

**PT BANK BTPN Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**As of 30 September 2022 and 31 December 2021**



(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2022 Unaudited	31 Dec 2021 Audited	30 Sep 2022 Unaudited	31 Dec 2021 Audited
<b>ASSET</b>					
1.	Cash	969,234	1,022,869	1,745,134	1,884,858
2.	Placements with Bank Indonesia	15,769,384	24,723,803	16,837,308	25,793,241
3.	Placements with other banks	710,548	2,221,917	937,924	2,222,967
4.	Spot and derivative / forward receivables	1,461,811	568,699	1,461,811	568,699
5.	Securities	12,309,908	15,304,197	19,140,243	21,275,789
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	1,513,929	1,762,562	1,513,929	1,762,562
9.	Loans	144,077,164	125,155,305	144,077,164	125,155,305
10.	Sharia financing/receivables	-	-	11,349,327	10,443,469
11.	Equity Investments	1,308,484	1,305,684	22,522	22,522
12.	Other financial asset	685,832	627,464	868,265	792,989
13.	Impairment on financial assets -/-	(3,276,723)	(3,261,216)	(3,953,425)	(3,960,481)
	a. Securities	(1,931)	(483)	(1,931)	(483)
	b. Loans and Sharia financing	(3,266,750)	(3,254,434)	(3,943,452)	(3,953,699)
	c. Others	(8,042)	(6,299)	(8,042)	(6,299)
14.	Intangible assets	2,809,625	2,567,978	3,142,067	2,846,766
	Accumulated amortization of intangible assets -/-	(1,941,047)	(1,721,905)	(2,057,528)	(1,810,085)
15.	Fixed assets and equipment	4,006,400	4,191,631	5,056,950	5,153,001
	Accumulated depreciation on fixed assets and equipment -/-	(2,260,111)	(2,324,775)	(2,945,720)	(2,909,211)
16.	Non-productive assets	1,291	3,975	1,291	3,975
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	1,291	3,975	1,291	3,975
	c. Suspense accounts	-	-	-	-
	d. Interbranch assets	-	-	-	-
17.	Other assets	2,440,112	2,453,127	2,732,354	2,671,428
<b>TOTAL ASSET</b>		<b>180,585,841</b>	<b>174,601,315</b>	<b>199,929,616</b>	<b>191,917,794</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	29,053,133	25,881,911	29,079,919	25,922,785
2.	Saving deposits	10,847,188	9,190,329	13,790,960	11,954,604
3.	Time deposits	52,111,534	63,334,429	61,011,592	71,502,741
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	5,836,572	3,883,841	5,829,628	3,877,851
7.	Spot and derivative / forward liabilities	1,231,603	502,491	1,231,603	502,491
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	747,530	960,208	747,530	960,208
10.	Securities issued	998,536	996,089	998,536	996,089
11.	Borrowings	46,017,448	37,615,236	46,117,448	37,615,236
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	1,870,996	2,030,707	2,524,457	2,506,862
15.	Minority Interest	-	-	2,369,401	2,113,664
<b>TOTAL LIABILITY</b>		<b>148,714,540</b>	<b>144,395,241</b>	<b>163,701,074</b>	<b>157,952,531</b>
<b>EQUITY</b>					
16.	Issued and fully paid-in capital	161,133	161,133	161,133	161,133
	a. Authorized capital	300,000	300,000	300,000	300,000
	b. Unpaid capital -/-	(137,018)	(137,018)	(137,018)	(137,018)
	c. Treasury stock -/-	(1,849)	(1,849)	(1,849)	(1,849)
17.	Additional paid-in capital	11,175,197	11,175,197	11,143,883	11,142,198
	a. Agio	10,914,396	10,914,396	10,907,349	10,905,664
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	260,801	260,801	236,534	236,534
18.	Other comprehensive income	844,346	1,000,561	867,664	1,023,910
	a. Profit	882,758	1,000,561	906,076	1,023,910
	b. Loss -/-	(38,412)	-	(38,412)	-
19.	Reserves	32,596	32,596	95,596	81,596
	a. General reserves	32,596	32,596	95,596	81,596
	b. Appropriate reserves	-	-	-	-
20.	Profit/loss	19,658,029	17,836,587	23,960,266	21,556,426
	a. Previous years	17,836,586	16,019,421	21,542,425	18,891,712
	b. Current year	1,821,443	1,817,166	2,417,841	2,664,714
	c. Payable dividend -/-	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS</b>		<b>31,871,301</b>	<b>30,206,074</b>	<b>36,228,542</b>	<b>33,965,263</b>
<b>TOTAL EQUITY</b>		<b>31,871,301</b>	<b>30,206,074</b>	<b>36,228,542</b>	<b>33,965,263</b>
<b>TOTAL LIABILITY AND EQUITY</b>		<b>180,585,841</b>	<b>174,601,315</b>	<b>199,929,616</b>	<b>191,917,794</b>

