

CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN Tbk and Subsidiaries

30 JUNE 2023, 2022 AND 31 DECEMBER 2022 (In Million Rupiah)

STATEMENTS O	STATEMENTS OF PROFIT LOSS AND OT	HER COMP	COMPREHENSIVE INCOME EARNING ASSETS QUALITY AND OTHER INFORMATION																			
As of 30 June 20	23 and 31 Decemb				For the periods ended on 30 J	June 2023 and	2022	LINCOME		As of 30 June 2023 and 2022 (In million Replah)												
(In m	illion Rupiah) INDIVID	UAL	CONSOLID	ATED	(In million Rupiah, unless	earning per st		CONSO	IDATED						(In million	Rupian) INDIVID	IUAL					
No. ACCOUNTS	30 Jun 2023	31 Dec 2022	30 Jun 2023	31 Dec 2022	No. ACCOUNTS	30 Jun 2023	30 Jun 2022	30 Jun 2023		No. ACCOUNTS			30 Jun 2023 Unaudited	1					30 Jun 2022			
ASSET	Unaudited	Audited	Unaudited	Audited	OPERATING INCOME AND EXPENSES	Unaudited	Unaudited	Unaudited	Onaudited		Current	Special Mention		Doubtful	Loss	Total	Current S	pecial Mention	Substandard I	loubtful	Loss	Total
1 Cash	959,077	1,017,618	1,713,679	1,747,461	A. Interest Income and Expenses					I. RELATED PARTIES												
2. Placements with Bank Indonesia	15,518,376	30,664,044	16,605,610	31,395,471	1. Interest Income	6,492,382	,	9,324,324	7,428,461	 Placements with other banks Ruplah 	368,629	:	:	:	:	368,629	641,530	- :	1	:	:	641,530
Placements with other banks Spot and derivative / forward receivables	716,850 1,265,295	2,661,799 1,746,824	953,481 1,265,295	2,894,654 1746,824	2. Interest Expenses Net Interest Income	(3,131,756) 3,360,626	(1,541,772) 3,319,964	(3,367,019) 5,957,305	(1,703,784) 5,724,677	b. Foreign currencies	368,629		-	-	-	368,629	641,530	-	-	-		641,530
5. Securities	10,286,845		17,110,132	18,835,877	B. Other Operating Income and Expenses	3,300,020	3,310,504	0,007,300	5,724,677	Spot and derivative receivables a. Rupiah	636,731	:	1		:	636,731	406,884 1074	:	:		:	406,884
Securities sold under repurchase agreements (repo) Claims from securities purchased under resale	-	-	-	-	Gain (Loss) from increase (decrease) in fair value of financial	(100,977)	30.037	(100,977)	30.037	b. Foreign currencies	636,731		-	-	-	636,731	405,810	-	-	-	-	405,810
agreements (reverse repo)		_	_	_	2. Gain (Loss) from increase (decrease) in fair value of financial	, ,		, ,		Securities Runish	:	:	1		:	:	111,817	:	:		:	111,817
Acceptance receivables	3,160,277	3,069,854	3,160,277	3,069,854	liabilities					b. Foreign currencies	-		-	-		-	111,817	-	-	-		111,817
Loans Sharia financing/receivables	136,624,098	134,596,053	136,624,098 12,090,082	134,596,053 11,527,463	Gain (Loss) from sale of financial assets Gain (Loss) from spot and derivative / forward transactions	34,748	13,496	34,748	13,496	 Securities sold under repurchase agreements (Repo) 												
11. Equity Investments	1,308,484	1,308,484	100,483	103,473	(realised)	481,118	(19,377)	481,118	(19,377)	a. Rupiah	:	:	-		- :	:	-	- 1			- 1	:
12. Other financial asset	1,015,457		1,218,550	1,096,415	5. Gain (Loss) from investment under equity method	-		-		b. Foreign currencies Claims on securities nurchased				-		-	-	-	-	-	1	
Impairment on financial assets -/- Securities	(2,993,375) (1,024)	(2,816,274) (999)	(3,828,440)	(3,585,199)	Gain (Loss) from foreign exchange translation Dividend revenue	(16,786) 498,815	387,163 332.993	(16,786)	387,163	under resale agreements												
b. Loans and Sharia financing	(2,989,767)	(2,810,194)	(3,824,832)	(3,579,119)	Commissions/provisions/fees and administration	392,187	402,823	392,805	403,442	(Reverse Repo) a. Rupiah	1	:	1		:	1	-				:	:
c. Others	(2,584)	(5,081)	(2,584)	(5,081)	9. Other income	171,991	572,913	212,650	593,830	b. Foreign currencies		- 1			- 1					- 1	- 1	
Intangible assets Accumulated amortization of intangible assets -/-	3,017,923 (2,146,940)	2,880,272 (2,035,262)	3,425,413 (2,296,638)	3,237,937 (2,161,199)	10. Impairment losses on financial assets	(481,839)	(759,218)	(1,162,324)	(1,145,107)	Acceptance receivables	-	-	-	-	-	-		-	-	-	-	
15. Fixed assets and equipment	4,010,060	4,017,129	5,160,250	5,109,182	11. Losses related to operational risks	(1,631)	(784)	(5,322)	(3,146)	Loans a. Micro, Small and Medium												
Accumulated depreciation on fixed assets and	(2,367,820)	(2,277,391)	(3,154,130)	(2,990,677)	12. Personnel expenses	(1,189,795)		(1,857,333)	(1,698,252)	Enterprises (UMKM)	-	-	-	-	-	-		-	-	-	-	-
Non-productive assets Abandoned properties	84,084	10,838	84,084	10,838	Promotion expenses Other expenses	(89,641)	(102,784)	(93,450) (1681984)	(104,734)	i. Ruplah ii. Foreign currencies		1		1	1		1		1			
b. Foreclosed assets	84,084	10,838	84,084	10,838	Net Other Operating (Expenses) Income	(1,665,449)	(1,358,477)	(3,796,855)	(3,241,844)	b. Non-Micro, Small and Medium	2,841,632	-	-	-	-	2,841,632	545,189	35	-	-	-	545,224
c. Suspense accounts d. Interbranch assets	-	-	-	-	NET OPERATING INCOME (EXPENSES)	1,695,177	1.718.717	2.160.450	2.482.833	i. Rupiah ii. Foreign currencies	733,877 2.107.755					733,877 2.107.755	126,440 418,749	35	1			126,475 418,749
d. Interbranch assets 17. Other assets	2,620,330	2,203,832	2,873,078	2.535.277		1,695,177	1,718,717	2,160,450	2,482,833	c. Restructured loans	2, 61,733					2,01,133	410,740	-	-			40,145
TOTAL ASSET	173,079,021	189,241,556	193,105,304		NON-OPERATING INCOME AND EXPENSES					i. Rupiah ii. Foreign currencies	1	1							1		:	
LIABILITIES AND EQUITY					Gain (Loss) from sale of fixed assets and equipments Other non-operating income (expenses)	470 1728	(361) 635	1,817 (1,463)	74	Equity Investment	1,308,462					1,308,462	1,308,462					1,308,462
LIABILITIES					NET NON OPERATING INCOME (EXPENSES)	2,198	274	354	329	Other receivables	38,959		-	-		38,959	-	-	-	-		
Demand deposits Saving deposits	23,098,957 11,304,038	23,738,156	23,126,933 14,238,950	23,765,802 16,396,199	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE	,			1	 Commitment and contingencies a. Rupiah 	6,020,454 86,561	:	1			6,020,454 86,561	4,275,785 53,754	- 1			- :	4,275,785 53,754
Time deposits	60,564,012		69,982,999	74,704,547	TAX	1,697,375	1,718,991	2,160,804	2,483,162	b. Foreign currencies	5,933,893	-	-	-	-	5,933,893	4,222,031	-	-	-	-	4,222,031
Electronic money	-	-	-		Income Tax: a. Estimated current period tax	(263,741) (315,420)	(310,233) (209,042)	(473,453) (508,617)	(551,109) (436,162)	II. NON-RELATED PARTIES 1. Placements with other banks												
