

## **CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN Tbk and Subsidiaries** 31 DECEMBER 2023 AND 2022

(In Million Rupiah)

	STATEMENTS O As of 31 Dec	ember 2023 and 2				STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME For the years ended on 31 December 2023 and 2022 (in million Ruppia, unless earning per share)				EARNING ASSETS QUALITY AND OTHER INFORMATION As of 31 December 2023 and 2022 (million Rusia)												
(In million Rupiah) INDIVIDUAL CONSOLIDATED								VIDUAL CONSOLIDATED			(In million R				Illion Rupian	INDIVIDUAL						
No. AC	COUNTS	31 Dec 2023	31 Dec 2022	31 Dec 2023	31 Dec 2022	No. ACCOUNTS 31		31 Dec 2022 31 Dec 2023 31 Dec 2022		No. ACCOUNTS	31 Dec 2023 Audited								31 Dec 2022			
		Audited	Audited	Audited	Audited		Audited	Audited	Audited	Audited		Current	Special S	ubstandard D	loubtful Lo	oss T	lotal	Current	Special S	Substandard	Doubtful	Loss Total
ASSET 1. Cash		931.530	1.017.618	1.428.683	1,747,461	OPERATING INCOME AND EXPENSES					I. RELATED PARTIES	400.004					462.061	000 707				000 707
2. Placements with Bank In	donesia	17.236.809	30 664 044	18.000.252	31395 471	A. Interest Income and Expenses					<ol> <li>Placements with other banks         <ul> <li>Rupiah</li> </ul> </li> </ol>	402,001			1		402,001	639,707				- 639,707
3. Placements with other ba		958,732	2,661,799	1,200,387	2,894,654	1 Interest Income	13,075,311	10,527,940	18,821,492	15,901,730	b. Foreign currencies	462,061	-	-			462,061	639,707	-	-		- 639,707
4. Spot and derivative / forw	vard receivables	1,133,149	1,746,824	1,133,149	1,746,824	2. Interest Expenses	(6,285,177)	(3,876,891)	(6,772,370)	(4,221,331)	<ol> <li>Spot and derivative receivables         <ul> <li>Rupiah</li> </ul> </li> </ol>	496,225	-	-	-	-	496,225	615,160	-		-	- 615,160
5. Securities		8,547,321	11,301,039	17,038,501	18,835,877	Net Interest Income	6,790,134	6,651,049	12,049,122	11,680,399	<ul> <li>b. Foreign currencies</li> </ul>	496,225			1		496,225	615,160				615,160
<ol> <li>Securities sold under rep</li> <li>Claims from securities pr</li> </ol>		-	-	-	-	B. Other Operating Income and Expenses					3. Securities	-	-	-		-	-	185,510		-	-	- 185,510
agreements (reverse repo		-		-	-	L Gain (Loss) from increase (decrease) in fair value of financial assets	(228,961)	218,426	(228,961)	218,426	<ul> <li>Rupiah</li> <li>b. Foreign currencies</li> </ul>	-			-	-		- 185.510				- 185.510
8. Acceptance receivables		3,289,757	3,069,854	3,289,757	3,069,854	2. Gain (Loss) from increase (decrease) in fair value of financial liabilities			-		4. Securities sold under repurchase	1						65,510				. 65,5 6
<ol> <li>Loans</li> <li>Sharia financing/receival</li> </ol>	bloc	145,173,436	134,596,053	145,173,436 11,387,861	134,596,053 11.527,463	3. Gain (Loss) from sale of financial assets	58,512	36,246	58,512	36,246	agreements (Repo)	-	-	-	-	-	-				-	
11. Equity Investments	Dies	1,308,484	1,308,484	102,586	103,473	Gain (Loss) from spot and derivative / forward transactions	1.032.561	70.609	1.032.561	70,609	a. Rupiah	-		-		-	-			-	-	
12. Other financial asset		1,121,451	892,697	1,361,853	1,096,415	4. (realised)	1,032,001	70,009	1,032,561	70,009	<ol> <li>b. Foreign currencies</li> <li>Claims on securities purchased</li> </ol>		:		:		1		:		1	
13. Impairment on financial a	assets -/-	(3,413,725)	(2,816,274)	(4,627,641)	(3,585,199)	5. Gain (Loss) from investment under equity method	-	492.010	-		under resale agreements											
a. Securities		(799) (3,404,131)	(999) (2,810,194)	(799) (4,618,047)	(999) (3,579,119)	6. Gain (Loss) from foreign exchange translation 7 Dividend revenue	(152,333) 498.815	492,010	(152,333)	495,838	(Reverse Repo)											
