

in million Rupiah

ACCOUNTS	30 November 2023
ASSET	
1. Cash	844,258
2. Placements with Bank Indonesia	15,317,773
3. Placements with other banks	855,357
4. Spot and derivative / <i>forward</i> receivables	1,374,041
5. Securities	8,486,407
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,611,264
9. Loans	141,653,483
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	1,118,707
13. Impairment on financial assets -/-	(3,340,090)
a. Securities	(775)
b. Loans and Sharia Financing	(3,330,308)
c. Others	(9,007)
14. Intangible assets	3,075,575
Accumulated amortization of intangible assets -/-	(2,257,664)
15. Fixed assets and equipment	3,845,795
Accumulated depreciation on fixed assets and equipment -/-	(2,293,474)
16. Non-productive assets	112,365
a. Abandoned properties	21,099
b. Foreclosed assets	91,266
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,381,992
TOTAL ASSET	176,094,273

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	30,924,318
2. Saving deposits	13,797,521
3. Time deposits	56,561,422
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,746,863
7. Spot and derivative / <i>forward</i> liabilities	1,277,035
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,537,985
10. Securities issued	200,532
11. Borrowings	31,973,378
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,457,992
TOTAL LIABILITIES	142,477,046
EQUITY	
15. Issued and fully paid-in capital	161,136
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,846)
16. Additional paid-in capital	11,175,667
a. Agio	10,914,866
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	846,010
a. Profit	870,786
b. Loss -/-	(24,776)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	21,401,818
a. Previous years	19,400,421
b. Current year ³⁾	2,001,397
c. Payable dividend -/-	-
TOTAL EQUITY	33,617,227
TOTAL LIABILITIES AND EQUITY	176,094,273

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 2023
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	11,948,100
2. Interest Expenses	(5,741,736)
Net Interest Income	6,206,364
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(193,558)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	54,239
4. Gain (Loss) from spot and derivative / forward transactions (realised)	883,472
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(78,839)
7. Dividend revenue	498,815
8. Commissions/provisions/fees and administration	736,094
9. Other income	305,629
10. Impairment losses on financial assets expenses	(988,196)
11. Losses related to operational risks	(5,988)
12. Personnel expenses	(2,174,617)
13. Promotion expenses	(232,618)
14. Other expenses	(2,580,936)
Net Other Operating (Expenses) Income	(3,776,503)
NET OPERATING INCOME (EXPENSES)	2,429,861
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(7,274)
2. Other non-operating income (expenses)	3,148
NET NON OPERATING INCOME (EXPENSES)	(4,126)
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,425,735
Income tax:	(424,338)
a. Estimated current period tax	(495,815)
b. Deferred tax income (expenses)	71,477
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	2,001,397
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	4,620
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	4,620
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	4,620
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	2,006,017
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 2023



A MEMBER OF
SMBC Group

in million Rupiah

ACCOUNTS		30 November 2023
I.	COMMITMENT RECEIVABLES	83,054,284
	1. Unused borrowing facilities	43,122,877
	2. Outstanding spot and derivative / forward purchased	39,931,407
	3. Others	-
II.	COMMITMENT LIABILITIES	158,479,863
	1. Unused loans facilities granted to customers	116,818,775
	i. Committed	12,307,401
	ii. Uncommitted	104,511,374
	2. Outstanding irrevocable L/C	1,019,686
	3. Outstanding spot and derivative / forward sold	40,641,402
	4. Others	-
III.	CONTINGENT RECEIVABLES	30,093,073
	1. Guarantees received	30,093,073
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,296,142
	1. Guarantees issued	5,296,142
	2. Others	-