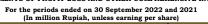
PT BANK BTPN Tbk STATEMENTS OF FINANCIAL POSITION of 30 September 2022 and 31 December 20



As of 30 September 2022 and 31 December 2021 (In million Rupiah)

	(In million Rupiah	•		-		
٩o.	ACCOUNTS	INDIVI	31 Dec 2021	CONSOLID	ATED 31 Dec 2021	
10.	ACCOUNTS	30 Sep 2022 Unaudited	Audited	30 Sep 2022 Unaudited	Audited	
SS	ET					
1.	Cash	969,234	1,022,869	1,745,134	1,884,85	
2.	Placements with Bank Indonesia	15,769,384	24,723,803	16,837,308	25,793,24	
3.	Placements with other banks	710,548	2,221,917	937,924	2,222,96	
4.	Spot and derivative / forward receivables	1,461,811	568,699	1,461,811	568,69	
5.	Securities	12,309,908	15,304,197	19,140,243	21,275,78	
5.	Securities sold under repurchase agreements (repo)	-	-	-	-	
<i>.</i>	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	
3.	Acceptance receivables	1,513,929	1,762,562	1,513,929	1,762,56	
Э.	Loans	144,077,164	125,155,305	144,077,164	125,155,30	
0.	Sharia financing/receivables	-	-	11,349,327	10,443,46	
1.	Equity Investments	1,308,484	1,305,684	22,522	22,52	
2.	Other financial asset	685,832	627,464	868,265	792,98	
3.	Impairment on financial assets -/-	(3,276,723)	(3,261,216)	(3,953,425)	(3,960,48	
	a. Securities	(1,931)	(483)	(1,931)	(48	
	 b. Loans and Sharia financing 	(3,266,750)	(3,254,434)	(3,943,452)	(3,953,69	
	c. Others	(8,042)	(6,299)	(8,042)	(6,29	
4.	Intangible assets	2,809,625	2,567,978	3,142,067	2,846,76	
	Accumulated amortization of intangible assets -/-	(1,941,047)	(1,721,905)	(2,057,528)	(1,810,08	
5.	Fixed assets and equipment	4,006,400	4,191,631	5,056,950	5,153,00	
	Accumulated depreciation on fixed assets and equipment -/-	(2,260,111)	(2,324,775)	(2,945,720)	(2,909,21	
б	Non-productive assets	1,291	3,975	1,291	3,9	
0.	a. Abandoned properties	1,201	0,570	1,251	0,5	
	b. Foreclosed assets	1,291	3,975	1,291	3,9	
	c. Suspense accounts		-		-	
	d. Interbranch assets	-	-	_	-	
7	Other assets	2,440,112	2,453,127	2,732,354	2,671,4	
		2,110,112	2,100,121	2,702,001	2,071,1	
	TOTAL ASSET	180,585,841	174,601,315	199,929,616	191,917,7	
A	BILITIES AND EQUITY					
	LIABILITIES					
	Demand deposits	29,053,133	25,881,911	29,079,919	25,922,7	
	Saving deposits	10,847,188	9,190,329	13,790,960	11,954,6	
	Time deposits	52,111,534	63,334,429	61,011,592	71,502,7	
	Electronic money	-	-	-	-	
i.	Liabilities to Bank Indonesia	-	-	-	-	
5.	Liabilities to other banks	5,836,572	3,883,841	5,829,628	3,877,8	
	Spot and derivative / forward liabilities	1,231,603	502,491	1,231,603	502,4	
	Securities sold under repurchase agreements (repo)	-	-	-		
).	Acceptance liabilities	747,530	960,208	747,530	960,2	
0.	Securities issued	998,536	996,089	998,536	996,0	
1.	Borrowings	46,017,448	37,615,236	46,117,448	37,615,2	
	Margin deposits		-	-, , -	- //-	
	Interbranch liabilities			_	_	
	Other liabilities	1.870.006	0.020.707	0 504 457	0 506 9	
	Minority Interest	1,870,996	2,030,707	2,524,457	2,506,8	
э.	TOTAL LIABILITY	148,714,540	144,395,241	2,369,401 163,701,074	2,113,6 157,952,5	
	TOTAL LIABILITY	148,714,540	144,395,241	163,701,074	157,952,5	
	EQUITY					
5	Issued and fully paid-in capital	161,133	161,133	161,133	161,1	
<i>.</i>		300,000	300,000	300,000	300,0	
	a. Authorized capital					
	b. Unpaid capital -/-	(137,018)	(137,018)	(137,018)	(137,0	
-	c. Treasury stock -/-	(1,849)	(1,849)	(1,849)	(1,8	
٢.	Additional paid-in capital	11,175,197	11,175,197	11,143,883	11,142,1	
	a. Agio	10,914,396	10,914,396	10,907,349	10,905,6	
	b. Disagio -/-	-	-	-	-	
	c. Fund for paid up capital	-	-	-		
	d. Others	260,801	260,801	236,534	236,5	
3.	Other comprehensive income	844,346	1,000,561	867,664	1,023,9	
	a. Profit	882,758	1,000,561	906,076	1,023,9	
	b. Loss -/-	(38,412)	-	(38,412)	-	
Э.	Reserves	32,596	32,596	95,596	81,5	
	a. General reserves	32,596	32,596	95,596	81,5	
	b. Appropriate reserves	-	-		- 1,0	
0	Profit/loss	19,658,029	17,836,587	23,960,266	21,556,4	
۶.	a. Previous years	19,838,029	16,019,421	23,960,266	21,550,4 18,891,7	
	b. Current year	1,821,443	1,817,166	2,417,841	2,664,7	
	c. Payable dividend -/-	-	-	-		
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF					
	PARENTS	31,871,301	30,206,074	36,228,542	33,965,2	
			•			
	TOTAL EQUITY	31,871,301	30,206,074	36,228,542	33,965,2	
_	TOTAL EQUITY	31,871,301 180,585,841	30,206,074 174,601,315	36,228,542 199,929,616	33,965,2 191,917,7	

PT BANK BTPN T5k STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME





	(In million Rupiah, unless earning per sl	INDIVI	DUAL	CONSOLIDATED		
No.	ACCOUNTS	30 Sep 2022 Unaudited	30 Sep 2021 Unaudited	30 Sep 2022 Unaudited	30 Sep 2021 Unaudited	
OPER	ATING INCOME AND EXPENSES					
A. Int	erest Income and Expenses					
1.	Interest Income	7,477,023	7,635,280	11,432,802	11,065,11	
2.	Interest Expenses Net Interest Income	(2,517,101) 4,959,922	(2,445,101) 5,190,179	(2,764,107) 8,668,695	(2,754,69) 8,310,42 (
3. Ot	her Operating Income and Expenses	4 4	ļ	ļ		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	172,156	83,988	172,156	83,98	
2. 3.	Gain (Loss) from increase (decrease) in fair value of financial liabilities Gain (Loss) from sale of financial assets	25,629	- 307	- 25,629	- 30	
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(107,616)	136,391	(107,616)	136,39	
5.	Gain (Loss) from investment under equity method	-	-	-	-	
6. 7.	Gain (Loss) from foreign exchange translation Dividend revenue	533,128 332,993	354,883 177,958	535,248 1	354,88	
8.	Commissions/provisions/fees and administration	600,492	496,964	601,446	497,05	
9. 10.	Other income Impairment losses on financial assets	679,213 (1,081,873)	363,817 (1,102,669)	723,292 (1,716,388)	379,58 (1,587,66	
11.	Losses related to operational risks	(1,061)	(12,769)	(4,806)	(17,93	
12. 13.	Personnel expenses	(1,649,513)	(1,639,607)	(2,556,125)	(2,444,81	
13. 14.	Promotion expenses Other expenses	(156,381) (2,057,579)	(106,707) (2,119,685)	(159,566) (2,564,144)	(108,70 (2,549,40	
	Net Other Operating (Expenses) Income	(2,710,412)	(3,367,129)	(5,050,873)	(5,256,31	
	NET OPERATING INCOME (EXPENSES)	2,249,510	1,823,050	3,617,822	3,054,11	
	OPERATING INCOME AND EXPENSES	•	•			
1.	Gain (Loss) from sale of fixed assets and equipments	(459)	146	1,095	1,92	
2.	Other non-operating income (expenses)	1,500	1,970	42	(3,60	
	NET NON OPERATING INCOME (EXPENSES)	1,041	2,116	1,137	(1,67	
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	2,250,551	1,825,166	3,618,959	3,052,43	
	Income Tax:	(429,108)	(368,535)	(802,818)	(677,47	
	a. Estimated current period tax	(366,984)	(449,162)	(735,369)	(704,03	
	b. Deferred tax income (expenses)	(62,124)	80,627	(67,449)	26,55	
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,821,443	1,456,631	2,816,141	2,374,96	
отне	MINORITY INTEREST PROFIT (LOSS) CR COMPREHENSIVE INCOME			398,300	328,88	
1.	Items that are not being reclassified to Profit Loss	- 1	-	-	-	
	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	(156,216)	20,345	(156,260)	20,35	
	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	(156,216)	20,345	(156,260)	20,35	
	measured by fair value from other comprehensive income c. Others					
			-	-		
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	(156,216)	20,345	(156,260)	20,35	
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,665,227	1,476,976	2,659,881	2,395,32	
	Net income of the current period attributable to:					
	- Owners of The Parent	1,821,443	1,456,631	2,417,841	2,046,07	
	- Non Controlling Interest			398,300	328,88	
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,821,443	1,456,631	2,816,141	2,374,96	
	Total current comprehensive Profit (Loss) attributable to :					
	- Owners of The Parent	1,665,227	1,476,976	2,261,594	2,066,43	
	- Non Controlling Interest			398,287	328,89	
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,665,227	1,476,976	2,659,881	2,395,32	
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-	
	DIVIDEND	-	-	-	-	
	EARNING PER SHARE (Full amount)					
	- Basic	226	181	300	25	
	- Diluted	226	181	300	25	
		220	101	300	23	