Liabilities to Bank Indonesia I jabilities to other banks	438 412	176.227	428 652	166 131	b. Deferred tax income (expenses)	51,679	(101,191)	35,164	(114,947)	a. Rupiah	348,221 140,590	:	-		- :	348,221 140,590	689,039 598,257	- 1			- 1	689,039 598,257
Spot and derivative / forward liabilities	1,106,963		1,106,963	1,447,736	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,433,634	1,408,758	1,687,351	1,932,053	b. Foreign currencies Soot and derivative receivables	207,631		-	-	-	207,631	90,782		-	-	1	90,782
Securities sold under repurchase agreements (repo)	-	-	-	-	MINORITY INTEREST PROFIT (LOSS)			225,753	256,886	Spot and derivative receivables Ruplah	623,617 433,924	4,947 165	1			628,564 434,089	359,084 335,698	13,569			- :	372,653 346,680
Acceptance liabilities Securities issued	2,594,244 200,348	2,356,828 200,134	2,594,244 200,348	2,356,828 200,134	OTHER COMPREHENSIVE INCOME					b. Foreign currencies	189,693	4782	-	-	-	194,475	23,386	2,587	-	-	1	25,973
11. Borrowings	38,334,819	47,925,106	38,334,819	48,025,106	1. Items that are not being reclassified to Profit Loss					Securities a. Ruplah	10,286,845 9,261,129	:	1			10,286,845 9,261,129	14,850,512 13,731,662	- 1			- :	14,850,512 13,731,662
12. Margin deposits	-	-	-	-	a. Gain from fixed assets revaluation					b. Foreign currencies	1,025,716		-	-	-	1,025,716	1,118,850	-	-	-		1,118,850
Interbranch liabilities Other liabilities	2.365.010	2,087,628	2.794.487	2,694,197	b. Gain (Loss) from remeasurement benefecial pension program				-	 Securities sold under repurchase agreements (Repo) 												
15. Minority Interest	2,303,0 6	2,007,020	2,518,420	2,506,348	c. Others	-	-	-	-	a. Rupiah	1		1	1	- :			- 1	1	1	- :	
TOTAL LIABILITY	140,006,803	157,011,678	155,326,815	172,263,028	2. Items that are being reclassified to Profit Loss	(97,707)	(85,969)	(58,875)	(85,989)	b. Foreign currencies	-		-	-	-	-	-	-	-	-	1	-
EQUITY					a. Gain (Loss) from adjustment in foreign exchange translation	1	-	-	-	 Claims on securities purchased under resale agreements 												
Issued and fully paid-in capital Authorized capital	161,133 300,000	161,133 300.000	161,133 300.000	161,133 300.000	 B. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other 					(Reverse Repo)	:	:	:	:	:	- :	:	:	:	:	:	:
b. Unpaid capital -/-	(137,018)	(137,018)	(137,018)	(137,018)	comprehensive income	(97,707)	(85,969)	(58,875)	(85,989)	b. Foreign currencies	-			-	-	-			-	-	-	-
c. Treasury stock -/-	(1,849)	(1,849)	(1,849)	(1,849)	c. Others	-	-		-	Acceptance receivables I name	3,160,277	-	-	-	-	3,160,277	2,443,625	505	-	-	-[2,444,130
Additional paid-in capital a. Agio	11,175,197 10,914,396		11,145,453 10,908,919	11,143,883 10,907,349	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	(97,707)	(85,969)	(58,875)	(85,989)	Loans a. Micro, Small and Medium											1	
b. Disagio -/-	10,0 14,390	D,0 №,390	10,500,919	10,007,349						Enterprises (UMKM)	5,926,792	211,593	20,321	30,943 30,943	351,932	6,541,581	5,031,269 5,031,269	120,587	35,389 35,389	18,945 18,945	339,730 339,730	5,545,920
c. Fund for paid up capital	-	1			TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,335,927	1,322,789	1,628,476	1,846,064	i. Rupiah ii. Foreign currencies	5,926,792	211,593	20,321	30,943	351,932	6,541,581	5,031,269	120,587	35,389	15,945	339,730	5,545,920
d. Others 18. Other comprehensive income	260,801 869,237	260,801 841,390	236,534 895,724	236,534 867,939	Net income of the current period attributable to:					b. Non-Micro, Small and Medium	404.004	4.000.000	£0.000	ena 200	1028.739	127.240.885	01777.0	505011	£4.700	67.000	4000 404	420 0 40 0 TO
a. Profit	890,883	849,140	917,370	875,689	- Owners of The Parent	1,433,634	1,408,758	1,461,598	1,675,167	Enterprises (Non-UMKM) i. Rupiah	121,681,445 81,019,009	4,269,160 1,970,366	159,218 54,271	102,323	1,028,739	127,240,885 84,174,708	124,777,651 78,247,696	5,916,037 2,858,615	154,769 65,384	107,302 92,405	1,062,494 786,229	132,018,253 82,050,329
b. Loss -/-	(21,646)	(7,750)	(21,646)	(7,750)	- Non Controlling Interest			225,753	256,886	ii. Foreign currencies	40,662,436	2,298,794	104,947	0	0	43,066,177	46,529,955	3,057,422	89,385	14,897	276,265	49,967,924
Reserves a. General reserves	32,596 32,596	32,596 32,596	32,596 32,596	32,596 32,596	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,433,634	1,408,758	1,687,351	1,932,053	c. Restructured loans	4,754,184 3,894,087	500,906 500,906	2,545 2,545	39,359 39,359	1,002,129	6,299,123 5,439,026	5,901,951 4,935,564	1272,215	42,675 42,675	37,850 37,850	987,751 987,751	8,242,442 7,276,055
b. Appropriate reserves	32,396	32,390	52,596	JZ,J90 -	Total current comprehensive Profit (Loss) attributable to:					ii. Foreign currencles	860,097	-		-	,002,23	860,097	966,387		-	-	307,00	966,387
20. Profitloss	20,834,055		25,543,583	24,701,125	- Owners of The Parent	1,335,927	1,322,789	1,402,749	1,589,184	Equity Investment Other receivables	22	-	-	-	-	22	22	-	-	-	-	22
a. Previous years b. Current year	19,400,421 1,433,634	17,836,586 2,182,976	24,081,985 1,461,598	21,605,424 3,095,701	- Non Controlling Interest			225,727	256,880	10. Commitment and contingencies	106,192,088	2,675,135		1	40,000	108,907,223	96,188,369	2,443,898	1	1	1	98,632,267
c. Payable dividend -/-	1,433,634	2, 102,976	1,40 1,596	3,083,701	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,335,927	1,322,789	1,628,476	1,846,064	a. Rupiah	56,848,322	650,915	-	1	40,000	57,539,237	51,115,832	741,649	-	-	1	51,857,481
TOTAL EQUITY ATTRIBUTABLE TO THE					PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-	b. Foreign currencies III. OTHER INFORMATION	49,343,766	2,024,220		-	-	51,367,986	45,072,537	1,702,249	-	1		46,774,786
OWNERS OF PARENTS	33,072,218	32,229,878	37,778,489	36,906,676	DIVIDEND EARNING PER SHARE (Full amount)	-	-		-	1. Value of Bank's assets pledged												-
TOTAL EQUITY	33,072,218	32,229,878	37,778,489	36,906,676	- Basic	178	175	181	208	a. To Bank Indonesia b. To other parties						:						
TOTAL LIABILITY AND EQUITY	173,079,021	189,241,556	193,105,304	209,169,704	- Diluted	178	175	181	208	Foreclosed assets						84,084						1,291
	ALL OWA	NCE FOR	IMPAIRMEN	TIOSSE									CAPITAL AD	EQUACY RA	ATIO.							
	ALLOWA		ne 2023 and 202											ne 2023 and 202								
			lion Runiah)										(In mill	ion Rupiah)								