PT BANK BTPN Tbk  
**STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME**  
For the periods ended on 30 September 2022 and 2021  
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2022 Unaudited	30 Sep 2021 Unaudited	30 Sep 2022 Unaudited	30 Sep 2021 Unaudited
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Expenses</b>					
1.	Interest Income	7,477,023	7,635,280	11,432,802	11,065,118
2.	Interest Expenses	(2,517,101)	(2,445,101)	(2,764,107)	(2,754,692)
	<b>Net Interest Income</b>	<b>4,959,922</b>	<b>5,190,179</b>	<b>8,668,695</b>	<b>8,310,426</b>
<b>B. Other Operating Income and Expenses</b>					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	172,156	83,988	172,156	83,988
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	25,629	307	25,629	307
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(107,616)	136,391	(107,616)	136,391
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	533,128	354,883	535,248	354,883
7.	Dividend revenue	332,993	177,958	1	2
8.	Commissions/provisions/fees and administration	600,492	496,964	601,446	497,051
9.	Other income	679,213	363,817	723,292	379,587
10.	Impairment losses on financial assets	(1,081,873)	(1,102,669)	(1,716,388)	(1,587,660)
11.	Losses related to operational risks	(1,061)	(12,769)	(4,806)	(17,933)
12.	Personnel expenses	(1,649,513)	(1,639,607)	(2,556,125)	(2,444,814)
13.	Promotion expenses	(156,381)	(106,707)	(159,566)	(108,709)
14.	Other expenses	(2,057,579)	(2,119,685)	(2,564,144)	(2,549,408)
	<b>Net Other Operating (Expenses) Income</b>	<b>(2,710,412)</b>	<b>(3,367,129)</b>	<b>(5,050,873)</b>	<b>(5,256,315)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>2,249,510</b>	<b>1,823,050</b>	<b>3,617,822</b>	<b>3,054,111</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
1.	Gain (Loss) from sale of fixed assets and equipments	(459)	146	1,095	1,929
2.	Other non-operating income (expenses)	1,500	1,970	42	(3,603)
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>1,041</b>	<b>2,116</b>	<b>1,137</b>	<b>(1,674)</b>
	<b>PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX</b>	<b>2,250,551</b>	<b>1,825,166</b>	<b>3,618,959</b>	<b>3,052,437</b>
	Income Tax:				
a.	Estimated current period tax	(429,108)	(368,535)	(802,818)	(677,475)
b.	Deferred tax income (expenses)	(366,984)	(449,162)	(735,369)	(704,032)
		(62,124)	80,627	(67,449)	26,557
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1,821,443</b>	<b>1,456,631</b>	<b>2,816,141</b>	<b>2,374,962</b>
	<b>MINORITY INTEREST PROFIT (LOSS)</b>			<b>398,300</b>	<b>328,886</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	<b>Items that are not being reclassified to Profit Loss</b>	-	-	-	-
a.	Gain from fixed assets revaluation	-	-	-	-
b.	Gain (Loss) from remeasurement benefecial pension program	-	-	-	-
c.	Others	-	-	-	-
2.	<b>Items that are being reclassified to Profit Loss</b>	<b>(156,216)</b>	<b>20,345</b>	<b>(156,260)</b>	<b>20,359</b>
a.	Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-
b.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	(156,216)	20,345	(156,260)	20,359
c.	Others	-	-	-	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX</b>	<b>(156,216)</b>	<b>20,345</b>	<b>(156,260)</b>	<b>20,359</b>
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,665,227</b>	<b>1,476,976</b>	<b>2,659,881</b>	<b>2,395,321</b>
	<b>Net income of the current period attributable to:</b>				
	- Owners of The Parent	1,821,443	1,456,631	2,417,841	2,046,076
	- Non Controlling Interest			398,300	328,886
	<b>NET PROFIT (LOSS) FOR THE CURRENT PERIOD</b>	<b>1,821,443</b>	<b>1,456,631</b>	<b>2,816,141</b>	<b>2,374,962</b>
	<b>Total current comprehensive Profit (Loss) attributable to :</b>				
	- Owners of The Parent	1,665,227	1,476,976	2,261,594	2,066,431
	- Non Controlling Interest			398,287	328,890
	<b>TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,665,227</b>	<b>1,476,976</b>	<b>2,659,881</b>	<b>2,395,321</b>
	<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE</b>	-	-	-	-
	<b>DIVIDEND</b>	-	-	-	-
	<b>EARNING PER SHARE (Full amount)</b>				
	- Basic	226	181	300	254
	- Diluted	226	181	300	254

