PT Bank BTPN Tbk STATEMENTS OF FINANCIAL POSITION 30 November 2023



in million Rupiah

| ACCOUNTS | 30 November 2023 |
|--|------------------|
| ASSET | |
| 1. Cash | 844,258 |
| 2. Placements with Bank Indonesia | 15,317,773 |
| 3. Placements with other banks | 855,357 |
| 4. Spot and derivative / forward receivables | 1,374,041 |
| 5. Securities | 8,486,407 |
| 6. Securities sold under repurchase agreements (repo) | - |
| 7. Claims from securities purchased under resale agreements (reverse repo) | - |
| 8. Acceptance receivables | 3,611,264 |
| 9. Loans | 141,653,483 |
| 10. Sharia financing ¹⁾ | - |
| 11. Equity Investments | 1,308,484 |
| 12. Other financial asset | 1,118,707 |
| 13. Impairment on financial assets -/- | (3,340,090) |
| a. Securities | (775) |
| b. Loans and Sharia Financing | (3,330,308) |
| c. Others | (9,007) |
| 14. Intangible assets | 3,075,575 |
| Accumulated amortization of intangible assets -/- | (2,257,664) |
| 15. Fixed assets and equipment | 3,845,795 |
| Accumulated depreciation on fixed assets and equipment -/- | (2,293,474) |
| 16. Non-productive assets | 112,365 |
| a. Abandoned properties | 21,099 |
| b. Foreclosed assets | 91,266 |
| c. Suspense accounts | - |
| d. Interbranch assets | - |
| 17. Other assets ²⁾ | 2,381,992 |
| TOTAL ASSET | 176,094,273 |

| LIABILITIES AND EQUITY | |
|---|-------------|
| LIABILITIES | |
| Demand deposits | 30,924,318 |
| 2. Saving deposits | 13,797,521 |
| 3. Time deposits | 56,561,422 |
| 4. Electronic money | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 2,746,863 |
| 7. Spot and derivative / forward liabilities | 1,277,035 |
| 8. Securities sold under repurchase agreements (repo) | - |
| 9. Acceptance liabilities | 2,537,985 |
| 10. Securities issued | 200,532 |
| 11. Borrowings | 31,973,378 |
| 12. Margin deposits | - |
| 13. Interbranch liabilities ²⁾ | _ |
| 14. Other liabilities | 2,457,992 |
| | , , |
| TOTAL LIABILITIES | 142,477,046 |
| | |
| EQUITY | |
| 15. Issued and fully paid-in capital | 161,136 |
| a. Authorized capital | 300,000 |
| b. Unpaid capital -/- | (137,018) |
| c. Treasury stock -/- | (1,846) |
| 16. Additional paid-in capital | 11,175,667 |
| a. Agio | 10,914,866 |
| b. Disagio -/- | - |
| c. Fund for paid up capital | - |
| d. Others | 260,801 |
| 17. Other comprehensive income | 846,010 |
| a. Profit | 870,786 |
| b. Loss -/- | (24,776) |
| 18. Reserves | 32,596 |
| a. General reserves | 32,596 |
| b. Appropriate reserves | - |
| 19. Profit/loss | 21,401,818 |
| a. Previous years | 19,400,421 |
| b. Current year ³⁾ | 2,001,397 |
| c. Payable dividend -/- | - |
| TOTAL EQUITY | 33,617,227 |
| | |
| TOTAL LIABILITIES AND EQUITY | 176,094,273 |

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

| OPERATING INCOME AND EXPENSES | | ACCOUNTS | 30 November 2023 |
|--|----|--|---------------------------------------|
| A. Interest Income and Expenses 1. Interest Income 2. Interest Depenses 3. Net Interest Income 3. Interest Supenses 4. (5,741,736 6.206,3564 8. Other Operating Income and Expenses 5. Gain (Loss) from increase (decrease) in fair value of financial assets 6. Gain (Loss) from increase (decrease) in fair value of financial liabilities 7. Gain (Loss) from sale of financial assets 8. Gain (Loss) from sale of financial assets 9. Gain (Loss) from mase of financial assets 9. Gain (Loss) from mase of financial assets 9. Gain (Loss) from foreign exchange translation 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Gain (Loss) from sale of fixed assets and equipments 9. Gain (Loss) from sale of fixed assets and equipments 9. Gain (Loss) from sale of fixed assets and equipments 9. Gain (Loss) from sale of fixed assets and equipments 9. Gain (Loss) from sale of fixed assets and equipments 9. Catalogue (Expenses) 9. Gain (Loss) from sale of fixed assets and equipments 9. Catalogue (Expenses) 9. Gain (Loss) from sale of fixed assets and equipments 9. Catalogue (Expenses) 9. C | ΩP | | 30 110 12111321 2023 |
