

PT BANK BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
As of 31 March 2023 and 31 December 2022
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2023 Unaudited	31 Dec 2022 Audited	31 Mar 2023 Unaudited	31 Dec 2022 Audited
ASSET					
1.	Cash	1,186,090	1,017,618	2,060,115	1,747,461
2.	Placements with Bank Indonesia	22,170,565	30,664,044	22,915,817	31,395,471
3.	Placements with other banks	1,448,990	2,661,799	1,684,252	2,894,654
4.	Spot and derivative / forward receivables	1,328,329	1,746,824	1,328,329	1,746,824
5.	Securities	11,435,015	11,301,039	19,502,411	18,835,877
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	2,963,771	3,069,854	2,963,771	3,069,854
9.	Loans	138,075,412	134,596,053	138,075,412	134,596,053
10.	Sharia financing/receivables	-	-	11,829,133	11,527,463
11.	Equity Investments	1,308,484	1,308,484	100,494	103,473
12.	Other financial asset	907,643	892,697	1,102,722	1,096,415
13.	Impairment on financial assets -/-	(2,767,319)	(2,816,274)	(3,503,854)	(3,585,199)
a.	Securities	(1,058)	(999)	(1,058)	(999)
b.	Loans and Sharia financing	(2,754,852)	(2,810,194)	(3,491,387)	(3,579,119)
c.	Others	(11,409)	(5,081)	(11,409)	(5,081)
14.	Intangible assets	2,958,472	2,880,272	3,344,481	3,237,937
	Accumulated amortization of intangible assets -/-	(2,075,992)	(2,035,262)	(2,213,552)	(2,161,199)
15.	Fixed assets and equipment	4,035,693	4,017,129	5,158,937	5,109,182
	Accumulated depreciation on fixed assets and equipment -/-	(2,322,066)	(2,277,391)	(3,073,756)	(2,990,677)
16.	Non-productive assets	84,876	10,838	84,876	10,838
a.	Abandoned properties	-	-	-	-
b.	Foreclosed assets	84,876	10,838	84,876	10,838
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets	-	-	-	-
17.	Other assets	2,373,981	2,203,832	2,639,900	2,535,277
TOTAL ASSET		183,111,944	189,241,556	203,999,488	209,169,704
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	25,978,835	23,738,156	26,006,552	23,765,802
2.	Saving deposits	10,640,839	13,454,911	13,559,443	16,396,199
3.	Time deposits	66,988,557	65,624,952	76,806,400	74,704,547
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	209,441	176,227	201,860	166,131
7.	Spot and derivative / forward liabilities	1,041,927	1,447,736	1,041,927	1,447,736
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	2,524,695	2,356,828	2,524,695	2,356,828
10.	Securities issued	200,240	200,134	200,240	200,134
11.	Borrowings	40,586,120	47,925,106	40,586,120	48,025,106
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2,197,269	2,087,628	2,718,765	2,694,197
15.	Minority Interest	-	-	2,633,819	2,506,348
TOTAL LIABILITY		150,367,923	157,011,678	166,279,821	172,263,028
EQUITY					
16.	Issued and fully paid-in capital	161,133	161,133	161,133	161,133
a.	Authorized capital	300,000	300,000	300,000	300,000
b.	Unpaid capital -/-	(137,018)	(137,018)	(137,018)	(137,018)
c.	Treasury stock -/-	(1,849)	(1,849)	(1,849)	(1,849)
17.	Additional paid-in capital	11,175,197	11,175,197	11,145,453	11,143,883
a.	Agio	10,914,396	10,914,396	10,908,919	10,907,349
b.	Disagio -/-	-	-	-	-
c.	Fund for paid up capital	-	-	-	-
d.	Others	260,801	260,801	236,534	236,534
18.	Other comprehensive income	846,397	841,390	872,918	867,939
a.	Profit	870,786	849,140	897,307	875,689
b.	Loss -/-	(24,389)	(7,750)	(24,389)	(7,750)
19.	Reserves	32,596	32,596	32,596	32,596
a.	General reserves	32,596	32,596	32,596	32,596
b.	Appropriate reserves	-	-	-	-
20.	Profit/loss	20,528,698	20,019,562	25,507,567	24,701,125
a.	Previous years	20,020,809	17,836,586	24,702,373	21,605,424
b.	Current year	507,889	2,182,976	805,194	3,095,701
c.	Payable dividend -/-	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS		32,744,021	32,229,878	37,719,667	36,906,676
TOTAL EQUITY		32,744,021	32,229,878	37,719,667	36,906,676
TOTAL LIABILITY AND EQUITY		183,111,944	189,241,556	203,999,488	209,169,704

