

CONSOLIDATED FINANCIAL STATEMENTS PT Bank BTPN Tbk and Subsidiaries 31 DECEMBER 2021 AND 31 DECEMBER 2020 (In million Rupiah)

							(in i	millio	n Ru	pian													
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Image: state			- · ·	IDUAL	CONSO	LIDATED	(in minor rupian, excep			CONSO	LIDATED				(piuii)	INDIVI	DUAL				
Martin Martin<	No.	ACCOUNTS					No. ACCOUNTS					No. ACCOUNTS				21							
Martin Logic Logic <t< td=""><td>10057</td><td></td><td>Audited</td><td>Audited</td><td>Audited</td><td>Audited</td><td></td><td>Audited</td><td>Audited</td><td>Audited</td><td>Audited</td><td>ACCOUNTS</td><td>Current</td><td>Special Mention S</td><td></td><td>oubtful</td><td>Loss</td><td>Total</td><td>Current</td><td>Special Mention</td><td></td><td>-</td><td>Loss Total</td></t<>	10057		Audited	Audited	Audited	Audited		Audited	Audited	Audited	Audited	ACCOUNTS	Current	Special Mention S		oubtful	Loss	Total	Current	Special Mention		-	Loss Total
1 1			1 000 000	1 202 000	1 004 050	0.400.400						I. RELATED PARTIES	ourient	opena menori c		ouotiui	2000	IVal	ounon	opena menori	oubolandara	Doublin	1010
Normal state data Table data Normal		ments with Bank Indonesia					A. Interest Income and Expenses					1. Placements with other banks	655,876			-	-	655,876	370,551	-	-	-	- 370,551
B. B													-	-		-	-	-	-	-	-	-	
Display Display <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>(</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td></t<>										(-	
I Process I Process <t< td=""><td></td><td></td><td>15,304,197</td><td>12,201,417</td><td>21,275,789</td><td>14,804,656</td><td></td><td>0,000,000</td><td>1,004,400</td><td>11,140,040</td><td>10,024,420</td><td></td><td>54,508</td><td>-</td><td></td><td>-</td><td>-</td><td>54,508</td><td>46,368</td><td>-</td><td>-</td><td>-</td><td>- 46,368</td></t<>			15,304,197	12,201,417	21,275,789	14,804,656		0,000,000	1,004,400	11,140,040	10,024,420		54,508	-		-	-	54,508	46,368	-	-	-	- 46,368
International state Number of the set				-	-									-	-	-	-			-	-	-	
Image: standarding in the st				-	-	-		66 289	29 925	66 289	29 925		1/0,562			-	-	170,562		-		-	
Image: Section of the sectio								00,200	20,020	00,200	20,020		170,562			-	-	170,562		-	-	-	
11 11 12 12 13<			120,100,300	120,089,753			financial liabilities	-	-	-													
12 Oriente and and a serie and			1,305,684	1,305,484				3,113	-	3,113	-					-	-		-	-		-	
Image: Section interview Distance Dista								258 721	720 865	258 721	720 865		-			-				-	-	-	
Image: Source state sta								-	- 120,000	- 200,721													
1 Center Note Note <							6. Gain (Loss) from foreign exchange translation			438,206	(21,838)					-	-		-	-		-	
International control trag number Note of the description of the des										2	5					-	-			-	-	-	
Discription Discription <thdiscription< th=""> <thdiscription< th=""></thdiscription<></thdiscription<>													-			-	-		-	-	-	-	
Average in the state of equation is a constrained of equation is a constrain equation is constrained of equation is a constrained of equat		3																					
International basis Sing Sing </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>11. Losses related to operational risks</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td>							11. Losses related to operational risks									-		-		-	-	-	
Image: segment in the segmen				19,202	3,975	19,202							-		-	-	-	-	-	-	-	-	
- -			-	-	-	-							851.468					851.468	1 206 768				1 206 768
L L <thl< th=""> L <thl< th=""> <thl< th=""></thl<></thl<></thl<>			3,975		3,975	19,190		, ,	,,	,,	, ,					-				-	-	-	
Diff. Diff. Biology Diff.				-	-	-							721,591		-	-	-	721,591	1,116,606	-	-	-	- 1,116,606
Number Unitary Number Numbe	17. Other	assets	2,453,127	2,617,109	2,671,428	2,866,335		2,306,102	1,753,541	4,008,176	2,630,514				:	-		-		-	-	-	
Line Line <thline< th=""> Line Line <thl< td=""><td>TOTA</td><td>LASSET</td><td>174,601,315</td><td>168,178,044</td><td>191,917,794</td><td>183,165,978</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td></td><td>-</td><td>-</td><td>-</td><td></td></thl<></thline<>	TOTA	LASSET	174,601,315	168,178,044	191,917,794	183,165,978										-	-	-		-	-	-	
Jumin Jumin <th< td=""><td>LIABILIT</td><td>IES AND EQUITY</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1,305,662</td><td>-</td><td></td><td>-</td><td>-</td><td>1,305,662</td><td>1,305,462</td><td>-</td><td>-</td><td>-</td><td>- 1,305,462</td></th<>	LIABILIT	IES AND EQUITY											1,305,662	-		-	-	1,305,662	1,305,462	-	-	-	- 1,305,462