<ul> <li>b. Loans and Sharia fina</li> <li>c. Others</li> </ul>	nong	(3,404,131) (8,795)	(2,810,194) (5.081)	(4,018,047) (8,795)	(5.081)	8. Commissions/provisions/fees and administration	490,010	801.571	823.453	802.923	<ul> <li>b. Foreign currencies</li> </ul>		1			1	-		1			
14. Intangible assets		3,096,432	2,880,272	3,541,155	3,237,937	9. Other income	473,302	1,082,123	532,912	1,142,589	6. Acceptance receivables	1				-	-			-	-	
Accumulated amortizatio		(2,278,908)	(2,035,262)	(2,451,771)	(2, 161, 199)	10. Impairment losses on financial assets	(1,118,558)	(1,651,505)	(3,016,675)	(2,596,557)	<ol> <li>Loans         a. Micro, Small and Medium     </li> </ol>										1	
15. Fixed assets and equipm		3,958,107	4,017,129	5,040,250	5,109,182	11. Losses related to operational risks	(11,771)	(1,672)	(19,193)	(7,620)	a. Micro, Small and Medium Enterprises (UMKM)		-			-	-			-	-	· ·
Accumulated depreciatio equipment -/-	in on fixed assets and	(2,286,537)	(2,277,391)	(2,992,438)	(2,990,677)	12. Personnel expenses	(2,395,212)	(2,212,191)	(3,757,617)	(3,405,333)	i. Rupiah	· ·	-	-		-	-			-	-	
16. Non-productive assets		79.120	10.838	79.120	10,838	13. Promotion expenses	(268,287)	(254,998)	(278,020)	(260,947)	ii. Foreign currencies b. Non-Micro. Small and Medium	3.773.364			-	1	- 3.773.364	2 387 393	-	-	-	2.387.393
<ol> <li>Non-productive assets</li> <li>a. Abandoned properties</li> </ol>		21,099	10,838	21,099	iU,638 -	14. Other expenses	(2,919,534)	(2,854,445)	(3,581,835)	(3,518,898)	Enterprises (Non-UMKM)	3,113,364					3,113,304	2,301,393		-	1	- 2,367,393
b. Foreclosed assets		58,021	10,838	58,021	10,838	Net Other Operating (Expenses) Income	(4,209,353)	(3,940,833)	(8,587,195) (	7,022,723)	i. Rupiah	79,043				-	79,043	856,218		-	-	- 856,218
c. Suspense accounts		-		-	-	NET OPERATING INCOME (EXPENSES)	2,580,781	2,710,216	3,461,927	4,657,676	ii. Foreign currencies	3,694,321	-	-		-	3,694,321	1,531,175		-	-	- 1,531,175
d. Interbranch assets		-	2 203 832	2 743 252	-	NON-OPERATING INCOME AND EXPENSES					<ul> <li>c. Restructured loans</li> <li>i. Rupiah</li> </ul>	-			-	-						
17. Other assets	ACCET	2,386,178			2,535,277	1 Gain (Loss) from sale of fixed assets and equipments	(6,963)	(358)	(5,370)	3,381	ii. Foreign currencies										1	
LIABILITIES AND EQUI		181,241,336	189,241,556	201,448,392	209,169,704	2. Other non-operating income (expenses)	2,785	(1941)	1.125	(3,738)	8. Equity Investment	1,308,462		-		-	1,308,462	1,308,462		-	-	- 1,308,462
LIABILITIES						NET NON OPERATING INCOME (EXPENSES)	(4,178)	(2,299)	(4,245)	(357)	9. Other receivables 10. Commitment and contingencies	4,978 4.331.821	:		1	1	4,978 4.331.821	- 3.385.393	:			3 385 393
1. Demand deposits		26.604.674	23,738,156	26.628.683	23.765.802	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE		2,707,917	3,457,682	4,657,319	a. Rupiah	102,698		1		-	102,698	67,466			1	- 67,466
2. Saving deposits		14,470,875	13,454,911	17,558,817	16,396,199	TAX Income Tax:	(475.892)	(524.941)	(775.198)	(1.027.755)	b. Foreign currencies	4,229,123		-		-	4,229,123	3,317,927		-	-	- 3,317,927
3. Time deposits		54,980,210	65,624,952	64,011,076	74,704,547	a. Estimated current period tax	(515,875)	(504,435)	(927,343)	(1,014,600)	II. NON-RELATED PARTIES 1. Placements with other banks	496,671					496,671	2,022,092				- 2,022,092
<ol> <li>Electronic money</li> <li>Liabilities to Bank Indone</li> </ol>	agia			-	-	b. Deferred tax income (expenses)	39,983	(20,506)	152, 145	(13,155)	a. Rupiah	114,534					114,534	369,866				- 369,866
