## **STATEMENT OF FINANCIAL** PT Bank BTPN Syariah Tbk. 30 September 2024



30 September 2024												Otphi							
STATEMENT OF FINANCIAL POSITION As of 30 September 2024 and 31 December 2023 No DESCRIPTION	in Millions of Rupiah) DATION 31 Dec 2023	ec 2023 No DESCRIPTION				OMPREHENSIVE INCOME			CALCULATION OF CAPITAL ADEQUACY RATIO As of 30 September 2024 and 2023  No COMPONENTS OF CAPITAL			30 September 2024   30 September 2023   Unaudited   Unaudited							
ASSETS  1 Cash  2 Placements with Bank Indonesia  3 Placements with other Banks  4 Spot and forward receivables  5 Investments in marketable securities  6 Securities purchased under resale agreements (reverse repo)  7 Acceptance receivables  8 Receivables  a. Murdohother receivables  b. Bistiner receivables  b. Bistiner receivables	30 Sept 2024 Unaudited  437.391 1.159.247 3.852 . 8.958.298	497.153 763.443 4.715 8.491.180	30 Sept 2024 Unaudited 437.391 1.159.247 251.475 9.037.026	497.153 763.443 245.119 8.571.244	Income from Fun     a. Income from re     i. Murabahah     ii. Istishna'     iii. Multiservice     iv. Ujrah     v. Others     b. Income from Fin     i. Mudharabah	Fund Management as Mudha I Management as Mudharib :eivables	й	4.057.944 3.641.521	4.300.529 3.977.921 182	4.067.172 3.641.521	4.308.418 3.977.921	1	ore Capital (Tier 1)  Common Equity Tier 1 (CET 1)  1.7 Paldrin capital (nee of reasury stock)  1.2 Reserve additional capital  1.2.1 Additional factor  1.2.1.1.1 Excess adjustment due to financial statement translation  1.2.1.2.1 Potential gaids the to inversees of fair value of financial assets of comprehensive income  1.2.1.3 Surplus of fined assers revaluation  1.2.1.2 Obter disclosed reserves  1.2.1.2 Obter disclosed reserves	ssified as fair value through other	770.346  770.346  81  5.239  880.356	770.346  . 81 5.239 880.356	770.308  770.308	770.308  - 132 5.239 879.174	
c. Multiservices (jarah receivables d. Funds of gordh e. girant receivables Profit sharing financing a. Multimorbah b. Muryaraha c. Others Asset acquired for lyarah Ill Investment in share Other financial assets Allowance for impairment on financial assets -/- Salom Allowance for impairment on financial assets -/- Salom	381.299 - 297.000 235.465 (972.178)		. 116	. 530 . 19.669 	B. Operating Income and Example 1 Gain/Loss from income	Fund Management as Mudh penses other than as Mudhar rease/decrease in fair value or crease/increase in fair value or	b of financial assets	5.559 - 410.864 (382.534) (382.534) - 3.675.410	4.031  318.395 (362.240) (362.240)  3.938.289	5.559 - 420.092 (382.525) (382.525) 3.684.647	4.031  326.284 (362.231) (362.231)  3.946.187		1.2.1.2.2 General reserves 12.1.2.3 Previous years profit after tax 12.1.2.4 Current year profit after tax 12.1.2.5 Funds for pad-up capital 12.1.2.6 Capital combination 12.1.2.7 Warrants issued 12.1.2.8 Stock options issued for stock-based compensation program 12.2 Deduction factor 12.2.1.1 Negative adjustment due to financial statement translation 12.2.1.2 Potential losses due to impairment of fair value of financial asse comprehasive income 12.2.1.2 Other disclosed reserves	s classified as fair value through other	145,000 6.360,097 764,470	145.000 6.379.838 770.562	125.000 5.848.772 997.110	125.000 5.859.737 1.003.665 - - -	
