

## **CONSOLIDATED FINANCIAL STATEMENTS** PT Bank BTPN Tbk and Subsidiaries

30 JUNE 2022, 2021 AND 31 DECEMBER 2021 (In million Rupiah)

(In million Rupiah)				
STATEMENTS OF FINANCIAL POSITION As of 30 June 2022 and 31 December 2021 (In million Rupiah)	STATEMENTS OF PROFIT LOSS AND For the periods ended or (In million Ruplah, exc	on 30 June 2022 a xcept earning per sl	and 2021 share)	As of 30 June 2022 and 2021 (In million Rupiah)
No. ACCOUNTS 30 Jun 2022 31 Dec 2021 30 Jun 2012 Unaudited Unaudit	1 2022 31 Dec 2021 No. ACCOUNTS		DUAL CONSOLIDATED 30 Jun 2021 30 Jun 2022 30 Jun 2021 Unaudited Unaudited Unaudited	30 Jun 2022   30 Jun 2021
No.   ACCOUNTS   No.	CONSOLIDATED   12022   31 Dec 2021   4udited   22 S 793 241   23 93 2 22 2967   33 957 5869 2 10 443, 469 2 2.522   25 59.902 1 0 443, 469 2.526 2 2.522   66.566 79.908   10.666 5 1.53 0.01   1.058   from increase (decrease) in fair value of financial assets   2.63 in (Loss) from increase (decrease) in fair value of financial assets   2.63 in (Loss) from increase (decrease) in fair value of financial assets   2.63 in (Loss) from increase (decrease) in fair value of financial assets   2.63 in (Loss) from increase (decrease) in fair value of financial assets   3.95	on 30 June 2022 a xcept earning per si per s	and 2021 share) JUAL CONSOLIDATED 30 Jun 2021 30 Jun 2022 30 Jun 2021	Account   Special Members
c. Treasury stock -/- 17. Additional paid-in capital 1.175,197 1.175,197 1.175,197 1.175,197 1.175,197 1.175,197 1.175,197 1.176,197 1.1	(137,015)	(85,969) - (85,969) 1,322,789 1,408,758 1,408,758 1,322,789	2,008 (85,989) 2,021  2,008 (85,989) 2,021  1,281,880 1,846,064 1,873,877  1,279,872 1,675,167 1,640,874 256,886 230,982 1,279,872 1,932,053 1,871,856 1,281,880 1,589,184 1,642,891 256,880 230,986 1,281,880 1,846,064 1,873,877	1 6. Acceptance receivables 2,824,240
No.   ACCOUNTS	INDIVIDUAL 30 Jun 2021 Unaudited	886 - 447 1,984 773	1.2.1.1.2 Potenti 1.2.1.1.3 Fixed a 1.2.1.2 Other disclosed re 1.2.1.2.1. Agio 1.2.1.2.2 Genera 1.2.1.2.3 Previoù 1.2.1.2.4 Curren 1.2.1.2.5 Capital 1.2.1.2.6 Others 1.2.2 Deduction Factor 1.2.2.1 Other comprehen 1.2.2.1.1 Excess	ACCOUNTS   NONDULA   CONSULIATED   NONDULA   NONDULA   CONSULIATED   NONDULA   CONSULIATED   NONDULA   CONSULIATED   NONDULA   CONSULIATED   NONDULA   CONSULIATED   NONDULA
total earning assets and non-earning assets 0.64% 0.66% 1.15% 4. Allowance for impairment losses on financial assets to earning assets 1.15% 1.1	Payments of interest expense Payments of interest expense Payments of interest expense Payments of third parties' shares on return of temporary syirkah funds Receipt from other operating income Receipt from written-off loans 17,201 Payments of personnel expenses (1,886,222) Payments of other operating expenses (1,169,534) Other payments (203,330) Payments of corporate income tax (506,411) Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds (Increase) decrease in operating assets: Placements with Bank Indonesia and other banks - with maturity more than 3 months Fair value through profit or loss securities (14,452) Derivative receivables Acceptance receivables (1,060,723) Loans (13,398,407) Sharia financing/receivables Increase (decrease) in operating liabilities: Obligations due immediately 17,065	(1,804,932) (1,804,932) (217,518) 1,131,559 13,406 (1,871,810) (1,160,774) (3,305) (706,290) 2,910,751 1,101,123 ) - 0) 382,596 2,45,617 ) 879,120 (976,758)	1.2.2.1 Disagic 1.2.2.2 Previous 1.2.2.3 Curren 1.2.2.3 Curren 1.2.2.4 Differer 1.2.2.5 Negalix 1.2.2.6 Requir 1.2.2.6 Requir 1.2.2.7 Others 1.3 Non-Controlling Interests that 1.4 Deduction factor to common e 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment that can be cal 1.4.5 Shortage of capital on inst 1.4.6 Securitization exposures 1.4.7 Other deduction factor to o 1.4.7.1 Placement of fund 1.4.7.2 Cross-ownership in 1.4.7.3 Exposure in child 2 Additional Tier 1 (AT 1) 2.1 The instrument meets the require 2.2 Agio / Disagio 2.3 Deduction Factors : investment in	sagio vious years loss ferences between required provision and allowance for impairment losses of earning assets ferences between required provision and allowance for impairment losses of earning assets ferences between required provision and allowance for impairment losses of earning assets ferences between required provision and allowance for impairment in the Trading Book  (194) (194) (194) (194)  (194) (194) (194)  (194) (194) (194)  (194) (194) (194)  (194) (194) (194) (194) (194)  (194) (194) (194) (194) (194)  (194) (194) (194) (194) (194)  (194) (194) (194) (194) (194) (194)  (194) (194) (194) (194) (194) (194)  (194) (19
