

CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN Tbk and Subsidiaries 30 SEPTEMBER 2023, 2022 AND 31 DECEMBER 2022

(In Million Rupiah)

STATEMENTS O As of 30 September (In mi					STATEMENTS OF PROFIT LOSS AND OT For the periods ended on 30 Sep (In million Rupish, unless	tember 2023	and 2022	/E INCOME					EARNII	As of 3	QUALITY ANI 10 September 20 (In million Ru	023 and 2022	FORMATION					
No. ACCOUNTS	INDIVID	UAL 31 Dec 2022	CONSOLID	ATED 31 Dec 2022	No. ACCOUNTS	INDIV		CONSOLIDATE	_	No. ACCOUNTS			30 Sep			INDIVI	DUAL		30 Sep	2022		
ASSET	Audited	Audited	Audited	Audited	NO. ACCOUNTS	30 Sep 2023 Audited	Unaudited	30 Sep 2023 30 Se Audited Una			Current	Special	Audi Substandard	Doubtful Doubtful	Loss	Total	Current	Special S	Unaud	lited Doubtful	Loss	Total
1 Cash	837.097	1.017.618	1.432.764	1,747,461	OPERATING INCOME AND EXPENSES	•	•	•		RELATED PARTIES Placements with other banks	462.361					462.361	562.275					562.275
Placements with Bank Indonesia	15,448,528	30,664,044	16,325,514	31,395,471	A. Interest Income and Expenses 1. Interest Income	9.744.790	7,477,023	14,053,208 11	432,802	a. Rupiah	-				-	-		- 1	-	-		-
Placements with other banks Spot and derivative / forward receivables	894,584 1,561,335	2,661,799 1,746,824	1,133,474 1,561,335	2,894,654 1,746,824	Interest Expenses	(4.690.182)	(2.517.101)		764.107)	b. Foreign currencies Spot and derivative receivables	462,361 727,909		-	-	-	462,361 727,909	562,275 605,281	1	-	-	1	562,275 605,281
5. Securities	9,936,605	11,301,039	18,051,136	18,835,877	Net Interest Income	5,054,608	4,959,922	9,000,249 8,6	68,695	a. Rupiah	-		-		-	-	399					399
Securities sold under repurchase agreements (repo) Claims from securities purchased under resale	-	-	-	-	Other Operating Income and Expenses Gain (Loss) from increase (decrease) in fair value of financial					b. Foreign currencies Securities	727,909		1 1	-		727,909	604,882 190,761	1	-	-	1	604,882 190,761
agreements (reverse repo)	-	-	-	-	assets	(77,126)	172,156	(77,126)	172,156	a. Rupiah			-		-	- :	-					-
Acceptance receivables Loans	3,514,380 138,906,478	3,069,854 134,596,053	3,514,380 138,906,478	3,069,854 134,596,053	Gain (Loss) from increase (decrease) in fair value of financial liabilities			1 1	-	b. Foreign currencies Securities sold under repurchase.			-	-	-	-	190,761	1	-	-	1	190,761
10. Sharia financing/receivables	50,800,470	-	11,936,149	11,527,463	Gain (Loss) from sale of financial assets Gain (Loss) from spot and derivative / forward transactions	46,79	25,629		25,629	agreements (Repo)				-	-	-	-	-	-	-	-	
11. Equity Investments 12. Other financial asset	1,308,484 866.696	1,308,484 892.697	102,888 1,079,431	103,473	(realised)	605,854	(107,616)	605,854	(107,616)	a. Rupiah b. Foreign currencies												
Impairment on financial assets -/-	(3,124,889)		(4,073,173)	(3,585,199)	Gain (Loss) from investment under equity method Gain (Loss) from foreign exchange translation	18,627	533,128	18,627	535,248	Claims on securities purchased												
a. Securities	(720)	(999)	(720)	(999)	7. Dividend revenue	498,815		8 1	1	under resale agreements (Reverse Repo)					-		-		-			
b. Loans and Sharia financing c. Others	(3,121,658)	(2,810,194) (5,081)	(4,069,942) (2,511)	(3,579,119) (5,081)	Commissions/provisions/fees and administration	588,995	600,492		601,446	a. Rupiah b. Foreign currencies				-	-	:	-	-	-	-	:	-
14. Intangible assets	3,021,427	2,880,272	3,449,015	3,237,937	9. Other income	254,620			723,292	Foreign currencies Acceptance receivables			[.]	.]]	.]]]]	.]]
Accumulated amortization of intangible assets -/- 15. Fixed assets and equipment	(2,212,918) 3,919,617	(2,035,262) 4.017.129	(2,374,139) 5.083.566	(2,161,199) 5,109,182	Impairment losses on financial assets Losses related to operational risks	(704,561 (5,216)	(1,081,873)		716,388) (4,806)	Loans a. Micro. Small and Medium											J	
Accumulated depreciation on fixed assets and	3,919,617 (2,266,626)	4,017,129 (2,277,391)	(3,059,403)	(2,990,677)	12. Personnel expenses	(1,774,362)	(1,649,513)		556,125)	a. Micro, Small and Medium Enterprises (UMKM)				_	-		-		-	-		-
16. Non-productive assets	98,119 21,099	10,838	98,119 21,099	10,838	13. Promotion expenses	(156,322)	(156,381)		159,566)	i. Rupiah ii. Foreign currencies				-	-	:	-	-	-	-	:	-
a. Abandoned properties b. Foreclosed assets	77,020	10,838	77,020	10,838	14. Other expenses	(2,063,228)	(2,057,579)		564,144)	b. Non-Micro, Small and Medium	3,055,035			-	-	3,055,035	1,050,461	-	-			1,050,461
c. Suspense accounts		-	-	-	Net Other Operating (Expenses) Income	(2,767,113)	(2,710,412)		(0,873)	i. Rupiah ii. Foreign currencies	386,928 2,668,107			1		386,928 2,668,107	313,777 736,684	1		1	:	313,777 736,684
d. Interbranch assets 17. Other assets	2 389 702	2.203.832	2.676.102	2.535.277	NET OPERATING INCOME (EXPENSES) NON-OPERATING INCOME AND EXPENSES	2,287,495	2,249,510	3,073,284 3,0	17,822	c. Restructured loans	2,000,107			-	-	2,000, 107	730,004		-			730,004
TOTAL ASSET	175,098,619		195,843,636		Gain (Loss) from sale of fixed assets and equipments	(8.482)	(450)	(6,903)	1095	i. Rupiah ii. Foreign currencies				1			1	1		1	:	1
LIABILITIES AND EQUITY					Other non-operating income (expenses)	2,700	1,500	850	42	Equity Investment	1,308,462					1,308,462	1,308,462					1,308,462
LIABILITIES 1. Demand deposits	21,068,615	23,738,156	21,097,139	23,765,802	NET NON OPERATING INCOME (EXPENSES)	(5,782)	1,041	(6,053)	1,137	Other receivables Commitment and contingencies	21,849 5,476,931	-	-	-	-	21,849 5,476,931	4,449,536	-	-	-	-	4.449.536
Saving deposits	21,068,615	13,454,911	21,097,139	16.396.199	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE	2,281,713	2,250,551	3,067,231 3,6	18,959	a. Rupiah	102,912	:	-	:		102,912	4,449,536 61,099		- :	:		4,449,536 61,099
3. Time deposits	63,622,666	65,624,952	73,378,943	74,704,547	Income Tax:	(392,792)	(429,108)	(0. 400.)	802,818)	b. Foreign currencies	5,374,019		-	-	-	5,374,019	4,388,437	-	-	-	-	4,388,437