15 Introduce assets in progress Introduce trem -/- 16 Inventory 17 Intangible assets 18 Fixed assets and equipments 19 Non earning assets a. Abandoned property b. Foredoced collaterals c. Suspense Accounts d. Interoffice assets 20 Other assets TOTAL ASSETS TOTAL ASSETS	211.249 367.582 301.981 21.330.671	210.744 376.224 357.699 21.412.505	211.249 367.597	210.744 376.242 357.074 21.435.366	4 Gain/Loss on spot a 5 Gain/Loss on invest 6 Gain/Loss on forei 7 Bank income as mu 8 Dividend Income	nd forward transactions (realisment under equity method ment under equity method mexchange translation thanb in mundharobath muqay tion/fees and administration enses -/- ancial asset -/- pretational risks -/- a financial assets -/-	yadah	1.094 55.127 (308) (1.108.028) (5.933)	969 51.673 (546) (1.197.888) (5.267)	(1.344) 1.094 55.127 (308) (1.108.421) (5.933)	(589) 968 51,673 (546) (1,197,888) (5,267)		1.2.2.1 Usago 1.2.2.2 Previous years loss after tax that can be counted 1.2.2.3 Current year loss after tax 1.2.2.2 A Negative difference between regulatory provision and allowan 1.2.2.5 Negative difference between regulatory provision and allowan 1.2.2.5 Negative difference on adjustment of fair value on financial ins 1.2.2.5 Negative difference on adjustment of fair value on financial ins 1.2.2.6 Regulatory provision on non earning assets 1.3 Minority interest that can be counted 1.4 Goodwill 1.4.1 Deferred to acclusion 1.4.2 Goodwill 1.4.3 Investments in share calculated as deduction 1.4.4 Shortfull on the capital of insurance subsidiaries 1.4.5 Securitisation exposure 1.4.6 Exposure saturitisas		(220.784)	(220.520)	(195.410) (205.251) (297.000)	(194.697)	
LIABILITIES  1 Wadarb Deposits a. Demand Deposits b. Savings Deposits 2 Non-profits sharing investments a. Demand Deposits b. Savings Deposits c. Time Deposits c. Time Deposits d. Betwork Money 4 Liabilities to Blank Indonesia 5 Liabilities to Other Banks 6 Spot and Groward payables	4.478 2.085.683 939.271 8.809.231	24,009 2,197,988 890,066 9,030,866	4.478 2.085.683	24,009 2,197,988 889,954 9,030,866	16 Promotion Expens 17 Other Expenses -/- Net Operating In- OPERATING INCOM 1 Gain/Loss from sal 2 Other non-operati	ome/Expenses  ME/EXPENSES  / EXPENSES  of fixed assets and equipm g income/expenses  SSS BEFORE TAX  It year tax -f- ome/expenses	ent	(5.643) (568.429) (2.701.818) 973.592 4.092 (1.137) 2.955 976.547 (158.627) (53.450)	(6.239) (515.687) (2.662.704) 1.275.585 1.581 (1.239) 342 1.275.927 (309.434) 30.617 997.110	(6.644) (568.606) (2.705.239) 979.408 4.092 (1.160) 2.932 982.340 (158.627) (53.089) 770.624	(6.239) (515.978) (2.664.002) 1.282.185 1.581 (1.262) 319 1.282.504 (309.434) 30.661 1.003.731	II. Supp	1-A2 Dier declusion factor of CET 1 1.4.7.1 Investment on ATI and/or Tier 2 instrument to other bank Additional Tier 1 (ATI 1) 2.1 Instruments which comply with ATI regulations 2.2 Ago / disago (+/-) 2.3 Deduction factor of ATI 2.3.1 Investment on ATI and/or Tier 2 instrument to other bank upplemental Capital (Tier 2) Capital instrument in the form of stock or others which comply with tier 2 requirements Agio/Disago (+/-) Cepital instrument in the form of stock or others which comply with tier 2 requirements Agio/Disago (+/-) Ceneral provision on earning assets (max. 1.25% Credit Risk-Weighted Assets) Appropriated reserves		95.183	96.782	110.915	- - - - 112.514	