PT BANK BTPN Tbk					
STATEMENTS OF COMMITMENT AND CONTIGENCIES					
As of 30 September 2022 and 31 December 2021					
(In million Rupiah)					



		INDIVI	DUAL	CONSOLI	DATED
No.	ACCOUNTS	30 Sep 2022 Unaudited	31 Dec 2021 Audited	30 Sep 2022 Unaudited	31 Dec 2021 Audited
I	COMMITMENT RECEIVABLES	56,311,520	52,610,899	56,311,520	52,610,899
	1. Unused borrowing facilities	20,242,570	24,957,292	20,242,570	24,957,292
	2. Outstanding spot and derivative / forward purchased	36,068,950	27,653,607	36,068,950	27,653,60
	3. Others	-	-	-	-
п	COMMITMENT LIABILITIES	132,266,355	134,497,392	132,302,933	134,537,392
	1. Unused loans facilities	100,463,928	102,280,243	100,500,506	102,320,243
	a. Committed	13,886,670	8,614,715	13,886,670	8,614,71
	b. Uncommitted	86,577,258	93,665,528	86,613,836	93,705,528
	2. Outstanding irrevocable L/C	1,302,859	2,571,878	1,302,859	2,571,878
	3. Outstanding spot and derivative / forward sold	30,499,568	29,645,271	30,499,568	29,645,27
	4. Others	-	-	-	-
ш.	CONTINGENT RECEIVABLES	26,421,816	21,870,848	26,457,155	21,870,848
	1. Guarantees received	26,421,816	21,870,848	26,421,816	21,870,848
	2. Others	-	-	35,339	-
IV.	CONTINGENT LIABILITIES	6,007,555	5,507,527	6,007,555	5,507,522
	1. Guarantees issued	6,007,555	5,507,527	6,007,555	5,507,52
	2. Others	-	-	-	-



PT BANK BTPN Tbk CAPITAL ADEQUACY RATIO As of 30 September 2022 and 2021 (In million Rupiah)