Electronic money Liabilities to Bank Indonesia]	1	-	-	a. Estimated current period tax b. Deferred tax income (expenses)	(407,230)	(366,984)	1	735,369) (67.449)	NON-RELATED PARTIES Placements with other banks	432.223					432.223	148.273					148.273
Liabilities to other banks	7,410,421	176,227	7,406,363	166,131	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,888,921			816,141	a. Rupiah	90,005	-]	-	-	90,005	65,377		-	-		65,377
Spot and derivative / forward liabilities Securities sold under repurchase agreements (repo)	1,346,535	1,447,736	1,346,535	1,447,736	MINORITY INTEREST PROFIT (LOSS)			301,527 3	98,300	b. Foreign currencies Spot and derivative receivables	342,218 833,173	253]]	342,218 833,426	82,896 849,130	7 400				82,896 856,530
Acceptance liabilities	2,569,626	2,356,828	2,569,626	2,356,828	OTHER COMPREHENSIVE INCOME					a. Rupiah	771,666	186	-	-	-	771,852	811,212	5,512	-	-	-	816,724
Securities issued Borrowings	200,457	200,134	250,457	200,134	Items that are not being reclassified to Profit Loss	35,069		36,284	-	b. Foreign currencies Securities	61,507 9,936,605	67]]	61,574 9,936,605	37,918 12 119 147	1,888				39,806 12.119.147
12. Margin deposits	31,872,032	47,925,106	31,872,032	48,025,106	a. Gain from fixed assets revaluation	79,722	-	79,722	-	a. Rupiah	9,009,251	-	-	-	-	9,009,251	10,898,359	-	-	-	-	10,898,359
Interbranch liabilities Other liabilities	-	-	-	-	b. Gain (Loss) from remeasurement benefecial pension program	(44,653)	-	(43,438)	-	b. Foreign currencies Securities sold under repurchase	927,354		1 1			927,354	1,220,788	1	-	-	1	1,220,788
Other liabilities Minority Interest	2,323,867	2,087,628	2,790,281 2,594,606	2,694,197 2,506,348	c. Others				-	agreements (Repo)	-		-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITY	141,552,750	157,011,678	157,413,684	172,263,028	2. Items that are being reclassified to Profit Loss	10,730	(156,216)	10,800 (1	6,260)	b. Foreign currencies]		-			- 1	-			
EQUITY					a. Gain (Loss) from adjustment in foreign exchange translation			1 1	- 1	 Claims on securities purchased under resale agreements 												
Issued and fully paid-in capital Authorized capital	161,136 300,000	161,133 300,000	161,136 300,000	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	10,730	(156,216)	10,800	156,260)	Rupiah Foreign currencies]									
c. Treasury stock -/- 17. Additional paid-in capital	(1,846) 11,175,605	(1,849) 11,175,197	(1,846) 11,145,861	(1,849) 11,143,883	OTHER COMPREHENSIVE INCOME FOR THE				- 1	Acceptance receivables Loans	3,514,380	-	-	-	-	3,514,380	1,513,929	-	-	-	-	1,513,929
a. Agio	10,914,804	10,914,396	10,909,327	10,907,349	CURRENT PERIOD - AFTER OF TAX	45,799	(156,216)	47,084 (1	6,260)	Loans a. Micro, Small and Medium												
b. Disagio -/-]	1	-	-	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,934,720	1,665,227	2,442,348 2,6	59,881	Enterprises (UMKM) i. Rupiah	6,087,629 6.087,629	129,67	9,342 9,342	47,647 47.647	367,253 367,253	6,641,542 6,641,542	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
c. Fund for paid up capital d. Others	260,801	260,801	236,534	236,534						ii. Foreign currencies	0,007,029	129,07	9,342	47,047	307,233	0,04 (342	5,344,415	7 (324	17,000	11,022	302,023	5,012,053
18. Other comprehensive income	887,190	841,390	914,637	867,939	Net income of the current period attributable to:					 b. Non-Micro, Small and Medium i. Rupiah 	121,099,092 80,580,800	6,699,498 5,641,787	199,721 91,537	100,424 100,424	1,111,166 1,111,166	129,209,901 87,525,714	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
a. Profit b. Loss -/-	953,488 (66,298)	849,140 (7,750)	980,935 (66,298)	875,689 (7,750)	Owners of The Parent Non Controlling Interest	1,888,92	1 1,821,443		398.300	ii. Foreign currencies	40,518,292	1,057,71	108,184	100,424	1,111,100	41,684,187	43,420,721	3,149,289	106,593	300, 197	282,385	46,958,988
19. Reserves	32,596	32,596	32,596	32,596	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,888,92	1 1,821,443		2,816,141	c. Restructured loans	1,360,442	2,646,799	19,065	36,385	1,033,448	5,096,139	5,612,464	956,897	39,546	312,159	929,907	7,850,973
a. General reserves	32,596	32,596	32,596	32,596	Total current comprehensive Profit (Loss) attributable					i. Rupiah ii. Foreign currencies	1,360,442	2,646,799	19,065	36,385	1,033,448	5,096,139	4,669,110 943,354	956,897	39,546	312,159	929,907	6,907,619 943,354
b. Appropriate reserves 20. Profitloss	21,289,342	20,019,562	26,175,722	24,701,125	to: - Owners of The Parent	1934.720	1.665.227	2.140.436	.403.001	8. Equity Investment	22		-	-	-	22	22	-	-	-	-	22
a. Previous years	19,400,421	17,836,586	24,081,985	21,605,424	- Non Controlling Interest	(32.)(720	,,	2,110,100	256,880	Other receivables Commitment and contingencies	118.676.645	1360.055		1	:	120.036.700	100.995.103	2.329.703		-	:	103.324.806
b. Current year c. Payable dividend -/-	1,888,921	2,182,976	2,093,737	3,095,701	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,934,720	1,665,227	2,442,348	,659,881	a. Rupiah	57,368,885	716,680]			58,085,565	48,916,913	771,302				49,688,215
TOTAL EQUITY ATTRIBUTABLE TO THE					PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE		-	-	-	b. Foreign currencies III. OTHER INFORMATION	61,307,760	643,375	1	-	- 1	61,951,135	52,078,190	1,558,401	-	-	-	53,636,591
OWNERS OF PARENTS	33,545,869	32,229,878	38,429,952	36,906,676	DIVIDEND EARNING PER SHARE (Full amount)	-			-[1 Value of Bank's assets pledged												
TOTAL EQUITY	33,545,869	32,229,878	38,429,952	36,906,676	- Basic	234	226	260	300	a. To Bank Indonesia b. To other parties						:						-
TOTAL LIABILITY AND EQUITY	175,098,619	189,241,556	195,843,636	209,169,704	- Diluted	234	226	260	300	Foreclosed assets						77,020						1,291
	ALLOWA	NCE FOR	IMPAIRMEN	T LOSSES	<u> </u>								CAPITAL AD	EQUACY RA	TIO							
	As		mber 2023 and	2022									As of 30 Septer (In mill)	nber 2023 and 2 on Rupiah)	2022							
		(In mill	ion Rupiah)	INDIVIDU	JAL						ACCOUNTS							30 Sep 202 Audited			30 Sep 2022 Unaudited	
-		30 Sen 2	2000		30 Sep 2022												INIDA	/IDUAL CO		INDIVID	JAL CON	ISOI IDATED