	TOTAL LIABILITY AND EQUITY	173,07	79,021 189,2	41,556	193,105,304	209,169,704	5 - E	Diluted				
	ALLOWANCE FOR IMPAIRMENT LOSSES											
	As of 30 June 2023 and 2022											
	(In million Rupiah)											
	individual											
			3	30 Jun 2023	3			3	30 Jun 2022	2		
No	ACCOUNTS			Unaudited					Unaudited			
		Allowar	nce for Impa	airment	Required	Provision	Allowar	nce for Impa	airment	Required	Provision	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1	Placements with other banks	150	-	-	7,168	-	199	-	-	11,650	-	
2	Spot and derivative receivables	-	-	-	12,603	247	-	-	-	10,089	86	
3	Securities	890	135	-	23,275	-	1,049	-	-	24,995	-	
4							-			1		
	agreements (Repo)	-	-	-	-	-	-	-	-	-	-	
5												
١.	resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	
6	1 .	2,434		-	31,603	-	6,525	63	-	28,106	-	
7	Loans and financing	739,490	445,251	1,805,026	1,302,260	1,692,871	521,965	354,812	2,252,547	1,299,190	1,795,574	
8	Equity Investments	-	-	-	13,085	-	-	-	-	13,085	-	
9	Other receivables	-	-	-	390	-	-	-	-	-	-	
10	Commitment and contingencies	33 000	27 970	40.000	50 346	173 665	10 224	6362	36 705	60 608	122 115	