| 1. Interest Expenses (5.741,736 Net Interest Expenses (5.206,3564 Net Interest Expenses (5.206,3564 Net Interest Income (5.774,736 (5.206,3564 Net Interest Income And Expenses (5.206,3564 Net Interest Income And Expenses (5.206,3564 Net Interest Income And Expenses (5.206,3564 Net Interest Income Interest Inter | _ | | |
| 2. Interest Expenses Net Interest Income 8. Other Operating Income and Expenses 1. Gain (Loss) from increase (decrease) in fair value of financial assets 2. Gain (Loss) from increase (decrease) in fair value of financial liabilities 3. Gain (Loss) from sale of financial assets 4. Gain (Loss) from sale of financial assets 5. 4.29 4. Gain (Loss) from sale of financial assets 5. 4.29 5. Gain (Loss) from sale of financial assets 6. Gain (Loss) from sale of financial assets 7. Gain (Loss) from sale of financial assets 8. Gain (Loss) from investment under equity method 8. Gain (Loss) from foreign exchange translation 7. Dividend revenue 8. 49.815 8. Gain (Loss) from foreign exchange translation 7. Dividend revenue 8. Gain (Loss) from foreign exchange translation 8. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from sale of financial assets expenses 1. Losser selated to operational risks 9. Gain (Loss) from sale of five foreign exchange translation 1. Commissions/provisions/fees and administration 9. Other expenses 9. (2,174,617 9. Promotion expenses 9. (2,174,617 9. Promotion expenses 9. (2,174,617 9. Net Other Operating (Expenses) income 9. Net Other Operating (Expenses) income 9. Net Other Operating (Expenses) income 9. Net Other Operating (Expenses) 9. Alexander of the expenses 9. (2,274 9. Other operating income (expenses) 9. Net Other Operating income (expenses) 9. Alexander of the operation of t | _ | | 11,948,100 |
| B. Other Operating Income and Expenses 1. Gain (Loss) from increase (decrease) in fair value of financial iassets 2. Gain (Loss) from increase (decrease) in fair value of financial liabilities 3. Gain (Loss) from sale of financial assets 5. A 239 4. Gain (Loss) from sale of financial assets 5. A 239 5. Gain (Loss) from sale of financial assets 6. Gain (Loss) from sale of financial assets 7. Dividend revenue 8. Gain (Loss) from foreign exchange translation 7. Dividend revenue 8. Gain (Loss) from foreign exchange translation 7. Dividend revenue 8. Gain (Loss) from foreign exchange translation 8. Commissions/provisions/fees and administration 9. Other income 9. Gain (Loss) from foreign exchange translation 9. Other income 9. Gain (Loss) from sale of financial assets expenses 10. Impairment losses on financial assets expenses 11. Losses related to operational risks 12. Personnel expenses 13. Promotion expenses 14. Other expenses 15. A commission of the provision of the expenses of the provision of | 2. | Interest Expenses | (5,741,736) |
| 1. Gain (Loss) from increase (decrease) in fair value of financial lassitis | | Net Interest Income | 6,206,364 |
| 2. Cain (Loss) from sale of financial assets 4. Gain (Loss) from sale of financial assets 5. Gain (Loss) from spot and derivative / forward transactions (realised) 6. Gain (Loss) from spot and derivative / forward transactions (realised) 7. Gain (Loss) from spot and derivative / forward transactions (realised) 7. Can (Loss) from spot and derivative / forward transactions 7. Dividend revenue 8. Gain (Loss) from foreign exchange translation 9. Dividend revenue 9. Other income 9. Other income 9. Other income 10. Impairment losses on financial assets expenses 10. Impairment losses on financial assets expenses 11. Losses related to operational risks 12. Personnel expenses 12. Personnel expenses 12. Personnel expenses 12. Cain (Other expenses) 12. Other operating (Expenses) Income 13. Promotion expenses 14. Other expenses 16. Gain (Loss) from sale of fixed assets and equipments 17. Cap (Losse) 18. NET OPERATING INCOME (EXPENSES) 19. NET OPERATING INCOME (EXPENSES) 10. Cain (Loss) from sale of fixed assets and equipments 10. Competition income (expenses) 10. Cap (Losse) 10. Other non-operating income (expenses) 10. Cap (Losse) 10. Cap (Los | В. | Other Operating Income and Expenses | |
