

*in million Rupiah*

ACCOUNTS	31 October 2022
<b>ASSET</b>	
1. Cash	941,626
2. Placements with Bank Indonesia	21,219,568
3. Placements with other banks	1,161,835
4. Spot and derivative / <i>forward</i> receivables	1,876,500
5. Securities	12,336,194
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,667,542
9. Loans	142,657,548
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,308,484
12. Other financial asset	820,178
13. Impairment on financial assets -/-	(3,300,872)
a. Securities	(2,159)
b. Loans and Sharia Financing	(3,290,086)
c. Others	(8,627)
14. Intangible assets	2,822,357
Accumulated amortization of intangible assets -/-	(1,963,589)
15. Fixed assets and equipment	4,027,804
Accumulated depreciation on fixed assets and equipment -/-	(2,276,267)
16. Non-productive assets	1,291
a. Abandoned properties	-
b. Foreclosed assets	1,291
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,212,727
<b>TOTAL ASSET</b>	<b>186,512,926</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	27,582,025
2. Saving deposits	11,385,449
3. Time deposits	59,781,729
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,316,295
7. Spot and derivative / <i>forward</i> liabilities	1,611,031
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,879,602
10. Securities issued	998,817
11. Borrowings	47,979,725
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	1,963,210
<b>TOTAL LIABILITIES</b>	<b>154,497,883</b>
<b>EQUITY</b>	
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	824,839
a. Profit	882,758
b. Loss -/-	(57,919)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	19,821,278
a. Previous years	17,836,586
b. Current year <sup>3)</sup>	1,984,692
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>32,015,043</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>186,512,926</b>

Note :

<sup>1)</sup>: To be fill by Bank that owns sharia units

<sup>2)</sup>: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

<sup>3)</sup>: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

*in million Rupiah*

ACCOUNTS	31 October 2022
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	8,444,903
2. Interest Expenses	(2,915,029)
<b>Net Interest Income</b>	<b>5,529,874</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	182,377
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	28,415
4. Gain (Loss) from spot and derivative / forward transactions (realised)	(12,118)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	475,675
7. Dividend revenue	332,993
8. Commissions/provisions/fees and administration	660,737
9. Other income	714,236
10. Impairment losses on financial assets	(1,142,596)
11. Losses related to operational risks	(1,468)
12. Personnel expenses	(1,837,707)
13. Promotion expenses	(180,669)
14. Other expenses	(2,290,491)
<b>Net Other Operating (Expenses) Income</b>	<b>(3,070,616)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>2,459,258</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	(419)
2. Other non-operating income (expenses)	1,850
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>1,431</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>2,460,689</b>
Income tax:	(475,997)
a. Estimated current period tax	(381,473)
b. Deferred tax income (expenses)	(94,524)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,984,692</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
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	<b>(175,724)</b>
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	(175,724)
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>(175,724)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,808,968</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

Note :

<sup>1)</sup> : For foreign branch office, if applicable

PT Bank BTPN Tbk  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**31 October 2022**



A MEMBER OF  
 SMBC Group

*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 October 2022</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>54,002,924</b>
	1. Unused borrowing facilities	19,697,980
	2. Outstanding spot and derivative / forward purchased	34,304,944
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>134,276,888</b>
	1. Unused loans facilities granted to customers	104,163,718
	i. Committed	11,586,815
	ii. Uncommitted	92,576,903
	2. Outstanding irrevocable L/C	1,068,801
	3. Outstanding spot and derivative / forward sold	29,044,369
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>29,204,616</b>
	1. Guarantees received	29,204,616
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5,327,981</b>
	1. Guarantees issued	5,327,981
	2. Others	-