 2020
		Unaudited	Audited		Unaudited	Audited
		BANK	BANK		BANK	BANK
RISK WEIGHTED ASSET				CAR RATIO		
RWA CREDIT RISK		3,433,410	753,702	CET1 Ratio (%)	223.17%	132.07%
RWA MARKET RISK		-	0	Tier 1 Ratio (%)	223.17%	132.07%
RWA OPERATIONAL RISK		67,714	47,360	Tier 2 Ratio (%)	1.08%	0.93%
TOTAL RWA		3,501,124	801,062	CAR Ratio (%)	224.24%	133.00%
CAR RATIO BASED ON RISK PROFILE		10.00%	10.00%	CET 1 for BUFFER (%)	214.24%	123.00%
CAR ALLOCATION BASED ON RISK PROFILE				BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)		
From CET 1		8.92%	9.07%	Capital Conservation Buffer (%)	0.00%	0.00%
From AT1		0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%
From Tier 2		1.08%	0.93%	Capital Surcharge untuk Bank Sistemik (%)	0.00%	0.00%



PT BANK JAGO Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 30 September 2021 and 2020
(in million Rupiah, unless otherwise stated)

ACCOUNTS	BANK						BANK					
	30 Sep 2021 Unaudited						30 Sep 2020 Audited					
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES												
1. Placements with other banks												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative/forward receivables												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3. Marketable securities												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities purchased under resale agreements (Reverse Repo)												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans and financing												
a. Micro, Small and Medium Enterprises (UMKM)												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Non-Micro, Small and Medium Enterprises (UMKM)												
i. Rupiah	-	-	-	-	-	-	451	-	-	-	-	451
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8. Capital investments	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10. Commitment and contingencies												
a. Rupiah	250,000	-	-	-	-	250,000	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Placements with other banks												
a. Rupiah	275,369	-	-	-	-	275,369	129,370	-	-	-	-	129,370
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative/forward receivables												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3. Marketable securities												
a. Rupiah	1,763,402	-	-	-	-	1,763,402	104,122	-	-	-	-	104,122
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities purchased under resale agreements (Reverse Repo)												
a. Rupiah	2,286,843	-	-	-	-	2,286,843	273,534	-	-	-	-	273,534
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans and financing												
a. Micro, Small and Medium Enterprises (UMKM)												
i. Rupiah	1,299,273	10,818	8	3	-	1,310,102	68,717	2,718	-	-	1,600	73,035
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Non-Micro, Small and Medium Enterprises (UMKM)												
i. Rupiah	2,201,152	193,954	13,027	392	8,610	2,417,135	539,662	5,139	-	-	611	545,412
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	39,695	6,265	11,167	-	8,610	65,737	84,285	3,795	-	-	-	88,080
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8. Capital investments	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10. Commitment and contingencies												
a. Rupiah	1,015,715	406	-	-	53	1,016,174	216,036	109	-	-	-	216,145
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
III. OTHER INFORMATION												
1. Value of Bank's assets pledged as collateral:												
a. To Bank Indonesia												
b. To other parties												
2. Foreclosed assets						49,355						38,095



PT BANK JAGO Tbk
ALLOWANCE FOR IMPAIRMENT LOSSES
 As of 30 September 2021 and 2020
 (in million Rupiah)

ACCCOUNTS		BANK									
		30 Sep 2021 Unaudited					30 Sep 2020 Audited				
		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	-	-	-	2,754	-	-	-	-	1,294	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-
7.	Loans	82,550	79,827	2,588	34,976	21,002	40,962	278	2,211	6,135	2,604
8.	Investments	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies	6,210	6	-	2	73	716	-	-	-	5



PT BANK JAGO Tbk
 SPOT AND DERIVATIVE TRANSACTIONS
 As of 30 September 2021
 (in million Rupiah)