<ol> <li>Liabilities to other banks</li> </ol>		10.818.444	176,227	10.814.638	166,131	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	2,100,711	2,182,976	2,682,484	3,629,564	b. Foreign currencies	382,137	-	-		-	382, 137	1,652,226		-	-	- 1,652,226
7. Spot and derivative / forw		1,072,104	1,447,736	1,072,104	1,447,736	MINORITY INTEREST PROFIT (LOSS)			324,150	533,863	<ol> <li>Spot and derivative receivables         <ul> <li>Rupiah</li> </ul> </li> </ol>	634,476 488,501	2,448			-	636,924 488,501	1,125,348	6,316 5,593	-		<ul> <li>1,131,664</li> <li>1,073,451</li> </ul>
	ourchase agreements (repo)	-		-		OTHER COMPREHENSIVE INCOME					<ul> <li>b. Foreign currencies</li> </ul>	145,975	2,448				148,423	57,490	723			- 58,213
9. Acceptance liabilities 10. Securities issued		2,323,633 200,569	2,356,828 200,134	2,323,633 200,569	2,356,828 200,134			(00.040)	7,714	(00.000)	3. Securities	8,547,321	-	-			8,547,321	11, 115, 529	-	-	-	- 11, 115, 529
11. Borrowings		34,283,897	47,925,106	34,283,897	48,025,106	Items that are not being reclassified to Profit Loss     a. Gain from fixed assets revaluation	8,344 79,772	(33,618)	79,772	(29,023)	<ul> <li>Rupiah</li> <li>b. Foreign currencies</li> </ul>	7,588,389 958,932				-	7,588,389 958,932	10,076,713 1,038,816		-		- 10,076,713 - 1,038,816
12. Margin deposits		-									4. Securities sold under repurchase	530,532					550,552	1,030,010				. (030,010
13. Interbranch liabilities		-		-	-	b. Gain (Loss) from remeasurement benefecial pension program	(71,428)	(33,618)	(72,058)	(29,023)	agreements (Repo)	-	-	-	-	-	-				-	
14. Other liabilities 15. Minority Interest		2,756,110	2,087,628	3,271,871 2.616.678	2,694,197 2,506,348	c. Others					a. Rupiah	-		-		-	-			-	-	
TOTAL LIABILITY		147,510,516	157,011,678	2,616,678	2,506,348	2. Items that are being reclassified to Profit Loss	10,554	(125,554)	10,634	(125,579)	<ol> <li>b. Foreign currencies</li> <li>Claims on securities purchased</li> </ol>	-		-		-	-			-	-	
EQUITY		147,510,516	157,011,676	102,701,900	1/2,263,028	a. Gain (Loss) from adjustment in foreign exchange translation			-		under resale agreements	-	-	-		-	-			-	-	
16. Issued and fully paid-in	capital	161,136	161,133	161,136	161,133	b. Gain (Loss) from changes in the fair value of financial asset on	1				(Reverse Repo) a. Rupiah					-	-				-	
a. Authorized capital	•	300,000	300,000	300,000	300,000	liability instrument which measured by fair value from other comprehensive income	10.554	(125.554)	10.634	(125,579)	b. Foreign currencies	.		-	-	-	-	-			-	
b. Unpaid capital -/-		(137,018)	(137,018)	(137,018)	(137,018)	c. Others		(004)	-	()	<ol> <li>Acceptance receivables</li> <li>Loane</li> </ol>	3,289,757			-	-	3,289,757	3,069,854	-	-	-	- 3,069,854
c. Treasury stock -/- 17. Additional paid-in capital		(1,846) 11,175,667	(1,849) 11,175,197	(1,846) 11,145,923	(1,849) 11,143,883	OTHER COMPREHENSIVE INCOME FOR THE	18,898	(159,172)	18,348	(154,602)	a. Micro, Small and Medium										1	
<ol> <li>Additional paid-in capital a. Agio</li> </ol>		10,914,866	10,914,396	11,145,923	10,907,349	CURRENT PERIOD - AFTER OF TAX	10,098	(109,1/2)	10,340	(104,002)	Enterprises (UMKM)	5,580,706	108,602	30,499			6,091,815	5,611,597	67,486	16,883	27,039	318,209 6,041,214
b. Disagio -/-				-		TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	2,119,609	2,023,804	2,700,832	3,474,962	i. Rupiah ii. Foreign currencies	5,580,706	108,602	30,499	25,545	346,463	6,091,815	5,611,597	67,486	16,883	27,039	318,209 6,041,214
c. Fund for paid up capit	al		-	-	-	(LUSS)					b. Non-Micro, Small and Medium	1 1	1	1	1				1	-	1	1 1
d. Others		260,801 860,288	260,801 841,390	236,534 886,452	236,534 867,939	Net income of the current period attributable to:	1				Enterprises (Non-UMKM)	127,666,500	6,282,212	174,542			35,308,257	119,666,432	5,093,063	363,499	64,624	979,828 126,167,446