| 3. Gain (Loss) from sale of financial assets 4. Gain (Loss) from sale of financial assets 4. Gain (Loss) from pota and derivative / forward transactions (realised) 5. Gain (Loss) from investment under equity method 6. Gain (Loss) from foreign exchange translation 7. Dividend revenue 8. Commissions/provisions/fees and administration 9. Other income 9. Other income 1. Gain (Loss) from foreign exchange translation 9. Other expenses 1. Losses related to operational risks 1. Sesser related to operational risks 1. Sesser related to operational risks 1. Personnel expenses 1. Losses related to operational risks 1. Personnel expenses 1. Commissions/provisions/fees and administration 9. Other expenses 1. Commissions/provisions/fees and administration 1. Sesser related to operational risks 1. Sesser related to repeating related to relate | 1. | | (193,558) |
| 4. Gain (Loss) from spot and derivative / forward transactions (realised) 5. Gain (Loss) from investment under equity method 7. Gain (Loss) from foreign exchange translation 7. (78,839 7. Dividend revenue 8. Commissions/provisions/fees and administration 9. Other income 9. Other income 10. Impairment losses on financial assets expenses 11. Losses related to operational risks 12. Personnel expenses 12. (2174,617 13. Promotion expenses 12. (232,618 14. Other expenses 12. (236,80) 16. Other Operating (Expenses) Income 13. (258,90) 16. Other Operating (Expenses) Income 13. (276,503 16. Other Operating (Expenses) Income 13. (276,503 16. Other operating income (Expenses) 17. (274 18. Other expenses 19. (283,936) 19. Other non-operating income (expenses) 10. Others 10. O | 2. | | - |
| 5. Gain (Loss) from investment under equity method 6. Gain (Loss) from foreign exchange translation 7. Bividend revenue 8. Commissions/provisions/fees and administration 9. Other income 9. Other expenses 9. (2.174,617) 9. Other expenses 9. (2.23,618) 9. Other expenses 9. (2.25,08,036) 9. Net Other Operating (Expenses) Income 9. Other expenses 9. (2.25,08,036) 9. Net Other Operating (Expenses) Income 9. Net Other Operating (Expenses) Income 9. Net Other Operating income (Expenses) 9. Other non-operating income (Exp | 3. | | 54,239 |
| G. Gain (Loss) from foreign exchange translation (78,839 7. Dividend revenue 498,815 7. Dividend revenue 39,839 9. Other income 305,629 10. Impairment losses on financial assets expenses (988,196 11. Losses related to operational risks (5,988 12. Personnel expenses (2,174,617 23,694 Net Other Operating (Expenses) Income (2,380,936 Net Other Operating (Expenses) Income (3,776,503 Net Other Operating (Expenses) Income (3,776,503 Net Other Operating INCOME (EXPENSES) (2,28,861 NON-OPERATING INCOME (EXPENSES) (2,28,861 NON-OPERATING INCOME AND EXPENSES (7,274 2. Other non-operating income (expenses) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (4,26,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (4,26,126 INCOME TO PERATING INCOME (EXPENSES) (4,23,381 a. Estimated current period tax (495,815 b. Deferred tax income (expenses) (7,277 NET INCOME FOR THE CURRENT PERIOD AFTER TAX (2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss (a. Gain (Loss) from remeasurement beneficial pension program (5. Gain (Loss) from remeasurement beneficial pension program (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from adjustment in foreign exchange translation (5. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income (7. COTHER COMPREHENSIVE INCOME FOR THE | 4. | | 883,472 |
| 7. Dividend revenue 498,815 8. Commissions/provisions/fees and administration 736,094 9. Other income 305,629 10. Uniforme 305,629 11. Loses related to operational risks (5,988 11. Loses related to operational risks (5,988 12. Personnel expenses (2,174,617 13. Promotion expenses (2,174,617 13. Promotion expenses (2,386,186) Net Other operating (Expenses) Income (3,776,503) NET OPERATING INCOME (EXPENSES) (2,380,936) NET OPERATING INCOME (EXPENSES) (2,242,861) NON-OPERATING INCOME (EXPENSES) (4,126) INCOME BEFORE TAX FOR THE CURRENT PERIOD (2,425,735) Income tax: (424,338 a. Estimated current period tax (495,815 b. Deferred tax income (expenses) (7,1477) NOTHER COMPREHENSIVE INCOME (2,001,397) OTHER COMPREHENSIVE INCOME (3,001,301) OTHER COMPREHENSIVE INCOME (3,001,301) OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD (3,001,301) | | | (70,020) |