TRANSACTION	BANK				
	Notional Amount	Objective		Derivative Receivables and	
		Trading	Hedging	Receivables	Payables
A. RELATED TO EXCHANGE RATE	-	-	-	-	-
1 Spot	-	-	-	-	-
2 Forward	-	-	-	-	-
3 Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
4 Future	-	-	-	-	-
5 Swap	-	-	-	-	-
6 Others	-	-	-	-	-
B. RELATED TO INTEREST RATE	-	-	-	-	-
1 Forward	-	-	-	-	-
2 Option	-	-	-	-	-
a. Put	-	-	-	-	-
b. Call	-	-	-	-	-
3 Future	-	-	-	-	-
4 Swap	-	-	-	-	-
5 Others	-	-	-	-	-
C. OTHERS	-	-	-	-	-
TOTAL	-	-	-	-	-



PT BANK JAGO Tbk
STATEMENTS OF CASH FLOWS
For the periods ended 30 September 2021 and 2020
(in million Rupiah)

DESCRIPTIONS	30 Sep 2021 Tidak Diaudit	30 Sep 2020 Diaudit
CASH FLOWS FROM OPERATING ACTIVITIES		
- Receipt of interest income, provision, and administration fee	202,491	56,375
- Payment of interest expenses	(37,328)	(19,831)
- Payment of personnel expenses	(129,555)	(99,834)
- Receipt of non-operating income/payment of non operating expenses	(2,720)	(1,472)
- Recoveries of written-off loan	22,218	12,971
- Other operating income and expenses - net	(239,559)	(26,699)
	(184,453)	(78,490)
(Increase)/decrease in operating assets		
- Placement in other banks	-	(20,000)
- Loans	(2,834,281)	(352,914)
- Foreclosed assets	(7,166)	(3,800)
- Securities purchased under resale agreements	(1,965,243)	364,231
- Other assets	(76,174)	(60,332)
Increase/(Decrease) in operating liabilities:		
- Liabilities due immediately	86,472	1,172
- Current accounts	149,659	15,282
- Savings	616,487	(38,736)
- Time deposits	973,246	(192,688)
- Deposits from other banks	3,265	(26,052)
- Taxes payable	5,712	1,864
- Other liabilities	73,948	25,822
Net cash flows used in operating activities	(3,158,528)	(364,641)
CASH FLOWS FROM INVESTING ACTIVITIES		
- Acquisitions of fixed assets	(25,592)	(11,804)
- Acquisitions of intangible assets	(175,558)	(144,776)
- Purchase of securities	(1,536,121)	(106,240)
- Proceeds from matured securities	-	19,448
- Proceeds from sales of fixed assets	1,327	36
Net cash flows used in investment activities	(1,735,944)	(243,336)
CASH FLOWS FROM FINANCING ACTIVITIES		
- Proceed from issuance of shares	6,933,361	644,067
- Proceed from capital deposit funds	-	-
- Payment of lease liabilities and interest of lease liabilities	(7,832)	(2,669)
Net cash flows provided by financing activities	6,925,529	641,398
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	2,031,057	33,421
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	447,506	303,494
CASH AND CASH EQUIVALENTS AT THE END OF YEAR	2,478,563	336,915
Cash and cash equivalents consist of:		
Cash	8,262	15,756
Current account with Bank Indonesia	87,854	16,647
Current account with other banks	25,369	7,370
Placement with Bank Indonesia and other banks - with maturity of 3 months or less	2,357,078	297,142
Total	2,478,563	336,915

MANAGEMENT	
As of 30 September 2021	
BOARD OF COMMISSIONERS	
- President Commissioner	: Jerry Ng
- Commissioner	: Anika Faisal
- Commissioner (Independent)	: Arief Tarunakarya Surowidjojo
- Commissioner (Independent)	: Teguh Dartanto
DIRECTORS	
- President Director	: Kharim Indra Gupta Siregar
- Deputy President Director	: Arief Harris Tandjung
- Compliance Director	: Tjit Siat Fun
- Director	: Peterjan van Nieuwenhuizen
- Director	: Sonny Christian Joseph
- Director	: Umakanth Rama Pai
SHARIA SUPERVISORY BOARD	
- Chairman	: Yulizar Djamaluddin Sanrego
- Member	: Muhammad Maksum

