

in million Rupiah

ACCOUNTS	INDIVIDUAL 29 February 2024
ASSET	
1. Cash	840,678
2. Placements with Bank Indonesia	14,016,395
3. Placements with other banks	665,528
4. Spot and derivative / <i>forward</i> receivables	1,369,347
5. Securities	11,084,239
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,573,151
9. Loans	146,971,011
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	1,231,242
13. Impairment on financial assets -/-	(3,073,773)
a. Securities	(654)
b. Loans and Sharia Financing	(3,048,417)
c. Others	(24,702)
14. Intangible assets	3,134,682
Accumulated amortization of intangible assets -/-	(2,318,650)
15. Fixed assets and equipment	3,958,590
Accumulated depreciation on fixed assets and equipment -/-	(2,272,895)
16. Non-productive assets	54,190
a. Abandoned properties	-
b. Foreclosed assets	54,190
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,266,289
TOTAL ASSET	182,808,508

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	27,202,732
2. Saving deposits	14,530,978
3. Time deposits	60,057,222
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,214,542
7. Spot and derivative / <i>forward</i> liabilities	1,266,809
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,737,795
10. Securities issued	200,645
11. Borrowings	37,967,188
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,579,629
TOTAL LIABILITIES	148,757,540
EQUITY	
15. Issued and fully paid-in capital	161,136
a. Authorized capital	300,000
b. Unpaid capital -/-	(138,864)
c. Treasury stock -/-	-
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	936,319
a. Profit	951,500
b. Loss -/-	(15,181)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	21,745,250
a. Previous years	21,536,366
b. Current year ³⁾	208,884
c. Payable dividend -/-	-
TOTAL EQUITY	34,050,968
TOTAL LIABILITIES AND EQUITY	182,808,508

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 29 February 2024
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	2,264,247
2. Interest Expenses	(1,111,601)
Net Interest Income	1,152,646
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	40,301
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	5,629
4. Gain (Loss) from spot and derivative / forward transactions (realised)	(94,610)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	108,505
7. Dividend revenue	-
8. Commissions/provisions/fees and administration	155,436
9. Other income	39,615
10. Impairment losses on financial assets expenses	(168,333)
11. Losses related to operational risks	(859)
12. Personnel expenses	(406,065)
13. Promotion expenses	(31,284)
14. Other expenses	(537,038)
Net Other Operating (Expenses) Income	(888,703)
NET OPERATING INCOME (EXPENSES)	263,943
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(17)
2. Other non-operating income (expenses)	3,927
NET NON OPERATING INCOME (EXPENSES)	3,910
INCOME BEFORE TAX FOR THE CURRENT PERIOD	267,853
Income tax:	(58,969)
a. Estimated current period tax	(9,422)
b. Deferred tax income (expenses)	(49,547)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	208,884
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	23,781
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	23,781
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	23,781
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	232,665
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
29 February 2024



A MEMBER OF
SMBC Group

in million Rupiah

ACCOUNTS		INDIVIDUAL 29 February 2024
I.	COMMITMENT RECEIVABLES	81,171,946
	1. Unused borrowing facilities	38,187,450
	2. Outstanding spot and derivative / forward purchased	42,984,496
	3. Others	-
II.	COMMITMENT LIABILITIES	165,673,587
	1. Unused loans facilities granted to customers	121,063,866
	i. Committed	12,438,497
	ii. Uncommitted	108,625,369
	2. Outstanding irrevocable L/C	971,052
	3. Outstanding spot and derivative / forward sold	43,638,669
	4. Others	-
III.	CONTINGENT RECEIVABLES	32,227,354
	1. Guarantees received	32,227,354
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,537,797
	1. Guarantees issued	5,537,797
	2. Others	-