1.2.1.1.2 Fotem 1.2.1.1.3 Fixed a 1.2.1.2 Other disclosed f 1.2.1.2 Other disclosed f 1.2.1.2.3 Fixed o 1.2.1.2.3 Fixed o 1.2.1.2.4 Curren 1.2.1.2.4 Curren 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit		t	nillion Rupiah)	30 Sep Unau Individual 28,974,476 28,974,476 161,133 31,309,839 31,475,807 870,786		30 Sep Unaut Individual 27,020,458 27,020,458 161,131 29,341,998 29,342,192 919,442	dited Consolidated 31,497,646 31,497,646 161,131 32,847,722 32,847,729	
1 Common Equity Fier 1 (CET 1) 1.1 Paid in capital fless Treasury at 1.2 Disclosed reserves 1.2.1.2 Disclosed reserves 1.2.1.1 Other comprehen 1.2.1.1 Disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2.2 General reserves 1.2.1.2.2 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.5 Capital reserves 1.2.2.1 Deduction Factor 1.2.2.1 Other comprehen 1.2.2.1 Other comprehen	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit	of financial statement			28,974,476 28,974,476 161,133 31,309,839 31,475,807 870,786	34,384,480 34,384,480 161,133 35,799,089 35,837,664	27,020,458 27,020,458 161,131 29,341,998 29,342,192	31,497,646 31,497,646 161,131 32,847,722 32,847,916	
1 Common Equity Fier 1 (CET 1) 1.1 Paid in capital fless Treasury at 1.2 Disclosed reserves 1.2.1.2 Disclosed reserves 1.2.1.1 Other comprehen 1.2.1.1 Disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2.2 General reserves 1.2.1.2.2 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.5 Capital reserves 1.2.2.1 Deduction Factor 1.2.2.1 Other comprehen 1.2.2.1 Other comprehen	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit				28,974,476 161,133 31,309,839 31,475,807 870,786	34,384,480 161,133 35,799,089 35,837,664	27,020,458 161,131 29,341,998 29,342,192	31,497,646 161,131 32,847,722 32,847,916	
1 Common Equity Fier 1 (CET 1) 1.1 Paid in capital fless Treasury at 1.2 Disclosed reserves 1.2.1.2 Disclosed reserves 1.2.1.1 Other comprehen 1.2.1.1 Disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2.2 General reserves 1.2.1.2.2 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.4 General reserves 1.2.1.2.5 Capital reserves 1.2.2.1 Deduction Factor 1.2.2.1 Other comprehen 1.2.2.1 Other comprehen	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit				28,974,476 161,133 31,309,839 31,475,807 870,786	34,384,480 161,133 35,799,089 35,837,664	27,020,458 161,131 29,341,998 29,342,192	31,497,646 161,131 32,847,722 32,847,916	
1.1 Paid in capital [less Treasury st 1.2 Disclosed reserves 1.2.1 Additional Factor 1.2.1.1 Other comprehen 1.2.1.1 Dther comprehen 1.2.1.1 Excess 1.2.1.2 Fotenti 1.2.1.3 Fixed a 1.2.1.4 Grown 1.2.1.2 Other disclosed r 1.2.1.2 Other disclosed r 1.2.1.2 Agin 1.2.1.2 Grown 1.2.1.2 Sceptial 1.2.1.2 Sceptial 1.2.1.2 Grown 1.2.1 Grown 1.2.2 Deduction Factor 1.2.2 Other comprehen 1.2.2.1 Other comprehen	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit				161,133 31,309,839 31,475,807 870,786	161,133 35,799,089 35,837,664	161,131 29,341,998 29,342,192	161,131 32,847,722 32,847,916	
1.2 Disclosed reserves 1.2.1 Additional Factor 1.2.1.1 Other comprehen 1.2.1.1 1.2.1.1 1.2.1.1 1.2.1.1 1.2.1.1 2.1.1 1.2.1.1 2.1.1.2 1.2.2 1.2.2 1.2.2 1.2.2 1.2.2 1.2.2 1.2.2 1.2.2.1 1.2.2.2 1.2.2.2 1.2.2.2 1.2.2.1 1.2.2.2 1.2.2.2	sive income differences arising from translation al gain of the increase in the fair val asset revaluation eserves I reserves is years profit				31,309,839 31,475,807 870,786	35,799,089 35,837,664	29,341,998 29,342,192	32,847,722 32,847,916	
1.2.1 Additional Factor 1.2.1.1 Other comprehen 1.2.1.1.1 Excess 1.2.1.1.2 Fotenti 1.2.1.2 Totenti 1.2.1.3 Fixed a 1.2.1.2 Other disclosed T 1.2.1.2 Agio 1.2.1.2 Generic 1.2.1.2 Agio 1.2.1.2 Generic 1.2.2 Generic 1.2.1.2 Generic 1.2.2 Generic 1.2.2 Deduction Factor 1.2.2 Other comprehen 1.2.2.1 Other comprehen	differences arising from translation al gain of the increase in the fair val sset revaluation eserves I reserves Is years profit				31,475,807 870,786	35,837,664	29,342,192	32,847,916	
1.2.1.1.1 Excess 1.2.1.1.2 Potenti 1.2.1.1.3 Fixed # 1.2.1.2 Other disclosed T 1.2.1.2.1 Agio 1.2.1.2.1 Agio 1.2.1.2.3 Previou 1.2.1.2.4 Current 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2.1.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.1.2.4 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.2.26 Others 1.2.26 Others 1.2.26 Others 1.2.27 Others 1.2.26 O	differences arising from translation al gain of the increase in the fair val sset revaluation eserves I reserves Is years profit				870,786				
1.2.1.1.1 Excess 1.2.1.1.2 Potenti 1.2.1.1.3 Fixed # 1.2.1.2 Other disclosed T 1.2.1.2 Agio 1.2.1.2.1 Agio 1.2.1.2.3 Previou 1.2.1.2.4 Current 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2.1.26 Others 1.2.2.2 Others 1.2.2.1.26 Others 1.2.2.26 Others 1.2.26 Others 1.2.27 Others 1.2.27 Others 1.2.26 Others 1.2.27 Others 1.2.26 Others 1.2.26 Others 1.2.27 Others 1.2.26 Others 1.2.27 Others 1.2.26 Others 1.2.26 Others 1.2.27 Others 1.2.26 Others 1.2.26 Others 1.2.27 Others 1.2.26 Others 1.2	differences arising from translation al gain of the increase in the fair val sset revaluation eserves I reserves Is years profit							923,162	
1.2.13 Fixed a 1.2.1.2 Other disclosed r 1.2.1.2.1 Agio 1.2.1.2.2 Genera 1.2.1.2.3 Previo 1.2.1.2.4 Curren 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.1.2.6 Control 1.2.1.2.6 Control 1.2.1.2.6 Control 1.2.1.2.6 Others 1.2.1.2.6 Control 1.2.1.2.1 Control 1.2.1.2.1 Other control 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	sset revaluation eserves l reserves is years profit	ue of financial assets	available for sale				-	-	
1.2.13 Fixed a 1.2.1.2 Other disclosed r 1.2.1.2.1 Agio 1.2.1.2.2 Genera 1.2.1.2.3 Previou 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.1.2.1 Control 1.2.1.2.1 Other comprehen 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	sset revaluation eserves l reserves is years profit			1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale					
1.2.1.2.1 Agio 1.2.1.2.2 Genera 1.2.1.2.3 Previou 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	l reserves Is years profit				870,786 30,605,021	874,453 34,963,211	797,886 28,422,750	801,553	
1.2.1.2.2. Genera 1.2.1.2.3 Previou 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	is years profit		1.2.1.2 Other disclosed reserves					31,924,754	
1.2.1.2.3 Previou 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	is years profit							10,905,370	
1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen	t years profit				32,596 17,836,586	95,596 21,542,425	32,596 16,019,421	81,596	
1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen		1.2.1.2.3 Previous years profit						18,891,712 2,046,076	
1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen		1.2.1.2.4 Current year profit							
1.2.2 Deduction Factor 1.2.2.1 Other comprehen	1.2.1.2.5 Capital paid in advance								
1.2.2.1 Other comprehen					(165,968)	(38,575)	(194)	(194	
	sive income				(38,412)	(38,381)		-	
1.2.2.1.1 Excess	differences less from translation of	financial statement			-	-	-	-	
1.2.2.1.2 Potenti	al losses from the decrease in the fa	ir value of financial as	sets available for s	ale	(38,412)	(38,381)	-	-	
1.2.2.2 Other disclosed r	eserve				(127,556)	(194)	(194)	(194	
1.2.2.2.1 Disagio					-	-	-	-	
1.2.2.2.2 Previou					-		-	-	
1.2.2.2.3 Curren					-	-		-	
	nces between required provision and re differences on adjustment of fair v				(127,362)	-	-	-	
1.2.2.2.5 Remin	ed provision on non-productive asse	side on mancial mstr	ument in the Tradi	ing Dook	- (194)	- (194)	(194)	- (194	
1.2.2.2.7 Others	productive asse				(194)	(124)	(± 24) -		
		-	-		-	-	-	-	
1.3 Non-Controlling Interests that	can be calculated				-	-	-	-	
1.4 Deduction factor to common e	quity tier 1 (CET 1)				(2,496,496)	(1,575,742)	(2,482,671)	(1,511,207	
1.4.1 Deferred tax calculation					(341,956)	(491,203)	(346,287)	(488,698	
1.4.2 Goodwill					-	(61,116)	-	(61,116	
1.4.3 Other intangible assets					(868,578)	(1,023,423)	(853,422)	(961,393	
1.4.4 Investment that can be ca 1.4.5 Shortage of capital on ins					(1,285,962)	-	(1,282,962)	-	
1.4.5 Shortage of capital on ins 1.4.6 Securitization exposures	urance subsidiary company				-	-	-		
1.4.7 Other deduction factor to	common equity tier 1					-	-		
	ls in instruments AT 1 and / or Tier	2 other banks			-	-	-	-	
	in another entity acquired by the tr		e law, grants, or gr	ants will	-	-	-	-	
1.4.7.3 Exposure that ca	using Credit Risk due to settlement	risk - Non Delivery Ve	rsus Payment		-	-	-	-	
1.4.7.4 Exposure in child	company which held sharia principa	e			-	-	-	-	
					-	-	-	-	
2 Additional Tier 1 (AT 1)					-	-	-	-	
2.1 The instrument meets the requi	rements of AT 1				-	-			
2.2 Agio / Disagio 2.3 Deduction Factors : Investment		the stars Deals			-	-	-	-	
	truments AT 1 and/or Tier 2 other 1			-	-	-			
2.3.2 Cross-ownership in anoth	er entity acquired by the transition	because of the law, gr	rants, or grants will	1	-	-			
2.0.2 01000 0 wherein p in unou	ter entity acquired by the duiblion	securities of the law, gr	unto, or grunto will	*	-	-	-	-	
II Supplementary Capital (Tier 2)					4,556,004	4,644,722	4,283,199	4,333,367	
 Capital instrument in form of shares of 	or others which are qualified Tier 2 i	equirements			3,045,500	3,045,500	2,974,615	2,974,615	
 1.1 Preferred Stock (perpetual cumu 					-	-	-	-	
1.2 Subordinated bonds (perpetual of					-	-	-	-	
1.3 Subordinated loan (perpetual cu	mulative, non perpetual), after buy l	ack deduction			3,045,500	3,045,500	3,363,438	3,363,43	
1.4 Mandatory convertible bond 1.5 Tier 2 published by bank and no	n hank which acquired by oth	ty (consolidated)			-	-	-		
1.6 Amortization based on remaining		y (consolidated)			-	-	(388,823)	(388,82	
2 Agio/disagio					-	-	- (500,023)	- 1000,824	
3 General required provision of earning	assets (maximum 1.25% of RWA)				1,510,504	1,599,222	1,308,584	1,358,752	
4 Deduction factor to supplementary ca	pital				-	-	-	-	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrumer	ts AT 1 and / or Tier 2 other banks				-	-	-	-	
	ty acquired by the transition becaus	e of the law, grants, c	or grants will		-	-	-		
+.3 Cross-ownersnip in another ent	30 Sep 2022	00.0	. 2021		33,530,480	39,029,202	31,303,657	35,831,013	
4.3 Cross-ownership in another ent		30 Ser Unau	p 2021 udited		30 Sep Unau	dited	30 Sep Unauc	dited	
TOTAL CAPITAL	Unaudited	Jau				Consolidated	Individual	Consolidated	
TOTAL CAPITAL		Individual	Consolidated		Individual				
4.3 Cross-ownership in another ent TOTAL CAPITAL RISK WEIGHTED ASSET (RWA)	Unaudited	Individual	Consolidated	CAR RATIO	Individual				
TOTAL CAPITAL	Unaudited				20.57%	22.03%	21.16%	22.49	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK	Unaudited Individual Consolidated	03 110,593,097 72 784,560	116,094,314 784,560	CET1 Ratio (%)		22.03% 22.03%	21.16% 21.16%		
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA MARKET RISK	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 23,316,77	13 110,593,097 2 784,560 8 16,291,596	116,094,314 784,560 23,143,885	CET1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	20.57% 20.57% 3.23%	22.03% 2.98%	21.16% 3.35%	22.49 3.09	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 23,316,77 140,835,835 156,067,00	3 110,593,097 2 784,560 8 16,291,596 3 127,669,253	116,094,314 784,560 23,143,885 140,022,759	CET1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%)	20.57% 20.57% 3.23% 23.81%	22.03% 2.98% 25.01%	21.16% 3.35% 24.52%	22.49° 22.49° 3.09° 25.59°	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%)	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 23,316,77	3 110,593,097 2 784,560 8 16,291,596 3 127,669,253	116,094,314 784,560 23,143,885 140,022,759	CETI Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for EUFFER (%)	20.57% 20.57% 3.23%	22.03% 2.98%	21.16% 3.35%	22.49 3.09	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 23,316,77 140,835,835 156,067,00	3 110,593,097 2 784,560 8 16,291,596 3 127,669,253	116,094,314 784,560 23,143,885 140,022,759	CET1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY	20.57% 20.57% 3.23% 23.81% 14.57%	22.03% 2.98% 25.01% 15.80%	21.16% 3.35% 24.52% 15.16%	22.49 3.09 25.59 16.35	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK TOTAL RUSK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR RATIO BASED ON RISK PROFILE PROFILE	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 22,316,77 140,835,385 156,067,0° 9,21% 9,21	13 110,593,097 12 784,560 18 16,291,596 13 127,669,253 % 9.24%	116,094,314 784,560 23,143,885 140,022,759 9.24%	CETI Ratio (%) Tier 1 Ratio (%) CAR Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BARK (%)	20.57% 20.57% 3.23% 23.81% 14.57% 0.00%	22.03% 2.98% 25.01% 15.80%	21.16% 3.35% 24.52% 15.16% 0.00%	22.49 3.09 25.59 16.35 0.00	
TOTAL CAPITAL RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK	Unaudited Individual Consolidated 123,531,179 131,617,44 1,132,872 1,132,87 16,171,334 23,316,77 140,835,835 156,067,00	110,593,097 784,560 8 16,291,596 3 127,669,253 % 9.24% % 6.00%	116,094,314 784,560 23,143,885 140,022,759	CET1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY	20.57% 20.57% 3.23% 23.81% 14.57%	22.03% 2.98% 25.01% 15.80%	21.16% 3.35% 24.52% 15.16%	22.49 3.09 25.59 16.35	