	TOTAL LIABILITY AND EQUITY	175,09	189,2	41,556	195,843,636	209,169,704	- B	iluted			2
		ALLO	As of 30		PAIRMEN or 2023 and Rupiah)		ES				
						INDIV	IDUAL				
		30 Sep 2023							0 Sep 2022	!	
No.	ACCOUNTS	Audited							Unaudited		
		Allowance for Impairment			Required	Provision	Allowan	ice 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	148	-	-	8,946	-	122	-	-	7,105	-
2.	Spot and derivative receivables	-	-	-	15,611	12	-	-	-	14,444	370
3.	Securities	693	27	-	24,927	-	1,931	-	-	30,817	-
4.	Securities sold under repurchase										
	agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under										
	resale agreements (Reverse Repo)	-	-	-	-	-	-	=	-	-	-
6.	Acceptance receivables	2,121	242	-	35,144	-	7,830	90	-	14,876	-
7.	Loans and financing	591,264	151,431	2,378,963	1,298,475	1,920,822	689,360	212,676	2,364,714	1,358,337	1,854,126
8.	Equity Investments	-	-	-	13,085	-	-	-	-	13,085	-
9.	Other receivables	-	-	-	218	-	-	-	-	13	-
10.	Commitment and contingencies	27,564	28,922	-	61,939	67,910	26,593	14,003	36,774	71,827	116,455

RATIOS (%)	30 Sep 2023 Audited	30 Sep 2022 Unaudited
Performance Ratios		
Capital Adequacy Ratio (CAR)	27.27%	23.81%
Non-performing earning assets and non-earning assets to total		
earning assets and non-earning assets	0.64%	0.69%
Non-performing earning assets to total earning assets	0.64%	0.69%
. Allowance for impairment losses on financial assets to earning		
assets	1.92%	1.95%
NPL gross	1.33%	1.34%
Return on Asset (ROA)	0.48%	0.40%
	8.4%	8.55%
Return on Equity (ROE)		
Net Interest Margin (NIM)	4.04%	4.039
	80.55%	77.09%
Cost to Income Ratio (CIR)	52.59%	54.39%
Loan to Deposit Ratio (LDR)	143.81%	155.90%
Compliance Ratios		
Percentage Violation of Legal Lending Limit		
i. Related parties	0.00%	0.009
ii. Non-related parties	0.00%	0.009
b. Percentage Lending in Excess of the Legal Lending Limit		
i. Related parties	0.00%	0.009
ii. Non-related parties	0.00%	0.009
Statutory Reserves Requirements		
a. Rupiah	7 89%	8 259
- Daily	0.00%	0.009
- Average	7.89%	8.259
b. Foreign Currencies	4.02%	4.049
Net Open Posisition	0.87%	0.649

				INDIVIDUAL			
No.	TRANSACTION	Notional Amount	Obje	ctive	Derivative Receivables and Payables		
		Amount	Trading	Hedging	Receivables	Payables	
Α.	Related to Exchange Rate	22,462,945	1,943,389	20,519,556	139,057	106,264	
1	Spot	2,128,003	1,943,389	184,614	2,964	2,874	
2	Forward	3,355,916	-	3,355,916	52,118	24,375	
3	Option	-	-	-	-		
	a. Put	-	-	-	-		
	b. Call	-	-	-	-		
4	Future	-	-	-	-		
5	Swap	16,979,026	-	16,979,026	83,975	79,015	
6	Others	-	-	-	-		
В.	Related to Interest Rate	12,488,540	-	12,488,540	641,853	617,927	
1	Forward	-	-		-		
2	Option	-	-	-	-		
	a. Put	-	-	-	-		
	b. Call	-	-	-	-		
3	Future	-	-	-	-		
4	Swap	-	-	-	-		
5	Others	12,488,540	-	12,488,540	641,853	617,927	
C.	Others	27,396,487	-	27,396,487	780,425	622,344	
	TOTAL	62.347.972	1.943.389	60.404.583	1.561.335	1,346,535	

	TOTAL	62,347,972	1,943,389	60,404,583	1,561,335	1,346,535	
	07.4751	EUTO OF OO					
		IENTS OF CO					
		As of 30 Septem			122		
		(II	million Rupia		CONCO	LIDATED	
No.	ACCOUNTS		30 Sep 2023	31 Dec 2022	CONSOLIDATED		
NO.	ACCOUR	415	Audited	Audited	30 Sep 2023 Audited	31 Dec 2022 Audited	
I.	COMMITMENT REC	EIVADLES	82.184.837				
1.	Unused borrowing fa		41978.824				
	Outstanding spot an		41,970,024	20,00 (000	41,970,024	20,001,000	
	forward purchased	u uciivauve /	40.206.013	32.460.955	40.206.013	32.460.955	
	3 Others		40,200,015	32,400,933	40,200,015	32,400,800	
II.	COMMITMENT LIAE	BILITIES	156,278,214	144,508,014	156,284,462	144,528,046	
	Unused loans facilities	BS	119,268,713	111,511,492	119,274,961		
	a. Committed		14,845,637	13,315,311	14,845,637	13,315,311	
	b. Uncommitted		104,423,076	98, 196, 181	104,429,324	98,216,213	
	2. Outstanding irrevoca	ble L/C	852,419	961,523	852,419	961,523	
	3. Outstanding spot and	d derivative /					
	forward sold		36,157,082	32,034,999	36,157,082	32,034,999	
	4. Others		-	-	-		
III.	CONTINGENT RECI	EIVABLES	29,294,411				
	 Guarantees received 		29,294,411	31,249,359	., .,	. , .,	
	2. Others	-	-	47,756			
I۷.	CONTINGENT LIAB	ILITIES	5,392,499	.,,	.,,	.,,	
	Guarantees issued		5,392,499	5,608,120	5,392,499	5,608,120	
	2. Others		-	-	-	-	