<ol> <li>Other comprehensive inc a. Profit</li> </ol>	come	953,361	841,390 849,140	886,452 979,525	867,939 875,689	- Owners of The Parent	2,100,711	2,182,976	2,358,334	3,095,701	i. Rupiah	85,602,181 42,064,319	5,399,786 882,426	66,763 107,779	75,065		92,253,733 13 054 524	79,133,661 40,532,771	1,955,906	246,743 116,756	64,624	979,828 82,380,762
b. Loss -/-		(93,073)	(7,750)	(93,073)	(7,750)	- Non Controlling Interest			324,150	533,863	<ul> <li>Foreign currencies</li> <li>c. Restructured loans</li> </ul>	42,064,319	882,426 2,591,611	107,779 16,861	13,524		4,863,548	40,532,771 5,327,051	3,137,157 695,142	116,756 206,069	29,091	- 43,786,684 1,156,985 7,414,338
19. Reserves		32,596	32,596	32,596	32,596	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	2,100,711	2,182,976	2,682,484	3,629,564	i. Rupiah	1,121,611	2,591,611	16,861			4,863,548	4,383,614	695,142	206,069	29,091	1,156,985 6,470,901
a. General reserves		32,596	32,596	32,596	32,596	Total current comprehensive Profit (Loss) attributable	1				ii. Foreign currencies		-	-		-	-	943,437		-	-	- 943,437
<ol> <li>Appropriate reserves</li> <li>Profit/loss</li> </ol>		21.501.133	20.019.562	- 26,440,319	- 24,701,125	to: - Owners of The Parent	2.119.609	2.023.804	2.376.847	2.939.728	8. Equity Investment 9. Other receivables	30,545			1	1	30,545	22		-	1	. 22
a. Previous years		20,019,562	17,836,586	24,701,125	24,701,125	Owners of The Parent     Non Controlling Interest	2,119,009	2,023,004	2,376,847	2,939,728	10. Commitment and contingencies	116,245,727	1,378,716				17,624,443	112,833,010	1,812,732	50,000	-	- 114,695,742
b. Current year		2,100,711	2,182,976	2,358,334	3,095,701	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	2,119,609	2.023.804	2.700.832	3.474.962	<ul> <li>Rupiah</li> <li>b. Foreign currencies</li> </ul>	55,817,198 60.428,529	790,094 588,622		-		56,607,292 61.017.151	56,847,316 55,985,694	504,509 1.308.223	50,000	-	- 57,401,825 - 57,293,917
c. Payable dividend -/-		(619,140)	-	(619,140)	-	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	2,10,009	2,020,004	2,100,002	3,414,002	III. OTHER INFORMATION	00,420,529	300,022				0.017.01	33,863,094	1,300,223		—— <del>—</del> —————————————————————————————————	- JI,283,81
TOTAL EQUITY ATT	RIBUTABLE TO THE	1				DIVIDEND	619.140		619.140		1 Value of Bank's assets pledged											
OWNERS OF PAREN	ITS	33,730,820	32,229,878	38,666,426	36,906,676	EARNING PER SHARE (Full amount)	3 15, 140		0.0,140		as collateral:											
TOTAL EQUITY		33,730,820	32,229,878	38,666,426	36,906,676	- Basic	261	271	293	384	a. To Bank Indonesia b. To other parties											
TOTAL LIABILIT	TY AND EQUITY	181,241,336	189,241,556	201,448,392	209,169,704	- Diluted	261	271	293	384	2. Foreclosed assets						58,021					10,838
			NCE FOR	IMPAIRMEN	TLOSSE	S				_			-0	PITAL ADEQ	UACY RATIO							
ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 December 2023 and 2022														of 31 December	r 2023 and 2022							
				lion Rupiah)										(In million	Rupiah)				31 Dec 20	23		1 Dec 2022
																					31	

			A		cember 2023 and 2022 nillion Rupiah)								er 2023 and 2022 n Ruplah)				
					INDIVI						31 Dec : Audit		31 Dec 2022 Audited				
Io. ACCOUNTS					ec 2023 Jdited		31 Dec 2022 Audited		I. Core Capital (Tier 1)					INDIVIDUAL 31,015,970	CONSOLIDATED 36,613,893	INDIVIDUAL CONSC 29,178,186	
			lowance fo	or Impairn	nent Required Provision Allowance for Impairmen			uired Provision	1. Common Equity Tier 1 (CET 1) 1.1 Paid in capital (less Treasury stock	<)				31,015,970 161,136	36,613,893 161,136	29,178,186 161,133	34,9