I Description Based Status Units Units Units Units Status	LIAB	LITIES					,		, . ,	,	,		4 043 791			-	-	4 043 791	1 881 149	-		-	- 1 881 149
Norma Output Outpu Outpu Outpu			25,881,911													-				-	-	-	
I = Decomposition rounds 2 = Dotter and transmit Bioman and							PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	2,307,655	, . ,	,,	2,633,076	b. Foreign currencies	3,993,534		-	-	-	3,993,534	1,831,149	-	-	-	- 1,831,149
S Linking upper linking S Linking upper linking Linking upper linking <thlinking< th=""> Linking upp</thlinking<>			63,334,429	65,342,817	/1,502,741	73,098,900						II. NON-RELATED PARTIES											
															-	-	-			-	-	-	
Image: Solution stands regrands arguing stands regrands and regrands arguing stands regrands regrands arguing stands regrands regrands regrands regrands regrand regrand regrands regrands regrands regrands regrands regrands															-	-	-			-	-	-	
Non-construction No.20 TOP 222 No.20 TOP 223 No.20 No.20 </td <td></td> <td></td> <td>502,491</td> <td>887,157</td> <td>502,491</td> <td>887,157</td> <td></td> <td>1,017,100</td> <td>1,393,730</td> <td></td> <td>, , , ,</td> <td></td> <td></td> <td>22,671</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>67,502</td> <td></td> <td>-</td> <td></td>			502,491	887,157	502,491	887,157		1,017,100	1,393,730		, , , ,			22,671		-				67,502		-	
Displace			960.208	767.282	960.208	767.282				439,501	256,384					-	-				-	-	- 757,965
III Decompting 37/35 2/8 97/16 2/8<							OTHER COMPREHENSIVE INCOME							14,104	•	-	-			63,968	-	-	
13. March Mailles 2.0.7 0.0.80 0.0000 0.0000 0.0000 0.0000			37,615,236	37,176,039	37,615,236	37,176,039			(55,718)		(64,857)												
14: Open Support 2007 7 2007								72,899	-	72,899			1,390,106	-	-	-	-	1,390,106	1,046,691	-	-	-	- 1,046,691
IS. Monthy Interest Units Units <td></td> <td></td> <td>2,030,707</td> <td>2,462,971</td> <td>2,506,862</td> <td>3,039,460</td> <td></td> <td>(15,166)</td> <td>(55,718)</td> <td>(10,915)</td> <td>(64,857)</td> <td></td>			2,030,707	2,462,971	2,506,862	3,039,460		(15,166)	(55,718)	(10,915)	(64,857)												
EUTY Common stratule	15. Minor	ity Interest			2,113,664	1,749,037	c. Others	-	-	-	-					-			-			-	
Edu/Y Transition 161/33 161/37 161/	TOTA	L LIABILITY	144,395,241	139,870,193	157,952,531	151,950,262		16,593	89,132	16,620	89,055	b. Foreign currencies			-	-	-	-	-	-		-	
15 Number of the stand multiplication of the comprehensive income of	EQUI	TY																					/ '
a. Androtex copial Strate of paid space S									-								-	-		-]]	
c C												b. Foreign currencies	-		-	-	-	-		-	-	-	
17. Adjoin or juiction or juicti								16,593	89,132	16,620	89,055		1,762,562		•	-	-	1,762,562	1,488,700	1,934		-	- 1,490,634
b. Dargio -/- C. Fund for paid uc papital Fund for paid Fund for paid									-				5,358,692	69,563	7,307	11,945	387,429	5,834,936	6,677,511	62,640	14,924	7,324	234,901 6,997,300
Image: Normal state in the state i			10,914,396	10,907,723	10,905,664	10,898,210		74 220	22 444	70 604	24.409		5,358,692	69,563	7,307	11,945	387,429	5,834,936	6,677,511	62,640	14,924	7,324	234,901 6,997,300
I.e. Others 260,801 260,801 226,531 226,533 425,635 10,22,503 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,635 12,37,912 4,462,645 12,37,912 4,462,645 12,37,912 4,463,691 11,275,912 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,691 11,275,917 4,463,711 4,363,717 7,267 3,463,71 7,263,781 3,264,714 1,749,293 4,762,21 4,762,21 4,762,21 4,762,21 4,762,21 4,762,21<													-	•	-	-	-	-		-	-	-	
18. Other comprehensive income 1,000,561 926,235 1,023,910 946,589 Net income of the current period attributable to: 1,47,166 1,393,70 2,667,14 1,749,238 30,90,962 2,522,44 92,023 1,239,70 1,838,813 540,700 11,088 438,175 7,865,887 91,023,818 91,000,561 926,235 1,239,70 946,589 946,589 946,589 946,589 946,589 946,589 946,589 946,589 946,589 946,589 946,589 94,058 946,589 946,589 946,589 94,058 946,589 946,589 946,589 946,589 943,583 540,700 11,088 438,175 7,586,987 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520 94,058 947,520			260,801	260,801	236,534	236,534		1,891,492	1,427,144	3,182,819	2,029,875		109,478,743	7,360,826	631,667	113,252	884,413	118,468,901	112,876,912	4,405,808	632,025	125,138	
Instruction								1 047 400	1 202 720	0664 744	1 740 000												
