

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 May 2024
<b>ASSET</b>	
1. Cash	948,665
2. Placements with Bank Indonesia	20,150,986
3. Placements with other banks	2,165,393
4. Spot and derivative / <i>forward</i> receivables	1,758,155
5. Securities	18,646,460
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,481,225
9. Loans	144,400,206
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	7,859,227
12. Other financial asset	1,229,365
13. Impairment on financial assets -/-	(3,188,000)
a. Securities	(664)
b. Loans and Sharia Financing	(3,168,406)
c. Others	(18,930)
14. Intangible assets	3,193,092
Accumulated amortization of intangible assets -/-	(2,374,544)
15. Fixed assets and equipment	3,948,370
Accumulated depreciation on fixed assets and equipment -/-	(2,302,641)
16. Non-productive assets	54,190
a. Abandoned properties	-
b. Foreclosed assets	54,190
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,806,445
<b>TOTAL ASSET</b>	<b>202,776,594</b>

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	29,665,486
2. Saving deposits	14,729,770
3. Time deposits	65,205,925
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	3,856,529
7. Spot and derivative / <i>forward</i> liabilities	1,671,414
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,905,695
10. Securities issued	200,761
11. Borrowings	41,239,608
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,342,131
<b>TOTAL LIABILITIES</b>	<b>161,817,319</b>
EQUITY	
15. Issued and fully paid-in capital	212,919
a. Authorized capital	300,000
b. Unpaid capital -/-	(87,081)
c. Treasury stock -/-	-
16. Additional paid-in capital	17,826,534
a. Agio	17,565,733
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	842,067
a. Profit	935,141
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	22,034,802
a. Previous years	21,509,956
b. Current year <sup>3)</sup>	996,513
c. Payable dividend -/-	471,667
<b>TOTAL EQUITY</b>	<b>40,959,275</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>202,776,594</b>

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		INDIVIDUAL 31 May 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1. Interest Income		5,850,988
2. Interest Expenses		(2,885,879)
<b>Net Interest Income</b>		<b>2,965,109</b>
<b>B. Other Operating Income and Expenses</b>		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		19,839
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		12,849
4. Gain (Loss) from spot and derivative / forward transactions (realised)		(7,258)
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		175,777
7. Dividend revenue		378,293
8. Commissions/provisions/fees and administration		422,866
9. Other income		115,061
10. Impairment losses on financial assets expenses		(415,399)
11. Losses related to operational risks		(1,759)
12. Personnel expenses		(1,068,350)
13. Promotion expenses		(72,272)
14. Other expenses		(1,358,375)
<b>Net Other Operating (Expenses) Income</b>		<b>(1,798,728)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>		<b>1,166,381</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1. Gain (Loss) from sale of fixed assets and equipments		373
2. Other non-operating income (expenses)		4,291
<b>NET NON OPERATING INCOME (EXPENSES)</b>		<b>4,664</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,171,045</b>
Income tax:		(174,532)
a. Estimated current period tax		(69,712)
b. Deferred tax income (expenses)		(104,820)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>996,513</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>958</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		958
c. Others		-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>958</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>997,471</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 May 2024**



*in million Rupiah*

ACCOUNTS		INDIVIDUAL 31 May 2024
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>78,976,225</b>
	1. Unused borrowing facilities	36,061,626
	2. Outstanding spot and derivative / forward purchased	42,914,599
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>173,162,744</b>
	1. Unused loans facilities granted to customers	128,293,419
	i. Committed	13,030,465
	ii. Uncommitted	115,262,954
	2. Outstanding irrevocable L/C	1,001,646
	3. Outstanding spot and derivative / forward sold	43,867,679
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>32,859,574</b>
	1. Guarantees received	32,859,574
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5,692,608</b>
	1. Guarantees issued	5,692,608
	2. Others	-