PT BANK BTPN Tbk
STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended on 31 March 2023 and 2022
(In million Rupiah, unless earning per share)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2023 Unaudited	31 Mar 2022 Unaudited	31 Mar 2023 Unaudited	31 Mar 2022 Unaudited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	3,227,136	2,410,521	4,610,757	3,666,439
2.	Interest Expenses	(1,561,421)	(737,926)	(1,671,797)	(818,242)
	Net Interest Income	1,665,715	1,672,595	2,938,960	2,848,197
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	26,287	74,117	26,288	74,117
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	15,394	7,431	15,393	7,431
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	226,790	25,748	226,789	25,748
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	(79,353)	53,110	(79,353)	53,110
7.	Dividend revenue	-	-	-	-
8.	Commissions/provisions/fees and administration	176,496	207,573	176,848	207,793
9.	Other income	92,420	394,022	121,688	407,151
10.	Impairment losses on financial assets	(159,698)	(557,513)	(416,338)	(744,191)
11.	Losses related to operational risks	(359)	(582)	(2,681)	(1,893)
12.	Personnel expenses	(589,780)	(551,397)	(920,591)	(853,675)
13.	Promotion expenses	(52,258)	(54,247)	(54,397)	(55,334)
14.	Other expenses	(671,469)	(667,442)	(836,816)	(838,374)
	Net Other Operating (Expenses) Income	(1,015,530)	(1,069,180)	(1,743,170)	(1,718,117)
	NET OPERATING INCOME (EXPENSES)	650,185	603,415	1,195,790	1,130,080
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	245	(109)	1,079	267
2.	Other non-operating income (expenses)	797	297	(2,470)	(358)
	NET NON OPERATING INCOME (EXPENSES)	1,042	188	(1,391)	(91)
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	651,227	603,603	1,194,399	1,129,989
	Income Tax:				
	a. Estimated current period tax	(143,338)	(139,523)	(261,789)	(254,911)
	b. Deferred tax income (expenses)	(94,931)	(132,776)	(199,459)	(244,599)
		(48,407)	(6,747)	(62,330)	(10,312)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	507,889	464,080	932,610	875,078
	MINORITY INTEREST PROFIT (LOSS)			127,416	123,299
OTHER COMPREHENSIVE INCOME					
1.	Items that are not being reclassified to Profit Loss	-	-	-	-
	a. Gain from fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement beneficial pension program	-	-	-	-
	c. Others	-	-	-	-
2.	Items that are being reclassified to Profit Loss	(120,548)	(21,074)	(81,667)	(21,081)
	a. Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-
	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which	(120,548)	(21,074)	(81,667)	(21,081)
	c. Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	(120,548)	(21,074)	(81,667)	(21,081)
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	387,341	443,006	850,943	853,997
	Net income of the current period attributable to:				
	- Owners of The Parent	507,889	464,080	805,194	751,779
	- Non Controlling Interest	-	-	127,416	123,299
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	507,889	464,080	932,610	875,078
	Total current comprehensive Profit (Loss) attributable to :				
	- Owners of The Parent	387,341	443,006	723,539	730,700
	- Non Controlling Interest	-	-	127,404	123,297
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	387,341	443,006	850,943	853,997
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (Full amount)				
	- Basic	63	58	100	93
	- Diluted	63	58	100	93

PT BANK BTPN Tbk
STATEMENTS OF COMMITMENT AND CONTINGENCIES
As of 31 March 2023 and 31 December 2022
(In million Rupiah)



