

in million Rupiah

| ACCOUNTS | 31 Aug 2023 |
|--|--------------------|
| ASSET | |
| 1. Cash | 908,307 |
| 2. Placements with Bank Indonesia | 14,488,832 |
| 3. Placements with other banks | 821,026 |
| 4. Spot and derivative / <i>forward</i> receivables | 1,343,775 |
| 5. Securities | 9,738,951 |
| 6. Securities sold under repurchase agreements (repo) | - |
| 7. Claims from securities purchased under resale agreements (reverse repo) | - |
| 8. Acceptance receivables | 3,202,202 |
| 9. Loans | 138,869,563 |
| 10. Sharia financing ¹⁾ | - |
| 11. Equity Investments | 1,308,484 |
| 12. Other financial asset | 1,172,477 |
| 13. Impairment on financial assets -/- | (3,081,201) |
| a. Securities | (812) |
| b. Loans and Sharia Financing | (3,077,101) |
| c. Others | (3,288) |
| 14. Intangible assets | 3,009,720 |
| Accumulated amortization of intangible assets -/- | (2,190,968) |
| 15. Fixed assets and equipment | 3,857,102 |
| Accumulated depreciation on fixed assets and equipment -/- | (2,276,601) |
| 16. Non-productive assets | 98,119 |
| a. Abandoned properties | 21,099 |
| b. Foreclosed assets | 77,020 |
| c. Suspense accounts | - |
| d. Interbranch assets | - |
| 17. Other assets ²⁾ | 2,136,634 |
| TOTAL ASSET | 173,406,422 |

| LIABILITIES AND EQUITY | |
|---|--------------------|
| LIABILITIES | |
| 1. Demand deposits | 20,947,075 |
| 2. Saving deposits | 10,877,635 |
| 3. Time deposits | 64,453,209 |
| 4. Electronic money | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 4,408,841 |
| 7. Spot and derivative / <i>forward</i> liabilities | 1,166,750 |
| 8. Securities sold under repurchase agreements (repo) | - |
| 9. Acceptance liabilities | 2,497,865 |
| 10. Securities issued | 200,421 |
| 11. Borrowings | 33,492,158 |
| 12. Margin deposits | - |
| 13. Interbranch liabilities ²⁾ | - |
| 14. Other liabilities | 2,003,226 |
| TOTAL LIABILITIES | 140,047,180 |
| 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 | 852,599 |
| a. Profit | 874,245 |
| b. Loss -/- | (21,646) |
| 18. Reserves | 32,596 |
| a. General reserves | 32,596 |
| b. Appropriate reserves | - |
| 19. Profit/loss | 21,137,717 |
| a. Previous years | 19,400,421 |
| b. Current year ³⁾ | 1,737,296 |
| c. Payable dividend -/- | - |
| TOTAL EQUITY | 33,359,242 |
| TOTAL LIABILITIES AND EQUITY | 173,406,422 |

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 Aug 2023 |
|---|--------------------|
| OPERATING INCOME AND EXPENSES | |
| A. Interest Income and Expenses | |
| 1. Interest Income | 8,674,252 |
| 2. Interest Expenses | (4,184,458) |
| Net Interest Income | 4,489,794 |
| B. Other Operating Income and Expenses | |
| 1. Gain (Loss) from increase (decrease) in fair value of financial assets | (98,550) |
| 2. Gain (Loss) from increase (decrease) in fair value of financial liabilities | - |
| 3. Gain (Loss) from sale of financial assets | 43,579 |
| 4. Gain (Loss) from spot and derivative / forward transactions (realised) | 545,788 |
| 5. Gain (Loss) from investment under equity method | - |
| 6. Gain (Loss) from foreign exchange translation | 10,222 |
| 7. Dividend revenue | 498,815 |
| 8. Commissions/provisions/fees and administration | 521,047 |
| 9. Other income | 224,929 |
| 10. Impairment losses on financial assets expenses | (599,138) |
| 11. Losses related to operational risks | (5,059) |
| 12. Personnel expenses | (1,585,665) |
| 13. Promotion expenses | (122,456) |
| 14. Other expenses | (1,829,817) |
| Net Other Operating (Expenses) Income | (2,396,305) |
| NET OPERATING INCOME (EXPENSES) | 2,093,489 |
| NON-OPERATING INCOME AND EXPENSES | |
| 1. Gain (Loss) from sale of fixed assets and equipments | (8,688) |
| 2. Other non-operating income (expenses) | 2,504 |
| NET NON OPERATING INCOME (EXPENSES) | (6,184) |
| INCOME BEFORE TAX FOR THE CURRENT PERIOD | 2,087,305 |
| Income tax: | (350,009) |
| a. Estimated current period tax | (287,536) |
| b. Deferred tax income (expenses) | (62,473) |
| NET INCOME FOR THE CURRENT PERIOD AFTER TAX | 1,737,296 |
| 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 | (114,345) |
| 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 | (114,345) |
| c. Others | - |
| OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX | (114,345) |
| TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | 1,622,951 |
| 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 Aug 2023



A MEMBER OF
 SMBC Group

in million Rupiah

| ACCOUNTS | | 31 Aug 2023 |
|-----------------|--|--------------------|
| I. | COMMITMENT RECEIVABLES | 76,121,013 |
| | 1. Unused borrowing facilities | 41,389,517 |
| | 2. Outstanding spot and derivative / forward purchased | 34,731,496 |
| | 3. Others | - |
| II. | COMMITMENT LIABILITIES | 152,173,500 |
| | 1. Unused loans facilities granted to customers | 118,660,390 |
| | i. Committed | 15,841,707 |
| | ii. Uncommitted | 102,818,683 |
| | 2. Outstanding irrevocable L/C | 974,997 |
| | 3. Outstanding spot and derivative / forward sold | 32,538,113 |
| | 4. Others | - |
| III. | CONTINGENT RECEIVABLES | 29,451,912 |
| | 1. Guarantees received | 29,451,912 |
| | 2. Others | - |
| IV. | CONTINGENT LIABILITIES | 6,128,218 |
| | 1. Guarantees issued | 6,128,218 |
| | 2. Others | - |