PT BANK BTPN Tbk EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2022 and 2021 (In million Rupiah)

		(In million Rupiah) Individual											
							Indiv	nduai					
No.	ACCOUNTS			30 Sep 2 Unaudit						30 Sep 2 Unaudit			
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks	562,275	-	-	-	-	562,275	554,294	-	-	-	-	554,294
	a. Rupiah	- 562,275	-	-	-	-	-	-	-		-	-	-
2.	b. Foreign currencies Spot and derivative receivables	605,281	-	-		-	562,275 605,281	554,294 55,418	-	1	-	-	554,294 55,418
	a. Rupiah	399	-	-	-	-	399	38,084	-	-	-	-	38,084
3.	b. Foreign currencies Securities	604,882 190,761	-	-	-	-	604,882 190,761	17,334 182,351	-	-	-	-	17,334 182,351
	a. Rupiah	-	-	-	-	-		-	-	-	-	-	-
4.	 b. Foreign currencies Securities sold under repurchase agreements (Repo) 	190,761	-	-	-	-	190,761	182,351	-	-	-	-	182,351
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
5.	 b. Foreign currencies Claims on securities purchased under resale agreements 	-	-	-	-	-	-	-	-	-	-	-	-
0.	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
6.	b. Foreign currencies Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
1	 a. Micro, Small and Medium Enterprises (UMKM) i. Rupiah 	-	-		-	-	-	-	-	-	-	-	
1	ii Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
1	 b. Non-Micro, Small and Medium Enterprises (Non-UMKM) i. Rupiah 	1,050,461 313,777	-	-	-	-	1,050,461 313,777	987,817 73,231	-	-	-	-	987,817 73,231
	ii Foreign currencies	736,684	-	-	-	-	736,684	914,586	-	-	-	-	914,586
	c. Restructured loans i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	i. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	1,308,462	-	-	-	-	1,308,462	1,305,462	-	-	-	-	1,305,462
9. 10.	Other receivables Commitment and contingencies	4,449,536	-	-		-	- 4,449,536	4,104,719	-	1	-	-	4,104,719
	a. Rupiah	61,099	-	-	-	-	61,099	50,053	-	-	-	-	50,053
	b. Foreign currencies	4,388,437	-	-	-	-	4,388,437	4,054,666	-	-	-	-	4,054,666
-													L
1. 1.	NON-RELATED PARTIES Placements with other banks	148,273	-		-	-	148,273	233,253	-	-	-	-	233,253
	a. Rupiah	65,377	-	-	-	-	65,377	141,704	-	-	-	-	141,704
2.	b. Foreign currencies Spot and derivative receivables	82,896 849,130	- 7,400	-	-	-	82,896 856,530	91,549 475,100	28,167	-	-	-	91,549 503,267
	a. Rupiah	811,212	5,512	-	-	-	816,724	456,097	5,410	-	-	-	461,507
3.	b. Foreign currencies Securities	37,918 12,119,147	1,888	-	-	-	39,806 12,119,147	19,003 15,604,632	22,757	-	-	-	41,760 15,604,632
	a. Rupiah	10,898,359	-	-	-	-	10,898,359	14,052,374	-	-	-	-	14,052,374
4.	 b. Foreign currencies Securities sold under repurchase agreements (Repo) 	1,220,788	-	-	-	-	1,220,788	1,552,258	-	-	-	-	1,552,258
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
5.	 b. Foreign currencies Claims on securities purchased under resale agreements 	-	-	-	-	-	-	-	-	-	-	-	-
0.	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
6.	b. Foreign currencies Acceptance receivables	1,513,929	-	-	-	-	- 1,513,929	- 1,776,483	-	-	-	-	- 1,776,483
7.	Loans		_	_									
	 a. Micro, Small and Medium Enterprises (UMKM) i. Rupiah 	5,344,416 5,344,416	71,524 71,524	17,068 17,068	77,822 77,822	302,023 302,023	5,812,853 5,812,853	5,481,353 5,481,353	77,448 77,448	50,291 50,291	18,166 18,166	362,646 362,646	5,989,904 5,989,904
	ii Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
1	 Non-Micro, Small and Medium Enterprises (Non-UMKM) Rupiah 	129,976,713 86,555,992	5,718,279 2,568,990	173,109 66,516	300,197 300,197	1,045,552 763,167	137,213,850 90,254,862	111,363,734 71,247,351	7,631,021 4,961,049	620,140 269,461	114,962 100,650	736,197 728,427	120,466,054 77,306,938
1	ii Foreign currencies	43,420,721	3,149,289	106,593	-	282,385	46,958,988	40,116,383	2,669,972	350,679	14,312	7,770	43,159,116
1	c. Restructured loans i. Rupiah	5,612,464 4,669,110	956,897 956,897	39,546 39,546	312,159 312,159	929,907 929,907	7,850,973 6,907,619	5,272,103 4,289,656	569,021 567,450	245,813 245,813	26,912 26,912	626,624 626,624	6,740,473 5,756,455
	ii Foreign currencies	943,354		-	-	-	943,354	982,447	1,571	-	-	-	984,018
8. 9.	Equity Investment Other receivables	22	-	1	-	-	22	22	-	-	-	-	22
10.	Commitment and contingencies	100,995,103	2,329,703	-	-	-	103,324,806	104,773,873	2,288,951	-	-	-	107,062,824
1	a. Rupiah b. Foreign currencies	48,916,913 52,078,190	771,302 1,558,401	1	-	-	49,688,215 53,636,591	55,582,625 49,191,248	677,353 1,611,598	1	-	-	56,259,978 50,802,846
<u> </u>	-	,,,,	-,, 101					-,,210	-,,050				,,. 10
III 1.	OTHER INFORMATION Value of Bank's assets pledged as collateral:	ł											
L	a. To Bank Indonesia						-						-
2	b. To other parties Foreclosed assets						1,291						- 3,975
2.							1,291						5,915
1													
L	L												I

, bank	
btpn	A MEMBER OF SMBC Group

PT BANK BTPN Tbk ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 September 2022 and 2021

(In milion Rupiah)										•		
			30 Sep 2022 Unaudited						30 Sep 2021 Unaudited			
No.	ACCOUNTS	Allowance for Impairment Red		Required	Provision	Allow	ance for Impair	ment	Required I	Provision		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placements with other banks	122	-	-	7,105	-	175	-	-	7,875	-	
2.	Spot and derivative receivables	-	-	-	14,444	370	-	-	-	5,305	1,408	
3.	Securities	1,931	-	-	30,817	-	779	-	-	24,656	-	
4.	Securities sold under repurchase agreements											
	(Repo)	-	-	-	-	-	-	-	-	-	-	
5.	Claims on securities purchased under resale											
	agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	7,830	90	-	14,876	-	4,457	2,822	-	17,651	-	
7.	Loans and financing	689,360	212,676	2,364,714	1,358,337	1,854,126	578,729	260,923	2,340,671	1,173,011	1,651,395	
8.	Equity Investments	-	-	-	13,085	-	-	-	-	13,055	-	
9.	Other receivables	-	-	-	13	-	-	-	-	-	-	
10.	Commitment and contingencies	26,593	14,003	36,774	71,827	116,455	24,064	1,142	36,774	67,031	114,419	



PT BANK BTPN Tbk FINANCIAL RATIOS As of 30 September 2022 and 2021

	As of 30 September 2022 and 2021		
	Ratios (%)	30 Sep 2022 Unaudited	30 Sep 2021 Unaudited
Perfor	mance Ratios	Unaudited	Unaudited
1.	Capital Adequacy Ratio (CAR)	23.81%	24.52%
	Non-performing earning assets and non-earning assets to total earning assets and non-		
2.	earning assets	0.69%	0.71%
3.	Non-performing earning assets to total earning assets	0.69%	1.20%
4.	Allowance for impairment losses on financial assets to earning assets	1.95%	2.02%
5.	NPL gross	1.34%	1.49%
6.	NPL net	0.40%	0.49%
7.	Return on Asset (ROA)	1.71%	1.51%
8.	Return on Equity (ROE)	8.55%	7.33%
9.	Net Interest Margin (NIM)	4.03%	4.57%
10.	Operating Expenses to Operating Revenues	88.61%	85.25%
11.	Cost to Income Ratio (CIR)	80.67%	70.57%
12.	Loan to Deposit Ratio (LDR)	155.90%	136.61%
Comp	liance 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	8.25%	3.55%
	- Daily	-	0.50%
	- Average	8.25%	3.05%
	b. Foreign Currencies	4.04%	4.02%
3.	Net Open Posisition	0.64%	1.58%