| 8. Commissions/provisions/fees and administration 736,094 9. Other income 303,5629 10. Impairment losses on financial assets expenses 988,195 11. Losses related to operational risks (5,988 12. Personnel expenses (2,174,617 13. Promotion expenses (2,174,617 14. Other expenses (2,174,617 14. Other expenses (2,580,936 Net Other Operating (Expenses) Income (3,776,503 NET OPERATING INCOME (EXPENSES) (2,580,936 NET OPERATING INCOME (EXPENSES) (2,289,861 NON-OPERATING INCOME AND EXPENSES (7,274 1. Gain (Loss) from sale of fixed assets and equipments (7,274 1. Other non-operating income (expenses) 3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (2,425,735 Income tax: (424,338 1. Estimated current period tax (495,815 1. Deferred tax income (expenses) (7,1477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX (2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss (2, 616) from remeasurement beneficial pension program (2, 616) 1. Gain (Loss) from remeasurement beneficial pension program (2, 616) 2. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income (2, 616) 2. Others (2, 616) 2. Others (2, 616) 2. Others (2, 616) 3. Gain (Loss) from day outs from other comprehensive income (2, 616) 3. Cothers | | | , , , |
| 9. Other income 305,629 10. Impairment losses on financial assets expenses 9,88,196 11. Losses related to operational risks 5,988 12. Personnel expenses 6,2,580,936 12. Personnel expenses 7,236,036 13. Promotion expenses 7,2580,936 14. Other expenses 7,2580,936 15. Net Other Operating (Expenses) Income 7,274 16. Other Operating (Expenses) Income 7,274 17. Income tax: 9,126,2735 18. Other operating income (expenses) 7,274 18. Income tax: 9,274,277 18. Estimated current period tax 9,274,277 18. Deferred tax income (expenses) 7,277 19. Net Income tax: 9,274,277 19. Income tax: 9,274,274 19. Income tax: 9,274,277 | | | |
| Impairment losses on financial assets expenses 1. Losses related to operational risks 5.988 1. Losses related to operational risks (2.174,617 1. Personnel expenses (2.174,617 1. Promotion expenses (2.2768 (2.32,618 (3.776,503 NET OPERATING INCOME (EXPENSES) (2.429,861 NON-OPERATING INCOME (EXPENSES) (2.429,861 NON-OPERATING INCOME (EXPENSES) (2.429,861 NET NON OPERATING INCOME (EXPENSES) (4.126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (2.425,735 Income tax: (2.243,338 a. Estimated current period tax (3.243,338 b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2.001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 1. Cothers 2. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income C. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | | · · · · · · · · · · · · · · · · · · · |
| 1.1 Losses related to operational risks (5,988 12, Personnel expenses (2,174,617) 12, Promotion expenses (2,274,618) 14, Promotion expenses (2,23,618 14, Other expenses (2,2580,936 Net Other Operating (Expenses) Income (2,580,936 Net Other Operating (Expenses) Income (3,776,503 Net Other Operating (Expenses) Income (2,429,861 Net Other Operating Income (Expenses) (2,580,936 Net Other Operating Income (Expenses) (2,429,861 Net Operating Income Expenses) (2,429,861 Net Non-Operating Income (expenses) (2,429,861 Net Non-Operating income (expenses) (2,426,735 Net Non-Operating income (expenses) (4,126 Net Non-Operating income (expenses) (4,126 Net Non-Operating income (expenses) (4,126 Net Non-Operating income (expenses) (4,24,338 a. Estimated current period tax (424,338 a. Estimated current period tax (495,815 Net Non-Operating income (expenses) (71,477 Net Income For The Current Period After TAX (2,001,397 Net Income For The Current Period After TAX (2,001,397 Net Income Komprehensive Income (expenses) (3, Gain from fixed assets revaluation (3, Gain (Loss) from dixed assets revaluation (4,620 a. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income (4,620 C. Others (4,620 C. Othe | | | |