	b. Communicity and contangentico	33,333	21,010	40,000	0,5
					_
	FINANCIAL RATIOS				
	As of 30 June 2023 dan 2022				
	RATIOS (%)				
	RATIOS (%)	Unaudited	Unaudited		
Р	erformance Ratios				
	Capital Adequacy Ratio (CAR)	27.32%	24.09%		
2.	Non-performing earning assets and non-earning assets to total			CASH FLOW	
	earning assets and non-earning assets	0.63%	0.64%	CASH FLOW	S
	Non-performing earning assets to total earning assets	0.63%	0.64%	Receipt from in	nter
4.	Allowance for impairment losses on financial assets to earning			Receipt from s	hor
_	assets NPL gross	1.86%	1.89%		
	NPL gross NPL net	1.24%	1.25%	Payments of in	nter
		0.45%	0.37%	Payments of s	har
	Return on Asset (ROA)	1.87%	1.98%	Receipt from o	
	Return on Equity (ROE)	9.64%	10.00%		
	Net Interest Margin (NIM)	3.98%	4.08%	Recovery from	wr
	Operating Expenses to Operating Revenues	79.00%	73.96%	Payments of p	ers
	Cost to Income Ratio (CIR)	52.47%	51.02%	Payments of o	
	Loan to Deposit Ratio (LDR)	143.54%	149.92%		
	ompliance Ratios			Other payment	ts
1.	a. Percentage Violation of Legal Lending Limit			Payments of c	orn
	i. Related parties	0.00%	0.00%	,	
	ii. Non-related parties	0.00%	0.00%	Cash flows b	o e f
	b. Percentage Lending in Excess of the Legal Lending Limit			liabilities an	d t
	i. Related parties	0.00%	0.00%		
	ii. Non-related parties	0.00%	0.00%	Changes in	op
,		0.0070	0.0070	temporary	, .
	a. Rupiah	7 20%	6.05%	tomporury	
	- Daily	0.00%	0.00%	(Increase) d	001
	- Average	7 20%	6.05%		
	b. Foreign Currencies	4.02%	4.02%	Placements	
3.	Net Open Posisition	0.73%	0.56%	more tha	ın 3
-		0.73%	0.00%	Fair value th	nro
	SPOT AND DERIVATIVE / FORWARD TR	ANSACTION	S	Derivative re	
	As of 30 June 2023			Acceptance	e rei