2. The consolidated financial information as of and for the nine-month period ended 30 September 2022 is unaudited.

CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt from interest	9,788,123	7,419,677
Receipt from sharia income	4.299.400	3.940.750
Payments of interest expense	(5,399,565)	(2,515,370)
Payments of sharia expenses	(360,604)	(246,686)
Receipt from other operating income	1281375	1679.073
		40.678
Recovery from written-off loans	221,983	
Payments of personnel expenses	(2,849,572)	(2,639,803)
Payments of other operating expenses	(2,084,270)	(2,008,582)
Other payments	23,173	(122,211)
Payments of corporate income tax	(691,250)	(838,628)
	(031,230)	(030,020)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	4,228,793	4,708,898
Changes in operating assets, operating liabilities, and temporary syirkah funds:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks - with maturity		
more than 3 months	_	149.794
Derivative receivables	185,489	(893,112)
Acceptance receivables	(444,526)	250,920
Loans	(4,725,506)	(19,537,851)
Sharia financing/receivables	(1,454,704)	(1,575,670)
Increase (decrease) in operating liabilities:		
Obligations due immediately	(53)	30,507
Deposits from customers	(6.947.769)	
		(6,313,330)
Deposits from other banks	7,240,232	1,951,777
Derivative payables	(101,201)	729,112
Acceptance payables	212,798	(212,678)
Increase in temporary syirkah funds	665,005	815,671
Net cash flows (used in) provided from operating activities	(1,141,442)	(19,895,962)
CASH FLOWS FROM INVESTING ACTIVITIES		
Net changes in securities	2,199,751	5,016,626
Purchases of fixed assets		
Purchases of fixed assets Acquisition of right-of-use asset	(165,367)	(115,407)
Acquisition of right-of-use asset	(165,367) (2,655)	(115,407) (10,831)
Acquisition of right-of-use asset Acquisition of intangible assets	(165,367) (2,655) (331,937)	(115,407) (10,831) (309,074)
Acquisition of right-of-use asset	(165,367) (2,655)	(115,407) (10,831) (309,074) 11,584
Acquisition of right-of-use asset Acquisition of intangible assets	(165,367) (2,655) (331,937)	(115,407) (10,831) (309,074)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets	(165,367) (2,655) (331,937) 3,506	(115,407) (10,831) (309,074) 11,584
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities	(165,367) (2,655) (331,937) 3,506	(115,407) (10,831) (309,074) 11,584
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued	(165,367) (2,655) (331,937) 3,506 1,703,298	(115,407) (10,831) (309,074) 11,584 4,592,898
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings	(165,367) (2,655) (331,937) 3,506 1,703,298 50,000 6,998,809	(115,407) (10,831) (309,074) 11,584 4,592,898
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings	(165,367) (2,655) (331,937) 3,506 1,703,298 50,000 6,998,809 (22,438,613)	(115,407) (10,831) (309,074) 11,584 4,592,898 - 8,304,687 (256)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public	(165,367) (2,655) (331,937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046	(115,407) (10,831) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend	(165,367) (2,655) (331,937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860)	(115,407) (10,831) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768 (142,633)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242)	(115,407) (10,83 f) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768 (142,633) (98,763)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment lease liabilities principals Net cash flows provided from financing activities	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (2,438,613) 2,046 (832,860) (103,242) (16,323,860)	(115,407) (10,831) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768 (142,633)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242)	(115,407) (10,83 f) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768 (142,633) (98,763)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860)	(115,407) (10,837) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (16,607) (16,607) (17,607) (1
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (2,438,613) 2,046 (832,860) (103,242) (16,323,860)	(115,407) (10,83 n) (309,074) 11,584 4,592,898 - 8,304,687 (256) 1,768 (142,633) (98,763) 8,064,803
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860)	(115,407) (10,837) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (16,607) (16,607) (17,607) (1
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860)	(115,407) (10,837) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (15,607) (16,607) (16,607) (17,607) (1
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (32,260) (103,242) (16,323,860) (15,762,004)	(15.407) (10.831) (30.9074) (11.584) 4,592,898 4,592,898 6,304,667 (256) (17.683) (90,763) 8,064,803 (7,238,261) 45,239
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF	(165,367) (2,655) (331,937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860) (15,762,004) 17,335	(15, 407) (9.83) (309,074) 11,594 4,592,898 8,304,687 (256) 1,768 (14,263) (90,763) (90,763) (7,238,261) 45,239
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (32,260) (103,242) (16,323,860) (15,762,004)	(15.407) (10.831) (30.9074) (11.584) 4,592,898 4,592,898 6,304,667 (256) (17.683) (90,763) 8,064,803 (7,238,261) 45,239
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installanent payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of:	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,609) (22,438,609) (22,438,609) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753	(115.407) (10.831) (10.831) (10.831) (11.584) (11.584) (15.92,898) (17.686)
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753 23,633,084	(15.407) (2).833 (303.074) 11.584 4,592,898 8.004,687 (2656) 1766 (14.633) (98,763) (7,238,261) 45,239 31,581,677
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installament payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (332,660) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753 23,633,084	(15.407) (18.807) (18.80) (19.
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,860) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753 23,633,084	(116.407) (108.074) (115.64) 4,592,898 4,592,898 8,304,666 (126.53) 6,96,763 8,064,803 (7,238,261) 45,239 31,581,677
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installament payments and settlement of borrowings Sales of treasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,960) (103,242) (16,323,860) 17,335 39,377,753 23,633,084 1,432,764 9,762,159 897,474	(15,407) (9,839) (393,074) 15,592,898 4,592,898 8,304,687 (266) 1766 (14,263) (98,763) (98,763) 45,239 31,581,677 24,388,655 1745,134 9,779,999
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of teasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (32,260) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753 23,633,084 1,432,764 9,762,159 897,474 6,799,367	(15.407) (38.61) (38.61) (15.64) (4.592,898) 8.304,687 (26.66) 1.768 (26.63) (98.763) (98.763) (7.238,261) 45,239 31,581,677 24,388,655 72,307,999 72,307,728,200
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of freasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR 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	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (832,960) (103,242) (16,323,860) 17,335 39,377,753 23,633,084 1,432,764 9,762,159 897,474	(15, 407) (9.83) (309,074) (1584) 4,592,898 8,304,687 (256) 1,768 (142,633) (90,763) (90,763) (7,238,261) 45,239
Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets Net cash flows provided from (used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Proceeds of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Sales of teasury shares to public Payments of dividend Payment of lease liabilities principals Net cash flows provided from financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	(165,367) (2,655) (331937) 3,506 1,703,298 50,000 6,998,809 (22,438,613) 2,046 (32,260) (103,242) (16,323,860) (15,762,004) 17,335 39,377,753 23,633,084 1,432,764 9,762,159 897,474 6,799,367	(15.407) (38.61) (38.61) (15.64) (4.592,898) 8.304,687 (26.66) 1.768 (26.63) (98.763) (98.763) (7.238,261) 45,239 31,581,677 24,388,655 72,307,999 72,307,728,200

