

CONSOLIDATED FINANCIAL STATEMENTS

PT BANK BTPN Tbk and Subsidiaries

30 SEPTEMBER 2023, 2022 AND 31 DECEMBER 2022

(In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION															
As of 30 September 2023 and 31 December 2022					For the periods ended on 30 September 2023 and 2022					As of 30 September 2023 and 2022															
(In million Rupiah)					(In million Rupiah, unless stated per share)					(In million Rupiah)															
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	30 Sep 2023					30 Sep 2022						
		30 Sep 2023	31 Dec 2022	30 Sep 2023	31 Dec 2022			30 Sep 2023	30 Sep 2022	30 Sep 2023	30 Sep 2022			Current	Special	Substandard	Doubtful	Loss	Total	Current	Special	Substandard	Doubtful	Loss	Total
ASSET																									
1.	Cash	837,007	1,017,618	1,432,764	1,747,461	1.	Interest Income	9,744,790	7,477,023	10,053,208	11,432,802	1.	Placements with other banks	482,361	-	-	-	-	482,361	562,275	-	-	-	562,275	
2.	Placements with Bank Indonesia	15,448,528	30,654,044	16,325,514	31,395,471	2.	Interest Expenses	(4,690,822)	(2,517,011)	(5,052,959)	(2,764,071)	2.	Spot and derivative receivables	727,309	-	-	-	-	727,309	604,882	-	-	-	604,882	
3.	Placements with other banks	894,554	2,681,799	1,133,474	2,294,554	3.	Net Interest Income	5,053,968	4,960,012	4,999,922	8,668,895	3.	Securities	-	-	-	-	-	-	90,761	-	-	-	90,761	
4.	Spot and derivative forward receivables	1,561,335	1,746,824	1,561,335	1,746,824	4.	Other Operating Income and Expenses	-	-	-	-	4.	Foreign currencies	727,309	-	-	-	-	727,309	604,882	-	-	-	604,882	
5.	Securities	9,936,605	11,301,039	8,051,166	8,835,877	5.	Gain (Loss) from increase (decrease) in fair value of financial assets	(77,58)	92,156	(77,58)	92,156	5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	90,761	-	-	-	90,761	
6.	Securities sold under repurchase agreements (Repo)	-	-	-	-	6.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-	6.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	
7.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	7.	Dividend revenue	48,816	322,903	-	-	7.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
8.	Acceptance receivables	3,514,380	3,069,854	3,514,380	3,069,854	8.	Commission/provision/fees and administration	588,965	600,482	589,964	601,446	8.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
9.	Loans	38,906,478	34,596,053	38,906,478	34,596,053	9.	Other income	254,820	679,219	306,293	373,292	9.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
10.	Sharia financing receivables	-	-	-	-	10.	Impairment losses on financial assets	(704,561)	(1,081,673)	(1,902,450)	(1,718,388)	10.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	
11.	Equity investments	1,308,484	1,308,484	1,308,484	1,308,484	11.	Losses related to operational risks	(5,12)	(106)	(104)	(4,806)	11.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
12.	Other financial asset	866,696	892,697	1,079,431	1,096,416	12.	Personnel expenses	(1,774,362)	(1,649,513)	(2,791,236)	(2,558,215)	12.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
13.	Impairment on financial assets -/ a. Securities	(3,24,889)	(2,816,274)	(4,073,173)	(3,585,199)	13.	Promotion expenses	(56,322)	(66,381)	(92,561)	(99,566)	13.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
14.	Intangible assets	3,021,427	3,449,012	3,237,937	3,449,012	14.	Other expenses	(2,063,228)	(2,057,579)	(2,550,639)	(2,564,141)	14.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
15.	Accumulated amortization of intangible assets -/ a. Securities	(720)	(999)	(720)	(999)	15.	Net Operating (Expenses) Income	(2,767,113)	(2,716,412)	(5,926,965)	(5,908,873)	15.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
16.	Loans and Sharia financing	(3,12,658)	(2,810,194)	(4,069,942)	(3,579,119)	16.	Non-Operating Income and Expenses	2,287,495	2,249,510	3,073,284	3,417,822	16.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	
17.	Accumulated depreciation on fixed assets and Non-productive assets	(2,266,626)	(2,277,391)	(3,059,403)	(2,990,677)	17.	Gain (Loss) from sale of fixed assets and equipments	(8,452)	(459)	(6,903)	1,095	17.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	
18.	Abandoned properties	98,18	10,838	98,18	10,838	18.	Other non-operating income (expenses)	2,700	1,500	850	422	18.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	
19.	Foreclosed assets	77,020	10,838	77,020	10,838	19.	NET PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	5,282,171	5,250,551	3,087,231	3,418,939	19.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
20.	Suspense accounts	-	-	-	-	20.	Income Tax:	(392,792)	(429,108)	(67,987)	(802,818)	20.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
21.	Interbranch assets	-	-	-	-	21.	a. Estimated current period tax	(407,230)	(366,984)	(722,923)	(735,369)	21.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