19. Reserves 32,596 32,596 32,596 32,596 32,596 32,596 32,596 61,596 NET PROFIT (LOSS) FOR THE CURRENT PERIOD 1,817,166 1,393,730 3,104,215 2,005,677 i.Rupiah 3,808,122 2,694,488 487,440 17,950 726,989 7,689,998 5,688,466 24,964 476,320 6,311 68,140 6,144,201 b. Appropriate reserves 17,836,597 16,019,421 14,825,691 18,995,712 17,156,419 18,995,712 17,7156,419 18,995,712 17,7156,419 18,995,712 17,7156,419 18,995,712 17,7156,419 18,995,712 17,7156,419 16,610 105,622,159 106,610 106,620,519 106,610 106,610 106,620,519 106,620,519 106,610 106,620,519 106,620,5503,731 106,620,5503,731 106,620,5			1,000,561	926,235	1,023,910	946,589		1,017,100	1,393,730														
a. General reserves 32,596 32,596 81,596 61,596 Control current comprehensive Profit (Loss) attributable to : -Owners of The Parent 1,891,492 1,427,144 2,742,035 1,776,256 Bic Quily Investitie 962,962 1,397 - 964,359 2,2073 - 2,073 - 1,01,05 1,05,03 3,03,05			32,596	32.596	81.596	67.596	-	1,817.166	1,393.730			i. Rupiah	3,808,122	2,649,488				7,689,998		24,964			68,140 6,144,201
b. Appropriate reserves c. Appropriate reserves <thcintes< th=""> c. Appropriate reserves</thcintes<>	a. Ge	eneral reserves					, ,						962,962	1,397	-	-	-		-	2,073	-	-	- 2,073
16.001/031 17.001/031 <td></td> <td></td> <td>17 000 507</td> <td>16 010 404</td> <td>-</td> <td>10 005 740</td> <td></td> <td>1,891,492</td> <td>1,427,144</td> <td>2,742,035</td> <td>1,776,256</td> <td></td> <td>- 22</td> <td></td> <td>:</td> <td>-</td> <td></td> <td>- 22</td> <td></td> <td>:</td> <td>]</td> <td>]</td> <td>- 22 - 16.610</td>			17 000 507	16 010 404	-	10 005 740		1,891,492	1,427,144	2,742,035	1,776,256		- 22		:	-		- 22		:]]	- 22 - 16.610
b. Current year c. Payable dividend -/- TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,891,492 1,427,144 3,182,819 2,029,875 c. Payable dividend -/- TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,891,492 1,427,144 3,182,819 2,029,875 TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,891,492 1,427,144 3,182,819 2,029,875 TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS) 1,891,492 1,427,144 3,182,819 2,029,875 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS TOTA							- Non Controlling Interest			440,784	253,619	10. Commitment and contingencies			-	-	-		102,485,034		-	-	- 105,628,159
c. Payable dividend -/- c. Payable dividend -/- c. Payable dividend -/- p. Confegin currencies 4/4/2/18 2/15/08 - - 4/4/2/2 5/3,393/000 1/0/6,814 - - 5/2008/22 TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS 30,206,074 28,307,851 33,965,263 31,215,776 Dividend -/- -							TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,891,492	1,427,144	3,182,819	2,029,875				-	-	-				-	-	
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS 30,206,074 28,307,851 33,965,263 31,215,716 DIVIDEND -	c. Pa	yable dividend -/-	-	-	-	-	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	•			.	-	47,472,183	2,010,089		-		49,407,272	00,083,008	1,070,814			- 52,009,822
TOTAL EQUITY 30,206,074 28,307,851 33,965,263 31,215,716 EARNING PER SHARE (Full amount) 3226 173 331 217 a. To Bank Indonesia b. To other parties c. To be and the parties							DIVIDEND		-														/ '
TOTAL EQUITY 30,206,074 28,307,851 33,365,263 31,215,716 - Basic 226 173 331 217 b To To ther parties				28,307,851			EARNING PER SHARE (Full amount)																
TOTAL LIABILITY AND EQUITY 174,501,375 189,178,044 191,917,794 183,185,978 - Diluted 226 173 331 217 2 Foreclosed assets 3,975 19,190	TOTA	LEQUITY					- Basic					b. To other parties											
	TOTA	L LIABILITY AND EQUITY	174,601,315	168,178,044	191,917,794	183,165,978	- Diluted	226	173	331	217	2. Foreclosed assets						3,975					19,190

ALLOWANCE FOR IMPAIRMENT LOSSES As of 31 December 2021 and 2020 (In million Rupiah)												CAPITAL ADEQUACY RATIO As of 31 December 2021 and 2020 (In million Rupiah)							
	-			31 Dec 2021	INDIVIDUAL 31 Dec 2020				31 Dec 2020			ACCOUNTS	31 De Aud		31 Der Aud				
No	ACCOUNTS	Audited Allowance for Impairment		Required Provision			and a local	Audited	Describerat	Decidedate	Accounts	INDIVIDUAL	CONSOLIDATED		CONSOLIDATED				
		All Stage 1		Stage 3	General	Specific	Allow Stage 1	ance for Impai Stage 2	Stage 3	General	Provision Specific	I. Core Capital (Tier 1)	27,443,450			29,426,916			
1	. Placements with other banks	666		Judge J	22,219	opecific	497	Staye 2	Judge J	8,941	opecine	1. Common Equity Tier 1 (CET 1)	27,443,450	32,145,281		., .,			
2	2. Spot and derivative receivables				5,460	1.134	457			8,496	3.375		, , , , , ,			., ., .			