No.   TRANSACTION   Notional Amount   Objective   Derivative Receivables and Payables   Trading   Hedging   Receivables   Payables   Notional Amount   Trading   Hedging   Receivables   Payables   Notional Amount   Notional Am	Deposits from customers	(36,200) (398,700) (123,504) <b>785,464</b> )) (150,275) )) (40,389,913) 36,011,816 () (104,222) )) (12,958) )) (245,324) 618 (4,739,983)	2.3.2 Cross-ownership in anothe  II Supplementary Capital (Tier 2)  1 Capital instrument in form of shares or 1.1 Preferred Slock (perpetual cumu 1.2 Subordinated bonds (perpetual cumu 1.3 Subordinated bonds (perpetual cumu 1.4 Mandatory convertible bond 1.5 Tier 2 published by bank and nor 1.6 Amortization based on remaining 2 Agiodisagio 3 General required provision of earning; 4.1 Sinking Fund 4.2 Placement of funds in instrument 4.3 Cross-ownership in another entit  TOTAL CAPITAL  RISK WEIGHTED ASSET (RWA)  RWA CREDIT RISK	d non bank which acquired by other partly (consolidated) ining maturity  ining maturity  1,456,812 1,533,089 1,297,006 1,355,  ing assets (maximum 1.25% of RWA)  1,456,812 1,533,089 1,297,006 1,355,  inents AT 1 and / or Tier 2 other banks entity acquired by the transition because of the law, grants, or grants will  33,112,051 38,335,909 33,049,523 37,554  33,112,051 38,335,909 33,049,523 37,554 30 Jun 2022 Unaudited Unaudited Unaudited Unaudited NDWIDUAL CONSOLIDATED NDWIDUAL CONSOLIDATED  CAR RATIO  120,398,335 127,681,244 108,212,836 113,707,286 CET1 Ratio (%) 20.86% 22.27% 21.36% 22.1
Total   S7,569,967   1,477,976   56,091,991   1,013,957   948,454	Proceeds from sorrowings Proceeds from securities issued Installment payments and settlement of borrowings (11,051) Sales of treasury shares Proceeds from shares issued Payments of dividend Payments of dividend Payments of lease liabilities principals (76,020) Net cash flows provided from (used in) financing activities NET DECREASE IN CASH AND CASH EQUIVALENTS (77,741,942) EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS 32,895 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIV	(3,848,360) 782 457 (76,197) (46,683) (3,969,530) 24,019 25,227,631 16,391,862 2,022,997 4,456,565 730,218 6,273,673 2,908,409	RWA MARKET RISK RWA OPERATIONAL RISK TOTAL RWA CAR RATIO BASED ON RISK PROFILE (%) CAR ALLOCATION BASED ON RISK PROF From CET 1 (%) From T1 (%) From T1 (%) From T1 (%)  BOARD OF COMMISSIONERS  - President Commissioner  - Commissioner  - Independent Commissioner  - Deputy President Director  - Deputy President Director  - Deputy President Director	
IV. CONTINGENT LIABILITIES   5,655,275   5,507,827   5,655,275   5,507,827     1. Guarantees issued   5,655,275   5,507,827   5,655,275   5,507,827     2. Others   5,507,827   5,655,275   5,507,827     3. The above consolidated financial information are prepared based on the Consolidated Financial Stateme were unaudited and for the year ended on 31 December 2021 which were audited.   3. Financial Services Authority Regulation No. 37/POL/M.03/2019 dated 19 Desember 2019 regarding 15 Financial Services Authority Regulation No. 37/POL/M.03/2019 dated 19 Desember 2019 regarding 15 C. Capital Market Supervisory Agency Regulation Number XI.2 Attachment of Decision of Chairman Periodic Financial Statements;   Financial Services Authority Regulation No. 75/POJ.K.04/2017 dated 21 Desember 2017 regarding 3. For comparative purposes several accounts in the consolidated financial information for the date and the six months period ended on 30 June 2022.   4. Main foreign exchange rates: 30 June 2022: 1 USD = Rp 14.897,50; 30 June 2021: 1 USD = Rp 14.500	ACTIVITIES NOT AFFECTING CASH FLOW Acquisition of fixed assets still payable (215)  ents of PT Bank BTPN Tbk and Subsidiary for the six months period ended on 30 June 202  Transparency and Publication of Financial Statements for Banks; ansparency and Publication of Financial Statements for Conventional Commercial Banks; of Capital Market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning the Responsibility of the Board of Directors of the Financial Statements. It is the Responsibility of the Board of Directors of the Financial Statements. It is the Responsibility of the Board of Directors of the Financial Statements.	2022 and 2021 which	- Compliance Director - Wason Funuya hold concurrent position as the	: Dini Herdini : Can Fundkoshi : Kan Fundkoshi : Henoch Munandar : Hiromichi Kubo : Merisa Danwis : Hanna Tantani : Hanna Tantani as the Care Taker of President Director of the Company until the effective appointed of new President, Inary General Meeting of Shareholders (GMS) year 2022 or at the latest in Annual GMS year 2023.  Wwww.btpn.com