	INDIVIDUAL											
No.	TRANSACTION	Notional Amount	Obje	ctive	Derivative Receivables and Payables							
		Amount	Trading	Hedging	Receivables	Payables						
Α.	Related to Exchange Rate	15,437,654	782,968	14,654,686	102,727	77,982						
1	Spot	1,181,623	782,968	398,655	588	89						
2	Forward	2,905,185	-	2,905,185	50,890	6,45						
3	Option	-	-	-	-							
	a. Put	-	-	-	-							
	b. Call	-	-	-	-							
4	Future	-	-	-	-							
5	Swap 11,350,846 - 11,350,846				51,249	70,63						
6	Others	-										
В.	Related to Interest Rate	12,701,583	-	12,701,583	507,630	493,273						
1	Forward	-	-	-	-							
2	Option	-	-	-	-							
	a. Put	-	-	-	-							
	b. Call	-	-	-	-							
3	Future	-	-	-	-							
4	Swap	12,701,583	-	12,701,583	507,630	493,27						
5	Others	-	-	-	-							
C.	Others	27,069,659	-	27,069,659	654,938	535,708						
	TOTAL	55,208,896	782,968	54,425,928	1,265,295	1,106,963						
	STATEMENTS OF COMMITMENT AND CONTIGENCIES As of 30 June 2023 and 31 December 2022											

		,,		,,	,	,				
	TOTAL	55,208,896	782,968	54,425,928	1,265,295	1,106,963				
	07.1751			AND CONT	10=1101=0					
	STATEM		MMITMENT AND CONTIGENCIES							
		ecember 2022								
		(In	million Rupia	,						
			INDIV		CONSOL					
No.	ACCOUN	ITS		31 Dec 2022	30 Jun 2023					
_			Unaudited	Audited	Unaudited	Audited				
I.	COMMITMENT REC		69,712,263							
	 Unused borrowing fa 		35,565,074	20,661,055	35,565,074	20,661,055				
	Outstanding spot an	d derivative /								
	forward		34,147,189	32,460,955	34,147,189	32,460,955				
	3. Others		-	-	-	-				
II.	COMMITMENT LIAE		143,815,452		143,821,701					
	 Unused loans facilitie 	es	108,882,418	111,511,492	108,888,667	111,531,524				
	a. Committed		15,717,315	13,315,311	15,717,315	13,315,31				
	b. Uncommitted		93,165,103	98,196,181	93,171,352	98,216,213				
	Outstanding irrevocal		916,484	961,523	916,484	961,523				
	Outstanding spot and	derivative /								
	forward		34,016,550	32,034,999	34,016,550	32,034,999				
	4. Others		-	-	-					
III.	CONTINGENT RECE	IVABLES	29,589,232	31,249,359	29,635,913	31,291,695				
	 Guarantees received 		29,589,232	31,249,359	29,589,232	31,249,359				
	2. Others		_	-	46,681	42,336				
IV.	CONTINGENT LIAB	ILITIES	5,128,775	5,608,120	5,128,775	5,608,120				
	Guarantees issued		5,128,775	5,608,120	5,128,775	5,608,120				
	2. Others]		1 1 1	_				