| 2,174,617 3, Promotion expenses (2,174,617 3, Promotion expenses (23,2618 4) Other expenses (2,2580,336 Net Other Operating (Expenses) Income (3,776,503) NET OPERATING INCOME (EXPENSES) (2,29,861) NON-OPERATING INCOME (EXPENSES) (2,429,861) Solid (Loss) from sale of fixed assets and equipments (7,274) Cother non-operating income (expenses) (4,126) INCOME BEFORE TAX FOR THE CURRENT PERIOD (4,26) Income tax: | | | |
| Promotion expenses (232,618 1.4 Other expenses (2,580,936 Net Other Operating (Expenses) Income (3,776,503 Net Other Operating (Expenses) Income (3,776,503 NET OPERATING INCOME (EXPENSES) (2,429,861 NON-OPERATING INCOME AND EXPENSES (7,274 2,001,000 0,000 | | · · | |
| Net Other expenses Net Other Operating (Expenses) Income (2,580,936 Net Other Operating (Expenses) Income (3,776,503 NET OPERATING INCOME (EXPENSES) (2,429,861 NON-OPERATING INCOME AND EXPENSES (3ain (Loss) from sale of fixed assets and equipments (7,274 Cother non-operating income (expenses) (3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD (4,24,338 a. Estimated current period tax b. Deferred tax income (expenses) (7,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX (2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 2. Items that will be reclassified to profit or loss a. Gain (Loss) from adjustment in foreign exchange translation b. Gain (Loss) from dhanges in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | · | 1 ' |
| NET OPERATING INCOME (EXPENSES) NET OPERATING INCOME (EXPENSES) 2,429,861 NON-OPERATING INCOME AND EXPENSES 1. Gain (Loss) from sale of fixed assets and equipments (7,274 2. Other non-operating income (expenses) 3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: (424,338 a. Estimated current period tax (495,815 b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 2. Items that will be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 2. Items that will be reclassified to profit or loss 3. Gain (Loss) from adjustment in foreign exchange translation b. Gain (Loss) from adjustment in foreign exchange translation c. Others C. | | | 1 ' ' ' |
| NON-OPERATING INCOME AND EXPENSES 1. Gain (Loss) from sale of fixed assets and equipments 2. Other non-operating income (expenses) 3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 a. Gain (Loss) from adjustment in foreign exchange translation b. Gain (Loss) from adjustment in foreign exchange translation c. Others 2. Others 3. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others 4,620 OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | · | (3,776,503) |
| NON-OPERATING INCOME AND EXPENSES 1. Gain (Loss) from sale of fixed assets and equipments 2. Other non-operating income (expenses) 3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 a. Gain (Loss) from adjustment in foreign exchange translation b. Gain (Loss) from adjustment in foreign exchange translation c. Others 2. Others 3. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others 4,620 OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | NET ODERATING INCOME (EVDENCES) | 2 420 901 |
| 1. Gain (Loss) from sale of fixed assets and equipments 2. Other non-operating income (expenses) 3,148 NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 a. Gain (Loss) from adjustment in foreign exchange translation b Gain (Loss) from danges in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others - OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | INET OPERATING INCOME (EXPENSES) | 2,429,861 |
| 2. Other non-operating income (expenses) NET NON OPERATING INCOME (EXPENSES) (4,126 INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: (424,338 a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 a. Gain (Loss) from adjustment in foreign exchange translation b Gain (Loss) from adjustment in foreign exchange translation c. Others c | _ | | (=) |