Di	where the sector	Stag	ge 1 Sta	age 2 St		Stage 1 Stage 2		eral Specific	1.2 Disclosed reserves 1.2.1 Additional Factor					33,399,879 33,401,956	38,337,357 38,339,434	31,532,432 31,837,340	36
	with other banks rivative receivables		158	-	- 9,587 - - 11,307 122	585 -		26,618 - 17,241 316	12.11 Other comprehensive income 12.111 Excess differences arising	from translation of financial	statement			953,361	957,130	870,786	
Securities			703	96	- 10,858 -	947 52		20,735 -	12.1.12 Potential gain of the increase 12.1.13 Fixed asset revaluation					2,804 950,557	2,906 954,224	- 870,786	
<ul> <li>Securities sol agreements (</li> </ul>	old under repurchase (Repo)		-	-			-		12.12 Other disclosed reserves					32,448,595	37,382,304 10,909,389	30,966,554	
	ecurities purchased under								12.12.1 Agio 12.12.2 General reserves					10,914,866 32,596	32,596	10,914,396 32,596	
resale agreem	ments (Reverse Repo)			-			-		12.12.3 Previous years profit 12.12.4 Current year profit					19,400,422 2,100,711	24,081,985 2,358,334	17,836,586 2,182,976	
<ol> <li>Acceptance r</li> <li>Loans and fir</li> </ol>			2,072 31,482 1	6,565 168,947 2	- 32,897 - 603,702 1,366,741 1,852,552	3,225 1,271 698,597 272,612		30,413 72.558 1.658.954	12.12.5 Capital paid in advance 12.12.6 Others						-	-	
<ol> <li>Equity Invest</li> </ol>		0.	-	-	- 13,085 -			13,085 -	12.2 Deduction Factor					(2,077)	(2,077)	(304,908)	
<ol><li>Other receiva</li></ol>	ables		-	-	- 355 -		-		12.2.1 Other comprehensive income 12.2.11 Excess differences less fro	om translation of financial st	tatement			-	-	(7,750)	
0. Commitment	t and contingencies	2	9,446	23,544	- 61,263 68,844	28,468 11,484	49,496	64,660 98,106	122.12 Potential losses from the d 122.2 Other disclosed reserve	ecrease in the fair value of f	financial assets available for sale			(2,077)	- (2,077)	(7,750) (297,158)	
	FINANCIAL RATIO				STATEMENT	S OF CONSOLIDAT	ED CASH FLOW	VS	122.2.1 Disagio 122.2.2 Previous years loss						-		
	As of 31 December 2023 da		ec 2023 31	Dec 2022	For the yea	rs ended on 31 Decemb			12.2.2.3 Current year loss	and exercision and effective				-	-	(296,964)	
	RATIOS (%)		udited	Audited		(In million Rupiah	<i>,</i>		12.2.2.5 Negative differences on ac	djustment of fair value on fir	e for impairment losses of earning as nancial instrument in the Trading Bo	ok					
Performance Ratios Capital Adequacy Rat	s atio (CAR)		27.52%	25.94%	ACCO	UNTS	31 Dec 20 Audited		122.2.6 Required provision on non 122.2.7 Others	n-productive assets				(2,077)	(2,077)	(194)	
Non-performing earni		o total	0.61%	0.62%	CASH FLOWS FROM OPERAT		Audited	Auditeu	1.3 Non-Controlling Interests that can I					(2,545,045)	- (1,884,600)	(2,515,379)	(
	ning assets to total earning assets		0.61%	0.62%	Receipt from interest		12.876	0,98 10,253,185	1.4 Deduction factor to common equity 1.4.1 Deferred tax calculation	tier r(cer i)				(441,560)	(715,152)	(384,408)	(
Allowance for impairs	rment losses on financial assets to ear	rning	2.02%	1.60%	Receipt from sharia income		5,709		14.2 Goodwill 14.3 Other intangible assets					(817,524)	(61,116) (1,028,268)	(845,010)	
assets NPL gross			1.23%	1.32%	Payments of interest expense		(7,016	,441) (3,782,757)	1.4.4 Investment that can be calculated as d	eduction factor				(1,285,961)	(80,064)	(1,285,961)	
NPL net Return on Asset (ROA	(40		0.41%	0.45%	Payments of sharia expenses		(483,		14.5 Shortage of capital on insurance subsi 14.6 Securitization exposures						-		