No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2023 Unaudited	31 Dec 2022 Audited	31 Mar 2023 Unaudited	31 Dec 2022 Audited
I	COMMITMENT RECEIVABLES	60,905,922	53,122,010	60,905,922	53,122,010
	1. Unused borrowing facilities	25,823,193	20,661,055	25,823,193	20,661,055
	2. Outstanding spot and derivative / forward purchased	35,082,729	32,460,955	35,082,729	32,460,955
	3. Others	-	-	-	-
II	COMMITMENT LIABILITIES	141,689,428	144,508,014	141,695,677	144,528,046
	1. Unused loans facilities	105,395,154	111,511,492	105,401,403	111,531,524
	a. Committed	13,215,661	13,315,311	13,215,661	13,315,311
	b. Uncommitted	92,179,493	98,196,181	92,185,742	98,216,213
	2. Outstanding irrevocable L/C	1,052,842	961,523	1,052,842	961,523
	3. Outstanding spot and derivative / forward sold	35,241,432	32,034,999	35,241,432	32,034,999
	4. Others	-	-	-	-
III	CONTINGENT RECEIVABLES	29,593,997	31,249,359	29,642,167	31,291,695
	1. Guarantees received	29,593,997	31,249,359	29,593,997	31,249,359
	2. Others	-	-	48,170	42,336
IV	CONTINGENT LIABILITIES	5,835,996	5,608,120	5,835,996	5,608,120
	1. Guarantees issued	5,835,996	5,608,120	5,835,996	5,608,120
	2. Others	-	-	-	-

PT BANK BTPN Tbk
CAPITAL ADEQUACY RATIO
As of 31 March 2023 and 2022
(In million Rupiah)



ACCOUNTS	31 Mar 2023 Unaudited		31 Mar 2022 Unaudited	
	Individual	Consolidated	Individual	Consolidated
	I Core Capital (Tier 1)	29,676,064	35,868,931	27,891,441
1 Common Equity Tier 1 (CET 1)	29,676,064	35,868,931	27,891,441	32,886,090
1.1 Paid in capital (less Treasury stock)	161,133	161,133	161,133	161,133
1.2 Disclosed reserves	32,017,961	37,320,680	30,214,981	34,268,194
1.2.1 Additional Factor	32,346,476	37,323,335	30,215,175	34,268,388
1.2.1.1 Other comprehensive income	870,786	874,453	967,516	971,238
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	96,730	96,785
1.2.1.1.3 Fixed asset revaluation	870,786	874,453	870,786	874,453
1.2.1.2 Other disclosed reserves	31,475,690	36,449,082	29,247,659	33,297,150
1.2.1.2.1 Agio	10,914,396	10,908,919	10,914,396	10,907,349
1.2.1.2.2 General reserves	32,596	32,596	32,596	81,596
1.2.1.2.3 Previous years profit	20,020,809	24,702,373	17,836,587	21,556,426
1.2.1.2.4 Current year profit	507,889	805,194	464,080	751,779
1.2.1.2.5 Capital paid in advance	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(328,515)	(2,855)	(194)	(194)
1.2.2.1 Other comprehensive income	(2,744)	(2,661)	-	-
1.2.2.1.1 Excess differences less from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	(2,744)	(2,661)	-	-
1.2.2.2 Other disclosed reserve	(325,771)	(194)	(194)	(194)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous years loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Differences between required provision and allowance for impairment losses of earning assets	(325,577)	-	-	-
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-	-	-
1.2.2.2.6 Required provision on non-productive assets	(194)	(194)	(194)	(194)
1.2.2.2.7 Others	-	-	-	-
1.3 Non-Controlling Interests that can be calculated	-	-	-	-
1.4 Deduction factor to common equity tier 1 (CET 1)	(2,503,030)	(1,612,882)	(2,484,673)	(1,543,237)
1.4.1 Deferred tax calculation	(334,589)	(481,932)	(359,216)	(510,212)
1.4.2 Goodwill	-	-	(61,116)	(61,116)
1.4.3 Other intangible assets	(882,480)	(1,069,814)	(842,295)	(971,909)
1.4.4 Investment that can be calculated as deduction factor	(1,285,961)	-	(1,283,162)	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
1.4.6 Securitization exposures	-	-	-	-
1.4.7 Other deduction factor to common equity tier 1	-	-	-	-
1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
1.4.7.3 Exposure that causing Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposure in child company which held sharia principle	-	-	-	-
2 Additional Tier 1 (AT 1)	-	-	-	-
2.1 The instrument meets the requirements of AT 1	-	-	-	-
2.2 Agio / Disagio	-	-	-	-
2.3 Deduction Factors - Investment in AT1 and/or Tier 2 instruments with other Bank	-	-	-	-
2.3.1 Placement of funds in instruments AT 1 and/or Tier 2 other banks	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
II Supplementary Capital (Tier 2)	4,458,577	4,555,857	4,250,695	4,316,259
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	2,998,900	2,998,900	2,873,800	2,873,800
1.1 Preferred Stock (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.2 Subordinated bonds (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.3 Subordinated loan (perpetual cumulative, non perpetual), after buy back deduction	2,998,900	2,998,900	2,873,800	2,873,800
1.4 Mandatory convertible bond	-	-	-	-
1.5 Tier 2 published by bank and non bank which acquired by other party (consolidated)	-	-	-	-
1.6 Amortization based on remaining maturity	-	-	-	-
2 Agio/disagio	-	-	-	-
3 General required provision of earning assets (maximum 1.25% of RWA)	1,459,677	1,556,957	1,376,895	1,442,459
4 Deduction factor to supplementary capital	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	34,134,641	40,424,788	32,142,136	37,202,349
	31 Mar 2023 Unaudited		31 Mar 2022 Unaudited	
	Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSET (RWA)				
RWA CREDIT RISK	116,771,149	125,343,188	114,443,075	121,005,359
RWA MARKET RISK	2,178,361	2,178,361	1,035,044	1,035,044
RWA OPERATIONAL RISK	10,225,433	10,500,842	16,171,334	23,316,768
TOTAL RWA	129,174,943	138,022,391	131,649,453	145,357,171
CAR RATIO BASED ON RISK PROFILE (%)	9.23%	9.23%	9.24%	9.24%
CAR ALLOCATION BASED ON RISK				
From CET 1 (%)	6.00%	6.00%	6.01%	6.27%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	3.23%	3.23%	3.23%	2.97%
	31 Mar 2023 Unaudited		31 Mar 2022 Unaudited	
	Individual	Consolidated	Individual	Consolidated
CAR RATIO				
CET1 Ratio (%)	22.97%	25.99%	21.19%	22.62%
Tier 1 Ratio (%)	22.97%	25.99%	21.19%	22.62%
Tier 2 Ratio (%)	3.45%	3.30%	3.23%	2.97%
CAR Ratio (%)	26.43%	29.29%	24.41%	25.59%
CET 1 for BUFFER (%)	16.97%	19.99%	15.17%	16.35%
BUFFER PERCENTAGE SHOULD BE FULFILLED BY	0.00%	0.00%	0.00%	0.00%
Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
Capital Surcharge For Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%