7 Markestable securities issued 8 Acceptance labilities 9 Fund Borrowings 10 Guarantee deposit 11 Interediffice labilities 12 Other liabilities 13 Profit sharing investment funds 14 Minority interest  TOTAL LIABILITIES  EQUITIES  5 Share capital a. Authoriteed share capital b. Unaqué fun quatel 4-	512.516 12.351.179 2.750.000	515.313 12.658.242 2.750.000 (1.979.630)	512.552 3.191 12.354.054 2.750.000 (1.979.630)	515.416 	MINORITY INTEN OTHER COMPREHENSIVE  1 Item shat will ne a. Gain/Loss from b. Gain/Loss from c. Others  1 Items that will be a. Gain/Loss from currency finant b. Gain/Loss from value through; c. Others	ST PROFIT/LOSS  NCOME  t be reclassified to profit of evaluation of properties emeasurement on defined by reclassified to profit or los exchange difference on transport or transport or transport of the profit or transport of the profit or los exchange difference on transport or	enefit plan  s slation of foreign n measured at fair	(62)	(9.859)	62	(9.859)	RISK WEIGH  CREDIT RIS  MARKET RI  OPERATION  TOTAL RISI  CAR BASED C	30 September 2024   30 September 2024   Unaudited	DESCRIPTION	44 45 6 5	8.616.435 3 September 2024 Unaudited UAL CONSOLIDATI 51, 9,60% 51, 9,58% 0, 1,18% 51, 9,97% 42,	13% 47,50% 13% 47,50% 13% 47,50% 18% 0,66% 11% 48,17%	dited	
c. Treasury stock -/ 16 Additional pati-din capital A. Ago b. Disaglo -/ c. Capital contribution d. Fund for paid up capital e. Others 17 Other comprehensive income a. Gain b. Loss -/ 18 Reserve a. General reserve	(24) 842.145 - - 20.916 38.307 -	(62) 840.964 	842.145 	(62) 840.964	TOTAL OTHER COMPREHE  Current Year Net F  Owner  Non controlling int  TOTAL CURRENT 'I  Total Comprehensh  Owner  Non controlling int  Total Comprehensh  DIVIDEND  EARNINGS PER SHARE (in	NSIVE INCOME FOR THE YEAR  orest  EAR NET PROFIT/LOSS  Profit/LOSS For The Year Attributed  erest  e	IR  stable To:	764.408 764.470 764.470 764.408 764.408 (\$40.397) 99	987.320 997.110 - 997.110 987.320 - 987.320 (712.535) 129	770.562 770.562 62 770.624 770.500 62 770.562 (\$40.397)	993,941 1.003.665 66 1.003.731 993.875 66 993.941 (712.535)	RISK PROFILE From CET 1 (*) From AT 1 (%) From Tier 2 (*)  STATEN As of 30 S	Title	8,51% Capital Conservation Buffer (%) 0,00% Countercyclical Buffer (%) 0,67% Capital Surcharge untuk Ban INDIVID 00224 Regulatory Provision General Specific	( ( c Sistemik (%) )	30 September Unaudited	2023 Regulatory Provi	2,50% 0,00% 0,00% ons of Rupiah)	
b. Appropriated reserve Perfort Loss a. Previous years b. Current year c. Dividens paid -/ TOTAL EQUITIES TOTAL EQUITIES TOTAL EQUITIES TOTAL LIABILITIES AND EQUITIES  CONSOLIDATED STATEMENTS OF CASH FLOWS For The Priodes Ended 30 September 2024 and 2023  DESCRIPTION	6.938.705 764.470 (540.397) 8.979.492 8.979.492 21.330.671	6.599.517 1.071.723 (712.535) 8.754.263 8.754.263 21.412.505	6.958.446 770.562 (540.397) 9.005.325 9.005.325 21.359.379	6.610.482 1.080.499 (712.535) 8.774.004 8.774.004 21.435.366	I. COMMITMENT RE  1. Unused financir	g facilities y positions to be received fro YABLES g facilities		INDIVID 30 Sept 2024 Unaudited	JUAL  31 Dec 2023 Audited	CONSOL 30 Sept 2024 Unaudited	in Militorio of Republ) IDATION 31 Dec 2023 Audited	2 Spot 3 Sect 4 Acce 5 Mun 6 Istist 7 Mult 8 Fune 9 Ijara 10 Mud 11 Mus 12 Oth 13 Inve	pot and forward receivables currities	99.727 112.172 		947.832 	. 6.427	107.549 - - 124 - -	