SHAREHOLDERS	
As of 30 September 2021	
Controlling Shareholder (PSP)	
<i>Ultimate Shareholder:</i>	
PT. Metamorfosis Ekosistem Indonesia	29.81%
Wealth Track Technology Limited	11.69%
Non Controlling Shareholder through capital market (> 5%) :	
PT Dompot Karya Anak Bangsa	21.40%
GIC Private Limited	9.12%
Non Controlling Shareholder not through capital marke (> 5%) :	
None	

Notes:

- The presentation of the Published Financial Statements on and for the nine-month period ended 30 September 2021 and 2020 above is prepared based on the unaudited Financial Statements of PT Bank Jago Tbk and the Published Financial Statements as of and for the year ended 31 December 2020 have been prepared based on the Financial Statements of PT Bank Jago Tbk (formerly PT Bank Artos Indonesia Tbk) which has been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member of the PricewaterhouseCoopers network of firms) with partner in charge Angelique Dewi Daryanto, SE, CPA with an unmodified opinion in the report is dated 10 March 2021 while the Financial Information Published on and for the nine-month period ended 30 September 2020 is prepared based on the financial statements of PT Bank Jago Tbk (formerly PT Bank Artos Indonesia Tbk) which have been audited by KAP Tanudiredja, Wibisana, Rintis & Partner (member of the PricewaterhouseCo . network of firms opers) with the partner in charge Angelique Dewi Daryanto, S.E., CPA with an unmodified opinion in her report dated 23 November 2020.
- The published financial statement above is prepared in order to meet:
 - Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 December 2019 regarding Transparancy and Publication of Bank's Report;
 - Financial Services Authority Circular Letter No.09/SEOJK.03/2020 dated 30 June 2020 regarding Transparancy and Publication of Conventional Bank;
 - Capital Market Supervisory Agency Regulation Number X.K.2 Attachment Decision of Chairman of Capital market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submission of periodic Financial Statements; and
 - 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.
- The Bank has obtained a Sharia Business Unit (UUS) business license from the Financial Services Authority ("OJK") on 27 July 2021. The UUS has been operating effectively on 23 September 2021.

Jakarta, 22 October 2021
PT Bank Jago Tbk
S.E & O.



Kharim Indra Gupta Siregar
President Director



Arief Harris Tandjung
Deputy President Director



PT BANK JAGO Tbk
STATEMENTS OF FINANCIAL POSITION OF
SHARIA BUSINESS UNIT
As of 30 September 2021 and 31 December 2020
(in million Rupiah)

		BANK	
		30 Sep 2021	31 Des 2020
ASSETS			
1.	Cash	101	-
2.	Placements with Bank Indonesia	-	-
3.	Placements with other banks	250,000	-
4.	Marketable securities	-	-
5.	Financing receivables	-	-
6.	Profit sharing financing	-	-
7.	Leased financing	-	-
8.	Other earning assets	-	-
9.	Allowance for impairment losses on earning assets	-	-
10.	Fixed assets and equipment	-	-
11.	Non earning assets	-	-
12.	Other assets	26,400	-
TOTAL ASSETS		276,501	-
LIABILITIES			
LIABILITIES			
1.	Wadiah saving	25,539	-
2.	Non profit sharing investment funds	862	-
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	-	-
5.	Marketable securities issued	-	-
6.	Other liabilities	-	-
7.	Profit sharing investment funds	-	-
8.	Working funds	250,100	-
9.	Retained earnings / loss	-	-
TOTAL LIABILITIES		276,501	-



PT BANK JAGO Tbk

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME OF SHARIA BUSINESS UNIT

For the periods ended 30 September 2021 and 2020

(in million Rupiah)