ACCOUNTS

Purchases of fixed assets (165,367) (11 Acquisition of right-of-use asset (2,655) (016,626 15,407) 10,831) 19,074) 11,584	CA
Net cash flows (used in) provided from operating activities (1,441,442) (19,895	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities (1,441,442) (19,895	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities (1,141,442) (19,895	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities (1,441,442) (19,895	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities (1,441,442) (19,895	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584 2,898	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584 2,898	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584 1,898	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584 2,898	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 - 04,687 (256) 1,768	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831) 19,074) 11,584 1,898	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 - 04,687 (256) 1,768 12,633)	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 - 04,687 (256) 1,768	
Net cash flows (used in) provided from operating activities	1016,626 15,407) 10,831) 10,74) 11,584 - - 04,687 (256) 1,768 12,633) 18,763)	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 - 04,687 (256) 1,768 12,633)	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 19,074) 11,584 1,898 	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831 19,9074) 11,584 1,898 - 04,687 (256) 1,768 12,633) 18,763) 4,803 3,261)	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831 19,074) 11,584 1,898 04,687 (256) 1,768 12,633) 18,763) 4,803 3,261)	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831 19,9074) 11,584 1,898 - 04,687 (256) 1,768 12,633) 18,763) 4,803 3,261)	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831 19,074) 11,584 1,898 04,687 (256) 1,768 12,633) 18,763) 4,803 3,261)	
Net cash flows (used in) provided from operating activities	016,626 15,407) 10,831 19,074) 11,584 1,898 04,687 (256) 1,768 12,633) 18,763) 4,803 3,261)	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 1,898 04,687 (256) 1,768 1,768 1,768 1,2633) 18,7633 1,4803 1,239 1,239	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 1,898 04,687 (256) 1,768 1,768 1,768 1,2633) 18,7633 1,4803 1,239 1,239	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 1,898 04,687 (256) 1,768 1,768 1,768 1,2633) 18,7633 1,4803 1,239 1,239	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 1,898 04,687 (256) 1,768 1,768 1,768 1,2633) 18,7633 1,4803 1,239 1,239	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 11,584 11,688 12,633) 12,633 18,763) 14,803	
Net cash flows (used in) provided from operating activities	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 11,584 11,688 12,633) 12,633 18,763) 14,803	
Net cash flows (used in) provided from operating activities CASH FLOWS FROM INVESTING ACTIVITIES Net changes in securities (1,441,442) (19,895 S.0 CASH FLOWS FROM INVESTING ACTIVITIES (165,367) (11 CASH FLOWS FROM Investing activities (165,367) (11 CASH FLOWS FROM Flixed assets (2,655) (2,655) (331937) (30 CASH FLOWS FROM FINANCING ACTIVITIES CASH FLOWS FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH AND CASH EQUIVALENTS (1,703,298 4,592 CASH AND CASH EQUIVALENTS (1,703,3860) (1,703,	016,626 (15,407) (10,831) (19,074) (11,584) (1,687) (256) (1,768) (2,633) (1,687) (2,563) (1,687) (2,563) (1,687) (2,563) (1,687) (1,6	
Net cash flows (used in) provided from operating activities CASH FLOWS FROM INVESTING ACTIVITIES Net changes in securities (1,441,442) (19,895 S.0 CASH FLOWS FROM INVESTING ACTIVITIES (165,367) (11 CASH FLOWS FROM Investing activities (165,367) (11 CASH FLOWS FROM Flixed assets (2,655) (2,655) (331937) (30 CASH FLOWS FROM FINANCING ACTIVITIES CASH FLOWS FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH CHAND ASSET FROM FINANCING ACTIVITIES (1,703,298 4,592 CASH AND CASH EQUIVALENTS (1,703,298 4,592 CASH AND CASH EQUIVALENTS (1,703,3860) (1,703,	116,626 15,407) 10,831) 10,837) 10,837) 10,837) 11,584 11,584 11,584 11,688 12,633) 12,633 18,763) 14,803	
Net cash flows (used in) provided from operating activities	115,626 15,407) 10,831) 19,074) 11,584 11,584 11,584 12,633) 18,763) 14,803 1,239 1,677 1,239 1,677 1,677	
Net cash flows (used in) provided from operating activities	106,626 15,407) 107,631 107,831 107,831 107,831 107,831 107,831 108,876 108	
Net cash flows (used in) provided from operating activities	115,626 15,407) 10,831) 19,074) 11,584 11,584 11,584 12,633) 18,763) 14,803 1,239 1,677 1,239 1,677 1,677	
Net cash flows (used in) provided from operating activities	1/6,626 15,407) 10,831 10,831 10,831 10,831 10,831 10,831 11,584 11,584 1,788 1,78	
Net cash flows (used in) provided from operating activities	106,626 15,407) 107,631 107,831 107,831 107,831 107,831 107,831 108,876 108	
Net cash flows (used in) provided from operating activities	1/6,626 15,407) 10,831 10,831 10,831 10,831 10,831 10,831 11,584 11,584 1,788 1,78	
Net cash flows (used in) provided from operating activities CASH FLOWS FROM INVESTING ACTIVITIES Net changes in securities Purchases of fixed assets (165,367) (11 CASH FLOWS FROM INVESTING ACTIVITIES (165,367) (11 CASH FLOWS FROM INVESTING ACQUISITION of instangible assets (2,655) (2,655) (331937) (30 CASH CAQUISITION of instangible assets (331937) (30 CASH FLOWS FROM FINANCING ACTIVITIES (332,486) (30,698,200) (3	1/6,626 15,407) 10,831 10,831 10,831 10,831 10,831 10,831 11,584 11,584 1,788 1,78	
Net cash flows (used in) provided from operating activities	1/6,626 15,407) 10,831 10,831 10,831 10,831 10,831 10,831 11,584 11,584 1,788 1,78	
Net cash flows (used in) provided from operating activities CASH FLOWS FROM INVESTING ACTIVITIES Net changes in securities Purchases of fixed assets (165,367) (11 CASH FLOWS FROM INVESTING ACTIVITIES (165,367) (11 CASH FLOWS FROM INVESTING ACQUISITION of instangible assets (2,655) (2,655) (331937) (30 CASH CAQUISITION of instangible assets (331937) (30 CASH FLOWS FROM FINANCING ACTIVITIES (332,486) (30,698,200) (3	1/6,626 15,407) 10,831 10,831 10,831 10,831 10,831 10,831 11,584 11,584 1,788 1,78	

