

in million Rupiah

ACCOUNTS	31 October 2023
ASSET	
1. Cash	867,172
2. Placements with Bank Indonesia	17,936,122
3. Placements with other banks	1,897,510
4. Spot and derivative / <i>forward</i> receivables	1,989,906
5. Securities	8,518,617
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,657,807
9. Loans	139,715,005
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	987,171
13. Impairment on financial assets -/-	(3,135,825)
a. Securities	(747)
b. Loans and Sharia Financing	(3,131,850)
c. Others	(3,228)
14. Intangible assets	3,050,745
Accumulated amortization of intangible assets -/-	(2,234,849)
15. Fixed assets and equipment	3,842,726
Accumulated depreciation on fixed assets and equipment -/-	(2,278,341)
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⁾	2,406,900
TOTAL ASSET	178,641,515

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	30,959,413
2. Saving deposits	12,380,472
3. Time deposits	61,480,719
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	275,827
7. Spot and derivative / <i>forward</i> liabilities	1,725,400
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,535,680
10. Securities issued	200,495
11. Borrowings	32,910,052
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,502,139
TOTAL LIABILITIES	144,970,197
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	11,175,605
a. Agio	10,914,804
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	833,867
a. Profit	870,785
b. Loss -/-	(36,918)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	21,468,114
a. Previous years	19,400,421
b. Current year ³⁾	2,067,693
c. Payable dividend -/-	-
TOTAL EQUITY	33,671,318
TOTAL LIABILITIES AND EQUITY	178,641,515

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 October 2023
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	10,850,858
2. Interest Expenses	(5,221,850)
Net Interest Income	5,629,008
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(55,723)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	48,738
4. Gain (Loss) from spot and derivative / forward transactions (realised)	687,754
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(18,100)
7. Dividend revenue	498,815
8. Commissions/provisions/fees and administration	659,964
9. Other income	279,504
10. Impairment losses on financial assets expenses	(738,194)
11. Losses related to operational risks	(5,320)
12. Personnel expenses	(1,980,008)
13. Promotion expenses	(193,952)
14. Other expenses	(2,297,341)
Net Other Operating (Expenses) Income	(3,113,863)
NET OPERATING INCOME (EXPENSES)	2,515,145
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(7,308)
2. Other non-operating income (expenses)	3,102
NET NON OPERATING INCOME (EXPENSES)	(4,206)
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,510,939
Income tax:	(443,246)
a. Estimated current period tax	(439,680)
b. Deferred tax income (expenses)	(3,566)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	2,067,693
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	(7,523)
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	(7,523)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	(7,523)
- NET OFF TAX	(7,523)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	2,060,170
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 October 2023



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 October 2023
I.	COMMITMENT RECEIVABLES	84,737,473
	1. Unused borrowing facilities	43,905,055
	2. Outstanding spot and derivative / forward purchased	40,832,418
	3. Others	-
II.	COMMITMENT LIABILITIES	161,010,885
	1. Unused loans facilities granted to customers	121,094,132
	i. Committed	13,703,755
	ii. Uncommitted	107,390,377
	2. Outstanding irrevocable L/C	1,433,616
	3. Outstanding spot and derivative / forward sold	38,483,137
	4. Others	-
III.	CONTINGENT RECEIVABLES	29,810,430
	1. Guarantees received	29,810,430
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,172,595
	1. Guarantees issued	5,172,595
	2. Others	-