3	3. Securities	483	- 1		16,995		291			14,710		1.1 Palo in capital (less freasury stock)	161,133	161,133	161,075	161,075			
4	 Securities sold under repurchase 											1.2 Disclosed reserves 1.2.1 Additional Factor	29,771,572	33,535,408	27,858,837 27.858.837	30,774,325 30,774,325			
	agreements (Repo) 5. Claims on securities purchased under resale		· ·	•			-		· ·			1.2.1 Additional Factor 1.2.1.1 Other comprehensive income	29,772,168 988,589	33,536,004 992,318	27,858,837 899,097	30,774,325 902,807			
5	agreements (Reverse Repo)											1.2.1.1 Our competentistic income 1.2.1.1.1 Excess differences arising from translation of financial statement	900,009	992,310	099,097	902,007			
6	6. Acceptance receivables	4,527	1,106		17,512		2,370	3,324		14,643	97	1.2.1.1.2 Potential agin of the increase in the fail value of financial assets available for sale	117.803	117.865	101.211	101.254			
7	7. Loans and financing	533,068	350,053	2,371,313	1,151,268	1,801,506	639,999	834,735	1,098,101	1,201,959	1,067,399	12.1.1.3 Fixed asset revaluation	870,786	874,453	797.886	801.553			
8	 Equity Investments Other receivables 		· ·	· · ·	13,057				•	13,055		1.2.1.2 Other disclosed reserves	28,783,579	32,543,686	26,959,740	29,871,518			
	 Other receivables Commitment and contingencies 	16.917	927	36,795	78.020	190.259	35.487	2,544		150 78.071	157,156	1.2.1.2.1 Agio	10,914,396	10,905,664	10,907,723	10,898,210			
	. Communent and contingencies	10,017	521	00,700	70,020	100,200	00,407	2,044	-	70,071	107,100	1.2.1.2.2. General reserves	32,596	81,596	32,596	67,596			
	FINANCIAL F					STATEME	NTS OF C	CONSOLI	DATED C	ASH FLO	WS	1.2.1.2.3 Previous years profit	16,019,421	18,891,712	14,625,691	17,156,419			
	As of 31 December 2					For the			cember 202	1 and 2020		1.2.1.2.4 Current year profit	1,817,166	2,664,714	1,393,730	1,749,293			
		LOZITUNU	2020				(1	n million Ru				1.2.1.2.5 Capital paid in advance	-	· ·		•			
	Ratios (%)		31 Dec 2021	31 Dec 2020			ACCOUNTS				31 Dec 2020	1.2.1.2.6 Others 1.2.2 Deduction Factor	(596)	(596)		•			
	14400 (70)		Audited	Audited						Audited	Audited	1.2.2 Devolution Factor 1.2.2 I Other comprehensive income	(590)	(590)					
P	Performance Ratios				CASH FL	OWS FROM OPE	RATING ACTI	VITIES				1.2.1 Other complementative microme		:					
	I. Capital Adequacy Ratio (CAR)		24.96%	25.19%	Receipts f	rom interest				10,247,188	12,369,052	1.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-						
2	 Non-performing earning assets and non-earning asset total earning earning assets. 	ets to	0.74%	0.55%	Receipts f	rom sharia incom	e			4,653,352	4,039,326	1.2.2.2 Other disclosed reserve	(596)	(596)					
3	total earning assets and non-earning assets 8. Non-performing earning assets to total earning asset	ts	0.74%	0.55%	Payments	of interest expen	se			(3,371,456)	(5,320,011)	1.2.2.2.1 Disagio	-	`-'					
4	 Allowance for impairment losses on financial assets 				Payments	of third parties' s		of temporary		, ,,	(1.2.2.2 Previous years loss	-	· ·		•			
	earning assets		1.97%	1.63%	svirkah					(399,541)	(500,706)	1.2.2.3 Current year loss	-	· ·		· ·			
5	5. NPL gross 5. NPL net		1.63% 0.39%	1.15% 0.53%		rom other operati	na income			1.977.669	1.772.261	1.2.2.2.4 Differences between required provision and allowance for impairment losses of earning assets	-	· ·					
0), I INFL HEL		0.39%	0.53%	I INCORPOSI	on one operation	ny moone			1,011,009	1,112,201	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	1 -						

5. 6 7 8 9 10. 11. 12. C C 1.	Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Operatin Cost to income Ratio (CIR) Loan to Deposit Ratio (LDR) ompliance Ratios a. Percentage violation of Lega i. Related parties b. Percentage Lending in Excet i. Non-related parties Statutory Reserves Requiremer a. Rupiah - Daily - Average b. Foreign Currencies	al Lending Limit ss of the Legal Len	ding Limit	1 1 1 4 85 71 126 0 0 0 0 0 0 0 0 0 0 0 0 0	.97% .63% .39% .41% .81% .60% .60% .22% .00% .00% .00% .00% .00% .00% .50% .50% .15% .04%	1.63% 1.15% 0.53% 1.01% 5.68% 4.44% 91.72% 75.66% 138.17% 0.00% 0.00% 0.00% 0.00% 0.00% 3.19% 4.02% 0.03%	syirkah funds Receipts from other operating income Recovery from written-off loans Payments of personnel expenses Other receipts/(payments) Payments of corporate income tax Cash flows before changes in operating assets, operating ilabilities and temporary syirkah funds (Increase) decrease in operating assets: Placements with Bank Indonesia and other banks - with maturity more than 3 months Derivative receivables Acceptance receivables Loans	(399,541) 1,977,669 83,425 (3,400,872) (2,814,053) 158,698 (1,065,165) 6,069,245 2,322,757 348,383 (271,989) 805,645		
	SPOT AND DERIN	VATIVE/ FO As of 31 Dece (In million F	mber 202 [,]	TRANS			Sharia financing/receivables Increase (decrease) in operating liabilities: Obligations due immediately Deposits from customers	(1,825,436) (26,149) 7,608,687		
No	. TRANSACTION	Notional Amount	Obje	IDUAL ective	and	re Receivables Payables	Deposits from other banks Derivative payables Acceptance payables	(2,671,485) (384,666) 192,926		
	Deleted to Evolvence Date	44 500 500	Trading	Hedging	Receivabl		Increase in temporary syirkah funds	982,537		
A.	Related to Exchange Rate	11,580,592 928,015	574,376 574,376	11,006,216 353,630	83,85		Net cash flows provided from operating activities	13,150,455		
1 2 3 4 5 6 8.	Option a. Put b. Call Future Swap	928,015 5,482,831 - 5,169,746 - 10,932,164	5/4,3/6	353,639 5,482,831 - - 5,169,746 - 10,932,164	55 58,37 24,93 76,09	73 26,408 11 27,921 	CASH FLOWS FROM INVESTING ACTIVITIES Net changes in securities Acquisition of fixed assets Acquisition of right-of-use asset Acquisition of intangible assets Proceeds from sale of fixed assets	(6,422,262) (219,197) (18,823) (346,228) 4,641		
