

in million Rupiah

ACCOUNTS	31 Jul 2023
ASSET	
1. Cash	899,938
2. Placements with Bank Indonesia	14,368,852
3. Placements with other banks	2,333,970
4. Spot and derivative / <i>forward</i> receivables	1,261,503
5. Securities	9,545,029
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,353,057
9. Loans	139,308,687
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	1,087,562
13. Impairment on financial assets -/-	(3,014,171)
a. Securities	(854)
b. Loans and Sharia Financing	(3,008,724)
c. Others	(4,593)
14. Intangible assets	2,995,370
Accumulated amortization of intangible assets -/-	(2,168,927)
15. Fixed assets and equipment	3,882,232
Accumulated depreciation on fixed assets and equipment -/-	(2,264,913)
16. Non-productive assets	84,084
a. Abandoned properties	-
b. Foreclosed assets	84,084
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,338,909
TOTAL ASSET	175,319,666

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,326,612
2. Saving deposits	10,854,606
3. Time deposits	64,374,025
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,889,652
7. Spot and derivative / <i>forward</i> liabilities	1,127,415
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,648,427
10. Securities issued	200,384
11. Borrowings	36,299,289
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,374,846
TOTAL LIABILITIES	142,095,256
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	863,287
a. Profit	884,933
b. Loss -/-	(21,646)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	20,992,197
a. Previous years	19,400,421
b. Current year ³⁾	1,591,776
c. Payable dividend -/-	-
TOTAL EQUITY	33,224,410
TOTAL LIABILITIES AND EQUITY	175,319,666

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 Jul 2023
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	7,578,236
2. Interest Expenses	(3,653,334)
Net Interest Income	3,924,902
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(131,335)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	40,536
4. Gain (Loss) from spot and derivative / forward transactions (realised)	558,049
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(13,203)
7. Dividend revenue	498,815
8. Commissions/provisions/fees and administration	460,160
9. Other income	200,329
10. Impairment losses on financial assets expenses	(536,509)
11. Losses related to operational risks	(1,766)
12. Personnel expenses	(1,390,829)
13. Promotion expenses	(106,986)
14. Other expenses	(1,595,082)
Net Other Operating (Expenses) Income	(2,017,821)
NET OPERATING INCOME (EXPENSES)	1,907,081
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(8,720)
2. Other non-operating income (expenses)	2,020
NET NON OPERATING INCOME (EXPENSES)	(6,700)
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,900,381
Income tax:	(308,605)
a. Estimated current period tax	(354,632)
b. Deferred tax income (expenses)	46,027
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,591,776
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	(103,657)
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	(103,657)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(103,657)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,488,119
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 Jul 2023



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 Jul 2023
I.	COMMITMENT RECEIVABLES	73,948,728
	1. Unused borrowing facilities	37,980,646
	2. Outstanding spot and derivative / forward purchased	35,968,082
	3. Others	-
II.	COMMITMENT LIABILITIES	142,729,254
	1. Unused loans facilities granted to customers	107,266,646
	i. Committed	15,067,202
	ii. Uncommitted	92,199,444
	2. Outstanding irrevocable L/C	788,720
	3. Outstanding spot and derivative / forward sold	34,673,888
	4. Others	-
III.	CONTINGENT RECEIVABLES	29,481,074
	1. Guarantees received	29,481,074
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,914,564
	1. Guarantees issued	5,914,564
	2. Others	-