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



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

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



ACCOUNTS	30 Sep 2022 Unaudited		30 Sep 2021 Unaudited	
	Individual	Consolidated	Individual	Consolidated
<b>I Core Capital (Tier 1)</b>	<b>28,974,476</b>	<b>34,384,480</b>	<b>27,020,458</b>	<b>31,497,646</b>
<b>1 Common Equity Tier 1 (CET 1)</b>	<b>28,974,476</b>	<b>34,384,480</b>	<b>27,020,458</b>	<b>31,497,646</b>
1.1 Paid in capital (less Treasury stock)	161,133	161,133	161,131	161,131
<b>1.2 Disclosed reserves</b>	<b>31,309,839</b>	<b>35,799,089</b>	<b>29,341,998</b>	<b>32,847,722</b>
1.2.1 Additional Factor	31,475,807	35,837,664	29,342,192	32,847,916
1.2.1.1 Other comprehensive income	870,786	874,453	919,442	923,162
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	121,556	121,609
1.2.1.1.3 Fixed asset revaluation	870,786	874,453	797,886	801,553
1.2.1.2 Other disclosed reserves	30,605,021	34,963,211	28,422,750	31,924,754
1.2.1.2.1 Agio	10,914,396	10,907,349	10,914,102	10,905,370
1.2.1.2.2 General reserves	32,596	95,596	32,596	81,596
1.2.1.2.3 Previous years profit	17,836,586	21,542,425	16,019,421	18,891,712
1.2.1.2.4 Current year profit	1,821,443	2,417,841	1,456,631	2,046,076
1.2.1.2.5 Capital paid in advance	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(165,968)	(38,575)	(194)	(194)
1.2.2.1 Other comprehensive income	(38,412)	(38,381)	-	-
1.2.2.1.1 Excess differences less from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	(38,412)	(38,381)	-	-
1.2.2.2 Other disclosed reserve	(127,556)	(194)	(194)	(194)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous years loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Differences between required provision and allowance for impairment losses of earning assets	(127,362)	-	-	-
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-	-	-
1.2.2.2.6 Required provision on non-productive assets	(194)	(194)	(194)	(194)
1.2.2.2.7 Others	-	-	-	-
<b>1.3 Non-Controlling Interests that can be calculated</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>1.4 Deduction factor to common equity tier 1 (CET 1)</b>	<b>(2,496,496)</b>	<b>(1,575,742)</b>	<b>(2,482,671)</b>	<b>(1,511,207)</b>
1.4.1 Deferred tax calculation	(341,956)	(491,203)	(346,287)	(488,698)
1.4.2 Goodwill	-	(61,116)	-	(61,116)
1.4.3 Other intangible assets	(868,578)	(1,023,423)	(853,422)	(961,393)
1.4.4 Investment that can be calculated as deduction factor	(1,285,962)	-	(1,282,962)	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
1.4.6 Securitization exposures	-	-	-	-
1.4.7 Other deduction factor to common equity tier 1	-	-	-	-
1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