<u>в</u> . 1	Forward	10,932,104		10,932,104	76,09		Net cash flows used in investing activities	(7,001,869)		
2 3 4 5 C.	a. Put b. Call Future Swap Others Others	- - 10,932,164 - - 2 5,166,788		- - 10,932,164 - 25,166,788	76,09 408,74	8 360,834	CASH FLOWS FROM FINANCING ACTIVITIES Payments of securities issued Proceeds from borrowings Installment payments and settlement of borrowings Payments of borrowing transaction cost Payments of subordinated loans	- 8,234,543 (4,542,242) - (3,261,250)		
	Total	47,679,544	574,376	47,105,168	568,69	9 502,491	Sales of treasury shares to public	295		
	STATEMENTS OF As of 31 De	cember 2021 a (In million I	ind 31 De				Payments of dividends Proceed from shares issued Payment of principal lease liabilities	(76,197) 457 (132,261)		
No	ACCOUNTS	31 Dec 20		2020 31 [Dec 2021	31 Dec 2020	Net cash flows provided from/(used in) financing activities	223,345		
		Audited			udited	Audited	NET INCREASE IN CASH AND CASH EQUIVALENTS	6,371,931		
<u>l.</u>	COMMITMENT RECEIVABLE 1. Unused borrowing facilities 2. Outstanding spot and deriva	24,957,		·	,610,899 ,957,292	53,255,057 28,611,760	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING	(17,885)		
	forward purchased 3. Others	27,653,	507 24,64 -	3,297 27	,653,607 -	24,643,297	OF PERIOD	25,227,631		
П.	COMMITMENT LIABILITIES	134,497,	392 125,44	2,019 134	,537,392	125,442,019	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	31,581,677		
	1. Unused loans facilities	102,280,			,320,243	99,471,413	Cash and cash equivalents consist of:			
	a. Committed	8,614,	715 14,01	2,398 8	,614,715	14,012,398	Cash	1,884,858		
	b. Uncommitted2. Outstanding irrevocable L/C	93,665,			,705,528 .571.878	85,459,015 616,302	Current accounts with Bank Indonesia Current accounts with other banks	5,602,993 1,757,507		
	 Outstanding irrevocable L/C Outstanding spot and deriva forward sold Others 				,645,271	616,302 25,354,304	Placement with Bank Indonesia and other banks- with maturity of 3 months or less	20,505,248		
		04.070		-	970 040	22 699 005	Securities - with maturity of 3 months or less	1,831,071 31,581,677		
	1. Guarantees received	21,870,			,870,848	22,688,905 22,688,905	SUPPLEMENTAL CASH FLOW INFORMATION:	51,001,077		
		21,070,1	-		-		ACTIVITIES NOT AFFECTING CASH FLOW			
	2. Others			1.593 5	,507,527	7,421,593	Issuance of shares in relation with merger	-		
IV	-	5,507,	527 7,42	.,						
IV	-	5,507 ,			,507,527	7,421,593	Share-based payment reserves Acquisition of fixed assets still payable	- (1,483)		
Not	CONTINGENT LIABILITIES 1. Guarantees issued 2. Others es :	5,507,	527 7,42	1,593 5 -	-	-	Acquisition of fixed assets still payable	. ,		
Not 1. 2. 3.	CONTINGENT LIABILITIES 1. Guarantees issued 2. Others es: The above consolidated financia audited by Kantor Akuntan Publi and 28 February 2021. The consolidated financial Inform a) Financial Services Authority b) Financia Services Authority c) Capital Market Supervisory. Periodic Financial Starwise purposes every b) Financia Services Authority c) Capital Market Supervisory. Periodic Financial Starwise purposes for comparative purposes	l information are pr ik Siddharta Widjaj; nation above is pre- Regulation No. 37. Circular Letter No. Agency Regulation Its; Regulation No. 75 al accounts in the	epared base a & Rekan, a sented in ordi POJK.03/20 9/SEOJK.03 Number X.K /POJK.04/20 consolidated i	d on the Cor member firr er to meet: 19 dated 19 /2020 dated 2 Attachme 17 dated 21 financial info	- nsolidated n of KPMG Desember 30 Juni 20 nt of Decis Desember rmation fo	Financial Stater International (I 2019 regarding Ti 2019 regarding Ti sion of Chairma r 2017 regardin r the date and ti	Acquisition of fixed assets still payable ments of PT Bank BTPN Tbk and Subsidiaries for the year ended 31 D artner in-charge: Liana Lim, S.E., CPA), with an unmodified opinion in Transparency and Publication of Financial Statements for Banks; ansparency and Publication of Financial Statements for Conventional n of Capital Market Supervisory Agency No: Kep-346/BL/2011 dated 5 githe Responsibility of the Board of Directors of the Financial Statement revariended on 31 December 2020 have been reclassified to conform	ecember 2021 and their report dated Commercial Banks July 2011 concerr		
Not 1. 2.	CONTINGENT LIABILITIES 1. Guarantees issued 2. Others es: The above consolidated financia audited by Kantor Akuntan Publi and 28 February 2021. The consolidated financial inform a) Financial Services Authority b) Financia Strevices Authority c) Capital Market Supervisory. Periodic Financial Stratement	l information are pr ik Siddharta Widjaj; nation above is pre- Regulation No. 37. Circular Letter No. Agency Regulation Its; Regulation No. 75 al accounts in the	epared base a & Rekan, a sented in ordi POJK.03/20 9/SEOJK.03 Number X.K /POJK.04/20 consolidated i	d on the Cor member firr er to meet: 19 dated 19 /2020 dated 2 Attachme 17 dated 21 financial info	- nsolidated n of KPMG Desember 30 Juni 20 nt of Decis Desember rmation fo	Financial Stater International (I 2019 regarding Ti 2019 regarding Ti sion of Chairma r 2017 regardin r the date and ti	Acquisition of fixed assets still payable ments of PT Bank BTPN Tbk and Subsidiaries for the year ended 31 D artner in-charge: Liana Lim, S.E., CPA), with an unmodified opinion in Transparency and Publication of Financial Statements for Banks; ansparency and Publication of Financial Statements for Conventional n of Capital Market Supervisory Agency No: Kep-346/BL/2011 dated 5 githe Responsibility of the Board of Directors of the Financial Statement revariended on 31 December 2020 have been reclassified to conform	ecember 2021 and their report dated Commercial Banks; July 2011 concerr		

(399,541) 1,977,669 83,425	(500,706) 1,772,261 99,759	1.2.2.2.4 Differences between req 1.2.2.2.5 Negative differences on	adjustment of fair value o					-	-	-	