PT BANK BTPN Tbk SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS As of 30 September 2022 (In million Rupiah)



				INDIVIDUAL		
NO.	TRANSACTION	Notional	Obje		Derivative Receival	· · · · · · · · · · · · · · · · · · ·
		Amount	Trading	Hedging	Receivables	Payables
А.	Related to Exchange Rate	10,737,018	1,879,224	8,857,794	129,523	91,181
1	Spot	1,883,592	1,879,224	4,368	2,520	3,256
2	Forward	3,572,518	-	3,572,518	42,782	31,332
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	5,280,908	-	5,280,908	84,221	56,593
6	Others	-	-	-	-	-
		-	-	-	-	-
В.	Related to Interest Rate	18,161,829	-	18,161,829	606,459	548,179
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	18,161,829	-	18,161,829	606,459	548,179
5	Others	-	-	-	-	-
		-	-	-	-	-
C.	Others	24,990,002	-	24,990,002	725,829	592,243
		-	-	-	-	-
	Total	53,888,849	1,879,224	52,009,625	1,461,811	1,231,603



STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended on 30 September 2022 and 2021 (In million Rupiah)

Characterized Description Description Sector District According to the sector of the sector	(In million Rupiah)		
CASH FLOW OPERATING ACTIVITIES 7,20,049 7,20,049 7,20,049 Neepic from interes 3,340,059 3,421,242 Neepic from interes 2,404,068 (21,242) Neepic from interes 2,404,068 (21,242) Neepic from other operating interes 2,404,068 (21,22,211) (1,77,761) Neepic from other operating express (20,05,263) (21,22,211) (1,77,761) Other parameter of thinks interes (20,05,263) (21,22,211) (1,77,761) Parameter of thinks interes (20,05,263) (21,22,211) (1,77,761) Parameter of thinks interes (20,05,263) (21,22,211) (1,77,761) Parameter of thinks interes (20,05,263) (21,27,76) (23,27,64)	ACCOUNTS	30 Sep 2022	30 Sep 2021
Receip from shares1,4,00,947,400,947,400,94Reprint of shares texponse1,2,00,7501,2,12,12Reprint of shares texponse1,2,00,7501,12,12Receip from shares1,2,00,7501,12,12Receiver from writer of basis2,0,05,201,2,25Receiver from writer of basis0,0,07,000,2,03,00Receiver from writer of basis0,0,07,000,0,00Receiver from writer of basis0,0,07,000,0,00Receiver from the basis0,0,070,0,070,0,07Receiver from the basis1,0,0,070,0,070,0,07Receiver from the basis1,0,0,070,0,070,0,0,00Receiver from the basis1,0,0,0,070,0,070,0,0,07Receiver from the basis1,0,0,0,070,0,0,00Receiver from the basis1,0,0,0,0,00,0,0,0,0Receiver from the basis1,0,0,0,0,00,0,0,0,0Receiver from the basis1,0,0,0,0,0,00,0,0,0,0Receiver from the basis	CASH FLOWS FROM OPERATING ACTIVITIES	Unaudited	Unaudited
Receipt from harms income1.4.20,90,701.4.21,44.0Payments of hards expresses(2.5.15,170)(2.6.16.0,32)Payments of hards expresses(2.6.0,32)(2.6.16.0,32)Payments of hards expresses(2.6.0,32)(2.6.16.0,32)Payments of hards expresses(2.6.0,320)(2.6.16.0,32)Payments of hards expresses(2.6.0,320)(2.6.16.0,32)Payments of hards expresses(2.6.0,320)(2.6.16.0,32)Payments of hards expression from tox(2.6.0,320)(2.6.16.0,32)Cash fore before charges in operating statest, operating labelities and temporary syithah funds1.9.7,760Cash fore before charges in operating statest, operating labelities and temporary syithah funds1.9.7,760Payments of diverse diverse in the family state funds(2.2.7,60)Payments of diverse diverse in the family state funds(2.7.6,70)Payments of diverse in the family state fu		7,420,949	7.667.244
Paper set of a laterate appearse(2,11,32)(2,61,61,22)Needings of a laterate appearse(2,61,61,22)(2,61,62)Needings of a laterate appearse(2,61,62)(2,62),620Payments of percent appearse(2,62),620(2,62),620Payments of percent appearse(2,62),620(2,62),620Pay			
Paenensis of abouts appenses Paenenses of accounter expresses Parameters of presented expresses Parameters of poperating assets, operating labelities and temporary syitkah funds Parameters of poperating assets, operating labelities and temporary syitkah funds Parameters with Bank Induces and temporary syitkah funds Parameters with Bank Induces and temporary syitkah funds Parameters with Bank Induces and temporary syitkah funds Parameters with a Developed expresses Parameters with Bank Induces and offer banks Parameters with a Data types of the Sector Parameters of t			
Recovery from writes of kinns in provide of persons of	Payments of sharia expenses		(313,816)
Payments of personnal expenses (2,639,830) (2,033,830) Other personnals components components components of the personnal compersonnal compersonnal personnal components of the personnal com			1,437,646
Dependent of other operating expenses (2,005,83) (1,777,76) Proments of corporate income tox (2,005,83) (1,277,16) Charl form before charges in operating statist, operating liabilities, and temporary syithah funds (1,277,16) (1,277,16) Charl form before charges in operating asset: (1,277,16) (1,277,16) (1,277,16) Pherments with Back Indents and (1,977,16) (1,277,16) (1,277,16) (1,277,16) Pherments with Back Indents and (1,977,16) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277,17) (1,277			
Other payments (12.2,11) (1.7,00) Phymoths of corporate income tax (12.3,11) (1.7,00) Cach fores before changes in operating asset: operating liabilities and temporary syitaba funds: 4,705,898 4,374,911 Changes in operating asset: operating liabilities, and temporary syitaba funds: 110,776 11,72,733 Placements with Back Indonesis and 110,776 11,872,851 Placements with Back Indonesis and 110,776 11,872,851 Derivative receivables 203,076 11,284,4361 Loans (19,377,851) (12,374,851) 11,284,4361 Sharing financing receivables (19,377,851) (12,374,851) 11,284,4361 Deposits from customers (10,173,733) (12,274,373) (12,274,373) Deposits from customers (14,173,733) (12,274,373) (12,274,373) Deposits from customers (14,12,391) (14,239) (14,239) Acceptance payables (14,12,391) (14,239) (14,239) Acceptance payables (14,239,273) (14,239) (14,239) Acceptance payables (14,239,273) (14,239) (14,239) Acceptance payables (14,239,273) (14,239) (14,239) Acceptance payables (14,20,39),370 (14,239) Acc			(2,623,305)
Dynamics of comports income tax Bits 6,003 Bits 4,003 Bits 6,003 Bi			
Cash Rows before changes in operating assets, operating liabilities and temporary syithab funds: 4,708,899 4,374,911 Changes in operating assets, operating liabilities, and temporary syithab funds: 149,794 1,872,551 (increase) decrease in operating asset: 199,794 1,872,551 Placements with Bank Indonesia and months 149,794 1,872,551 Object of the banks - with maturity more than 3 months 199,794 1,872,551 Derivative receivables (10,333,397 333,397 Acceptinae recensible: (11,575,576) (12,334,851) Change of the banks (12,774,971) (12,73,767) Deposits from other banks (13,57,777) (12,73,773) Deposits from other banks (13,572,782) 5,366,970 Derivative payables (13,572,782) 5,366,970 Access to a provide from operating activities (14,297) (13,13,39) Access to a provide from operating activities (13,57,771) (12,73,737) Access to a provide from operating activities (13,57,672) 5,366,970 Access to a provide from operating activities (14,292) (14,292) Access to a provide from operating activities (14,523,564,971 (70,049,153) Proceed from hyperation and amortied cest securities (11,54,971) (16,62,322,64,972 <td< td=""><td></td><td></td><td></td></td<>			
Charges in operating assets, operating assets: Pliceness with Stack Indonesia and other banks - with mutty more than 3 months other banks - with mutty more than 3 months other banks - with mutty more than 3 months other banks - with mutty more than 3 months other banks - with mutty more than 3 months other banks - with mutty more than 3 months intervention of the securities (1,27,67,0,12,23,23,20,22,24,244 (1,27,67,0,12,23,23,20,22,24,244 (1,2,37,25,11,2,44,33,30,1,2,17,133 Deviasity revelvables (1,2,57,67,0,12,13,33,30,1,2,17,133 Depains from other banks Depains from other banks Depains from other banks Depains from other banks CASH FUCWS FROM INVESTIGA CTUTTES CASH FUCUS FROM INVESTIGATE CASH FUCUS FROM CASH FUCUS FROM INVESTIGA CTUTTES CASH FUCUS FROM INFORMENTING OF PERIOD			
Proceeds for sease is operating useds: Placements with Bank Indonesia and ather banks Placements with Bank Indonesia and ather banks access to appendix a sease surprise access to appendix a sease surprise		4,708,898	4,374,911
Proceeds from sale of fact agents of the securities (4.25,662 (4.27,543)) Proceeds from sale of fact agents agent three securities (4.25,662 (4.27,543)) Proceeds from sale of fact agents (1.1,54,543) Proceeds from sale of fact agents (1.1,54,673) Proceeds from fact agents (1.1,54,5			
other banks - with maturity more than 3 months 149,794 1.872.531 Dirivative receivables (893,112) 338.397 Acceptance receivables (893,112) 338.397 Shara financia / receivables (1,575,651) (1,284,462) Shara financia / receivables (1,575,651) (1,284,362) Objective receivables (1,575,671) (1,284,363) Deposits from curcommers (6,313,303) (1,721,733) Deposits from other banks (19,937,772) (191,239) Acceptance payables (212,676) 341,337 Process from other banks (19,938,726) 5,887,484 CASH FLOOS PROVIDED INTESTING ACTIVITES (19,938,726) 5,887,484 Purchase of fair value through other (19,309,477) (10,633) Proceed from axie of fair value through other (19,309,477) (10,643) Purchase of fair value through other (19,309,477) (10,643) Purchase of fair value through other (10,643) (16,633) Purchase of fair value through other (10,643) (16,643) Proceed from axie of fair value through other <t< td=""><td></td><td></td><td></td></t<>			
Pair value through profit or loss securities (23,764) - Derivative receivables (28,930) (28,345) Loans (29,930) (28,345) Shafi financhy (receivables (19,557,870) (1,254,463) Colgations due inmediately 30,507 (1,21,21,234) Deposite finon other hans (6,131,330) (14,429) Deposite finon other hans (6,131,330) (14,227) Deposite finon other hans (6,131,330) (12,217,371) Decosite finon other hans (12,2766) 341,827 Increase (ferense) (19,228,766) 5857,868 CASH FLOWS FROM INVESTIG ACTIVITES (11,54,077) (170,049,153) Proceeds from size of fair value through other (11,54,071) (16,633) comprehensive income and anortised cost securities (9,380,237) (56,940,027) Acquisition of right-of us asst (115,407) (10,6433) Acquisition of right-of us asst (115,407) (16,623) Acquisition of right-of us asst (115,407) (16,623) Acquisition of right-of us asst (116,407) (16,623)		149,794	1.872.551
Derivative receivables Acceptance receivables (993,112) 335,397 Acceptance receivables (19,537,851) (1,254,500 (1,353,951) Increase (Gerease) in operating liabilities: (19,537,851) (1,254,500 (1,353,951) Increase (Gerease) in operating liabilities: (10,157,500 (1,353,951) Deposits from customers (10,137,70 (197,376 Derivative payables (10,127,133 (1,127,134 (1,			-
