

in million Rupiah

ACCOUNTS	31 Aug 2021
ASSET	
1. Cash	1,050,125
2. Placements with Bank Indonesia	21,829,402
3. Placements with other banks	706,484
4. Spot and derivative / <i>forward</i> receivables	681,295
5. Securities	13,753,251
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,263,664
9. Loans	121,075,158
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,484
12. Other financial asset	748,140
13. Impairment on financial assets -/-	(2,821,133)
a. Securities	(328)
b. Loans and Sharia Financing	(2,816,997)
c. Others	(3,808)
14. Intangible assets	2,470,670
Accumulated amortization of intangible assets -/-	(1,616,017)
15. Fixed assets and equipment	4,125,868
Accumulated depreciation on fixed assets and equipment -/-	(2,262,722)
16. Non-productive assets	3,980
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	5
d. Interbranch assets	-
17. Other assets ²⁾	2,441,004
TOTAL ASSET	164,754,653

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	20,881,042
2. Saving deposits	9,969,961
3. Time deposits	61,907,173
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,757,610
7. Spot and derivative / <i>forward</i> liabilities	517,533
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	666,896
10. Securities issued	995,048
11. Borrowings	33,095,934
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,050,552
TOTAL LIABILITIES	134,841,749
EQUITY	
15. Issued and fully paid-in capital	161,131
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,851)
16. Additional paid-in capital	11,174,903
a. Agio	10,914,102
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	955,877
a. Profit	955,877
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	17,588,397
a. Previous years	16,019,421
b. Current year ³⁾	1,568,976
c. Payable dividend -/-	-
TOTAL EQUITY	29,912,904
TOTAL LIABILITIES AND EQUITY	164,754,653

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	31 Aug 2021
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	6,846,760
2. Interest Expenses	(2,187,965)
Net Interest Income	4,658,795
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	163,762
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	-
4. Gain (Loss) from spot and derivative / forward transactions (realised)	35,209
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	297,290
7. Dividend revenue	177,958
8. Commissions/provisions/fees and administration	434,612
9. Other income	323,971
10. Impairment losses on financial assets	(678,272)
11. Losses related to operational risks	(12,722)
12. Personnel expenses	(1,458,331)
13. Promotion expenses	(92,338)
14. Other expenses	(1,883,331)
Net Other Operating (Expenses) Income	(2,692,192)
NET OPERATING INCOME (EXPENSES)	1,966,603
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	158
2. Other non-operating income (expenses)	1,835
NET NON OPERATING INCOME (EXPENSES)	1,993
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,968,596
Income tax:	(399,620)
a. Estimated current period tax	(408,848)
b. Deferred tax income (expenses)	9,228
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,568,976
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	29,642
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	29,642
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	29,642
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,598,618
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 Aug 2021



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 Aug 2021
I.	COMMITMENT RECEIVABLES	57,713,558
	1. Unused borrowing facilities	31,900,442
	2. Outstanding spot and derivative / forward purchased	25,813,116
	3. Others	-
II.	COMMITMENT LIABILITIES	138,070,200
	1. Unused loans facilities granted to customers	104,183,514
	i. Committed	15,060,090
	ii. Uncommitted	89,123,424
	2. Outstanding irrevocable L/C	1,050,192
	3. Outstanding spot and derivative / forward sold	32,836,494
	4. Others	-
III.	CONTINGENT RECEIVABLES	18,851,986
	1. Guarantees received	18,851,986
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,437,485
	1. Guarantees issued	5,437,485
	2. Others	-