83,425 (3,400,872)	99,759 (3,345,008)	1.2.2.2.6 Required provision on no 1.2.2.2.7 Others	on-productive assets					(596)	(596)	-	
(2,814,053)	(2,793,844)	1.3 Non-Controlling Interests that can be calculate	d								
158,698	(4,285)	1.4 Deduction factor to common equity tier 1 (CET	1)					(2,489,255)	(1,551,260)	(2,431,535)	(1,508,484)
(1,065,165)	(458,531)	1.4.1 Deferred tax calculation 1.4.2 Goodwill						(360,019)	(514,578) (61,116)	(271,398)	(467,885)
		1.4.2 Goodwill 1.4.3 Other intangible assets						(846,074)	(975,566)	- (877,175)	(61,116) (979,483)
6,069,245	5,858,013	1.4.4 Investment that can be calculated as deduc						(1,283,162)	-	(1,282,962)	-
		1.4.5 Shortage of capital on insurance subsidiary 1.4.6 Securitization exposures	company								
		1.4.7 Other deduction factor to common equity tie	er 1								
2,322,757	(192,551)	1.4.7.1 Placement of funds in instruments A									•
348,383 (271,989)	(76,710) 207,451	1.4.7.2 Cross-ownership in another entity a 1.4.7.3 Exposure that causing Credit Risk of				rants will					
805,645	5,010,224	1.4.7.4 Exposure in child company which h		on beintery ven	ao r aymon						
(1,825,436)	(820,064)	2 Additional Tier 1 (AT 1)							-		•
		2.1 The instrument meets the requirements of AT 1 2.2 Agio / Disagio						-			
(26,149)	41,136	2.3 Deduction Factors : Investment in AT1 and/or Tier	2 instruments with other	Bank							
7,608,687 (2,671,485)	13,476,725 (5,084,138)	2.3.1 Placement of funds in instruments AT 1 and	/or Tier 2 other banks					-	-	-	-
(2,071,405) (384,666)	(5,064,136) (7,790)	2.3.2 Cross-ownership in another entity acquired	by the transition because	of the law, grar	nts, or grants wil	I		-	-	-	-
(384,000)	(121,177)	II. Supplementary Capital (Tier 2) 1 Capital instrument in form of shares or others which are	qualified Tier 2 requirem	ents				4,155,032 2,850,500	4,202,230 2,850,500	6,862,846 5,522,821	6,920,396 5,522,821
982,537	372,702	1.1 Preferred Stock (perpetual cumulative, non perpet	ual), after buy back dedu	ction					-,	-	-
13.150.455	18,663,821	 Subordinated bonds (perpetual cumulative, non per Subordinated loan (perpetual cumulative, non per 						- 2,850,500	- 2,850,500	- 6,111,750	- 6,111,750
13,150,455	18,003,821	1.4 Mandatory convertible bond	betual), alter buy back der	uucion				2,050,500	2,030,300	-	-
(6,422,262)	(3,200,636)	1.5 Tier 2 published by bank and non bank which acqu	uired by other party (cons	olidated)				-	· -	-	
(0,422,262) (219,197)	(3,200,636) (194,377)	1.6 Amortization based on remaining maturity 2 Agio/disagio						•		(588,929)	(588,929)
(18,823)	(22,332)	3 General required provision of earning assets (maximum	1.25% of RWA)					1,304,532	1,351,730	1,340,025	1,397,575
(346,228)	(396,680)	4 Deduction factor to supplementary capital						-			•
4,641	8,792	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1 and / or Til	er 2 other banks					-		-	:
(7,001,869)	(3,805,233)	4.3 Cross-ownership in another entity acquired by the		law, grants, or	grants will						
		TOTAL CAPITAL						31,598,482	36,347,511	32,451,223	36,347,312
	(2,197,583)			c 2021 dited	31 De	c 2020 lited		31 De	c 2021 lited	31 Dec Audi	: 2020 ted
8,234,543	29,153,346		INDIVIDUAL	CONSOLIDATED		CONSOLIDATED	DESCRIPTION	INDIVIDUAL	CONSOLIDATED		CONSOLIDATED
(4,542,242)	(36,129,922)	RISK WEIGHTED ASSET (RWA)					CAR RATIO				
	(10,450)					440 405 050			00.440/	40.000/	20.69%
- (3.261.250)	(10,400)	RWA CREDIT RISK	109,564,489		112,502,125	118,425,350	CET1 Ratio (%)	21.68%	23.14%	19.86%	
- (3,261,250) 295	-	RWA MARKET RISK	743,671	743,671	501,483	501,483	Tier 1 Ratio (%)	21.68%	23.14%	19.86%	20.69%
- (3,261,250) 295 (76,197)	(103,887)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA	743,671 16,291,596 126,599,756	743,671 23,143,885 138,893,556	501,483 15,845,987 128,849,595	501,483 23,327,084 142,253,917	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%)	21.68% 3.28% 24.96%	23.14% 3.03% 26.17%	19.86% 5.33% 25.19%	20.69% 4.86% 25.55%
295 (76,197) 457	(103,887) 8	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%)	743,671 16,291,596	743,671 23,143,885	501,483 15,845,987	501,483 23,327,084	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%)	21.68% 3.28%	23.14% 3.03%	19.86% 5.33%	20.69% 4.86%
295 (76,197)	(103,887)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE	743,671 16,291,596 126,599,756 9.24%	743,671 23,143,885 138,893,556 9.24%	501,483 15,845,987 128,849,595 9.26%	501,483 23,327,084 142,253,917 9.25%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)	21.68% 3.28% 24.96% 15.68%	23.14% 3.03% 26.17% 16.93%	19.86% 5.33% 25.19% 13.86%	20.69% 4.86% 25.55% 14.69%
295 (76,197) 457	(103,887) 8	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%)	743,671 16,291,596 126,599,756	743,671 23,143,885 138,893,556	501,483 15,845,987 128,849,595	501,483 23,327,084 142,253,917	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%)	21.68% 3.28% 24.96%	23.14% 3.03% 26.17%	19.86% 5.33% 25.19%	20.69% 4.86% 25.55%
295 (76,197) 457 (132,261)	(103,887) 8 (173,566)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%)	743,671 16,291,596 126,599,756 9.24%	743,671 23,143,885 138,893,556 9.24% 6.21%	501,483 15,845,987 128,849,595 9.26% 6.00%	501,483 23,327,084 142,253,917 9.25% 6.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%)	21.68% 3.28% 24.96% 15.68% 2.50%	23.14% 3.03% 26.17% 16.93% 2.50%	19.86% 5.33% 25.19% 13.86%	20.69% 4.86% 25.55% 14.69% 0.00%