Acceptance receivables Laans Sharin financing / receivables Increase (derease) lo operating labilities: Objections due immediately Deposits from customers Deposits from outcomers Deposits from outcomers Deposite from outcomers Deposite from outcomers and anontiaed cost securities Deposite from and anontiaed cost securities Deposite from outcomers and anontiaed cost securities Deposite from and anontiaed cost securities Deposite from outcomers and anontiaed cost securities Deposite from lass of field assets Deposite from lass of all estiment of Dorrowings Deposite from lass of lassed Deposite from lasset second Deposite from lass of lassed Depo			358.397
Loans (19.337,851) (12.254,650 Sharia financiag/receivables (1.157,670) (12.353,951) Increase (decrease) in operating itabilities: (1.157,6700) (12.353,951) Deposits from customers (6.313,330) (1,721,733) Deposits from customers (6.313,330) (1,721,733) (212,678) (341,387) (212,678) (341,387) (213,677) (212,68) (213,677) (212,678) (213,677) (212,678) (213,677) (212,678) (213,677) (212,678) (213,677) (212,678) (213,677) (212,678) (213,677) (212,678) (213,678) (213,677) (212,678) (213,678) (213,677) (212,678) (214,613) (216,612) (214,613) (216,612) (216,612) (216,612) (216,612) (216,612) (216,612) (217			
Shari functory receivables (1,575,670) (1,333,391) Increase (decrease) in operating liabilities: 30,507 (1,429) Obligations due immediately (6,313,330) (1,477,376) Deposits from outsomers (6,313,330) (1,217,377) Deposits from outsomers (6,313,330) (1,217,377) Derivative payables 729,112 (14,229) Increase in temporary syitah funds (15,671) 71,5434 Net cash flows (used in) provided from operating activities (15,928,726) 5.867,548 CASH FLOWS FROM INVESTING ACTIVITIES (64,330,847) (70,040,1153) Proceeds from sale of far value through other 69,380,237 65,940,027 Comprehensive income and amoritaed cost securities (11,5407) (10,623) Acquisition of right-of-use assets (11,5407) (10,623) Acquisition of right-of-use assets (10,633) (10,6433) Cosh FLOWS FROM FINANCING ACTIVITIES (2,455) (2,456) Proceeds from sale of far value through other (2,356) (2,366) Cosh FLOWS FROM FINANCING ACTIVITIES (2,636,662) (16,830,847) Proceeds from sale of far value assets (2,636,662) (2,457,642) Cosh FLOWS FROM FINANCING ACTIVITIES (2,656) (2,656) (2,676) P			
Increase (decrease) in operating liabilities: Oblightion due immediately Deposits from customers (6,313,330) 1,72,733 Deposits from customers (6,213,330) 1,72,733 Deposits from other banks (212,678) 472,9112 (412,391 Acceptance payables (212,678) 471,284 (212,678) 471,284 (213,277,494 (213,277,494 (214,633) (16,632 (214,673,645) (214,673,645) (225 Sales of treasury shares (115,647) (16,632 (246,675,645) (24			
Obligations due immediately 30,507 (14,429 Deposits from customers (6,313,330) (19,17,77 Derivative puyables 729,112 (14,239) Acceptance puyables 721,628 331,387 Increase in temporary synthe funds (815,671 715,533 Net each flows (used in) provided from operating activities (19,928,726) 5,667,842 CASH FLOWS FROM INVESTING ACTIVITIES (64,330,847) (70,040,133) Punchase of fir value through other (64,330,847) (70,040,133) Comprehensive income and amortised cost securities (10,380,237) 65940,027 Acquisition of field-acise asset (10,380,31) (16,632) Acquisition of inder dates (10,380,327) (5594,027) Acquisition of inder dates (10,381) (16,632) Net cash flows provided from (used in) insetting activities (26,62) (4,625,662) CASH PLOWS FROM FINANCING ACTIVITIES (256,662) (24,625,662) Proceeds from sale of fir value fundy (12,42,63) (70,10,13) CASH FLOWS FROM FINANCING ACTIVITIES (256,662) (24,625,662) Proceeds from sale of fir value fundy (12,42,63) (12,42,63) Installinet principals (256,661) (26,662) Proceeds from sale of fir value fundy <t< td=""><td>Increase (decrease) in operating liabilities:</td><td>(1,010,010)</td><td>(1,000,001)</td></t<>	Increase (decrease) in operating liabilities:	(1,010,010)	(1,000,001)
Deposits from other banks 1,951,777 (197.375, 739,112 Derivative payables 729,112 (412.391, 729,112 Increase in temporary syntha funds 815,677 775,543 Increase in temporary syntha funds (19,928,726) 5,867,846 CASH FLOWS FROM INVESTING ACTIVITES (19,928,726) 5,867,846 Purchase of fix value through other (64,30,447) (70,040,153) comprehensive income and amortised cost securities 69,380,327 65,940,027 records from asle of fix value through other (10,623) (16,623) comprehensive income and amortised cost securities (10,031) (16,623) Acquisition of right-of-use asset (10,031) (16,623) Acquisition of right-of-use assets (10,031) (16,623) Net cash flows provided from (used in) investing activities 4,625,662 (4,675,645) CASH FLOWS FROM FINACING ACTIVITIES 8,304,687 420,325 Sales of treasary shares (1,76,810) (2,257) Installmet payments and settlement of borrowings (12,43,31) (7,187,76,197) Proceed from shares issued (10,618,807) (2,458,400) Payments of divided (14,24,33) (7,197) Proceed from shares issued (2,478,413) (7,187,76,197) Payments of wather	Obligations due immediately	30,507	(14,429)
Demastre payables 729.112 (14.2.39) Acceptance payables 121.2.679 343.1287 Net cash flows (used ia) provided from operating activities 121.2.679 343.1287 Net cash flows (used ia) provided from operating activities 121.2.679 343.1287 Net cash flows (used ia) provided from operating activities 121.2.679 343.1287 Proceeds from sule of fair value through other 164.330,8477 (70,040,153 Proceeds from sule of fair value through other 164.330,8477 (70,040,153 Proceeds from sule of fair value through other 164.330,8477 (115,4077 (1166,232 Acquisition of fixed assets 169.380,237 65.940,027 Acquisition of fixed assets 169.380,237 65.940,027 Acquisition of fixed assets 169.380,237 (115,4077 (1166,232 Acquisition of fixed assets 16,408,607 (115,4077 (1166,232 Acquisition of fixed assets 16,408,607 (1168,1307 (1166,232 Acquisition of inangule assets 16,408,607 (120,525 Sales of trease inabilities principals 18,004,687 (420,525 Sales of trease inabilities principals 18,004,687 (120,525 Sales of trease inabilities principals 19,007 (114,2,33) (76,107 Payment of aubordinated Ioans 1,266 (1,479,478,418 Payments of aubordinated Ioans 1,2748,313 Net cash flows provided from (used Ia) financing activities 16,235 (1,478,138 Act cash flows provided from (used Ia) financing activities 16,525 (2,276,317 CASH AND CASH EQUIVALENTS AT THE BEGINING OF PERIDD 24,388,655 (2,2,264,372 Cash and cash equivalents consist of: Cash and cash equivalents an	Deposits from customers	(6,313,330)	1,721,733
Acceptance increase in temporary syitah funds(212,078)341,297Increase in temporary syitah funds115,70777,5843Net each flows (used in) provided from operating activities(19,928,726)5,867,846CASH FLOWS FROM INVESTING ACTIVITES(64,330,847)(70,040,153)Purchase of fair value through other69,380,23765,940,027comprehensive income and amortised cost securities69,380,23765,940,027Acquisition of facel assets(115,407)(166,232)Acquisition of intangble assets(10,843)(10,843)Proceeds from asle of facit value through other(10,843)(10,843)Cash FLOWS FROM FINANCING ACTIVITES4,625,662(4,675,645)Proceeds from asle of facit assets(10,843)(16,823)Net cash flows provided from (used in javesting activities4,625,662(4,675,645)CASH FLOWS FROM FINANCING ACTIVITES4,625,662(1,61,807)Proceeds from ashers issued(12,033)(76,137)Payments of abordinated hears(16,830)(16,830)Payments of subordinated hears(16,830)(16,830)Net cash flow sprovided from (used inj financing activities6,98,763)(84,465)Net cash flow sprovided from (used inj financing activities(269)(1,61,807)Net cash flow sprovided from (used inj financing activities2,274,831(2,294,332)Net cash flow sprovided from (used inj financing activities2,274,631(2,297,621)Cash and CASH EQUIVALENTS AT THE BEGINING OF PERIOD24,386,65522,264,372 <td>Deposits from other banks</td> <td>1,951,777</td> <td>(197,376)</td>	Deposits from other banks	1,951,777	(197,376)
Acceptance increase in temporary syitah funds(212,078)341,297Increase in temporary syitah funds115,70777,5843Net each flows (used in) provided from operating activities(19,928,726)5,867,846CASH FLOWS FROM INVESTING ACTIVITES(64,330,847)(70,040,153)Purchase of fair value through other69,380,23765,940,027comprehensive income and amortised cost securities69,380,23765,940,027Acquisition of facel assets(115,407)(166,232)Acquisition of intangble assets(10,843)(10,843)Proceeds from asle of facit value through other(10,843)(10,843)Cash FLOWS FROM FINANCING ACTIVITES4,625,662(4,675,645)Proceeds from asle of facit assets(10,843)(16,823)Net cash flows provided from (used in javesting activities4,625,662(4,675,645)CASH FLOWS FROM FINANCING ACTIVITES4,625,662(1,61,807)Proceeds from ashers issued(12,033)(76,137)Payments of abordinated hears(16,830)(16,830)Payments of subordinated hears(16,830)(16,830)Net cash flow sprovided from (used inj financing activities6,98,763)(84,465)Net cash flow sprovided from (used inj financing activities(269)(1,61,807)Net cash flow sprovided from (used inj financing activities2,274,831(2,294,332)Net cash flow sprovided from (used inj financing activities2,274,631(2,297,621)Cash and CASH EQUIVALENTS AT THE BEGINING OF PERIOD24,386,65522,264,372 <td>Derivative payables</td> <td>729,112</td> <td>(412,391)</td>	Derivative payables	729,112	(412,391)
Net cash flows (used in) provided from operating activities (19,928,726) 5,867,848 CASH FLOWS FROM INVESTING ACTIVITIES (64,330,847) (70,040,153) Purchase of fair value through other (64,330,847) (70,040,153) Comprehensive income and amortised cost securities (64,330,847) (70,040,153) Proceeds from sale of fair value through other (64,330,847) (70,040,153) Comprehensive income and amortised cost securities (64,330,847) (70,040,153) Acquisition of fact dasets (115,407) (166,232) Acquisition of materylic assets (10,831) (16,832) Proceeds from sale of fixed assets (10,831) (16,832) Net cash flows provided from (used in) investing activities 4,625,662 (4,675,645) CASH FLOWS FROM FINANCING ACTIVITIES 8,304,687 420,525 Sales of treasury shares 1,768 (2256) (1,68,1807) Installent payments and settlement of borrowings (142,633) (71,246,33) (72,176,822) Payment of lease liabilities principals (98,763) (84,465) (2,274,833) Net cash flow provided from (used in) financing activities 5,064,803 (4,170,025) NE			
Net cash flows (used in) provided from operating activities (19,928,726) 5,867,848 CASH FLOWS FROM INVESTING ACTIVITIES (64,330,847) (70,040,133 Purchase of fair value through other (64,330,847) (70,040,133 Comprehensive income and amortised cost securities (64,330,847) (70,040,133 Proceeds from sale of fair value through other (64,330,847) (70,040,133 Acquisition of interd assets (115,407) (166,232 Acquisition of interd assets (10,831) (118,833 Proceeds from sale of faced assets (12,926,726) 5,867,848 Proceeds from sale of faced assets (13,647) (166,232 Proceeds from sale of faced assets (13,847) (13,843) Proceeds from barrowings (26,662 (4,675,648 Sales of treasury shares 1,768 (22,555 Installment payments and settlement of borrowings (14,2,633) (76,197 Payments of dividend (98,763) (84,465 (2,748,433 Net cash flow grovided from (used in) financing activities 8,064,803 (4,170,025) Net cash and cash equivalents consist of: (2,2748,313 (2,778,32) Cash and cash e			