30 Sep 2023 30 Sep 2022 Audited Unaudited

	12.12.5 Capital paid in advance 12.12.6 Others 12.2 Deduction Factor 12.2.1 Other comprehensive income						(266,359)	
	12.2.11 Excess differences less fr 12.2.12 Potential losses from the of 12.2.2 Other disclosed reserve 12.2.2.1 Disaglo 12.2.2.2 Previous years loss			available for sale			(266,359)	
	12.2.2.3 Current year loss 12.2.2.4 Differences between requ	ired provision and allow	ance for impairmen	t losses of earning asset	ate.		(265.714)	
l	1.2.2.2.5 Negative differences on a	djustment of fair value o	n financial instrume	ent in the Trading Book			(645)	
ı	12.2.2.6 Required provision on no 12.2.2.7 Others						(645)	
ı	1.3 Non-Controlling Interests that can 1.4 Deduction factor to common equity						(2,502,883)	
ı	1.4.1 Deferred tax calculation 1.4.2 Goodwill						(408,413)	
ı	1.4.3 Other intangible assets						(808,509)	
ı	1.4.4 Investment that can be calculated as a 1.4.5 Shortage of capital on insurance sub-						(1,285,961)	
ı	14.6 Securitization exposures 14.7 Other deduction factor to common equ	uity tier 1						
ı	14.7.1 Placement of funds in instrumen 14.7.2 Cross-ownership in another entity	ts AT 1 and /or Tier 2 oth					-	
ı	14.7.3 Exposure that causing Credit Ris	k due to settlement risk						
ı	14.7.4 Exposure in child company whice 2 Additional Tier 1 (AT 1)	h held sharia principle						
ı	2.1 The instrument meets the require	ments of AT 1					-	
ı	2.3 Deduction Factors : Investment in			other Bank				
ı	2.3.1 Placement of funds in instruments A 2.3.2 Cross-ownership in another entity ac			grants, or grants will				
п.	Supplementary Capital (Tier 2) 1 Capital instrument in form of shares or others			-			4,544,999 3,091,000	
ı	1.1 Preferred Stock (perpetual cumulative, no	n perpetual), after buy b	ack deduction				5,05,000	
ı	 Subordinated bonds (perpetual cumulative) Subordinated loan (perpetual cumulative) 						3,091,000	
ı	Mandatory convertible bond Tier 2 published by bank and non bank w	hich acquired by other i	party (consolidated)					
ı	Amortization based on remaining maturity AgioDisagio						-	
ı	3 General required provision of earning assets (maximum 1.25% of RW/	A)				1,453,999	
	4 Deduction factor to supplementary capital							
l	4.1 Sinking Fund						1 1	
	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1a			te or grante will				
тс	4.1 Sinking Fund			ts, or grants will			35,127,123	
тс	Sinking Fund Placement of funds in instruments AT 1a Cross-ownership in another entity acquire	ed by the transition beca	use of the law, grant	30 Sep 2		DESCRIPTION	30 Sep	202
	Sinking Fund Placement of funds in instruments AT 1s Cross-ownership in another entity acquire TAL CAPITAL	ed by the transition beca 30 Sep 2 Audite	use of the law, grant	30 Sep 2 Unaudi	ted CONSOLIDATED			202 ited
RI	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Cross-ownership in another entity acquir TAL CAPITAL SK WEIGHTED ASSET (RWA) RWA CREDIT RISK	30 Sep 2 Audite INDIVIDUAL (023 d CONSOLIDATED	30 Sep 2 Unaudi INDIVIDUAL 123,531,179	CONSOLIDATED 131,617,403	CAR RATIO CET 1 Ratio (%)	30 Sep Audi INDIVIDUAL 23.74%	ited
RI	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Cross-ownership in another entity acquire TAL CAPITAL SK WEIGHTED ASSET (RWA)	30 Sep 2 Audite	023 d CONSOLIDATED	30 Sep 2 Unaudi INDIVIDUAL	ted CONSOLIDATED	CAR RATIO	30 Sep Audi INDIVIDUAL	ited
RI	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-convership in another entity sequin 7AL CAPITAL SK WEIGHTED ASSET (RWA) RWA GREDIT RISK RWA AMARKET NISK TOTAL RWA	30 Sep 2 Audite INDIVIDUAL (116,315,550 2,267,324 10,225,433 128,808,307	023 d CONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212	30 Sep 2 Unsudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385	131,617,403 1,132,872 23,316,768 156,067,043	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) CAR Ratio (%)	30 Sep Audi INDIVIDUAL 23.74% 23.74% 3.53% 27.27%	ited
RI:	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir ATAL CAPITAL SW WEIGHTED ASSET (RWA) RWA OREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK RWA DERATIONAL RISK RWA DERATIONAL RISK RRATIONAL R	30 Sep 2 Audite INDIVIDUAL 116,315,550 2,267,324 10,225,433 128,808,307 9.20%	023 d CONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212 9.20%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.21%	131,617,403 1,132,872 23,316,768 156,067,043 9.21%	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL	30 Sep Audi INDIVIDUAL 23.74% 23.74% 3.63% 27.27% 17.74% FILLED BY BANK ('	CO
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Cross-comerability in another entity acquire TALL CAPITAL SK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA OFFRATIONAL RISK TOTAL RWS IR ALLOCATION BASED ON RISK PROFILE (%) IR ALLOCATION BASED ON RISK PROFILE TOM CET 1 (%)	30 Sep 2 Audite INDIVIDUAL 116,315,550 2,267,324 10,225,433 128,808,307 9.20%	023 d CONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212	30 Sep 2 Unsudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385	131,617,403 1,132,872 23,316,768 156,067,043 9.21%	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) GAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL Capital Conservation Buffer (%)	30 Sep Audi INDIVIDUAL 23.74% 23.74% 3.65% 27.27% 17.74%	CO
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir ATAL CAPITAL SW WEIGHTED ASSET (RWA) RWA OREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK RWA DERATIONAL RISK RWA DERATIONAL RISK RRATIONAL R	30 Sep 2 Audite INDIVIDUAL 116,315,550 2,267,324 10,225,433 128,808,307 9.20% E 6.00%	023 d CONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212 9,20% 6.00%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9,2 % 6.00%	131,617,403 1,132,872 23,316,768 156,067,043 9.21%	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL	30 Sep Audi INDIVIDUAL 23.74% 22.74% 3.65% 27.27% 17.74%, FILLED BY BANK (1	CO
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir ATAL CAPITAL SEW REIGHTED ASSET (RWA) RWA OREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK IK RATIO BASED ON RISK PROFILE (%) IK RATIO BASED ON RISK PROFILE (%) From CT 1 (%) From AT 1 (%) From Tier 2 (%)	30 Sep 2 Audite INDIVIDUAL 0 116,315,550 2,267,324 10,225,433 128,808,307 9.20% E 6.00% 3.20%	023 d DONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212 9.20% 6.00%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	131,617,403 1,132,872 23,316,768 156,067,043 9.21% 6.23% 0.00%	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio(%) Tier 2 Ratio(%) CAR Ratio (%) CET 110r BUFFER (%) CET 110r BUFFER (%) Capital Conservation Buffer (%) Capital Surservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge untuk Bank	30 Sep Addi INDIVIDUAL 23.74% 23.74% 3.63% 27.27% FILLED BY BANK (2.50% 0.00% 1.00%	CO %)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir ATAL CAPITAL SEW REIGHTED ASSET (RWA) RWA OREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK IK RATIO BASED ON RISK PROFILE (%) IK RATIO BASED ON RISK PROFILE (%) From CT 1 (%) From AT 1 (%) From Tier 2 (%)	30 Sep 2 Audite INDIVIDUAL (116,315,550 2,267,324 