CASH FLOWS FROM OPERATING ACTIVITES  Receipts of income from fund management  Payments of profits sharing for temporary syirkah funds  Receipts of administrative income  Receipts of administrative income  Receipts from recovery of written off murabahah receivables  Payments of personnel expenses  Payments of other operating expenses  Payments of other operating geomene  Payments of capture with non-operating income (expenses) - net  Payments	nds:		4.072.110 (385.211) 6.506 67.998 (1.106.058) (1.813.468) (1.370) (168.093)	4.299.400 (360.213) 3.301 76.829 (1.058.102) (1.366.622) (1.851) (309.536) 1.283.406	3. Foreign currency transactions 4. Others  III. CONTINGENT REC  1. Guarantees rec	positions to be submitted fo  EIVABLES  Lived  In performing financing	r spot and forward	53.190	44.738	53.190	44.738	No A Exch		Nominal Non Hedg	INDIVIDU Type ng Hedging	Deri	vative Receivables &	Payable ayables	
Murabahah receivables Mayayardah financing Funds of qordh Other assets Increase (decrease) in operating liabilities: Liabilities die immediately Deposits from customers Other liabilities Minostry rights Increase in temporary syirkah funds Net cash flows provided from operating activities CASH FLOWS ROM INVESTINA CATUNITIES			1.418.293 (361.630) 414 2.039 (1345) (131.836) 32.257 (172.670) 1.457.936	(439.147) 27.576 2.885 (67.043) (8.545) 40.439 13.923	No  PERFORMANCE RATIOS  1 Capital Adequacy 1 2 Non performing ea 3 Non performing ea	FINANCIAL RATIO: 2024 and 2023 atto (CAR) atto (CAR) atto (CAR) atto (CAR) arring assets and non earning irrment on financial assets to total earning irrment on financial assets to	RATIOS  assets to total earning assets	assets and non earning a		30 Sept 2024 Unaudited 50,18% 1,85% 4,82% 3,61%	4,65%	1 Liab 2 Mud it 3 Mud	EMENT OF PROFIT SHARING DISTRIBUTION  0 September 2024 UnAudited  Types of Funds  Liabilities to other banks  Mudharabahi demand deposits  a. Bank b. Non Bank	Average Income to Balance Distribut  A B		Fund Ow 6) Total of Pi 0,00% 0,00% 0,00%	ners Portion Rate	e of Return lication (%) E 0,00% 0,00%	
Proceeds from sale of fixed assess  Purchase of fixed assets  Purchase of markeable sacets  Purchase of markeable securities  Sale of markeable securities  Sale of markeable securities  Sale of markeable securities  ACASH FLOWS FROM FINANCING ACTIVITIES  Payments from borrowings  Payments from borrowings  Payments of dividend  Payments of ax on dividend  Recash flows used in financing activities  NCT INCERSE IN CASH AND CASH EQUIVALENTS  ACSH AND CASH CQUIVALENTS TREENINGS OF THE YEAR		-	4.294 (64.794) (67.742) (5.628.770) 4.251.572 (1.485.140) (525.231) (15.166) (\$40.397) (\$67.801) 4.266.774	1.966 (84.700) (82.918) (4.826.166) 5.098.093 106.275 50.000 (100.000) (681.151) (31.384) (762.535) 862.239	12 Cost to Income Rai 13 Profit sharing finan 14 Financing to Depo: Compliance 1 a. Percentage violat i. Related partie ii. Non related b. Percentage of fin	ROA)  ROE)  gin (NOM)  s to Operating Income (BOPK)  cing to total financing  it Ratio (FDR)  on of Legal Lending Limit (LLL  s  sarcties  ancing in excess of Legal Les	)			0,02% 6,12% 12,78% 24,45% 6,11% 76,34% 44,21% 3,65% 87,26%	7,78% 16,96% 25,99% 8,07% 70,70% 38,01% 0,27% 93,58%	4 Mud	a. Bank b. Non Bank fudharabah time deposits a. Bank -1 Morth -3 Morth -6 Morth -12 Morth -12 Morth b. Non Bank -1 Morth -3 Morth -1 Morth	1.625.451 261.659 35.879		0,00% 4,00% 0,00% 0,00% 0,00% 0,00% 9,16% 8,43% 8,96% 0,00%	31.572 7.272 993 56	0,00% 2,16% 0,00% 0,00% 0,00% 5,85% 5,44% 4,62% 1,90% 0,00%	