PT BANK BTPN Tbk
EARNING ASSETS QUALITY AND OTHER INFORMATION

As of 31 March 2023 and 2022

(In million Rupiah)



No.	ACCOUNTS	Individual											
		31 Mar 2023 Unaudited						31 Mar 2022 Unaudited					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks	536,099	-	-	-	-	536,099	646,977	-	-	-	-	646,977
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	536,099	-	-	-	-	536,099	646,977	-	-	-	-	646,977
2.	Spot and derivative receivables	557,196	-	-	-	-	557,196	239,218	-	-	-	-	239,218
	a. Rupiah	-	-	-	-	-	-	40,174	-	-	-	-	40,174
	b. Foreign currencies	557,196	-	-	-	-	557,196	199,044	-	-	-	-	199,044
3.	Securities	-	-	-	-	-	-	130,201	-	-	-	-	130,201
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	130,201	-	-	-	-	130,201
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	3,167,423	-	-	-	-	3,167,423	719,684	-	-	-	-	719,684
	i. Rupiah	1,018,308	-	-	-	-	1,018,308	159,494	-	-	-	-	159,494
	ii. Foreign currencies	2,149,115	-	-	-	-	2,149,115	560,189	-	-	-	-	560,189
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	1,308,462	-	-	-	-	1,308,462	1,305,662	-	-	-	-	1,305,662
9.	Other receivables	58,809	-	-	-	-	58,809	-	-	-	-	-	-
10.	Commitment and contingencies	1,617,173	-	-	-	-	1,617,173	1,178,442	-	-	-	-	1,178,442
	a. Rupiah	70,725	-	-	-	-	70,725	50,597	-	-	-	-	50,597
	b. Foreign currencies	1,546,448	-	-	-	-	1,546,448	1,127,845	-	-	-	-	1,127,845
II	NON-RELATED PARTIES												
1.	Placements with other banks	912,891	-	-	-	-	912,891	689,039	-	-	-	-	689,039
	a. Rupiah	86,376	-	-	-	-	86,376	598,257	-	-	-	-	598,257
	b. Foreign currencies	826,515	-	-	-	-	826,515	90,782	-	-	-	-	90,782
2.	Spot and derivative receivables	769,203	1,930	-	-	-	771,133	359,084	13,569	-	-	-	372,653
	a. Rupiah	509,439	-	-	-	-	509,439	335,698	10,982	-	-	-	346,680
	b. Foreign currencies	259,764	1,930	-	-	-	261,694	23,386	2,587	-	-	-	25,973
3.	Securities	11,435,015	-	-	-	-	11,435,015	14,850,512	-	-	-	-	14,850,512
	a. Rupiah	10,276,875	-	-	-	-	10,276,875	13,731,662	-	-	-	-	13,731,662
	b. Foreign currencies	1,158,140	-	-	-	-	1,158,140	1,118,850	-	-	-	-	1,118,850
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,963,771	-	-	-	-	2,963,771	2,443,625	505	-	-	-	2,444,130