		BANK	
		30 Sep 2021	31 Des 2020
OPERATING INCOME AND EXPENSES			
A. Operational Income dan Expense from distribution of fund			
1.	Income from Distribution of Fund	-	-
	a. Income from receivables	-	-
	b. Income from profit sharing	-	-
	c. Leased income	-	-
	d. Others	-	-
2.	Margin distribution to owners of investment funds -/-	-	-
	a. Non profit sharing	-	-
	b. Profit Sharing	-	-
3.	Income after margin distribution	-	-
B. Other Operating Income and Expenses Except Fund Distribution			
1.	Gain (loss) on foreign currencies translation	-	-
2.	Income as mudharib in mudharabah muqayyadah	-	-
3.	Commision/Provision/Fees and administrative	-	-
4.	Other income	-	-
5.	Wadiah bonus expense -/-	-	-
6.	Impairment losses on financial assets -/	-	-
7.	Losses on operational risk -/-	-	-
8.	Impairment losses on other asset (non financial) -/-	-	-
9.	Salaries and employee benefits -/-	-	-
10.	Other expenses -/-	-	-
	Other operating income and expenses	-	-
	OPERATING INCOME (LOSS)	-	-
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) from sale of fixed assets and equipments	-	-
2.	Other non operating income (expenses)	-	-
	NON OPERATING INCOME (LOSS)	-	-
	INCOME (LOSS) FOR THE YEAR BEFORE TAX	-	-
	Income tax	-	-
	NET INCOME (LOSS) FOR THE YEAR	-	-
OTHER COMPREHENSIVE INCOME/(EXPENSES)			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	-	-
	CURRENT PERIOD OTHER COMPREHENSIVE INCOME - NET OF TAX	-	-
	TOTAL COMPREHENSIVE INCOME DURING THE YEAR	-	-



PT BANK JAGO Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES OF SHARIA BUSINESS UNIT
As of 30 September 2021 and 31 December 2020
(in million Rupiah)

ACCOUNTS		BANK	
		30 Sep 2021	31 Des 2020
I.	COMMITMENT RECEIVABLES		
	1. Unused financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	3. Others	-	-
II.	COMMITMENT LIABILITIES		
	1. Unused financing facilities	-	-
	2. Outstanding selling of spot and forward contract	-	-
	3. Others	-	-
III.	CONTINGENT RECEIVABLES		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	-	-
	3. Others	-	-
IV.	CONTINGENT LIABILITIES		
	1. Guarantees issued	-	-
	2. Others	-	-



PT BANK JAGO Tbk
FINANCIAL RATIOS OF SHARIA BUSINESS UNIT
As of 30 September 2021 and 31 December 2020

RATIO		BANK	
		30 Sep 2021	31 Des 2020
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS	2.52%	0.00%
2.	Non-performing earning assets to total productive assets	0.00%	0.00%
3.	Allowance for impairment losses for financial asset to prod	0.00%	0.00%
4.	NPF gross	0.00%	0.00%
5.	NPF net	0.00%	0.00%
6.	Return on Assets (ROA)	0.00%	0.00%
7.	Profit sharing financing to total financing	0.00%	0.00%
8.	Financing to Deposit Ratio (FDR)	0.00%	0.00%



PT Bank Jago Tbk
TABLE OF MARGIN DISTRIBUTIONS
For the month 30 September 2021
(in million Rupiah)

Net Revenue Sharing					
Type of Funding	Average Balance	Revenue to be Distributed	Depositor's portion		
			Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)
1. Liabilities to other bank	-	-	-	-	-
1. Mudharabah current account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
3. Mudharabah saving account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
4. Mudharabah time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
5. Financing Received	-	-	-	-	-
Total	-	-	-	-	-

Type of financing	Average balance	Revenue received
1. Placements with other banks	-	-
2. Murabahah receivables		
a. Bank	-	-
b. Non Bank	-	-
3. Istishna receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. Mudharabah financing		
a. Bank	-	-
b. Non Bank	-	-
7. Musyarakah financing		
a. Bank	-	-
b. Non Bank	-	-
8. Lease financing		
a. Bank	-	-
b. Non Bank	-	-
9. Other financing		
a. Bank	-	-
b. Non Bank	-	-
Total	-	-

Note:

The Financial Statements of the Bank's Sharia Business Units were issued to comply with the Financial Services Authority Regulation No.37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and presented in accordance with the Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Reports for Conventional Commercial Banks and No.10/SEOJK.03/2020 dated 01 July 2020 concerning Transparency and Publication of Reports for Sharia Commercial Banks and Sharia Business Units.

Jakarta, 22 October 2021
PT Bank Jago Tbk
Unit Usaha Syariah

Yulizar Djalaluddin Sanrego
Dewan Pengawas Syariah

Arief Harris Tandjung
Direktur