

*in million Rupiah*

ACCOUNTS	31 January 2024
<b>ASSET</b>	
1. Cash	826,162
2. Placements with Bank Indonesia	16,576,506
3. Placements with other banks	1,749,978
4. Spot and derivative / <i>forward</i> receivables	1,428,465
5. Securities	8,620,475
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,277,359
9. Loans	146,054,196
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,308,484
12. Other financial asset	1,217,058
13. Impairment on financial assets -/-	(3,443,229)
a. Securities	(635)
b. Loans and Sharia Financing	(3,432,011)
c. Others	(10,583)
14. Intangible assets	3,117,757
Accumulated amortization of intangible assets -/-	(2,299,115)
15. Fixed assets and equipment	3,962,087
Accumulated depreciation on fixed assets and equipment -/-	(2,255,133)
16. Non-productive assets	75,289
a. Abandoned properties	21,099
b. Foreclosed assets	54,190
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,096,221
<b>TOTAL ASSET</b>	<b>182,312,560</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	28,184,368
2. Saving deposits	14,335,466
3. Time deposits	58,995,963
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,298,285
7. Spot and derivative / <i>forward</i> liabilities	1,369,636
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,274,377
10. Securities issued	200,607
11. Borrowings	38,089,541
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,615,869
<b>TOTAL LIABILITIES</b>	<b>148,364,112</b>
<b>EQUITY</b>	
15. Issued and fully paid-in capital	161,136
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,846)
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	939,776
a. Profit	961,422
b. Loss -/-	(21,646)
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	21,639,273
a. Previous years	21,517,187
b. Current year <sup>3)</sup>	122,086
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>33,948,448</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>182,312,560</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 January 2024
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	1,154,730
2. Interest Expenses	(577,298)
<b>Net Interest Income</b>	<b>577,432</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	(3,248)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	3,070
4. Gain (Loss) from spot and derivative / forward transactions (realised)	(52,074)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	77,188
7. Dividend revenue	-
8. Commissions/provisions/fees and administration	79,416
9. Other income	16,238
10. Impairment losses on financial assets expenses	(70,077)
11. Losses related to operational risks	(124)
12. Personnel expenses	(199,650)
13. Promotion expenses	(19,185)
14. Other expenses	(253,065)
<b>Net Other Operating (Expenses) Income</b>	<b>(421,511)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>155,921</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	(35)
2. Other non-operating income (expenses)	675
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>640</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>156,561</b>
Income tax:	(34,475)
a. Estimated current period tax	(45,825)
b. Deferred tax income (expenses)	11,350
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>122,086</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>18,614</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	18,614
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
- NET OFF TAX	<b>18,614</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>140,700</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	-

Note :

<sup>1)</sup> : For foreign branch office, if applicable

**PT Bank BTPN Tbk**  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**31 January 2024**



A MEMBER OF  
SMBC Group

*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 January 2024</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>80,470,458</b>
	1. Unused borrowing facilities	38,345,400
	2. Outstanding spot and derivative / forward purchased	42,125,058
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>165,205,567</b>
	1. Unused loans facilities granted to customers	123,092,409
	i. Committed	12,330,017
	ii. Uncommitted	110,762,392
	2. Outstanding irrevocable L/C	1,392,613
	3. Outstanding spot and derivative / forward sold	40,720,545
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>32,117,962</b>
	1. Guarantees received	32,117,962
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5,516,836</b>
	1. Guarantees issued	5,516,836
	2. Others	-