295 (76,197) 457 (132,261) 223,345	(103,887) 8 (173,566) (9,462,054)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From AT 1 (%) From Tier 2 (%)	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24%	743,671 23,143,885 138,893,556 9.24% 6.21% 0.00%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%)	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345	(103,887) 8 (173,566) (9,462,054)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00%	743,671 23,143,885 138,893,556 9.24% 6.21% 0.00%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CCET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%)	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885)	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De	743,671 16,291,596 126,599,756 9,24% 6.00% 0.00% 3.24% GEMENT	743,671 23,143,885 138,893,556 9.24% 6.21% 0.00%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931	(103,887) 8 (173,566) (9,462,054) 5,396,534	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From AT 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021	743,671 23,143,885 138,893,556 9.24% 6.21% 0.00%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885)	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562)	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner :	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong	743,671 23,143,885 138,893,556 9.24% 6.21% 0.00%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder:	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner : - Commissioner :	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate shareholder: Ultimate shareholder: Ultimate shareholder: Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) :	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,641,659 25,227,631 2,433,196	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC BOARD OF COMMISSIONERS - President Commissioner : - Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhy	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: 92.43% Non-controlling shareholder through capital market (2.5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) BOARD OF COMMISSIONERS - President Commissioner : - Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,641,659 25,227,631 2,433,196	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) BOARD OF COMMISSIONERS - President Commissioner : - Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT Cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Hertani Masli Ridhw Irwan Mahjudin Habsjah	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: 92.43% Non-controlling shareholder through capital market (2.5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARID BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT Cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Hertani Masli Ridhw Irwan Mahjudin Habsjah	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC BOARD OF COMMISSIONERS - President Commissioner : - Commissioner : - Independent Commissioner : - Independent Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Iwan Mahjudin Habsjah Edmund Tondobala	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC BOARD OF COMMISSIONERS - President Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Invan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None	21.68% 3.28% 24.96% 15.68% 2.50% 0.00% 1.00%	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC BOARD OF COMMISSIONERS - President Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Maslii Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None	21.68% 3.28% 24.96% 15.68% 0.00% 1.00% LDERS mber 2021	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tit 1 (%) From Tit 2 (%) BOARD OF COMMISSIONERS - President Commissioner : - Independent Commissioner :	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhu Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None None Jakarta, 24 Feb PT Bank BT	21.68% 3.28% 23.96% 15.68% 2.50% 0.00% 1.00% LDERS nber 2021	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tit 72 (%) MANAC BOARD OF COMMISSIONERS President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner BOARD OF DIRECTORS President Director Deputy President Director Deputy President Director Compliance Director Compliance Director	743,671 16,291,596 126,599,756 9,24% 6.00% 0.00% 3.24% GEMENT comber 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sunitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BT Direks	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071	(103,887) 8 (173,566) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From TI	743,671 16,291,596 126,599,756 9,24% 6.00% 0.00% 3.24% GEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Hertani Masli Ridhy Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None None Jakarta, 24 Feb PT Bank BT	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,641,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079 25,227,631	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) BOARD OF COMMISSIONERS - President Commissioner - Commissioner - Independent Commissioner - Deputy President Director - Deputy President Director - Compliance Director - Compliance Director - Director - Director - Director	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Hertani Masli Ridhw Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sunitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BT Direks	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 8,96,071 14,482,317 1,799,079 25,227,631	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From TI e 2 (%) BOARD OF COMMISSIONERS - President Commissioner - Commissioner - Independent Commissi	743,671 16,291,596 126,599,756 9,24% 6,00% 0,00% 3,24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Hertani Masli Ridhw Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar Adrianus Dani Prabawa	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sunitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BT Direks	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 8,96,071 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From TI e 2 (%) BOARD OF COMMISSIONERS - President Commissioner - Commissioner - Independent