FINANCIAL RATIOS							STATEMENTS OF CONSOLIDATED CASH FLOWS							
			0 June 2023 d	lan 2022	30 Jun 2023	30 Jun 2022	For the periods ended on 30 June 2023 and 2022							
		RATIOS (%)			Unaudited	Unaudited	(In million Rupiah)	30 Jun 2023	30 Jun 2022					
1.	erformance Ratios Capital Adequacy Ratio	o (CAR)			27.32%	24.09%	ACCOUNTS	Unaudited	Unaudited					
2.	Non-performing earnin earning assets and no Non-performing earnin	ig assets and no n-earning assets	n-earning asse	ets to total	0.63%	0.64%	CASH FLOWS FROM OPERATING ACTIVITIES							
4 1	Allowance for impairm	ig assets to total ent losses on fin	earning assets ancial assets to	earning	0.63%	0.64%	Receipt from interest	6,401,306	4,818,475					
5.	assets NPL gross			- 1	1.86% 1.24%	1.89% 1.25%	Receipt from sharia income Payments of interest expense	2,836,638 (4.513.004)	2,576,429 (1,552,441)					
6.	NPL net				0.45%	0.37%	Payments of interest expenses	(233,872)	(162,149)					
8.	Return on Asset (ROA) Return on Equity (ROE)			1.87% 9.64%	1.98%	Receipt from other operating income	753.292	1.099.778					
9. 1	Net Interest Margin (NI Operating Expenses to	M)	nuer		3.98% 79.00%	4.08% 73.96%	Recovery from written-off loans	145.931	17.201					
11.	Cost to Income Ratio (C	CIR)	niues		52.47%	51.02%	Payments of personnel expenses Payments of other operating expenses	(2,043,609) (1,562,651)	(1,886,222) (1,169,534)					
12. I	Loan to Deposit Ratio (ompliance Ratios	LDR)			143.54%	149.92%	Other payments	19.780	(208,330)					
1.	 a. Percentage Violation i. Related parties 	n of Legal Lendi	ng Limit		0.00%	0.00%	Payments of corporate income tax	(487,276)	(506,411)					
	ii. Non-related parties				0.00%	0.00%	Cash flows before changes in operating assets, operating	1.316.535	3.026.796					
	 b. Percentage Lending i. Related parties 	g in Excess of th	e Legal Lendir	ng Limit	0.00%	0.00%	liabilities and temporary syirkah funds	,,,,,,,,,	-,,					
	ii. Non-related parties				0.00%	0.00%	Changes in operating assets, operating liabilities, and							
2.	Statutory Reserves Red a. Rupiah	quirements			7.20%	6.05%	temporary syirkah funds:							
	- Daily - Average				0.00% 7.20%	0.00% 6.05%	(Increase) decrease in operating assets:							
	b. Foreign Currencies Net Open Posisition				4.02%	4.02%	Placements with Bank Indonesia and other banks - with maturity more than 3 months	_	149,794					
3.					0.73%	0.56%	Fair value through profit or loss securities	143,772	(93,719)					
	SPOT AN	ID DERIVATI	VE / FORW of 30 June 20		NSACTIONS	5	Derivative receivables	481,529	(445,258)					
			million Rupi	lah)			Acceptance receivables Loans	(90,423) (2,320,520)	(1,060,723) (13,398,407)					
				INDIVIDUA		D	Sharia financing/receivables	(1,187,206)	(1,122,105)					
No.	TRANSACTION	Notional	Obje	ctive		Receivables ayables	Increase (decrease) in operating liabilities:							
		Amount	Trading	Hedging			Obligations due immediately	58,107	17,065					
Α.	Related to Exchange Rate	15,437,654	782,968	14,654,6	102,72	77,982	Deposits from customers Deposits from other banks	(7,811,612) 262,521	(6,919,862) 982,249					
1	Spot	1,181,623	782,968	398,6	55 58	8 894	Derivative payables	(340.773)	445.963					
2	Forward	2,905,185	-	2,905,	85 50,89	6,458	Acceptance payables	237,416	1,138,522					
3	Option a. Put		1]]]	Increase in temporary syirkah funds	293,946	709,907					
	b. Call	-	-		-		Net cash flows (used in) provided from operating activities	(8,956,708)	(16,569,778)					
4 5	Future Swap	11.350.846		11.350.8	- 46 5124	70.630	CASH FLOWS FROM INVESTING ACTIVITIES							
6	Others	-	-	.,,			Purchase of securities Proceeds from sale of securities	(36,313,413) 39,385,131	(20,075,242) 23,847,711					
В.	Related to Interest Rate	12,701,583	-	12,701,5	33 507,630	493,273	Purchases of fixed assets	(99,205)	(74,843)					
1	Forward		-		-	-	Acquisition of right-of-use asset	(2,123)	(4,111)					
2	Option	-	-		-		Acquisition of intangible assets Proceeds from sale of fixed assets	(244,559) 9,658	(181,580) 2,155					
	a. Put b. Call]]								
3	Future	-	-		.:		Net cash flows provided from (used in) investing activities	2,735,489	3,514,090					
5	Swap Others	12,701,583	1	12,701,5	83 507,63	493,273	CASH FLOWS FROM FINANCING ACTIVITIES							
C.	Others	27,069,659	-	27,069,6	654,93	535,708	Proceeds of securities issued		200,000					
	TOTAL	55,208,896	782,968	54,425,9	1,265,29	1,106,963	Proceeds from borrowings Installment payments and settlement of borrowings	2,410,309 (10,596,114)	5,341,765 (11,051)					
	STATEM	IENTS OF CO	MMITMENT	AND CO	NTIGENCIES		Proceed from shares issued	(10,000,111)	(1,00.)					
	OTALLI		2023 and 31 D				Sales of treasury shares to public	1,635	1,685					
		(lı	n million Rupi				Payments of dividend Payment of lease liabilities principals	(832,860) (80,909)	(142,633) (76,020)					
				IDUAL		DLIDATED	, ,							
No.	ACCOUN	ITS	30 Jun 2023 Unaudited	31 Dec 20 Audited		31 Dec 2022 Audited	Net cash flows provided from financing activities	(9,097,939)	5,313,746					
I.	COMMITMENT REC	EIVABLES	69,712,263				NET INCREASE IN CASH AND CASH EQUIVALENTS	(15,319,158)	(7,741,942)					
	1. Unused borrowing fa	cilities	35,565,074	20,661,	35,565,07	4 20,661,055	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND							
	Outstanding spot and forward	d derivative /		l			CASH EQUIVALENTS	8,795	32,895					
	forward 3. Others		34,147,189	32,460,	955 34,147,18	9 32,460,955	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF							
II.	COMMITMENT LIAE	BILITIES	143,815,452	144,508,0	143,821,70	1 144,528,046	YEAR	39,377,338	31,581,677					
	Unused loans facilitie	es	108,882,418	111,511,	492 108,888,66	7 111,531,524	CASH AND CASH EQUIVALENTS AT THE END OF							
	a. Committed b. Uncommitted		15,717,315	13,315			PERIOD	24,066,975	23,872,630					
	Outstanding irrevocal	ble L/C	93,165,103 916.484	98,196			Cash and cash equivalents consist of:							
	3. Outstanding spot and		3 IU,404	301,	2 10,40		Cash	1,713,679	1,940,323					
	forward		34,016,550	32,034,	999 34,016,55	0 32,034,999	Current accounts with Bank Indonesia Current accounts with other banks	9.020.475	7.723.586					
	4. Others						Placement with Bank Indonesia and other banks	718.981 7.819.635	1.167.610 10,091,696					
III.	1. Guarantees received	IVABLES	29,589,232 29,589,232	31,249,3 31,249.			Securities Securities	4,794,205	2,949,415					
	2. Others		28,008,232	31,249,	- 46,6	. , .,		24,066,975	23,872,630					
IV.	CONTINGENT LIAB	ILITIES	5,128,775	5,608,1			SUPPLEMENTAL CASH FLOW INFORMATION:							
	Guarantees issued		5,128,775	5,608	120 5,128,77	5,608,120	ACTIVITIES NOT AFFECTING CASH FLOW Purchases of fixed assets which are still payable	(AT-	10.47					
	2. Others		<u> </u>	1	-1	-1 -	ruichases of fixed assets which are still payable	(273)	(215)					
Not	es:													
1.							Statements of PT BANK BTPN Tbk and Subsidiary for the six months period ended	on 30 June 2023 a	nd 2022					
	which were unaudite					audited.								
2.	The consolidated fina					mhor 2010	ding Transparency and Publication of Financial Chatanana for Paulin							
							ding Transparency and Publication of Financial Statements for Banks; g Transparency and Publication of Financial Statements for Conventional Commer	cial Banks						
	c) Financial Services	Authority Regul	ation No. 14/PO	JK.04/2022	dated 18 Augus	st 2022 regarding	Submission of Periodic Reports Issuer or Public Company,							
	d) Financial Services	Authority Regul	ation No. 75 /P	OJK.04/201	7 dated 21 Dese	ember 2017 rega	rding the Responsibility of the Board of Directors of the Financial Statements.							
3.							ded 30 June 2022 have been represented to conform with the ratio presentation of							
							ted 30 June 2020 regarding "Transparency and Published Financial Statements of	conventional Bank						
4.	Main foreign exchang	e rates: 30 June	2023: 1 USD :	Rp 14.992	,50; 30 June 20;	22: 1 USD = Rp 1	4.897,50; 31 December 2022: 1 USD = Rp 15.567,50.							