22.	Other assets	2,389,702	2,203,832	2,676,102	2,535,277	22.	b. Deferred tax income (expenses)	14,438	(82,14)	50,956	(87,449)	22.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
TOTAL ASSET		175,098,619	189,241,558	185,843,636	209,169,704	NET PROFIT (LOSS) FOR THE CURRENT PERIOD		1,888,921	1,821,443	2,996,264	2,616,141	III. OTHER INFORMATION													
LIABILITIES AND EQUITY						MINORITY INTEREST PROFIT (LOSS)																			
LIABILITIES						OTHER COMPREHENSIVE INCOME																			
1.	Demand deposits	21,068,615	23,738,156	21,067,919	23,735,802	1.	Items that are not being reclassified to Profit Loss	35,689	-	36,284	-	1.	Placements with other banks	432,223	-	-	-	-	432,223	463,275	-	-	-	463,275	
2.	Saving deposits	11,583,531	14,544,911	14,707,702	15,396,909	2.	a. Gain from fixed assets revaluation	79,722	-	79,722	-	2.	Spot and derivative receivables	833,973	253	-	-	-	834,226	849,100	7,400	-	-	846,526	
3.	Time deposits	63,622,666	65,624,952	73,378,943	74,704,547	3.	b. Gain (Loss) from remeasurement beneficial pension program	(44,653)	-	(43,438)	-	3.	Foreign currencies	771,669	86	-	-	-	771,755	812,722	5,512	-	-	777,267	
4.	Electronic money	-	-	-	-	4.	c. Others	-	-	-	-	4.	Securities	9,936,605	-	-	-	-	9,936,605	12,161,147	-	-	-	12,161,147	
5.	Liabilities to Bank Indonesia	7,410,421	16,227	7,406,363	16,227	5.	Items that are being reclassified to Profit Loss	10,730	(156,218)	10,800	(156,218)	5.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
6.	Liabilities to other banks	1,346,535	1,447,736	1,346,535	1,447,736	6.	a. Gain (Loss) from adjustment in foreign exchange translation	10,730	-	10,800	-	6.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
7.	Securities sold under repurchase agreements (Repo)	-	-	-	-	7.	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	0,730	(56,718)	0,800	(56,260)	7.	Foreign currencies	6,087,629	92,671	9,342	47,647	367,253	6,641,542	5,344,416	71,524	17,068	77,822	302,023	5,812,863
8.	Acceptance liabilities	2,569,626	2,356,828	2,569,626	2,356,828	8.	c. Others	-	-	-	-	8.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	
9.	Securities issued	200,457	200,344	250,457	200,344	9.	Net Income of the current period attributable to:	45,799	(156,218)	47,084	(156,218)	9.	Non-Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
10.	Borrowings	3,187,232	47,295,106	3,187,232	48,025,106	10.	- Owners of the Parent	1,888,921	1,821,443	2,996,264	2,616,141	10.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
11.	Margin deposits	-	-	-	-	11.	- Non Controlling Interest	-	-	-	-	11.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	
12.	Interbranch liabilities	-	-	-	-	12.	NET PROFIT (LOSS) FOR THE CURRENT PERIOD - AFTER OF TAX	1,888,921	1,821,443	2,996,264	2,616,141	12.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
13.	Other liabilities	2,323,867	2,087,628	2,790,281	2,694,107	13.	Net Current Comprehensive Profit (Loss)	1,934,720	1,665,227	2,442,348	2,659,811	13.	Residual loans	-	-	-	-	-	-	-	-	-	-	-	
14.	Minority interest	-	-	-	-	14.	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,934,720	1,665,227	2,442,348	2,659,811	14.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	
TOTAL LIABILITY		141,552,750	157,011,678	157,413,684	172,263,028	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX																			
EQUITY						PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE																			
16.	Issued and fully paid-in capital	81,136	81,133	81,136	81,133	16.	Income Tax:	-	-	-	-	16.	Residual loans	-	-	-	-	-	-	-	-	-	-		
a.	Authorized capital	300,000	300,000	300,000	300,000	17.	a. Estimated current period tax	(407,230)	(366,984)	(722,923)	(735,369)	17.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
b.	Unpaid capital -/ a. Treasury stock -/ b. Treasury stock -/ c. Treasury stock -/ d. Treasury stock -/ e. Treasury stock -/ f. Treasury stock -/ g. Treasury stock -/ h. Treasury stock -/ i. Treasury stock -/ j. Treasury stock -/ k. Treasury stock -/ l. Treasury stock -/ m. Treasury stock -/ n. Treasury stock -/ o. Treasury stock -/ p. Treasury stock -/ q. Treasury stock -/ r. Treasury stock -/ s. Treasury stock -/ t. Treasury stock -/ u. Treasury stock -/ v. Treasury stock -/ w. Treasury stock -/ x. Treasury stock -/ y. Treasury stock -/ z. Treasury stock -/ aa. Treasury stock -/ ab. Treasury stock -/ ac. Treasury stock -/ ad. Treasury stock -/ ae. Treasury stock -/ af. Treasury stock -/ ag. Treasury stock -/ ah. Treasury stock -/ ai. Treasury stock -/ aj. Treasury stock -/ ak. Treasury stock -/ al. Treasury stock -/ am. Treasury stock -/ an. Treasury stock -/ ao. Treasury stock -/ ap. Treasury stock -/ aq. Treasury stock -/ ar. Treasury stock -/ as. Treasury stock -/ at. 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