Commissi	743,671 16,291,596 126,599,756 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 16,200% 9,24% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00%	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sunitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BT Direks	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677	(103,887) 8 (173,566) (9,462,054) 5,396,534 (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 8,96,071 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARITO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Diputy President Director - Deputy President Director - Diputy President Director - Director - Director - Director - Director - Director - Director	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo Merisa Darwis	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Sunitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BT Direks	21.68% 3.28% 2.36% 2.50% 0.00% 1.00% LDERS mber 2021 : : : : : : : : : : : : : : : : : : :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677	(103,887) 8 (173,566) (9,462,054) (9,462,054) (19,562) 19,641,659 25,227,631 2,433,196 5,616,968 8,96,071 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were 23 February 2022	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARITO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Diputy President Director - Deputy President Director - Diputy President Director - Director - Director - Director - Director - Director - Director	743,671 16,291,596 126,599,756 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 6,00% 9,24% 16,200% 9,24% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00% 1,00%	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate shareholder: Ultimate shareholder: Ultimate shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Non-controlling shareholder not through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BTI Direks S.E. & I	21.68% 3.28% 24.96% 15.68% 2.50% 10.0% LDERS mber 2021 : : :: :: :: :: :: :: :: :: :: :: :: :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677	(103,887) (103,887) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were 23 February 2022	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARITO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Diputy President Director - Deputy President Director - Diputy President Director - Director - Director - Director - Director - Director - Director	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo Merisa Darwis	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder not through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BTI Direke S.E. & I Direke S.E. & I Ongki Wanadjati Dana	21.68% 3.28% 24.96% 15.68% 2.50% 10.0% LDERS mber 2021 : : :: :: :: :: :: :: :: :: :: :: :: :	23.14% 3.03% 26.17% 16.93% 1.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677 20,505,248 1,831,071 31,581,677	(103,887) (103,887) (9,462,054) (9,462,054) (10,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were 23 February 2022	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARITO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Diputy President Director - Deputy President Director - Diputy President Director - Director - Director - Director - Director - Director - Director	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo Merisa Darwis	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate shareholder: Ultimate shareholder: Ultimate shareholder: Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder through capital market (2 5%) : None Non-controlling shareholder not through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BTI Direks S.E. & I	21.68% 3.28% 24.96% 15.68% 2.50% 10.0% LDERS mber 2021 : : :: :: :: :: :: :: :: :: :: :: :: :	23.14% 3.03% 26.17% 16.93% 2.50% 0.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%
295 (76,197) 457 (132,261) 223,345 6,371,931 (17,885) 25,227,631 31,581,677 1,884,858 5,602,993 1,757,507 20,505,248 1,831,071 31,581,677 (1,483)	(103,887) 8 (173,566) (9,462,054) (9,462,054) (19,562) 19,841,659 25,227,631 2,433,196 5,616,968 896,071 14,482,317 1,799,079 25,227,631 14,482,317 1,799,079 25,227,631 16,789 (287) 2020, which were 23 February 2022	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR ARITO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROFILE From CET 1 (%) From Tier 2 (%) MANAC As of 31 De BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Diputy President Director - Deputy President Director - Diputy President Director - Director - Director - Director - Director - Director - Director	743,671 16,291,596 126,599,756 9.24% 6.00% 0.00% 3.24% SEMENT cember 2021 Chow Ying Hoong Takeshi Kimoto Ninik Herlani Masli Ridhw Irwan Mahjudin Habsjah Edmund Tondobala Ongki Wanadjati Dana Kaoru Furuya Darmadi Sutanto Dini Herdini Kan Funakoshi Henoch Munandar Adrianus Dani Prabawa Hiromichi Kubo Merisa Darwis	743,671 23,143,885 138,893,556 9,24% 6,21% 0,00% 3,03%	501,483 15,845,987 128,849,595 9.26% 6.00% 0.00%	501,483 23,327,084 142,253,917 9.25% 6.00% 0.00%	Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 for BUFFER (%) BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%) Capital Conservation Buffer (%) Capital Surcharge For Systemic Bank (%) SHAREHO As of 31 Decer Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder: Ultimate Shareholder : Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43% Non-controlling shareholder not through capital market (2 5%) : None Jakarta, 24 Feb PT Bank BTI Direke S.E. & I Direke S.E. & I Ongki Wanadjati Dana	21.68% 3.28% 24.96% 15.68% 2.50% 10.0% LDERS mber 2021 : : :: :: :: :: :: :: :: :: :: :: :: :	23.14% 3.03% 26.17% 16.93% 1.00%	19.86% 5.33% 25.19% 13.86% 0.00% 0.00%	20.69% 4.86% 25.55% 14.69% 0.00% 0.00%

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