		n 2023 udited							
		ACCOU	NIS			INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
I. Core Capital (Tier 1)						30.026.073	35.760.429	28,675,739	33,823,320
1. Common Equity Tier 1 (CET 1)						30,026,073	35,760,429	28,675,739	33,823,320
1.1 Paid in capital (less Treasury stor	ck)					161,133	161,133	161,133	161,133
1.2 Disclosed reserves						32,450,117	37,379,050	30,919,727	35,126,679
12.1 Additional Factor 12.11 Other comprehensive income						32,671,930 890.883	37,379,695 894.597	31,094,958 902,622	35,126,87 906.33
12.1.11 Excess differences arisin	g from translation of fir	nancial statement				030,000	034,037	302,022	500,000
12.1.12 Potential gain of the incre	ease in the fair value of	financial assets availa	able for sale			20,098	20,145	31,836	31,883
1.2.1.13 Fixed asset revaluation						870,785	874,452	870,786	874,45
12.12 Other disclosed reserves 12.12.1 Agio						31,781,047	36,485,098	30,192,336	34,220,53i 10.907.34
12.12.1 Agio 12.12.2 General reserves						10,914,396	32,596	10,914,396	10,907,349
12.12.3 Previous years profit						19,400,421	24,081,985	17,836,586	21,542,42
12.12.4 Current year profit						1,433,634	1,461,598	1,408,758	1,675,16
1.2.1.2.5 Capital paid in advance						-	-	-	
12.12.6 Others						-		-	
12.2 Deduction Factor 12.2.1 Other comprehensive income						(221,813)	(645)	(175,231)	(194
12.2.11 Excess differences less f	rom translation of final	ncial statement				_			
1.2.2.12 Potential losses from the	decrease in the fair va	lue of financial assets	available for sale			-	-		
12.2.2 Other disclosed reserve						(221,813)	(645)	(175,231)	(194
12.2.2.1 Disagio						-	-		
12.2.2.2 Previous years loss 12.2.2.3 Current year loss									
12.2.2.4 Differences between req	uired provision and all	owance for impairmen	t losses of earning as	sets		(221,168)	1	(175,037)	
1.2.2.2.5 Negative differences on						(22,00)	-	(110,001)	
12.2.2.6 Required provision on ne						(645)	(645)	(194)	(194
1.2.2.2.7 Others						-	-		
1.3 Non-Controlling Interests that can 1.4 Deduction factor to common equit						(2.585.177)	(1.779.754)	(2.405.121)	
1.4 Deduction factor to common equit	ty tier 1 (CEI 1)					(2,585,177)	(1,779,754)	(2,405,121)	(1,464,492)
14.2 Goodwill						(420,200)	(61,116)	(200,070)	(61,116
1.4.3 Other intangible assets						(870,983)	(1,067,660)	(836,083)	(979,491
1.4.4 Investment that can be calculated as						(1,285,961)	(77,961)	(1,285,962)	
1.4.5 Shortage of capital on insurance sub	sidiary company					-	-		
14.6 Securitization exposures 14.7 Other deduction factor to common ed	and the state of					-	-		
14.7.1 Placement of funds in instrumer		other banks					1		
14.7.2 Cross-ownership in another enti			aw, grants, or grants v	Ilin		_			
14.7.3 Exposure that causing Credit Ri			us Payment			-	-	-	
14.7.4 Exposure in child company whi	ch held sharia principl	e				-	-		
2 Additional Tier 1 (AT 1) 2.1 The instrument meets the require								-	
2.2 Agio / Disagio	ements of AT 1								
2.3 Deduction Factors : Investment i	n AT1 and/or Tier 2	instruments with o	other Bank			_			
2.3.1 Placement of funds in instruments A						-	-		
2.3.2 Cross-ownership in another entity a	cquired by the transition	in because of the law,	grants, or grants will						
II. Supplementary Capital (Tier 2) 1 Capital instrument in form of shares or others		0				4,420,590 2.998.500	4,532,789 2,998,500	4,436,312 2,979,500	4,512,589 2,979,500
1.1 Preferred Stock (perpetual cumulative, no						2,996,000	2,990,000	2,979,300	2,979,000
12 Subordinated bonds (perpetual cumulati	ive, non perpetual), afti	er buy back deduction				_			
1.3 Subordinated loan (perpetual cumulative	, non perpetual), after	buy back deduction				2,998,500	2,998,500	2,979,500	2,979,50
1.4 Mandatory convertible bond						-	-	-	
1.5 Tier 2 published by bank and non bank 1.6 Amortization based on remaining maturit	which acquired by othe	er party (consolidated)				-	-	-	
2 AgioDisagio	7						1 1		
3 General required provision of earning assets	(maximum 125% of R	NA)				1,422,090	1,534,289	1,456,812	1,533,08
4 Deduction factor to supplementary capital						-	-	-	
4.1 Sinking Fund						-	-	-	
4.2 Placement of funds in instruments AT 1 4.3 Cross-ownership in another entity acquire	and / or Tier 2 other ba	nks cause of the law aran	te or arante will			-	-	-	
TOTAL CAPITAL	,					34.446.663	40.293.218	33.112.051	38,335,909
TOTAL CAPITAL	30 Jur	2023	30 Jun	2022			n 2023	30.10	
	Unau		Unau		DESCRIPTION	Unau	udited	Unau	dited
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED		INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSET (RWA)					CAR RATIO				
RWA CREDIT RISK	113,739,521	122,726,153	120,398,335	127,681,244	CET 1 Ratio (%)	23.81%	26.42%	20.86%	22.27%
RWA MARKET RISK RWA OPERATIONAL RISK	2,125,982 10.225,433	2,125,982 10.500.842	895,071 16,171,334	895,071 23.316.768	Tier 1 Ratio (%) Tier 2 Ratio(%)	23.81% 3.51%	26.42% 3.35%	20.86%	22.27% 2.97%
TOTAL RWA	126,090,936	135,352,977	137,464,740	151,893,083	CAR Ratio (%)	27.32%	29.77%	24.09%	2.97%
CAR RATIO BASED ON RISK PROFILE (%)	9.21%	9.21%	9.22%		CET 1 for BUFFER (%)	17.81%	20.42%	14.86%	16.02%
CAR ALLOCATION BASED ON RISK PROFIL	LE				BUFFER PERCENTAGE SHOULD BE FULI	ILLED BY BANK	(%)		
From CET 1(%)	6.00%	6.00%	6.00%	6.25%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
From AT 1(%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	3.21%	3.21%	3.22%	2.97%	Capital Surcharge untuk Bank	1.00%	1.00%	1.00%	1.00%