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of 31 March 2023 and 2022

(In million Rupiah)

No.	ACCOUNTS	Individual											
		31 Mar 2023 Unaudited						31 Mar 2022 Unaudited					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)	6,059,455	107,904	31,155	32,604	318,059	6,549,177	5,183,147	66,135	18,337	11,698	369,248	5,648,566
	i. Rupiah	6,059,455	107,904	31,155	32,604	318,059	6,549,177	5,183,147	66,135	18,337	11,698	369,248	5,648,566
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	122,403,008	4,636,050	162,760	318,359	838,635	128,358,812	118,546,019	5,481,530	434,100	89,143	799,825	125,350,616
	i. Rupiah	84,339,967	1,998,819	50,301	318,359	838,635	87,546,081	75,792,080	2,758,322	340,702	74,774	533,360	79,499,238
	ii. Foreign currencies	38,063,041	2,637,231	112,459	-	-	40,812,731	42,753,939	2,723,208	93,399	14,369	266,465	45,851,379
	c. Restructured loans	4,998,953	360,464	32,196	245,884	975,175	6,612,672	6,639,783	486,515	299,763	8,027	739,820	8,173,908
	i. Rupiah	4,114,491	360,464	32,196	245,884	975,175	5,728,210	5,688,314	486,515	299,763	8,027	739,820	7,222,439
	ii. Foreign currencies	884,462	-	-	-	-	884,462	951,469	-	-	-	-	951,469
8.	Equity Investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	19,923	-	-	-	-	19,923	-	-	-	-	-	-
10.	Commitment and contingencies	108,671,560	1,945,259	-	50,000	-	110,666,819	98,807,280	2,560,160	-	-	-	101,367,441
	a. Rupiah	57,583,513	379,282	-	50,000	-	58,012,795	54,061,515	771,833	-	-	-	54,833,348
	b. Foreign currencies	51,088,047	1,565,977	-	-	-	52,654,024	44,745,765	1,788,328	-	-	-	46,534,093
III	OTHER INFORMATION												
1.	Value of Bank's assets pledged as collateral:												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						84,876						1,291

PT BANK BTPN Tbk
ALLOWANCE FOR IMPAIRMENT LOSSES
As of 31 March 2023 and 2022
(In million Rupiah)

No.	ACCOUNTS	31 Mar 2023 Unaudited					31 Mar 2022 Unaudited					
		Allowance for Impairment			Required Provision		Allowance for Impairment			Required Provision		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placements with other banks	229	-	-	14,490	-	314	-	-	-	13,360	-
2.	Spot and derivative receivables	-	-	-	13,226	97	-	-	-	-	5,983	678
3.	Securities	949	109	-	13,195	-	385	-	-	-	14,145	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,601	8,579	-	29,427	-	1,043	1,065	-	-	24,412	25
7.	Loans and financing	691,425	240,901	1,822,526	1,312,572	1,598,460	542,516	339,751	2,286,134	1,240,507	1,564,742	-
8.	Equity Investments	-	-	-	13,085	-	-	-	-	-	13,057	-
9.	Other receivables	-	-	-	787	-	-	-	-	-	-	-
10.	Commitment and contingencies	30,262	10,726	49,496	65,870	122,171	19,621	2,327	36,958	65,432	127,980	-

