

CONSOLIDATED FINANCIAL STATEMENTS PT BANK BTPN Tbk and Subsidiaries 30 JUNE 2023, 2022 AND 31 DECEMBER 2022 (In Million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		As of 30 Jun 2023 and 31 December 2022 (In million Rupiah)		As of 30 Jun 2023 and 31 December 2022 (In million Rupiah)	
		30 Jun 2023 Unaudited	31 Dec 2022 Audited	30 Jun 2023 Unaudited	31 Dec 2022 Audited
ASSET					
1.	Cash	959,077	10,619,68	1,713,679	1,747,461
2.	Placements with Bank Indonesia	15,518,376	30,664,044	16,605,610	31,395,471
3.	Placements with other banks	7,618,500	2,661,799	9,553,491	2,894,654
4.	Spot and derivative forward receivables	1,265,295	1,746,824	1,265,295	1,746,824
5.	Securities	10,266,845	11,301,030	17,101,032	18,535,877
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (Reverse Repo)	-	-	-	-
8.	Acceptance receivables	3,920,277	3,069,854	3,920,277	3,069,854
9.	Loans	136,624,008	134,596,053	136,624,008	134,596,053
10.	Sharia financing receivables	-	-	10,080,082	11,527,463
11.	Equity Investments	1,308,484	1,308,484	1,308,484	1,308,484
12.	Other financial asset	10,545,57	992,697	12,810,270	1,096,475
13.	Impairment on financial assets	(2,993,375)	(2,812,774)	(3,820,440)	(3,585,909)
14.	Intangible assets	(1,024)	(999)	(1,024)	(999)
15.	Fixed assets and equipment	(2,989,767)	(2,810,194)	(3,824,832)	(3,579,191)
16.	Accumulated depreciation on fixed assets and equipment	(2,367,820)	(2,277,389)	(3,554,300)	(2,990,677)
17.	Other assets	84,084	10,838	84,084	10,838
	TOTAL ASSET	173,079,021	189,241,558	193,105,304	209,169,794

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		For the periods ended on 30 Jun 2023 and 2022 (In million Rupiah, unless earnings per share)		For the periods ended on 30 Jun 2023 and 2022 (In million Rupiah, unless earnings per share)	
		30 Jun 2023 Unaudited	30 Jun 2022 Unaudited	30 Jun 2023 Unaudited	30 Jun 2022 Unaudited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	6,492,382	4,881,738	6,324,324	7,428,465
2.	Interest Expenses	(3,191,756)	(1,541,772)	(3,367,919)	(1,703,784)
	Net Interest Income	3,300,626	3,339,966	2,956,405	5,724,681
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(100,977)	30,037	(100,977)	30,037
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	34,740	(3,496)	34,740	(3,496)
3.	Gain (Loss) from sale of financial assets	481,118	(9,377)	481,118	(9,377)
4.	Gain (Loss) from spot and derivative forward transactions (reverse)	(9,786)	387,933	(9,786)	387,933
5.	Gain (Loss) from foreign exchange translation	498,855	332,963	498,855	332,963
6.	Dividend revenue	392,897	402,823	392,897	402,823
7.	Commission/provision/fees and administration	71,999	572,919	216,500	593,830
8.	Other income	(48,039)	(759,216)	(1,822,344)	(1,145,107)
9.	Impairment losses on financial assets	(1,631)	(784)	(5,322)	(3,146,107)
10.	Losses related to operational risks	(1,189,795)	(1,100,032)	(1,857,333)	(1,698,252)
11.	Personnel expenses	(89,641)	(102,784)	(93,450)	(104,734)
12.	Promotion expenses	(1,363,639)	(1,586,477)	(1,681,984)	(1,699,597)
13.	Other expenses	(1,100,000)	(1,100,000)	(1,100,000)	(1,100,000)
	Net Other Operating (Expenses) Income	(1,668,449)	(1,601,247)	(3,796,855)	(3,241,844)
	NET OPERATING INCOME (EXPENSES)	1,632,177	1,738,719	(840,450)	2,482,837
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipment	470	(369)	187	74
2.	Other non-operating income (expenses)	1,728	635	(1,463)	255
	NET NON OPERATING INCOME (EXPENSES)	2,198	274	354	329
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	1,634,375	1,739,993	(486,096)	2,483,166
Income Tax					
1.	Estimated current period tax	(263,741)	(10,233)	(473,453)	(511,120)
2.	Deferred tax income (expenses)	51,679	(1,918)	35,94	(16,347)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,422,303	1,627,842	(923,602)	1,915,799
	MINORITY INTEREST PROFIT (LOSS)	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1. Items that are not being reclassified to Profit Loss					
a.	Gain from fixed assets revaluation	-	-	-	-
b.	Gain (Loss) from adjustment in foreign exchange translation	(97,707)	(85,969)	(89,575)	(85,969)
c.	Other	-	-	-	-
	Other Comprehensive Income (Loss) - AT 1	(97,707)	(85,969)	(89,575)	(85,969)
2. Items that are being reclassified to Profit Loss					
a.	Gain (Loss) from changes in the fair value of financial asset or liability instrument which measured by fair value through other comprehensive income	(97,707)	(85,969)	(89,575)	(85,969)
b.	Gain (Loss) from changes in the fair value of financial asset or liability instrument which measured by fair value through other comprehensive income	-	-	-	-
c.	Other	-	-	-	-
	Other Comprehensive Income (Loss) - AT 2	(97,707)	(85,969)	(89,575)	(85,969)
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	(97,707)	(85,969)	(89,575)	(85,969)
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,324,596	1,541,873	(1,013,177)	1,829,830
	Net income of the current period attributable to:				
a.	Owners of the Parent	1,433,634	1,408,758	1,415,598	1,675,371
b.	Non-Controlling Interest	(8,038)	(25,785)	(256,880)	(256,880)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,425,596	1,382,973	1,158,718	1,418,491
	Net current comprehensive Profit (Loss) attributable to:				
a.	Owners of the Parent	1,335,927	1,322,789	1,422,744	1,588,944
b.	Non-Controlling Interest	(10,331)	(39,816)	(257,227)	(256,880)
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,325,596	1,322,789	1,163,491	1,161,561
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (Full amount)				
a.	Basic	79	175	81	208
b.	Diluted	79	175	81	208