10,225,433 128,808,307 9.20% E 6.00% 0.00%	023 d DONSOLIDATED 125,321,046 2,267,324 10,500,842 138,089,212 9.20% 6.00%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	131,617,403 1,132,872 23,316,768 156,067,043 9.21% 6.23% 0.00%	CAR RATIO CET 1 RAIO (%) Tier 1 Raio (%) Tier 1 Raio (%) CAR Ratio (%) CAR Ratio (%) CAR Ratio (%) BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL Capital Constraint Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) Capital Sureharge untuk Bank SH	30 Sep Adul BNDVIDUAL 23.74% 23.74% 3.63% 27.27% FILLED BY BANK (2.50% 0.00% 1.00%	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir TALL CAPITAL REVIEW TO ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK RRATIONAL RISK PROPELT (%) From CET 1(%) From AT 1(%) From Tier 2 (%)	30 Sep 2 Audion NDVIDUAL 116, 319, 850 2, 267, 324 10, 222, 433 129, 309, 307 E 6.00% 0.00% 3.20%	023 d 20NSOLIDATED 125,321,046 2,267,324 9,000,842 9,20% 0,00% 3,20%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	131,617,403 1,132,872 23,316,768 156,067,043 9.21% 6.23% 0.00%	CAR RATIO CET 1 RAIO (%) Tier 1 Raio (%) Tier 1 Raio (%) CAR Ratio (%) CAR Ratio (%) CAR Ratio (%) BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL Capital Constraint Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) Capital Sureharge untuk Bank SH	30 Sep Addi INDIVIDUAL 23.74% 23.74% 3.63% 27.27% FILLED BY BANK (2.50% 0.00% 1.00%	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1s. 4.2 Cross-convenship in another entity acquir 4.3 Cross-convenship in another entity acquir SIK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA 4.1 OR ANOTHER ASSET (RWA) From TOTAL TOTAL RISK FROM A 15 (15) From TOTAL TOTAL RISK FROM TOTAL RWA AS of 30	30 Sep 2 Audite INDIVIDUAL 0 116,315,550 2,267,324 10,225,433 128,808,307 9.20% E 6.00% 3.20%	023 d 20NSOLIDATED 125,321,046 2,267,324 9,000,842 9,20% 0,00% 3,20%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	131,617,403 1,132,672 23,316,768 166,067,043 62,23% 0.00% 2.98%	CAR RATIO CET 1 RAIO (%) Tier 1 Raio (%) Tier 1 Raio (%) CAR Ratio (%) CAR Ratio (%) CAR Ratio (%) BUFFER (%) BUFFER PERCENTAGE SHOULD BE FUL Capital Constraint Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) Capital Sureharge untuk Bank SH	30 Sep Adul BNDVIDUAL 23.74% 23.74% 3.63% 27.27% FILLED BY BANK (2.50% 0.00% 1.00%	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventhip in another entity acquir TALL CAPITAL REVIEW TO ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA MARKET RISK RRATIONAL RISK PROPELT (%) From CET 1(%) From AT 1(%) From Tier 2 (%)	30 Sep 2 Audion NDVIDUAL 116, 319, 850 2, 267, 324 10, 222, 433 129, 309, 307 E 6.00% 0.00% 3.20%	023 d 20NSOLIDATED 125,321,046 2,267,324 9,000,842 9,20% 0,00% 3,20%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	ted CONSOLIDATE) 131,617,403 1,132,872 23,316,768 156,087,043 9.27% 6.23% 0.00% 2.98%	CAR RATIO CET 1 Raio (%) THE RAIO (%) THE RAIO (%) CAR RAIO (%) CAR RAIO (%) CAR RAIO (%) EATHER CARNER (%) BUFFER FERCENTAGE SHOULD BE FUL Capital Conservation Buffer (%) Capital Surcharge untuk Sank SH As of 3	30 September 30 September 30 September 30 September 30 September	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1s. 4.2 Cross-convenship in another entity acquir 4.3 Cross-convenship in another entity acquir SIK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA 4.1 OR ANOTHER ASSET (RWA) From TOTAL TOTAL RISK FROM A 15 (15) From TOTAL TOTAL RISK FROM TOTAL RWA AS of 30	30 Sep 2 Audion NDVIDUAL 116, 319, 850 2, 267, 324 10, 222, 433 129, 309, 307 E 6.00% 0.00% 3.20%	use of the law, grant 223 d 20NSOLIDATED 125,327,326 135,099,322 9.20%	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	ted CONSOLIDATEO 131,617,403 1,132,872 23,316,768 156,067,043 9.27% 6.23% 0.00% 2.98% Ultimate Ultimate	CAR RATIO GET I RRIO (%) GET I RRIO (%) Tier 2 Ratio (%) CAR R	30 Sep NONIDUAL 23.74% 23.74% 3.53% 27.23% 27	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Closs-conventing in another entity acquir 4.3 Closs-conventing in another entity acquir BIK WEIGHTED ASSET (RWA) RWA CREDIT BISK RWA MARKET RISK TOTAL RWA IN RATIO BASED ON RISK PROFILE (%) From CT 1 (%) From CT 1 (%) From AT 1 (%) From Tisr 2 (%) BOARD OF COMMISSIONERS - President Commissioner	30 Sep 2 30	use of the law, gran 222 d 22NSOLISATE 122NSOLISATE 123NSOLISATE 123NSOLISATE 133NSOLISATE 133NS	30 Sep 2 Unaudi INDIVIDUAL 123,531,179 1,132,872 16,171,334 140,835,385 9.2 % 6.00% 0.00%	131,617,403 1,132,872 23,345,768 156,087,043 0.23% 0.23% 0.28% Ultimate Ultimate S through S	CAR RATIO CET I RAID (%) CET RAID (%) Tier 2 Ratio(%) CAR RATIO (%) CAR RATI	30 September 23.74% 23.74% 23.74% 25.74% 26.74% 27.27% 27.27% 2.59% 1.00	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1: 4.3 Cross-conventship in another entity acquin SIA CAPITAL SAN ACREDIT RISK RWA MARKET RISK RWA MARKET RISK RWA DERATIONAL RISK RRATIO BASED ON RISK PROFILE (%) IN RATIO BASED ON RISK PROFILE From CET 1(%) From CET 1(%) From AT 1(%) From Tier 2 (%) MA As of 30 BOARD OF COMMISSIONERS	30 Sep 2 30	use of the law, gran 222 d 22NSOLISATE 122NSOLISATE 123NSOLISATE 123NSOLISATE 133NSOLISATE 133NS	30 Sep 2 Unaudi INDIVIDUAL 1:32,551,179 1:32,551,179 1:32,551,179 1:40,385,346 140,385,346 9.274 0.00% 3.27%	131,617,403 1,132,872 23,345,768 156,087,043 0.23% 0.23% 0.28% Ultimate Ultimate S through S	CAR RATIO CET I RAID (%) Ther I RAID (%) Ther I RAID (%) CAR RAID (%) CAR RAID (%) CAR RAID (%) BUFFER (%) BUFFER (%) Counterpolical Buffer (%) Counterpolical Buffer (%) Counterpolical Buffer (%) SH As of 3 Shareholder: Shareholder: Sumitomo Mitsui Fin	30 September 23.74% 23.74% 23.74% 25.74% 26.74% 27.27% 27.27% 2.59% 1.00	%)
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 14 4.3 Close-conventing in another entity acquir 4.3 Close-conventing in another entity acquir BIK WEIGHTED ASSET (RWA) RWA CREDIT RISK RWA MARKET RISK TOTAL RWA IN RATIO BASED ON RISK PROFILE (%) From CAT 1(%) From CAT 1(%) From CAT 1(%) From CAT 1(%) BOARD OF COMMISSIONERS - President Commissioner - Commissioner Independent Commissioner	30 Sep 2 30	use of the law, gran 23 24 20 20 20 20 20 20 20 20 20	30 Sep 2 Unaudi INDIVIDUAL 1:32,551,179 1:32,551,179 1:32,551,179 1:40,385,346 140,385,346 9.274 0.00% 3.27%	Section Sect	CAR RATIO CET I RAID (%) CET RAID (%) Tier 2 Ratio(%) CAR RATIO (%) CAR RATI	30 September 23.74% 23.74% 23.74% 25.74% 25.74% 27.27% 27.27% 25.60% 1.0	S 20:
CA CA	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 14 4.3 Close-conventing in another entity acquir 4.3 Close-conventing in another entity acquir BIK WEIGHTED ASSET (RWA) RWA ORBIDIT RISK RWA MARKET RISK TOTAL RWA IN RATIO BASED ON RISK PROFILE (%) From CT 1 (%) From CT 1 (%) From CT 1 (%) From Tier 2 (%) BOARD OF COMMISSIONERS - President Commissioner - Commissioner	30 Sep 2 30	use of the law, gran gr	30 Sep 2 Unaudi INDIVIDUAL 1:32,551,179 1:32,551,179 1:32,551,179 1:40,385,346 140,385,346 9.274 0.00% 3.27%	Section Sect	CRE TRATIO CET TRATIO (%) TET Z RESID(%) CAR RATIO CAR RATIO (%) CAR RATIO CAR	30 September 23.74% 23.74% 23.74% 25.74% 25.74% 27.27% 27.27% 25.60% 1.0	S 20:

