

in million Rupiah

ACCOUNTS	30 November 2022
ASSET	
1. Cash	943,373
2. Placements with Bank Indonesia	23,536,460
3. Placements with other banks	2,580,316
4. Spot and derivative / <i>forward</i> receivables	2,028,664
5. Securities	12,437,314
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,755,157
9. Loans	137,293,917
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	845,550
13. Impairment on financial assets -/-	(3,283,322)
a. Securities	(2,222)
b. Loans and Sharia Financing	(3,271,684)
c. Others	(9,416)
14. Intangible assets	2,847,259
Accumulated amortization of intangible assets -/-	(1,989,600)
15. Fixed assets and equipment	4,017,302
Accumulated depreciation on fixed assets and equipment -/-	(2,263,429)
16. Non-productive assets	2,091
a. Abandoned properties	-
b. Foreclosed assets	2,091
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,162,429
TOTAL ASSET	185,221,965

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	24,143,765
2. Saving deposits	12,169,888
3. Time deposits	62,299,826
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	181,675
7. Spot and derivative / <i>forward</i> liabilities	1,676,947
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,958,172
10. Securities issued	200,100
11. Borrowings	48,340,615
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	1,964,488
TOTAL LIABILITIES	152,935,476
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	857,489
a. Profit	882,758
b. Loss -/-	(25,269)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	20,060,074
a. Previous years	17,836,586
b. Current year ³⁾	2,223,488
c. Payable dividend -/-	-
TOTAL EQUITY	32,286,489
TOTAL LIABILITIES AND EQUITY	185,221,965

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	30 November 2022
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	9,460,022
2. Interest Expenses	(3,368,737)
Net Interest Income	6,091,285
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	260,569
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	31,784
4. Gain (Loss) from spot and derivative / forward transactions (realised)	36,616
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	463,425
7. Dividend revenue	332,993
8. Commissions/provisions/fees and administration	731,326
9. Other income	750,227
10. Impairment losses on financial assets	(1,152,052)
11. Losses related to operational risks	(1,556)
12. Personnel expenses	(2,039,413)
13. Promotion expenses	(213,078)
14. Other expenses	(2,526,049)
Net Other Operating (Expenses) Income	(3,325,208)
NET OPERATING INCOME (EXPENSES)	2,766,077
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(349)
2. Other non-operating income (expenses)	1,836
NET NON OPERATING INCOME (EXPENSES)	1,487
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,767,564
Income tax:	(544,076)
a. Estimated current period tax	(487,600)
b. Deferred tax income (expenses)	(56,476)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	2,223,488
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	(143,073)
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	(143,073)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(143,073)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	2,080,415
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
30 November 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		30 November 2022
I.	COMMITMENT RECEIVABLES	54,709,902
	1. Unused borrowing facilities	20,862,912
	2. Outstanding spot and derivative / forward purchased	33,846,990
	3. Others	-
II.	COMMITMENT LIABILITIES	139,254,475
	1. Unused loans facilities granted to customers	105,928,037
	i. Committed	12,001,972
	ii. Uncommitted	93,926,065
	2. Outstanding irrevocable L/C	782,867
	3. Outstanding spot and derivative / forward sold	32,543,571
	4. Others	-
III.	CONTINGENT RECEIVABLES	29,767,701
	1. Guarantees received	29,767,701
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,502,495
	1. Guarantees issued	5,502,495
	2. Others	-