

*in million Rupiah*

ACCOUNTS	31 May 2023
<b>ASSET</b>	
1. Cash	1,076,857
2. Placements with Bank Indonesia	26,202,944
3. Placements with other banks	860,211
4. Spot and derivative / <i>forward</i> receivables	1,268,594
5. Securities	9,233,473
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,806,635
9. Loans	138,676,322
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,308,484
12. Other financial asset	1,034,778
13. Impairment on financial assets -/-	(2,774,328)
a. Securities	(1,019)
b. Loans and Sharia Financing	(2,770,898)
c. Others	(2,411)
14. Intangible assets	3,000,818
Accumulated amortization of intangible assets -/-	(2,120,614)
15. Fixed assets and equipment	4,040,318
Accumulated depreciation on fixed assets and equipment -/-	(2,355,963)
16. Non-productive assets	84,084
a. Abandoned properties	-
b. Foreclosed assets	84,084
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,452,418
<b>TOTAL ASSET</b>	<b>184,795,031</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	29,054,338
2. Saving deposits	10,849,309
3. Time deposits	67,198,096
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	209,396
7. Spot and derivative / <i>forward</i> liabilities	1,059,672
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,525,052
10. Securities issued	200,311
11. Borrowings	38,325,318
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,281,831
<b>TOTAL LIABILITIES</b>	<b>151,703,323</b>
<b>EQUITY</b>	
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	866,874
a. Profit	888,520
b. Loss -/-	(21,646)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	20,855,908
a. Previous years	19,400,421
b. Current year <sup>3)</sup>	1,455,487
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>33,091,708</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>184,795,031</b>

Note :

<sup>1)</sup>: To be fill by Bank that owns sharia units

<sup>2)</sup>: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

<sup>3)</sup>: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

*in million Rupiah*

ACCOUNTS	31 May 2023
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	5,417,424
2. Interest Expenses	(2,618,233)
<b>Net Interest Income</b>	<b>2,799,191</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(49,092)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	26,343
4. Gain (Loss) from spot and derivative / forward transactions (realised)	447,573
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(45,350)
7. Dividend revenue	498,815
8. Commissions/provisions/fees and administration	331,013
9. Other income	138,646
10. Impairment losses on financial assets expenses	(229,792)
11. Losses related to operational risks	(1,096)
12. Personnel expenses	(990,770)
13. Promotion expenses	(72,981)
14. Other expenses	(1,129,167)
<b>Net Other Operating (Expenses) Income</b>	<b>(1,075,858)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1,723,333</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	438
2. Other non-operating income (expenses)	1,594
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>2,032</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,725,365</b>
Income tax:	(269,878)
a. Estimated current period tax	(209,890)
b. Deferred tax income (expenses)	(59,988)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,455,487</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	(100,069)
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	(100,069)
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>(100,069)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,355,418</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 2023**



A MEMBER OF  
 SMBC Group

*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 May 2023</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>62,003,754</b>
	1. Unused borrowing facilities	28,064,394
	2. Outstanding spot and derivative / forward purchased	33,939,360
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>143,235,953</b>
	1. Unused loans facilities granted to customers	107,828,077
	i. Committed	15,907,306
	ii. Uncommitted	91,920,771
	2. Outstanding irrevocable L/C	1,353,733
	3. Outstanding spot and derivative / forward sold	34,054,143
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>29,661,939</b>
	1. Guarantees received	29,661,939
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5,198,811</b>
	1. Guarantees issued	5,198,811
	2. Others	-