

in million Rupiah

ACCOUNTS	31 January 2023
ASSET	
1. Cash	940,469
2. Placements with Bank Indonesia	24,248,628
3. Placements with other banks	869,023
4. Spot and derivative / <i>forward</i> receivables	1,372,935
5. Securities	10,554,822
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,831,443
9. Loans	133,380,423
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	1,422,606
13. Impairment on financial assets -/-	(2,784,931)
a. Securities	(962)
b. Loans and Sharia Financing	(2,779,838)
c. Others	(4,131)
14. Intangible assets	2,870,681
Accumulated amortization of intangible assets -/-	(2,028,392)
15. Fixed assets and equipment	4,011,853
Accumulated depreciation on fixed assets and equipment -/-	(2,282,554)
16. Non-productive assets	11,673
a. Abandoned properties	-
b. Foreclosed assets	11,673
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,159,838
TOTAL ASSET	178,887,001

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	21,676,698
2. Saving deposits	12,203,836
3. Time deposits	63,935,154
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	194,745
7. Spot and derivative / <i>forward</i> liabilities	1,055,241
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,257,023
10. Securities issued	200,169
11. Borrowings	42,523,544
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,386,560
TOTAL LIABILITIES	146,432,970
EQUITY	
15. Issued and fully paid-in capital	161,133
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,849)
16. Additional paid-in capital	11,175,197
a. Agio	10,914,396
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	878,156
a. Profit	882,758
b. Loss -/-	(4,602)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	20,206,949
a. Previous years	19,993,660
b. Current year ³⁾	213,289
c. Payable dividend -/-	-
TOTAL EQUITY	32,454,031
TOTAL LIABILITIES AND EQUITY	178,887,001

Note :

¹⁾: To be fill by Bank that owns sharia units

²⁾: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

³⁾: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

in million Rupiah

ACCOUNTS	31 January 2023
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	1,095,234
2. Interest Expenses	(560,316)
Net Interest Income	534,918
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	58,351
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	5,302
4. Gain (Loss) from spot and derivative / forward transactions (realised)	83,294
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(71,974)
7. Dividend revenue	-
8. Commissions/provisions/fees and administration	64,321
9. Other income	1,599,032
10. Impairment losses on financial assets expenses	(1,590,526)
11. Losses related to operational risks	(98)
12. Personnel expenses	(191,006)
13. Promotion expenses	(13,057)
14. Other expenses	(205,378)
Net Other Operating (Expenses) Income	(261,739)
NET OPERATING INCOME (EXPENSES)	273,179
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	237
2. Other non-operating income (expenses)	52
NET NON OPERATING INCOME (EXPENSES)	289
INCOME BEFORE TAX FOR THE CURRENT PERIOD	273,468
Income tax:	(60,179)
a. Estimated current period tax	-
b. Deferred tax income (expenses)	(60,179)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	213,289
OTHER COMPREHENSIVE INCOME	
1. Items that will not be reclassified to profit or loss	-
a. Gain from fixed assets revaluation	-
b. Gain (Loss) from remeasurement beneficial pension program	-
c. Others	-
2. Items that will be reclassified to profit or loss	(122,406)
a. Gain (Loss) from adjustment in foreign exchange translation	-
b. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income	(122,406)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(122,406)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	90,883
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 January 2023



A MEMBER OF
SMBC Group

in million Rupiah

ACCOUNTS		31 January 2023
I.	COMMITMENT RECEIVABLES	56,448,428
	1. Unused borrowing facilities	23,867,194
	2. Outstanding spot and derivative / forward purchased	32,581,234
	3. Others	-
II.	COMMITMENT LIABILITIES	146,253,048
	1. Unused loans facilities granted to customers	111,899,403
	i. Committed	13,365,276
	ii. Uncommitted	98,534,127
	2. Outstanding irrevocable L/C	797,864
	3. Outstanding spot and derivative / forward sold	33,555,781
	4. Others	-
III.	CONTINGENT RECEIVABLES	30,289,244
	1. Guarantees received	30,289,244
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,279,131
	1. Guarantees issued	5,279,131
	2. Others	-