Purchase of fair value through other (64,330,847) (70,040,153) comprehensive income and amortised cost securities 69,380,237 65,940,027 comprehensive income and amortised cost securities 69,380,237 65,940,027 Acquisition of fixed assets (11,5407) (166,232 Acquisition of right-of-use asset (10,831) (16,823 Acquisition of right-of-use assets (10,831) (16,823 Proceeds from sale of fixed assets (13,84) 2,435 Ket cash flows provided from (used in) investing activities 4,625,662 (4,677,645) CASH FLOWS FROM FINANCING ACTIVITIES 8,304,687 420,525 Sale of treasury shares (17,618) (225 Installment payments and settlement of borrowings (98,763) (84,465) Payment of lase labilities principals (98,763) (4,170,026) Payments of subordinated loans - 4,474 Net cash flows provided from (used in) financing activities - 4,474 CASH AND CASH EQUIVALENTS - 2,2,2,64,372 Cash and cash equivalents consist of: - - Cash 1,745,134 1,814,322 Current accounts with Bank Indonesia 7,12,302 763,246 Placement with Bank Indonesia 7,12,302 763,246	Net cash flows (used in) provided from operating activities		5,867,848
Purchase of fair value through other (64,330,847) (70,040,153) comprehensive income and amortised cost securities 69,380,237 65,940,027 comprehensive income and amortised cost securities 69,380,237 65,940,027 Acquisition of fixed assets (11,5407) (166,232 Acquisition of right-of-use asset (10,831) (16,823 Acquisition of right-of-use assets (10,831) (16,823 Proceeds from sale of fixed assets (13,84) 2,435 Ket cash flows provided from (used in) investing activities 4,625,662 (4,677,645) CASH FLOWS FROM FINANCING ACTIVITIES 8,304,687 420,525 Sale of treasury shares (17,618) (225 Installment payments and settlement of borrowings (98,763) (84,465) Payment of lase labilities principals (98,763) (4,170,026) Payments of subordinated loans - 4,474 Net cash flows provided from (used in) financing activities - 4,474 CASH AND CASH EQUIVALENTS - 2,2,2,64,372 Cash and cash equivalents consist of: - - Cash 1,745,134 1,814,322 Current accounts with Bank Indonesia 7,12,302 763,246 Placement with Bank Indonesia 7,12,302 763,246	CASH FLOWS FROM INVESTING ACTIVITIES		
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Installment payments and settlement of borrowings(256)(1,681,807)Payment of lease liabilities principals(98,763)(84,465)Payments of dividend(142,633)(76,197)Proceed from shares issued-457Payments of subordinated loans-(2,748,313)Net cash flows provided from (used in) financing activities8,064,803(4,170,025)NET DECREASE IN CASH AND CASH EQUIVALENTS(7,238,261)(2,977,822)EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS45,23914,563CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIODCASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD24,388,65522,264,372Cash and cash equivalents consist of: Current accounts with Bank Indonesia1,745,1341,814,322Current accounts with Bank Indonesia7,282,80910,539,.653Current accounts with Bank Indonesia and other banks7,282,80910,539,.653Securities4,868,4114,036,503Supplemental CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW24,388,65522,264,372	Proceeds from borrowings	8,304,687	420,525
Payment of lease liabilities principals(98,763)(84,465)Payments of dividend(142,633)(76,197)Proceed from shares issued(2,748,313)Payments of subordinated loans(2,748,313)Net cash flows provided from (used in) financing activities8,064,803(4,170,025)NET DECREASE IN CASH AND CASH EQUIVALENTS(7,238,261)(2,977,822)EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS45,23914,563CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD31,581,67725,227,631CASH AND CASH EQUIVALENTS AT THE END OF PERIOD24,388,65522,264,372Cash and cash equivalents consist of: Cash9,779,9995,111,242Current accounts with Bank Indonesia Current accounts with other banks9,779,9995,111,242Placement with Bank Indonesia and other banks7,282,80910,539,059Securities4,868,4114,036,50324,388,65522,264,372Current accounts with Other banks7,282,80910,539,059Securities4,868,4114,036,50324,388,65522,264,372Current accounts with Bank Indonesia and other banks24,388,65522,264,372SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOWII	Sales of treasury shares	1,768	(225)
Payments of dividend Proceed from shares issued Payments of subordinated loans(142,633)(76,197, 4857 4857 (2,748,313)Net cash flows provided from (used in) financing activities8,064,803(4,170,025)NET DECREASE IN CASH AND CASH EQUIVALENTS(7,238,261)(2,277,822)EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS(7,238,261)(2,977,822)CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD31,581,67722,227,631Cash and cash equivalents consist of: Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia Securities1,745,1341,814,322SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW712,302763,246	Installment payments and settlement of borrowings	(256)	(1,681,807)
Proceed from shares issued Payments of subordinated boans Net cash flows provided from (used in) financing activities Net cash and CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD Cash and cash equivalents consist of: Cash Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	Payment of lease liabilities principals	(98,763)	(84,465)
Payments of subordinated loans - (2,748,313) Net cash flows provided from (used in) financing activities 8,064,803 (4,170,025) NET DECREASE IN CASH AND CASH EQUIVALENTS (7,238,261) (2,977,822) EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS 45,239 14,563 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 31,581,677 25,227,631 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 24,388,655 22,264,372 Cash and cash equivalents consist of: 9,779,999 5,111,242 Current accounts with Bank Indonesia 9,779,999 5,111,242 Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,282,809 10,539,059 Scurrities 4,868,411 4,036,553 SUPPLEMENTAL CASH FLOW INFORMATION: 24,388,655 22,264,372	Payments of dividend	(142,633)	(76,197)
Net cash flows provided from (used in) financing activities 8,064,803 (4,170,025) NET DECREASE IN CASH AND CASH EQUIVALENTS (7,238,261) (2,977,822) EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS 45,239 14,563 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 31,581,677 25,227,631 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 24,388,655 22,264,372 Cash and cash equivalents consist of: 9,779,999 5,111,242 Current accounts with Bank Indonesia 9,779,999 5,111,242 Current accounts with other banks 7,282,809 10,539,059 Securities 4,458,411 4,036,553 SUPPLEMENTAL CASH FLOW INFORMATION: 24,388,655 22,264,372	Proceed from shares issued	-	457
NET DECREASE IN CASH AND CASH EQUIVALENTS (7,238,261) (2,977,822) EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 31,581,677 CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placement with Bank Indonesia and other banks Supplemental CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	Payments of subordinated loans	-	(2,748,313)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS 45,239 14,563 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 31,581,677 25,227,631 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD 24,388,655 22,264,372 Cash and cash equivalents consist of: 1,745,134 1,814,322 Current accounts with Bank Indonesia 9,779,999 5,111,242 Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,30,999 10,539,059 Securities 4,868,411 4,036,655 22,264,372 SUPPLEMENTAL CASH FLOW INFORMATION: 24,388,655 22,264,372	Net cash flows provided from (used in) financing activities	8,064,803	(4,170,025)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH and cash equivalents consist of: Cash Cash Current accounts with Bank Indonesia Current accounts with other banks Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	NET DECREASE IN CASH AND CASH EQUIVALENTS	(7,238,261)	(2,977,822)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH and cash equivalents consist of: Cash Cash Current accounts with Bank Indonesia Current accounts with other banks Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	45.239	14.563
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW		+0,209	14,000
Cash and cash equivalents consist of: 1,745,134 1,814,322 Current accounts with Bank Indonesia 9,779,999 5,111,242 Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,282,809 10,539,059 Securities 4,868,411 4,036,503 SUPPLEMENTAL CASH FLOW INFORMATION: 24,388,655 22,264,372	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	31,581,677	25,227,631
Cash 1,745,134 1,814,322 Current accounts with Bank Indonesia 9,779,999 5,111,242 Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,222,809 10,539,059 Securities 24,388,655 22,264,372	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	24,388,655	22,264,372
Current accounts with Bank Indonesia9,779,9995,111,242Current accounts with other banks712,302763,246Placement with Bank Indonesia and other banks7,282,80910,539,059Securities4,868,4114,036,50324,388,65522,264,372SUPPLEMENTAL CASH FLOW INFORMATION:ACTIVITIES NOT AFFECTING CASH FLOW	Cash and cash equivalents consist of:		
Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,282,809 10,539,059 Securities 4,868,411 4,036,503 24,388,655 22,264,372 SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	Cash	1,745,134	1,814,322
Current accounts with other banks 712,302 763,246 Placement with Bank Indonesia and other banks 7,282,809 10,539,059 Securities 4,868,411 4,036,503 24,388,655 22,264,372			5,111,242
Placement with Bank Indonesia and other banks 7,282,809 10,539,059 Securities 4,868,411 4,036,503 24,388,655 22,264,372 SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW	Current accounts with other banks		763,246
Securities 4,868,411 4,036,503 24,388,655 22,264,372 SUPPLEMENTAL CASH FLOW INFORMATION: 4,000,000 ACTIVITIES NOT AFFECTING CASH FLOW 4,000,000	Placement with Bank Indonesia and other banks		
24,388,655 22,264,372 SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW			
SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW			22,264,372
ACTIVITIES NOT AFFECTING CASH FLOW		,,	
	SUPPLEMENTAL CASH FLOW INFORMATION:		
Purchases of fixed assets which are still payable (1,272)	ACTIVITIES NOT AFFECTING CASH FLOW		
	Purchases of fixed assets which are still payable	(1,272)	(41)

