

in million Rupiah

| ACCOUNTS | 28 February 2023 |
|----------------------------------------------------------------------------|--------------------|
| ASSET | |
| 1. Cash | 935,645 |
| 2. Placements with Bank Indonesia | 24,171,395 |
| 3. Placements with other banks | 1,315,342 |
| 4. Spot and derivative / <i>forward</i> receivables | 1,553,407 |
| 5. Securities | 11,303,643 |
| 6. Securities sold under repurchase agreements (repo) | - |
| 7. Claims from securities purchased under resale agreements (reverse repo) | - |
| 8. Acceptance receivables | 2,877,139 |
| 9. Loans | 139,260,054 |
| 10. Sharia financing ¹⁾ | - |
| 11. Equity Investments | 1,308,484 |
| 12. Other financial asset | 1,200,339 |
| 13. Impairment on financial assets -/- | (2,748,824) |
| a. Securities | (1,017) |
| b. Loans and Sharia Financing | (2,743,707) |
| c. Others | (4,100) |
| 14. Intangible assets | 2,933,519 |
| Accumulated amortization of intangible assets -/- | (2,053,038) |
| 15. Fixed assets and equipment | 4,013,300 |
| Accumulated depreciation on fixed assets and equipment -/- | (2,298,773) |
| 16. Non-productive assets | 14,131 |
| a. Abandoned properties | - |
| b. Foreclosed assets | 14,131 |
| c. Suspense accounts | - |
| d. Interbranch assets | - |
| 17. Other assets ²⁾ | 2,304,262 |
| TOTAL ASSET | 186,090,025 |

| LIABILITIES AND EQUITY | |
|-------------------------------------------------------|--------------------|
| LIABILITIES | |
| 1. Demand deposits | 27,710,499 |
| 2. Saving deposits | 11,574,320 |
| 3. Time deposits | 63,983,677 |
| 4. Electronic money | - |
| 5. Liabilities to Bank Indonesia | - |
| 6. Liabilities to other banks | 571,600 |
| 7. Spot and derivative / <i>forward</i> liabilities | 1,276,953 |
| 8. Securities sold under repurchase agreements (repo) | - |
| 9. Acceptance liabilities | 2,528,850 |
| 10. Securities issued | 200,205 |
| 11. Borrowings | 43,126,626 |
| 12. Margin deposits | - |
| 13. Interbranch liabilities ²⁾ | - |
| 14. Other liabilities | 2,466,309 |
| TOTAL LIABILITIES | 153,439,039 |
| 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 | 867,776 |
| a. Profit | 882,758 |
| b. Loss -/- | (14,982) |
| 18. Reserves | 32,596 |
| a. General reserves | 32,596 |
| b. Appropriate reserves | - |
| 19. Profit/loss | 20,414,284 |
| a. Previous years | 19,993,677 |
| b. Current year ³⁾ | 420,607 |
| c. Payable dividend -/- | - |
| TOTAL EQUITY | 32,650,986 |
| TOTAL LIABILITIES AND EQUITY | 186,090,025 |

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 | 28 February 2023 |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| OPERATING INCOME AND EXPENSES | |
| A. Interest Income and Expenses | |
| 1. Interest Income | 2,109,190 |
| 2. Interest Expenses | (1,009,523) |
| Net Interest Income | 1,099,667 |
| B. Other Operating Income and Expenses | |
| 1. Gain (Loss) from increase (decrease) in fair value of financial assets | (882) |
| 2. Gain (Loss) from increase (decrease) in fair value of financial liabilities | - |
| 3. Gain (Loss) from sale of financial assets | 10,317 |
| 4. Gain (Loss) from spot and derivative / forward transactions (realised) | 128,503 |
| 5. Gain (Loss) from investment under equity method | - |
| 6. Gain (Loss) from foreign exchange translation | 285 |
| 7. Dividend revenue | - |
| 8. Commissions/provisions/fees and administration | 116,210 |
| 9. Other income | 204,784 |
| 10. Impairment losses on financial assets expenses | (172,259) |
| 11. Losses related to operational risks | (139) |
| 12. Personnel expenses | (387,195) |
| 13. Promotion expenses | (31,179) |
| 14. Other expenses | (429,430) |
| Net Other Operating (Expenses) Income | (560,985) |
| NET OPERATING INCOME (EXPENSES) | 538,682 |
| NON-OPERATING INCOME AND EXPENSES | |
| 1. Gain (Loss) from sale of fixed assets and equipments | 235 |
| 2. Other non-operating income (expenses) | 342 |
| NET NON OPERATING INCOME (EXPENSES) | 577 |
| INCOME BEFORE TAX FOR THE CURRENT PERIOD | 539,259 |
| Income tax: | (118,652) |
| a. Estimated current period tax | - |
| b. Deferred tax income (expenses) | (118,652) |
| NET INCOME FOR THE CURRENT PERIOD AFTER TAX | 420,607 |
| 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 | (132,786) |
| 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 | (132,786) |
| c. Others | - |
| OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX | (132,786) |
| TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD | 287,821 |
| PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾ | - |

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 28 February 2023



A MEMBER OF
 SMBC Group

in million Rupiah

| ACCOUNTS | | 28 February 2023 |
|-------------|--------------------------------------------------------|--------------------|
| I. | COMMITMENT RECEIVABLES | 61,257,584 |
| | 1. Unused borrowing facilities | 24,255,150 |
| | 2. Outstanding spot and derivative / forward purchased | 37,002,434 |
| | 3. Others | - |
| II. | COMMITMENT LIABILITIES | 147,979,998 |
| | 1. Unused loans facilities granted to customers | 109,866,088 |
| | i. Committed | 13,305,104 |
| | ii. Uncommitted | 96,560,984 |
| | 2. Outstanding irrevocable L/C | 1,013,753 |
| | 3. Outstanding spot and derivative / forward sold | 37,100,157 |
| | 4. Others | - |
| III. | CONTINGENT RECEIVABLES | 31,231,275 |
| | 1. Guarantees received | 31,231,275 |
| | 2. Others | - |
| IV. | CONTINGENT LIABILITIES | 5,331,400 |
| | 1. Guarantees issued | 5,331,400 |
| | 2. Others | - |