1.4.7.3 Exposure that causing Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposure in child company which held sharia principle	-	-	-	-
<b>2 Additional Tier 1 (AT 1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
2.1 The instrument meets the requirements of AT 1	-	-	-	-
2.2 Agio / Disagio	-	-	-	-
2.3 Deduction Factors : Investment in AT1 and/or Tier 2 instruments with other Bank	-	-	-	-
2.3.1 Placement of funds in instruments AT 1 and/or Tier 2 other banks	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
<b>II Supplementary Capital (Tier 2)</b>	<b>4,556,004</b>	<b>4,644,722</b>	<b>4,283,199</b>	<b>4,333,367</b>
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	3,045,500	3,045,500	2,974,615	2,974,615
1.1 Preferred Stock (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.2 Subordinated bonds (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.3 Subordinated loan (perpetual cumulative, non perpetual), after buy back deduction	3,045,500	3,045,500	3,363,438	3,363,438
1.4 Mandatory convertible bond	-	-	-	-
1.5 Tier 2 published by bank and non bank which acquired by other party (consolidated)	-	-	-	-
1.6 Amortization based on remaining maturity	-	-	(388,823)	(388,823)
2 Agio/disagio	-	-	-	-
3 General required provision of earning assets (maximum 1.25% of RWA)	1,510,504	1,599,222	1,308,584	1,358,752
4 Deduction factor to supplementary capital	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
<b>TOTAL CAPITAL</b>	<b>33,530,480</b>	<b>39,029,202</b>	<b>31,303,657</b>	<b>35,831,013</b>
	<b>30 Sep 2022 Unaudited</b>		<b>30 Sep 2021 Unaudited</b>	
	<b>Individual</b>	<b>Consolidated</b>	<b>Individual</b>	<b>Consolidated</b>
<b>RISK WEIGHTED ASSET (RWA)</b>				
RWA CREDIT RISK	123,531,179	131,617,403	110,593,097	116,094,314
RWA MARKET RISK	1,132,872	1,132,872	784,560	784,560
RWA OPERATIONAL RISK	16,171,334	23,316,768	16,291,596	23,143,885
<b>TOTAL RWA</b>	<b>140,835,385</b>	<b>156,067,043</b>	<b>127,669,253</b>	<b>140,022,759</b>
<b>CAR RATIO BASED ON RISK PROFILE (%)</b>	<b>9.21%</b>	<b>9.21%</b>	<b>9.24%</b>	<b>9.24%</b>
<b>CAR ALLOCATION BASED ON RISK PROFILE</b>				
From CET 1 (%)	6.00%	6.23%	6.00%	6.15%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	3.21%	2.98%	3.24%	3.09%
	<b>30 Sep 2022 Unaudited</b>		<b>30 Sep 2021 Unaudited</b>	
	<b>Individual</b>	<b>Consolidated</b>	<b>Individual</b>	<b>Consolidated</b>
<b>CAR RATIO</b>				
CET1 Ratio (%)	20.57%	22.03%	21.16%	22.49%
Tier 1 Ratio (%)	20.57%	22.03%	21.16%	22.49%
Tier 2 Ratio (%)	3.23%	2.98%	3.35%	3.09%
CAR Ratio (%)	23.81%	25.01%	24.52%	25.59%
CET 1 for BUFFER (%)	14.57%	15.80%	15.16%	16.35%
<b>BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
Capital Surcharge For Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%