Return on Equity (RO	OE)		6.95%	7.63%	Receipt from other operating income	e	1,71	3,128 2,024,702 0.855 363.903	14.7 Other deduction factor to common equ 14.7.1 Placement of funds in instruments	ity tier 1 s AT 1 and /or Tier 2 other b	anks			:	-	:	
Net Interest Margin (N Operating Expenses	s to Operating Revenues		4.07% 83.83%	3.99% 80.02%	Recovery from written-off loans Payments of personnel expenses		(3,675		14.7.2 Cross-ownership in another entity 14.7.3 Exposure that causing Credit Risk	acquired by the transition b	because of the law, grants, or grants v	will			-	-	
Cost to Income Ratio ( Loan to Deposit Ratio	(CIR)		58.30% 148.86%	54.96%	Payments of other operating expense	ses	(2,541	605) (2,695,092)	14.7.4 Exposure in child company which	held sharia principle					-	-	
Compliance Ratios			H0.0070	130.29%	Other payments			649 10,185	2 Additional Tier 1 (AT 1) 2.1 The instrument meets the requirem						1	:	
<ul> <li>a. Percentage Violatie</li> <li>i. Related parties</li> </ul>	tion of Legal Lending Limit		0.00%	0.00%	Payments of corporate income tax		(889,	965) (1,163,421)	2.2 Agio / Disagio		umants with other Bank			· ·	-	-	
ii. Non-related partie			0.00%	0.00%	Cash flows before changes in		rating 6,128	,587 6,573,845	2.3 Deduction Factors : Investment in 2.3.1 Placement of funds in instruments AT	T 1and/or Tier 2 other banks	s s s s s s s s s s s s s s s s s s s				-	:	
i. Related parties	ing in Excess of the Legal Lending Li	imit	0.00%	0.00%	liabilities and temporary syirk			-	2.3.2 Cross-ownership in another entity acq	quired by the transition beca	ause of the law, grants, or grants will			4,436,444	- 4,543,487	4,527,153	
ii. Non-related partie	ies		0.00%	0.00%	Changes in operating assets, temporary syirkah funds:	operating habilities, ai	iu l		<ol> <li>Supplementary Capital (Tier 2)</li> <li>Capital instrument in form of shares or others w 1.1 Preferred Stock (perpetual cumulative, non</li> </ol>	which are qualified Tier 2 real perpetual), after buy back	quirements deduction			2,976,753	2,976,753	3,113,500	
Statutory Reserves Re a. Rupiah	Requirements		8.30%	8.20%	(Increase) decrease in operati	ng assets:			12 Subordinated bonds (perpetual cumulative	e, non perpetual), after buy	back deduction				-		
- Daily - Average			0.00% 8.30%	0.00% 8.20%	Placements with Bank Indonesia		turity		1.3 Subordinated loan (perpetual cumulative, 1.4 Mandatory convertible bond					3,079,400	3,079,400	3,113,500	
b. Foreign Currencie	es		4.02%	4.02%	more than 3 months			- 150,000	1.5 Tier 2 published by bank and non bank wi 1.6 Amortization based on remaining maturity	hich acquired by other party	y (consolidated)			- 102,647	- 102,647	-	
Net Open Posisition			0.52%	0.33%	Fair value through profit or loss s Derivative receivables	secultues	613	 ,675 (1,178,125)	2 AgioDisagio					1459.691	1,566,734	1,413,653	
SPOT A	AND DERIVATIVE / FORWARI		ACTIONS		Acceptance receivables		(219,		4 Deduction factor to supplementary capital	maximum L20% of RWA)				1,459,691	1,000,734	1,413,053	
	As of 31 December 20: (In million Rupiah)	)			Loans		(11,142	,017) (10,762,631)	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1ar	nd / or Tier 2 other banks				:	:	:	
					Sharia financing/receivables		(1,361,	808) (2,034,218)	4.3 Cross-ownership in another entity acquire		of the law, grants, or grants will			· ·	-	-	
TRANSACTION	Notional Objective	re	Derivative Rea		Increase (decrease) in operati	ng liabilities:			TOTAL CAPITAL	31 Dec 2023	31 Dec	2022		35,452,414 31 Dec	41,157,380	33,705,339 31 Dec 2	3
	Amount Trading H	Hedging R	and Paya Receivables		Obligations due immediately Deposits from customers		(6,745	2,561 25,790 ,531) 4,549,060		Audited	Aud	ited	DESCRIPTION	Audit	CONSOLESTER	Audite	ed .