| NET NON OPERATING INCOME (EXPENSES) INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 a. Gain (Loss) from adjustment in foreign exchange translation b Gain (Loss) from adjustment in foreign exchange translation c. Others 3. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others 3. OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | | |
| INCOME BEFORE TAX FOR THE CURRENT PERIOD 2,425,735 Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 2. Items that will be reclassified to profit or loss a. Gain (Loss) from adjustment in foreign exchange translation b. Gain (Loss) from adjustment in foreign exchange translation c. Others 3. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | ۷. | | · |
| Income tax: a. Estimated current period tax b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 1. Items that will be reclassified to profit or loss a. Gain (Loss) from remeasurement beneficial pension program c. Others 4,620 C. Others 4,620 OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | | (, , |
| a. Estimated current period tax b. Deferred tax income (expenses) NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | INCOME BEFORE TAX FOR THE CURRENT PERIOD | 2,425,735 |
| a. Estimated current period tax b. Deferred tax income (expenses) NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 | | Income tax: | (424,338) |
| b. Deferred tax income (expenses) 71,477 NET INCOME FOR THE CURRENT PERIOD AFTER TAX 2,001,397 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss | | a. Estimated current period tax | (495,815) |
| OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss | | b. Deferred tax income (expenses) | 71,477 |
| 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | NET INCOME FOR THE CURRENT PERIOD AFTER TAX | 2,001,397 |
| 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | | |
| 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | _ | | |
| b. Gain (Loss) from remeasurement beneficial pension program c. Others 2. Items that will be reclassified to profit or loss 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | 1. | · · | |
| c. Others 2. Items that will be reclassified to profit or loss 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | | _ |
| 2. Items that will be reclassified to profit or loss 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | | _ |
| 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | 2. | | 4,620 |
| b Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | • | - |
| measured by value from other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | | |
| OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | l ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' | 4,620 |
| - NET OFF TAX 4,620 TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | c. Others | - |
| TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD 2,006,017 | | OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | |
| | | - NET OFF TAX | 4,620 |
| | то | I TAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | 2,006,017 |
| PROFIL (LOSS) TRANSFERRED TO READ OFFICE TO THE TOTAL STATE OF THE TOT | | | |
| | rĸ | OFFI (LOSS) INANSFERRED TO BEAD OFFICE | |

Note : $^{1)}\colon \text{For foreign branch office, if applicable}$

PT Bank BTPN Tbk STATEMENTS OF COMMITMENTS AND CONTINGENCIES 30 November 2023



in million Rupiah

| | ACCOUNTS | 30 November 2023 |
|------|--|------------------|
| I. | COMMITMENT RECEIVABLES | 83,054,284 |
| | 1. Unused borrowing facilities | 43,122,877 |
| | 2. Outstanding spot and derivative / forward purchased | 39,931,407 |
| | 3. Others | - |
| | | |
| II. | COMMITMENT LIABILITIES | 158,479,863 |
| | 1. Unused loans facilities granted to customers | 116,818,775 |
| | i. Committed | 12,307,401 |
| | ii. Uncommitted | 104,511,374 |
| | 2. Outstanding irrevocable L/C | 1,019,686 |
| | 3. Outstanding spot and derivative / forward sold | 40,641,402 |
| | 4. Others | - |
| | | |
| III. | CONTINGENT RECEIVABLES | 30,093,073 |
| | 1. Guarantees received | 30,093,073 |
| | 2. Others | - |
| | | |
| IV. | CONTINGENT LIABILITIES | 5,296,142 |
| | 1. Guarantees issued | 5,296,142 |
| | 2. Others | - |