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



No.	ACCOUNTS	Individual											
		30 Sep 2022					30 Sep 2021						
		Unaudited					Unaudited						
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
<b>I. RELATED PARTIES</b>													
1.	Placements with other banks	562,275	-	-	-	-	562,275	554,294	-	-	-	-	554,294
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	562,275	-	-	-	-	562,275	554,294	-	-	-	-	554,294
2.	Spot and derivative receivables	605,281	-	-	-	-	605,281	55,418	-	-	-	-	55,418
	a. Rupiah	399	-	-	-	-	399	38,084	-	-	-	-	38,084
	b. Foreign currencies	604,882	-	-	-	-	604,882	17,334	-	-	-	-	17,334
3.	Securities	190,761	-	-	-	-	190,761	182,351	-	-	-	-	182,351
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	190,761	-	-	-	-	190,761	182,351	-	-	-	-	182,351
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	1,050,461	-	-	-	-	1,050,461	987,817	-	-	-	-	987,817
	i. Rupiah	313,777	-	-	-	-	313,777	73,231	-	-	-	-	73,231
	ii. Foreign currencies	736,684	-	-	-	-	736,684	914,586	-	-	-	-	914,586
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	1,308,462	-	-	-	-	1,308,462	1,305,462	-	-	-	-	1,305,462
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	4,449,536	-	-	-	-	4,449,536	4,104,719	-	-	-	-	4,104,719
	a. Rupiah	61,099	-	-	-	-	61,099	50,053	-	-	-	-	50,053
	b. Foreign currencies	4,388,437	-	-	-	-	4,388,437	4,054,666	-	-	-	-	4,054,666
<b>II. NON-RELATED PARTIES</b>													
1.	Placements with other banks	148,273	-	-	-	-	148,273	233,253	-	-	-	-	233,253
	a. Rupiah	65,377	-	-	-	-	65,377	141,704	-	-	-	-	141,704
	b. Foreign currencies	82,896	-	-	-	-	82,896	91,549	-	-	-	-	91,549
2.	Spot and derivative receivables	849,130	7,400	-	-	-	856,530	475,100	-	-	-	-	503,267
	a. Rupiah	811,212	5,512	-	-	-	816,724	456,097	5,410	-	-	-	461,507
	b. Foreign currencies	37,918	1,888	-	-	-	39,806	19,003	22,757	-	-	-	41,760
3.	Securities	12,119,147	-	-	-	-	12,119,147	15,604,632	-	-	-	-	15,604,632
	a. Rupiah	10,898,359	-	-	-	-	10,898,359	14,052,374	-	-	-	-	14,052,374
	b. Foreign currencies	1,220,788	-	-	-	-	1,220,788	1,552,258	-	-	-	-	1,552,258
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,513,929	-	-	-	-	1,513,929	1,776,483	-	-	-	-	1,776,483
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	5,344,416	71,524	17,068	77,822	302,023	5,812,853	5,481,353	77,448	50,291	18,166	362,646	5,989,904
	i. Rupiah	5,344,416	71,524	17,068	77,822	302,023	5,812,853	5,481,353	77,448	50,291	18,166	362,646	5,989,904
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	129,976,713	5,718,279	173,109	300,197	1,045,552	137,213,850	111,363,734	7,631,021	620,140	114,962	736,197	120,466,054
	i. Rupiah	86,555,992	2,568,990	66,516	300,197	763,167	90,254,862	71,247,351	4,961,049	269,461	100,650	728,427	77,306,938
	ii. Foreign currencies	43,420,721	3,149,289	106,593	-	282,385	46,958,988	40,116,383	2,669,972	350,679	14,312	7,770	43,159,116
	c. Restructured loans	5,612,464	956,897	39,546	312,159	929,907	7,850,973	5,272,103	569,021	245,813	26,912	626,624	6,740,473
	i. Rupiah	4,669,110	956,897	39,546	312,159	929,907	6,907,619	4,289,656	567,450	245,813	26,912	626,624	5,756,455
	ii. Foreign currencies	943,354	-	-	-	-	943,354	982,447	1,571	-	-	-	984,018
8.	Equity Investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	100,995,103	2,329,703	-	-	-	103,324,806	104,773,873	2,288,951	-	-	-	107,062,824
	a. Rupiah	48,916,913	771,302	-	-	-	49,688,215	55,582,625	677,353	-	-	-	56,259,978
	b. Foreign currencies	52,078,190	1,558,401	-	-	-	53,636,591	49,191,248	1,611,598	-	-	-	50,802,846
<b>III. OTHER INFORMATION</b>													
1.	Value of Bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	1,291	-	-	-	-	-	3,975