- Commissioner : Ongki Wanadjati Dana

BOARD OF DIRECTORS

- President Director : Henoch Munandar - Deputy President Director : Kaoru Furuya : Darmadi Sutanto - Deputy President Director - Compliance Director : Dini Herdini - Director : Atsushi Hino : Keishi Kobata*) - Director - Director : Merisa Darwis

- Director : Hanna Tantani *) Keishi Kobata was appointed as Director at Extraordinary GMS on 22 June 2023 and has been effectively assume the office on 25 July 2023. (1,761,085 (605,843 (61,1% (1,013,760 (80,360

4,653,63 3,091,00

1,562,63

t (≥5%):

arket (≥5%):

Jakarta, 08 December 2023 PT BANK BTPN Tbk

Henoch Munandar President Director



Hanna Tantani Director

The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT BANK BTPN Tbk. and Subsidiaries as of and for the nine-month period ended 30 September 2023 and for the year ended 31 December 2023 which were audited by Kantor Akuntan Publik Siddharta Widjaja & Rekan. (a member firm of KPMG international), with partner in-charge Nové, S.E., CPA, with unmodified opinion in their report dated To December 2023.

Purchases of fixed assets which are still payable

In consolidated financial information as of and for the nine-month period ended 30 September 2022 is unaudited.

The consolidated financial information above in presented in order to meet present and in the consolidated financial information above in presented in order to meet present and in the consolidation of Financial Statements for Bunks:

Financial Services Authority Regulation No. 1470-DK 03/2014 dated 19 December 2017 in presentancy and folializations of Financial Statements for Commentional Commercial Banks:

Financial Services Authority Regulation No. 1470-DK 04/2022 dated it all suguest 2022 clegarizing Submission of Periodic Reports of Public Company;

Financial Services Authority Regulation No. 176/DK 04/2017 dated 21 December 2017 regarding the Responsibility of the Board of Directors of the Financial Statements and a stand for the inne-month period ended 30 September 2012 (unaudited) have been represented to conform with the ratio presentation of Published Financial Statements as at and for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements as at and for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements as a full for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements as a full for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements as a full for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements as a full for the nine-month period ended 30 September 2023 in accordance with SECUK No.9/SECUK 03/2020 dated 30 June 2020 regard 5. Main foreign exchange rates: 30 September 2023: 1 USD = Rp 14.992,50; 30 September 2022: 1 USD = Rp 14.897,50; 31 December 2022: 1 USD = Rp 15.567,50.