Notes:

- The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the nine months period ended on 30 September 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) Financial Services Authority Regulation No. 14/POJK.04/2022 dated 18 August 2022 regarding Submission of Periodic Reports Issuer or Public Company.
 - 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 reclasified to conform with the presentation of consolidated financial information for the date and the nine months period ended on 30 September 2022.
- 4. Main foreign exchange rates: 30 September 2022: 1 USD = Rp 15.227,50; 30 September 2021: 1 USD = Rp 14.312,50; 31 December 2021: 1 USD = Rp 14.252,50.

BOARD OF COMMISSIONERS		IMISSIONERS	SHAREHOL	SHAREHOLDERS					
 President Commissioner 	:	Chow Ying Hoong	Ultimate Shareholder:						
- Commissioner	:	Takeshi Kimoto	Ultimate shareholder : Sumitomo Mitsui Financial Group						
 Independent Commissioner 	:	Ninik Herlani Masli Ridhwan	through Sumitomo Mitsui Banking Corporation: 92.43%						
 Independent Commissioner 	:	Irwan Mahjudin Habsjah							
- Independent Commissioner	:	Edmund Tondobala	Non-controlling shareholder throug	gh capital	market (≥ 5%) :				
- Commissioner	:	Ongki Wanadjati Dana							
			None						
BOARD	OF D	IRECTORS							
- President Director	:	Henoch Munandar *)	Non-controlling shareholder not th	irough caj	pital market (\geq 5%) :				
- Deputy President Director	:	Kaoru Furuya	None						
- Deputy President Director	4	Darmadi Sutanto							
- Compliance Director	;	Dini Herdini	Jakarta, 27 Oct	ober 2022					
- Director	:	Kan Funakoshi	PT Bank BT	PN Tbk					
- Director	:	Hiromichi Kubo	ile st		6				
- Director	:	Merisa Darwis			DA.C				
- Director	:	Hanna Tantani	R		He ann				
			(α)						
		as President Director at Extraordinary			Hanna Tantani				
General Meeting of Shareholders on	Septen	nber 29, 2022 to fill the vacant position	President Director		Director				

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