**PT BANK BTPN Tbk**  
**ALLOWANCE FOR IMPAIRMENT LOSSES**  
**As of 30 September 2022 and 2021**  
**(In million Rupiah)**



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

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



Ratios (%)		30 Sep 2022 Unaudited	30 Sep 2021 Unaudited
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio (CAR)	23.81%	24.52%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.69%	0.71%
3.	Non-performing earning assets to total earning assets	0.69%	1.20%
4.	Allowance for impairment losses on financial assets to earning assets	1.95%	2.02%
5.	NPL gross	1.34%	1.49%
6.	NPL net	0.40%	0.49%
7.	Return on Asset (ROA)	1.71%	1.51%
8.	Return on Equity (ROE)	8.55%	7.33%
9.	Net Interest Margin (NIM)	4.03%	4.57%
10.	Operating Expenses to Operating Revenues	88.61%	85.25%
11.	Cost to Income Ratio (CIR)	80.67%	70.57%
12.	Loan to Deposit Ratio (LDR)	155.90%	136.61%
<b>Compliance Ratios</b>			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	8.25%	3.55%
	- Daily	-	0.50%
	- Average	8.25%	3.05%
	b. Foreign Currencies	4.04%	4.02%
3.	Net Open Position	0.64%	1.58%

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



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

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

ACCOUNTS	30 Sep 2022 Unaudited	30 Sep 2021 Unaudited
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipt from interest	7,420,949	7,667,244
Receipt from sharia income	3,940,750	3,421,842
Payments of interest expense	(2,515,370)	(2,610,432)
Payments of sharia expenses	(246,686)	(313,816)
Receipt from other operating income	1,677,801	1,437,646
Recovery from written-off loans	40,678	41,890
Payments of personnel expenses	(2,639,803)	(2,623,305)
Payments of other operating expenses	(2,008,582)	(1,797,760)
Other payments	(122,211)	(3,769)
Payments of corporate income tax	(838,628)	(844,629)
<b>Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds</b>	<b>4,708,898</b>	<b>4,374,911</b>
<b>Changes in operating assets, operating liabilities, and temporary syirkah funds:</b>		
<b>(Increase) decrease in operating assets:</b>		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	149,794	1,872,551
Fair value through profit or loss securities	(32,764)	-
Derivative receivables	(893,112)	358,397
Acceptance receivables	250,920	(284,264)
Loans	(19,537,851)	(1,254,463)
Sharia financing/receivables	(1,575,670)	(1,353,951)
<b>Increase (decrease) in operating liabilities:</b>		
Obligations due immediately	30,507	(14,429)
Deposits from customers	(6,313,330)	1,721,733
Deposits from other banks	1,951,777	(197,376)
Derivative payables	729,112	(412,391)
Acceptance payables	(212,678)	341,287
<b>Increase in temporary syirkah funds</b>	<b>815,671</b>	<b>715,843</b>
<b>Net cash flows (used in) provided from operating activities</b>	<b>(19,928,726)</b>	<b>5,867,848</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of fair value through other comprehensive income and amortised cost securities	(64,330,847)	(70,040,153)
Proceeds from sale of fair value through other comprehensive income and amortised cost securities	69,380,237	65,940,027
Acquisition of fixed assets	(115,407)	(166,232)
Acquisition of right-of-use asset	(10,831)	(16,823)
Acquisition of intangible assets	(309,074)	(394,899)
Proceeds from sale of fixed assets	11,584	2,435
<b>Net cash flows provided from (used in) investing activities</b>	<b>4,625,662</b>	<b>(4,675,645)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from borrowings	8,304,687	420,525
Sales of treasury shares	1,768	(225)
Installment payments and settlement of borrowings	(256)	(1,681,807)
Payment of lease liabilities principals	(98,763)	(84,465)
Payments of dividend	(142,633)	(76,197)
Proceed from shares issued	-	457
Payments of subordinated loans	-	(2,748,313)
<b>Net cash flows provided from (used in) financing activities</b>	<b>8,064,803</b>	<b>(4,170,025)</b>
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(7,238,261)</b>	<b>(2,977,822)</b>
<b>EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>45,239</b>	<b>14,563</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD</b>	<b>31,581,677</b>	<b>25,227,631</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	<b>24,388,655</b>	<b>22,264,372</b>
<b>Cash and cash equivalents consist of:</b>		
Cash	1,745,134	1,814,322
Current accounts with Bank Indonesia	9,779,999	5,111,242
Current accounts with other banks	712,302	763,246
Placement with Bank Indonesia and other banks	7,282,809	10,539,059
Securities	4,868,411	4,036,503
	<b>24,388,655</b>	<b>22,264,372</b>
<b>SUPPLEMENTAL CASH FLOW INFORMATION:</b>		
<b>ACTIVITIES NOT AFFECTING CASH FLOW</b>		
Purchases of fixed assets which are still payable	(1,272)	(41)