CASH AND CASH EQUIVALENTS AT END OF THE YEAR Cash and cash equivalents consist of: Cush Current accounts with Barik indonesia Current accounts with Barik indonesia Placements with Barik Indonesia Placements with Barik Indonesia Placements with other bariks Investments in marketable securities  STATEMENT OF ASSETS QUALITY AND OTHER As of 30 September 2024 and 2023	RINFORMATION		3.693.113 437.391 559.247 6.975 600.000 244.500 1.845.000	5.006.230 595.667 819.986 5.161 57.000 236.000 3.292.416	i. Related partie ii. Non related j 2 Statutory reserve i a. GWM rupiah i. Daily ii. Average b. GWM foreign cu 3 Overall Net Open i	equirement rrencies (Daily)		30 Septem	hor 2023	0,00% 0,00% 4,95% 0,00% 4,95% 0,00%	0,00% 6,45% 0,00%	2 Mura t 3 Istisi 4 4 Mult 8	Type of Fund Distribution  facements with other banks fundablah receivables a. Bank b. Non Bank stathera' receivables b. Bank b. Non Bank	Average Balance A	9.090.572	Re	tained Earnings B	58.455 - 380.841 -	
RELATED PARTIES      Placements with other banks     Buplah     b. Foreign currencies      Spot and forward receivables     Ruplah     b. Foreign currencies      Spot and forward receivables     Ruplah     B. Foreign currencies      Securities     Ruplah	2.938	"Special Mention"	Unaudite	Doubtful	Loss Tota	2.938 2.271	"Special Mention"	"Sub Standard"	Doubtful	Loss	2271	6 Mud  t  7 Mus  8 Ijara  t  9 Othe	a. Bank b. Non Bank (understand financing a. Bank b. Non Bank (understand financing a. Bank b. Non Bank b. Non Bank c. Non Bank b. Non Bank wheet financing a. Bank b. Non Bank honestand financing a. Bank b. Non Bank		340.846			1.687	
b. Foreign currencies  A Acceptance receivables  Receivables and jurah  a Micro, small and medium enterprises (UMKM)  i. Rupath  ii. Foreign currencies  b. Non Micro, small and medium enterprises (UMKM)  i. Rupath  ii. Foreign currencies  c. Restructured loans  i. Rupath  ii. Foreign currencies  c. Restructured loans  i. Rupath  ii. Foreign currencies	-											1 Liab 2 Mud 4 1 t	Types of Funds  Types of Funds  siabilities to other banks fundamentain demand deposits a. Bank b. Non Bank demand deposits a. Bank b. Non Bank	Average Balance Income to Distribut  A B		Fund Own		e of Return lication (%) E 0,00% 0,00%	
6 Profit sharing financing a Micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies b. Non Micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah iii. Foreign currencies 7 Investment is haire 8 Commitments and contingencies						97,000 297,000						4 Mud	tothorobah time deposits a. Bank -1 Moreth -3 Moreth -3 Moreth -1 Moreth -12 Month -12 Month - 10 Moreth -1 Moreth -3 Moreth -3 Moreth -3 Moreth -3 Moreth -4 Moreth -4 Moreth -4 Moreth -5 Moreth -6 Moreth			0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00%		0,00% 0,00% 0,00% 0,00% 0,00% 0,00%	