Related to	28,948,071 2,064,399 26		152,034	174,968	Deposits from other banks		10,648		RISK WEIGHTED ASSET (RWA)	INDIVIDUAL CON	INDIVIDUAL	CONSOLIDATED	CAR RATIO	INDIVIDUAL	CONSULIDATED	NUIVIDUAL	-UNSC
Exchange Rate					Derivative payables		(375,	632) 945,245	RWA CREDIT RISK RWA MARKET RISK	116,728,894 1,856,501	125,294,554 113,060,445 1,856,501 717,272	121,057,37 717,27		24.08% 24.08%	26.60% 26.60%	22.45% 22.45%	-
1 Spot 2 Forward	2,249,277 2,063,255 2,941,835 1,144	186,022 2,940,691	1,668 42,709	3,235 6,061	Acceptance payables		(33		RWA OPERATIONAL RISK	10,225,433 128,810,828	10,500,842 16,171,334	23,316,76 145,091,41	B Tier 2 Ratio(%)	3.44%	3.30%	3.48%	
Option			-	-	Increase in temporary syirkah	funds	77	,559 937,358	CAR RATIO BASED ON RISK PROFILE (%)	9.21%	137,651,897 129,949,051 9.21% 9.23%		CET 1 for BUFFER (%)	18.08%	29.90% 20.60%	25.94% 16.45%	
a. Put b. Call		1	1	-	Net cash flows (used in) provi	ded from operating ac	tivities (2,397,	197) (4,416,068)	CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%)	E 6.00%	6.00% 6.00%	6.04%	BUFFER PERCENTAGE SHOULD BE FUL Capital Conservation Buffer (%)	FILLED BY BANK (% 2.50%	6) 2.50%	2.50%	
4 Future		-	-		CASH FLOWS FROM INVEST	ING ACTIVITIES			From AT 1 (%) From Tier 2 (%)	0.00%	0.00% 0.00% 3.21% 3.23%	0.009	6 Countercyclical Buffer (%)	0.00%	0.00%	0.00%	
Swap Others	23,756,959	23,756,959	107,657	165,672	Purchase of securities		(10,501,	020) (9,444,754)		3.2.17	5.23%	5.19	(%)	1.00 %	1.00%	1.00 /0	
. Related to	9,741,599 - 9	9,741,599	417,054	404 042	Proceeds from sale of securities		11,544							AREHOLDERS	;		
Interest Rate	9,141,099 - 5	0,141,599	41/,054	404,012	Investment in equity share				MA	NAGEMENT							
1 Forward 2 Option a. Put		1	1	-	Purchases of fixed assets Acquisition of right-of-use asset			390) (194,386) 542) (13,360)	Ac -624	December 2022		As of 31 December 2023					
		-			Acquisition of right-of-use asset Acquisition of intangible assets			590) (433,840)	AS OF 31	December 2023		Ultimate Shareholder:					
b. Call Future		:	1		Proceeds from sale of fixed asse	ts		i,877 5,569				Jillia					
Swap	9,741,599	9,741,599	417,054	404,012	Net cash flows provided from		tivities 394	010 3,151,992	BOARD OF COMMISSIONERS			Ultimate	Shareholder : Sumitomo Mitsui Fin	ancial Group			
Others			-	-			334	5,101,002					Sumitomo Mitsui Banking Corporati				
Others		9,796,948	564,061	493,124	CASH FLOWS FROM FINANC	ING ACTIVITIES		(700.000)	- President Commissioner	: Chow Ying H	Hoong	l	Samang corporate				
TUTAL	68,486,618 2,064,399 66	6,422,219	1,133,149	1,072,104	Proceeds of securities issued Proceeds from borrowings		27,232	- (799,000) 2.047 16.145.873		. Onow my r	loony	Non-c	ontrolling shareholder throug	h capital marke	ət(≥5%):		
STATE	EMENTS OF COMMITMENT AN		GENCIES		Installment payments and settler	nent of borrowings	(40,171		- Commissioner	: Takeshi Kim	noto	None	g		(= - /•) •		
	As of 31 December 2023 and				Sales of treasury shares to public			2,108 1,768				None					
	(In million Rupiah)		001100	DATED	Payments of dividend		(832,	860) (142,633)	<ul> <li>Independent Commissioner</li> </ul>	: Ninik Herlan	ii Masli Ridhwan	Non-c	ontrolling shareholder not thre	ough capital m	arket (≥5%)		
ACCOL	UNTS 31 Dec 2023 31		CONSOLIE 31 Dec 2023 3		Payment of lease liabilities princ		(116,				arko			J			
ACCOL		Audited	Audited	Audited	Net cash flows provided from	financing activities	(13,887,	114) 9,056,776	- Independent Commissioner			None					
COMMITMENT RE	ECEIVABLES 80,982,245	53,122,010	80,982,245	53,122,010	NET INCREASE IN CASH AND	CASH EQUIVALENTS	(15,890,	301) 7,792,700	- Independent Commissioner	: Edmund Tor	ndobala						