**Notes:**

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank BTPN Tbk and Subsidiary for the nine months period ended on 30 September 2022 and 2021 which were unaudited and for the year ended on 31 December 2021 which were audited.
2. The consolidated financial information above is presented in order to meet:
  - a) Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 Desember 2019 regarding Transparency and Publication of Financial Statements for Banks;
  - b) Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 Juni 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
  - c) Financial Services Authority Regulation No. 14/POJK.04/2022 dated 18 August 2022 regarding Submission of Periodic Reports Issuer or Public Company.
  - d) Financial Services Authority Regulation No. 75 /POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.
3. For comparative purposes several accounts in the consolidated financial information for the date and the year ended on 31 December 2021 have been reclassified to conform with the presentation of consolidated financial information for the date and the nine months period ended on 30 September 2022.
4. Main foreign exchange rates: 30 September 2022: 1 USD = Rp 15.227,50; 30 September 2021: 1 USD = Rp 14.312,50; 31 December 2021: 1 USD = Rp 14.252,50.

BOARD OF COMMISSIONERS	SHAREHOLDERS
<ul style="list-style-type: none"> <li>- President Commissioner : Chow Ying Hoong</li> <li>- Commissioner : Takeshi Kimoto</li> <li>- Independent Commissioner : Ninik Herlani Masli Ridhwan</li> <li>- Independent Commissioner : Irwan Mahjudin Habsjah</li> <li>- Independent Commissioner : Edmund Tondobala</li> <li>- Commissioner : Ongki Wanadjati Dana</li> </ul>	<p><b>Ultimate Shareholder:</b>  <i>Ultimate shareholder</i> : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43%</p> <p><b>Non-controlling shareholder through capital market (≥ 5%) :</b>  None</p> <p><b>Non-controlling shareholder not through capital market (≥ 5%) :</b>  None</p>
<p style="text-align: center;"><b>BOARD OF DIRECTORS</b></p> <ul style="list-style-type: none"> <li>- President Director : Henoch Munandar *)</li> <li>- Deputy President Director : Kaoru Furuya</li> <li>- Deputy President Director : Darmadi Sutanto</li> <li>- Compliance Director : Dini Herdini</li> <li>- Director : Kan Funakoshi</li> <li>- Director : Hiromichi Kubo</li> <li>- Director : Merisa Darwis</li> <li>- Director : Hanna Tantani</li> </ul>	<p style="text-align: center;">Jakarta, 27 October 2022  PT Bank BTPN Tbk</p> <div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div style="text-align: center;">   Henoch Munandar  President Director </div> <div style="text-align: center;">   Hanna Tantani  Director </div> </div>
<p>*) Henoch Munandar has been appointed as President Director at Extraordinary General Meeting of Shareholders on September 29, 2022 to fill the vacant position</p>	