a. Ruplah b. Foreign currencies  II. NONRELATED PARTIES  1 Placements with other banks a. Ruplah b. Foreign currencies 2 Spot and forward receivables a. Ruplah b. Foreign currencies 3 Securities a. Ruplah b. Foreign currencies b. Foreign currencies	914					914 887					8.114.531	2 Murra  a t t 3 Istisi 4 t t 5 Func	Type of Fund Distribution  Iacements with other banks furnabehari receivables a. Bank b. Non Bank there receivables a. Bank b. Non Bank	Average Balance A		Re	B		
4 Acceptance receivables 5 Receivables and jarah a Miror, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies b. Non Micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies 6 Profit sharing financing	9.244.280 	303.889	255.245	116.851		20.956 11.025.105 28.529 25.215 38.639 694.466	492.990 - 23 - 70.774	14	16.496 - - - - - - - - - - - -	38.805 - - - - 35.228	11.878.194	6 Mud  t  7 Mus  t  8 Jjara  9 Otthe	a. Bank b. Non Bank tudherobeh financing a. Bank b. Non Bank dusyarakah financing a. Bank b. Non Bank dusyarakah financing a. Bank b. Non Bank oroth receivables a. Bank b. Non Bank deher financing a. Bank b. Non Bank						
a Micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies b. Non Micro, small and medium enterprises (UMKM) ii. Rupiah iii. Foreign currencies c. Restructured loans ii. Rupiah iii. Foreign currencies 7 Investment in share 8 Commitments and contingencies a. Rupiah b. Foreign currencies iii. OTHER MYOMATIONS III. OTHER MYOMATIONS III. Bank assess pledge as collaterab.	381.299				,	32,095					32.699	BOARD OF Preside Director Director Director Pirector BOARD OF Preside Indeper Indeper	MANAGEMENT OF THE BANK AND SHARIA SUPERVISORY BOARD  OF DIRECTORS: dent Director To f Compliance To ro f Compliance To Fachiny Achinad To Uniform Sharia Supervisor Sharia To Compliance To Commissioner Sharia Sharia Stamboel Dent Commissioner Sharia Sharia Stamboel Dent Commissioner Sharia	Ultimate shareholder:     PT Bank BTPN Tbk.     Ultimate Controlling Shal     Via Sumitome Missu Ban     II. Other Shareholders (a 5')	eholder : Sumitomo N king Corporation	HOLDER  Hitsui Financial Gru	oup	,00%	
Bank assets pledge as collateral: a. To Bank indonesia b. To others parties Foreclosed collateral  Notes:  The presentation of this published financial report is p	published in order t	o comply with Re	egulation no. 37/P	POJK.03/2019 of th	ne Financial Services Au	thority dated 20 Dece	mber 2019 on "T	ransparency and F	Publication of Bar	nk Reports" and	Circular no. 10/			carta, 25 October 2024 S.E. & O Board of Directors,	4.	<u></u>			

Notes:

1. The presentation of this published financial report is published in order to comply with Regulation no. 37/POJK.03/2019 of the Financial Services Authority dated 20 December 2019 on "Transparency and Publication of Bank Reports" and Circular no. 10/ SEDJK.03/2020 of the Financial Services Authority on "Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units". And in order to comply with Regulation no. Vill.G.7, copy of the Decree of the Chairman of the Capital Market and Financial Institutions Supervisory Agency, No. Kep-347/BL/2012 dated 25 June 2012 concerning the presentation and disclosure of financial report of Fisancial Proprint of Supervisory Agency, No. Kep-347/BL/2012 dated 25 June 2012 concerning the presentation and disclosure of financial report of Fisancial Proprint Office Proprin