1. Unused borrowing f	facilities 40,326,914	20,661,055	40,326,914	20,661,055								1					
2. Outstanding spot a	and derivative / 40,655,331	32,460,955	40,655,331	32,460,955	EFFECT OF EXCHANGE RAT CASH EQUIVALENTS	E GRANGES UN CASH	IAND (14,4	(62) 3,376	- Commissioner	: Ongki Wana	idjati Dana	1					
forward purchased 3. Others										-		1					
COMMITMENT LIA	ABILITIES 156,823,356 14	44,508.014	156,823.356	144,528.046	CASH AND CASH EQUIVALEN YEAR	IN AL THE BEGINNI	39,377,	753 31,581,677				1					
1. Unused loans facilit		111,511,492	115,779,514	111,531,524								1	Jakarta	, 26 February	/ 2024		
a. Committed	10,870,217	13,315,311	10,870,217	13,315,311	CASH AND CASH EQUIVALEN PERIOD	IS AT THE END OF	23,472,	990 39,377,753				1		SANK BTPN			
b. Uncommitted	104,909,297 cable L/C 721.016	98, 196, 181 961,523	104,909,297	98,216,213 961,523	Cash and cash equivalents co	nsist of			BOARD OF DIRECTORS			1	PIE				
<ol> <li>Outstanding irrevoc</li> <li>Outstanding spot an</li> </ol>		301,523	721,016	901,523	Cash and cash equivalents co		1,428	1,747,461				1					
forward sold	40,322,826	32,034,999	40,322,826	32,034,999	Current accounts with Bank Indo		9,276	,598 10,215,350	- President Director	: Henoch Mun	andar	1					
4. Others			-		Current accounts with other bank	(S	962	2,387 2,189,561	- Flesidelit Dilector			1					
CONTINGENT REC				31,291,695	Placement with Bank Indonesia	and other banks	8,96		<ul> <li>Deputy President Director</li> </ul>	: Kaoru Furuy	а	1					
1. Guarantees receiver	ed 30,270,312	31,249,359	30,270,312	31,249,359	Securities		2,843			•		1					
2. Others		-	44,739	42,336	SUPPLEMENTAL CASH FLOW	VINFORMATION	23,472	2,990 39,377,753	<ul> <li>Deputy President Director</li> </ul>	: Darmadi Sut	tanto	1	\ \			N	
CONTINGENT LIAS 1. Guarantees issued		5,608,120 5,608,120	5,455,734 5,455,734	5,608,120 5,608,120	ACTIVITIES NOT AFFECTING				- Compliance Director	: Dini Herdini		1	\\			IN	
<ol> <li>Guarantees issued</li> <li>Others</li> </ol>				(1	248) (790)	- Compliance Director	: Ditil Herdini		1	$\langle \rangle \rangle$			11/1				
		I	I				( )	(100)	- Director	: Atsushi Hino	)	1	1 Km			** (1)	MI
otes:												1	KI/			N VV	VV
					tements of PT BANK BTPN Tbk and Subsi				- Director	: Keishi Koba	ta	1	41				1
		/Vidjaja & Rek	an, a member f	tirm of KPMG	nternational, with 2023 partner in-charge : N	lovie, S.E., CPA, with unmodified	ed opinion respectively in	their reports dated		Morine Dow	uio.	1	N 7			1.7	/
	nd 24 February 2023.								- Director	: Merisa Darw	/15	1					
	nancial information above is presented								1			1					

- Director

: Hanna Tantani

Henoch Munandar President Director

Hanna Tantani Director

2. The considerated financial information above is presented in order to meet:
 a) Financial Services Authority Regulation No. 37/POUK 03/2019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;
 b) Financial Services Authority Circular Letter No. 3/EOUK 03/2019 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
 c) Financial Services Authority (Regulation N. 14/POUK 04/2021 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
 c) Financial Services Authority (Regulation N. 14/POUK 04/2021 dated 18 August 2022 regarding Statemistion of Periodic Reports Issuer or Public Company;
 d) Financial Services Authority Regulation N. 15/POUK 04/2017 dated 21 December 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.

3. Main foreign exchange rates: 31 December 2023: 1 USD = Rp 15.397,00; and 31 December 2022: 1 USD = Rp 15.567,50.