

in million Rupiah

ACCOUNTS	30 April 2023
ASSET	
1. Cash	1,080,480
2. Placements with Bank Indonesia	20,320,707
3. Placements with other banks	904,440
4. Spot and derivative / <i>forward</i> receivables	1,280,169
5. Securities	13,506,847
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,523,025
9. Loans	138,387,603
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	1,037,252
13. Impairment on financial assets -/-	(2,776,007)
a. Securities	(1,046)
b. Loans and Sharia Financing	(2,764,319)
c. Others	(10,642)
14. Intangible assets	2,980,890
Accumulated amortization of intangible assets -/-	(2,098,705)
15. Fixed assets and equipment	4,039,972
Accumulated depreciation on fixed assets and equipment -/-	(2,337,140)
16. Non-productive assets	84,084
a. Abandoned properties	-
b. Foreclosed assets	84,084
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,959,948
TOTAL ASSET	183,202,049

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	26,473,434
2. Saving deposits	11,154,551
3. Time deposits	66,874,067
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	420,021
7. Spot and derivative / <i>forward</i> liabilities	1,109,516
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,277,284
10. Securities issued	200,276
11. Borrowings	38,406,484
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	3,434,129
TOTAL LIABILITIES	150,349,762
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	852,174
a. Profit	873,820
b. Loss -/-	(21,646)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	20,631,187
a. Previous years	19,400,465
b. Current year ³⁾	1,230,722
c. Payable dividend -/-	-
TOTAL EQUITY	32,852,287
TOTAL LIABILITIES AND EQUITY	183,202,049

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 April 2023
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	4,310,304
2. Interest Expenses	(2,080,539)
Net Interest Income	2,229,765
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(66,919)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	19,110
4. Gain (Loss) from spot and derivative / forward transactions (realised)	439,337
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(79,186)
7. Dividend revenue	498,815
8. Commissions/provisions/fees and administration	260,857
9. Other income	114,960
10. Impairment losses on financial assets expenses	(210,636)
11. Losses related to operational risks	(472)
12. Personnel expenses	(794,142)
13. Promotion expenses	(67,474)
14. Other expenses	(908,197)
Net Other Operating (Expenses) Income	(793,947)
NET OPERATING INCOME (EXPENSES)	1,435,818
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	405
2. Other non-operating income (expenses)	972
NET NON OPERATING INCOME (EXPENSES)	1,377
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,437,195
Income tax:	(206,473)
a. Estimated current period tax	(166,983)
b. Deferred tax income (expenses)	(39,490)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,230,722
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	(114,770)
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	(114,770)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(114,770)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,115,952
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 April 2023



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		30 April 2023
I.	COMMITMENT RECEIVABLES	62,382,895
	1. Unused borrowing facilities	26,763,808
	2. Outstanding spot and derivative / forward purchased	35,619,087
	3. Others	-
II.	COMMITMENT LIABILITIES	143,078,286
	1. Unused loans facilities granted to customers	105,713,720
	i. Committed	14,597,576
	ii. Uncommitted	91,116,144
	2. Outstanding irrevocable L/C	2,055,523
	3. Outstanding spot and derivative / forward sold	35,309,043
	4. Others	-
III.	CONTINGENT RECEIVABLES	28,990,223
	1. Guarantees received	28,990,223
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,189,146
	1. Guarantees issued	5,189,146
	2. Others	-