No.	ACCOUNTS	30 Jun 2023		30 Jun 2022			
		Unaudited		Unaudited			
		Current	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES							
1.	Placements with other banks	388,629	-	-	-	388,629	641,530
2.	Foreign currencies	-	-	-	-	-	641,530
3.	Spot and derivative receivables	636,731	-	-	-	636,731	459,894
4.	Foreign currencies	-	-	-	-	-	459,894
5.	Securities	10,919	-	-	-	10,919	10,919
6.	Foreign currencies	-	-	-	-	-	10,919
7.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-
8.	Foreign currencies	-	-	-	-	-	-
9.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-
10.	Foreign currencies	-	-	-	-	-	-
11.	Acceptance receivables	2,816,933	-	-	-	2,816,933	545,992
12.	Foreign currencies	-	-	-	-	-	545,992
13.	Loans	733,877	-	-	-	733,877	95,475
14.	Foreign currencies	-	-	-	-	-	95,475
15.	Securities	2,177,755	-	-	-	2,177,755	49,749
16.	Foreign currencies	-	-	-	-	-	49,749
II. NON-RELATED PARTIES							
1.	Placements with other banks	348,222	-	-	-	348,222	689,320
2.	Foreign currencies	-	-	-	-	-	689,320
3.	Spot and derivative receivables	90,560	-	-	-	90,560	99,297
4.	Foreign currencies	-	-	-	-	-	99,297
5.	Securities	207,833	-	-	-	207,833	372,693
6.	Foreign currencies	-	-	-	-	-	372,693
7.	Claims on securities purchased under resale agreements (Reverse Repo)	629,564	-	-	-	629,564	1,614,664
8.	Foreign currencies	-	-	-	-	-	1,614,664
9.	Acceptance receivables	95,919	-	-	-	95,919	25,973
10.	Foreign currencies	-	-	-	-	-	25,973
11.	Loans	10,288,845	-	-	-	10,288,845	18,855,510
12.	Foreign currencies	-	-	-	-	-	18,855,510
13.	Equity investment	9,261,529	-	-	-	9,261,529	1,729,862
14.	Foreign currencies	-	-	-	-	-	1,729,862
15.	Securities sold under repurchase agreements (Repo)	1,025,718	-	-	-	1,025,718	1,186,886
16.	Foreign currencies	-	-	-	-	-	1,186,886
III. OTHER INFORMATION							
1.	Value of Bank's assets pledged	-	-	-	-	-	-
2.	At Risk Indonesia	-	-	-	-	-	-
3.	At Risk Other	-	-	-	-	-	-
4.	Provisioned assets	64,094	-	-	-	64,094	129