PT BANK BTPN Tbk
FINANCIAL RATIOS
As of 31 March 2023 and 2022

Ratios (%)		31 Mar 2023 Unaudited	31 Mar 2022 Unaudited
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	26.43%	24.41%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.62%	0.65%
3.	Non-performing earning assets to total earning assets	0.62%	0.64%
4.	Allowance for impairment losses on financial assets to earning assets	1.63%	1.93%
5.	NPL gross	1.24%	1.32%
6.	NPL net	0.45%	0.35%
7.	Return on Asset (ROA)	1.43%	1.41%
8.	Return on Equity (ROE)	6.88%	6.68%
9.	Net Interest Margin (NIM)	3.92%	4.16%
10.	Operating Expenses to Operating Revenues	82.73%	80.98%
11.	Cost to Income Ratio (CIR)	56.76%	52.32%
12.	Loan to Deposit Ratio (LDR)	132.68%	136.68%
Compliance Ratios			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	7.80%	5.02%
	- Daily	-	0.00%
	- Average	7.80%	5.02%
	b. Foreign Currencies	4.03%	4.02%
3.	Net Open Position	0.26%	0.96%

PT BANK BTPN Tbk
SPOT AND DERIVATIVE/ FORWARD TRANSACTIONS
As of 31 March 2023
(In million Rupiah)



NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Objective		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Related to Exchange Rate	17,796,906	1,991,270	15,805,636	164,290	59,796
1	Spot	2,018,181	1,991,270	26,911	1,223	3,983
2	Forward	2,957,438	-	2,957,438	52,312	4,496
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,821,287	-	12,821,287	110,755	51,317
6	Others	-	-	-	-	-
		-	-	-	-	-
B.	Related to Interest Rate	12,817,078	-	12,817,078	498,452	447,939
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	12,817,078	-	12,817,078	498,452	447,939
5	Others	-	-	-	-	-
		-	-	-	-	-
C.	Others	27,037,249	-	27,037,249	665,587	534,192
		-	-	-	-	-
	Total	57,651,233	1,991,270	55,659,963	1,328,329	1,041,927

STATEMENTS OF CONSOLIDATED CASH FLOWS
For the periods ended on 31 March 2023 and 2022
(In million Rupiah)

ACCOUNTS	31 Mar 2023 Unaudited	31 Mar 2022 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt from interest	3,291,165	2,232,967
Receipt from sharia income	1,390,568	1,265,151
Payments of interest expense	(1,511,684)	(754,501)
Payments of sharia expenses	(110,340)	(80,425)
Receipt from other operating income	369,919	492,730
Recovery from written-off loans	83,461	4,355
Payments of personnel expenses	(1,077,938)	(959,417)
Payments of other operating expenses	(879,242)	(774,873)
Other payments	(18,167)	90,947
Payments of corporate income tax	(211,003)	(20,879)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	1,326,739	1,496,055
Changes in operating assets, operating liabilities, and temporary syirkah funds:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks - with maturity more than 3 months	-	149,794
Derivative receivables	418,495	(43,172)
Acceptance receivables	106,083	(685,093)
Loans	(3,678,991)	(6,868,765)
Sharia financing/receivables	(595,664)	(408,909)
Increase (decrease) in operating liabilities:		
Obligations due immediately	45,053	28,584
Deposits from customers	806,259	(2,713,574)
Deposits from other banks	35,729	1,734,885
Derivative payables	(405,809)	35,386
Acceptance payables	167,867	552,248
Increase in temporary syirkah funds	699,588	65,606
Net cash flows (used in) provided from operating activities	(1,074,651)	(6,656,955)
CASH FLOWS FROM INVESTING ACTIVITIES		
Net changes in securities	591,609	814,033
Purchases of fixed assets	(56,232)	(19,019)
Acquisition of right-of-use asset	(1,423)	(2,650)
Acquisition of intangible assets	(147,094)	(83,862)
Proceeds from sale of fixed assets	3,007	658
Net cash flows provided from (used in) investing activities	389,867	709,160
CASH FLOWS FROM FINANCING ACTIVITIES		
Payments of securities issued		
Proceeds from borrowings	6,760,579	1,327,991
Installment payments and settlement of borrowings	(14,086,064)	(1,438,726)
Proceed from shares issued		
Sales of treasury shares to public	1,635	1,685
Payments of dividend		
Payment of lease liabilities principals	(42,849)	(41,613)
Payments of subordinated loan		
Net cash flows provided from financing activities	(7,366,699)	(150,663)
NET INCREASE IN CASH AND CASH EQUIVALENTS	(8,051,483)	(6,098,458)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(73,851)	(2,826)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	39,377,338	31,581,677
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	31,252,004	25,480,393
Cash and cash equivalents consist of:		
Cash	2,060,115	1,981,052
Current accounts with Bank Indonesia	9,440,564	6,484,002
Current accounts with other banks	1,451,752	1,338,647
Placement with Bank Indonesia and other banks	13,707,753	12,460,382
Securities	4,591,820	3,216,310
	31,252,004	25,480,393
SUPPLEMENTAL CASH FLOW INFORMATION:		
ACTIVITIES NOT AFFECTING CASH FLOW		
Purchases of fixed assets which are still payable	(478)	(428)