MANAGEMENT	
As of 30 June 2023	
RD OF COMMISSIONERS	

President Commissioner

: Chow Ying Hoong - Commissioner : Takeshi Kimoto - Independent Commissioner : Ninik Herlani Masli Ridhwan - Independent Commissioner : Onny Widjanarko*) - Independent Commissioner : Edmund Tondobala : Ongki Wanadjati Dana

*) Onny Widjanarko was appointed as Independent Commissioner at Annual General Meeting of Shareholders ("GMS") on 13 April 2023 and has been effective assume the office on 8 May 2023.

BOARD OF DIRECTORS

- President Director : Henoch Munandai - Deputy President Director : Kaoru Furuva - Deputy President Director : Darmadi Sutanto Dini Herdini - Compliance Director - Director Atsushi Hino*) : Keishi Kobata**) - Director

: Merisa Darwis - Director - Director : Hanna Tantani *) Atsushi Hino was appointed as Director at Annual GMS on 13 April

2023 and has been effective assume the office on 15 May 2023. $^{\star\star})~$ Keishi Kobata was appointed as Director at Extraordinary GMS on 22 June 2023 and will be effectively assume the office after obtaining the complete working permit and limited stay permit.

Ultimate Shareholder:

Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92,43%

Non-controlling shareholder through capital market ($\! \geq \! 5\%)$:

Non-controlling shareholder not through capital market ($\geq 5\,\%$) :

Jakarta, 27 July 2023 PT BANK BTPN Tbk



Henoch Munandar President Director

4. Main foreign exchange rates: 30 June 2023: 1 USD = Rp 14.992,50; 30 June 2022: 1 USD = Rp 14.897,50; 31 December 2022: 1 USD = Rp 15.567,50.