No.	ACCOUNTS	30 Jun 2023		30 Jun 2022	
		Unaudited		Unaudited	
		Stage 1	Stage 2	Stage 1	Stage 2
1.	Placements with other banks	150	-	7,168	-
2.	Spot and derivative receivables	-	-	12,603	247
3.	Securities	890	135	23,275	-
4.	Securities sold under repurchase agreements (Repo)	-	-	1,049	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-
6.	Acceptance receivables	2,434	-	6,525	63
7.	Loans and financing	739,490	445,251	1,805,026	1,692,877
8.	Equity Investments	-	-	13,085	-
9.	Other receivables	-	-	390	-
10.	Commitment and contingencies	33,999	27,970	59,346	173,665
	TOTAL	839,973	500,995	1,900,487	1,869,605

FINANCIAL RATIOS			
As of 30 June 2023 dan 2022			
RATIOS (%)			
	30 Jun 2023	30 Jun 2022	
	Unaudited	Unaudited	
1.	Capital Adequacy Ratio (CAR)	27.32%	24.09%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.63%	0.64%
3.	Non-performing earning assets to total earning assets	0.63%	0.64%
4.	Allowance for impairment losses on financial assets to earning assets	1.86%	1.89%
5.	NPL ratio	1.24%	1.29%
6.	Return on Asset (ROA)	0.49%	0.37%
7.	Return on Equity (ROE)	9.64%	10.00%
8.	Net Interest Margin (NIM)	3.98%	4.08%
9.	Operating Expenses to Operating Revenues	79.00%	73.96%
10.	Cost to Income Ratio (CIR)	52.47%	51.02%
11.	Loan to Deposit Ratio (LDR)	63.54%	69.92%
Compliance Ratios			
a.	Percentage Violation of Legal Lending Limit	0.00%	0.00%
b.	Related parties	0.00%	0.00%
c.	Non-related parties	0.00%	0.00%
d.	Percentage Lending in Excess of the Legal Lending Limit	0.00%	0.00%
e.	Related parties	0.00%	0.00%
f.	Non-related parties	0.00%	0.00%
g.	Statutory Reserves Requirements	7.20%	6.00%
h.	Daily	0.00%	0.00%
i.	Average	7.20%	6.00%
j.	Foreign Currencies	4.02%	4.02%
k.	Net Open Position	0.22%	0.56%

STATEMENTS OF CONSOLIDATED CASH FLOWS			
For the periods ended on 30 Jun 2023 and 2022			
(In million Rupiah)			
No.	ACCOUNTS	30 Jun 2023	30 Jun 2022
		Unaudited	Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES			
1.	Receipt from interest	6,401,306	4,818,475
2.	Receipt from sharia income	2,836,638	2,576,429
3.	Payments of interest expense	(4,513,004)	(1,552,441)
4.	Payments of share expenses	(233,872)	(62,149)
5.	Receipt from other operating income	753,292	1,099,778
6.	Recovery from written-off loans	145,933	(445,258)
7.	Payments of personal expenses	(2,043,809)	(1,896,222)
8.	Payments of other operating expenses	(1,562,651)	(1,869,534)
9.	Other payments	(6,780)	(208,330)
10.	Payments of corporate income tax	(487,276)	(506,411)
	Cash flows before changes in operating assets, operating liabilities and temporary syariah funds	1,316,535	3,026,796
Changes in operating assets, operating liabilities, and temporary syariah funds:			
(Increase) decrease in operating assets:			
Placements with Bank Indonesia and other banks - with maturity more than 3 months			
			119,794
Fair value through profit or loss securities			
		43,772	(93,779)
Derivative receivables			
		(481,529)	(445,258)
Acceptance receivables			
		(90,423)	(1,050,723)