Notes:

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT BANK BTPN Tbk and Subsidiary for the three months period ended on 31 March 2023 and 2022 which were unaudited and for the year ended on 31 December 2022 which were audited.
2. The consolidated financial information above is presented in order to meet:
 - a) Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 Desember 2019 regarding Transparency and Publication of Financial Statements for Banks;
 - b) Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 Juni 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
 - c) Financial Services Authority Regulation No. 14/POJK.04/2022 dated 18 August 2022 regarding Submission of Periodic Reports Issuer or Public Company.
 - d) Financial Services Authority Regulation No. 75 /POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.
3. Certain ratios presented at the above Published Financial Statements as at and for the period ended 31 March 2022 have been represented to conform with the ratio presentation of Published Financial Statements as at and for the period ended 31 March 2023 in accordance with SEOJK No.9/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements of Conventional Bank".
4. Main foreign exchange rates: 31 March 2023: 1 USD = Rp 14.994,50; 31 March 2022: 1 USD = Rp 14.369,00; 31 December 2021: 1 USD = Rp 15.567,50.

BOARD OF COMMISSIONERS

- President Commissioner : Chow Ying Hoong
 - Commissioner : Takeshi Kimoto
 - Independent Commissioner : Ninik Herlani Masli Ridhwan
 - Independent Commissioner : Irwan Mahjudin Habsjah*)
 - Independent Commissioner : Edmund Tondobala
 - Commissioner : Ongki Wanadjati Dana
- *) Irwan Mahjudin Habsjah submitted his resignation as Independent Commissioner by letter dated 17 March 2023 and approved by the Annual General Meeting of Shareholders on 13 April 2023 (AGMS). AGMS accordingly appointed Onny Widjanarko as Independent Commissioner who will be effectively assume the office after obtaining approval from Financial Services Authority.

BOARD OF DIRECTORS

- President Director : Henoch Munandar
 - Deputy President Director : Kaoru Furuya
 - Deputy President Director : Darmadi Sutanto
 - Compliance Director : Dini Herdini
 - Director : Kan Funakoshi*)
 - Director : Hiromichi Kubo
 - Director : Merisa Darwis
 - Director : Hanna Tantani
- *) Kan Funakoshi submitted his resignation as Director by letter dated 17 March 2023 and approved by AGMS. AGMS accordingly appointed Atsushi Hino as Director who will be effectively assume the office after obtaining the complete working permit and limited stay permit.

SHAREHOLDERS**Ultimate Shareholder:**

Ultimate shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation: 92.43%

Non-controlling shareholder through capital market (≥ 5%) :
None

Non-controlling shareholder not through capital market (≥ 5%) :
None

Jakarta, 27 April 2023
PT BANK BTPN Tbk



Henoch Munandar
President Director



Hanna Tantani
Director