

in million Rupiah

ACCOUNTS	31 August 2022
ASSET	
1. Cash	984,530
2. Placements with Bank Indonesia	15,300,932
3. Placements with other banks	856,080
4. Spot and derivative / <i>forward</i> receivables	938,468
5. Securities	11,932,968
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,604,096
9. Loans	138,826,450
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	828,638
13. Impairment on financial assets -/-	(3,129,081)
a. Securities	(1,084)
b. Loans and Sharia Financing	(3,121,421)
c. Others	(6,576)
14. Intangible assets	2,779,697
Accumulated amortization of intangible assets -/-	(1,918,231)
15. Fixed assets and equipment	4,005,267
Accumulated depreciation on fixed assets and equipment -/-	(2,245,972)
16. Non-productive assets	1,292
a. Abandoned properties	-
b. Foreclosed assets	1,291
c. Suspense accounts	1
d. Interbranch assets	-
17. Other assets ²⁾	2,351,900
TOTAL ASSET	175,425,518

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	27,557,931
2. Saving deposits	10,164,773
3. Time deposits	52,161,980
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,324,630
7. Spot and derivative / <i>forward</i> liabilities	827,253
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,906,424
10. Securities issued	998,257
11. Borrowings	41,833,210
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	1,808,114
TOTAL LIABILITIES	143,582,572
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	884,040
a. Profit	884,040
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	19,589,980
a. Previous years	17,836,586
b. Current year ³⁾	1,753,394
c. Payable dividend -/-	-
TOTAL EQUITY	31,842,946
TOTAL LIABILITIES AND EQUITY	175,425,518

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 August 2022
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	6,589,184
2. Interest Expenses	(2,183,054)
Net Interest Income	4,406,130
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	79,494
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	21,770
4. Gain (Loss) from spot and derivative / forward transactions (realised)	(78,915)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	522,303
7. Dividend revenue	332,993
8. Commissions/provisions/fees and administration	538,746
9. Other income	667,512
10. Impairment losses on financial assets	(927,852)
11. Losses related to operational risks	(943)
12. Personnel expenses	(1,463,749)
13. Promotion expenses	(135,819)
14. Other expenses	(1,799,893)
Net Other Operating (Expenses) Income	(2,244,353)
NET OPERATING INCOME (EXPENSES)	2,161,777
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(440)
2. Other non-operating income (expenses)	1,218
NET NON OPERATING INCOME (EXPENSES)	778
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,162,555
Income tax:	(409,161)
a. Estimated current period tax	(321,245)
b. Deferred tax income (expenses)	(87,916)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,753,394
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	(116,522)
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	(116,522)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(116,522)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,636,872
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 August 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 August 2022
I.	COMMITMENT RECEIVABLES	54,579,740
	1. Unused borrowing facilities	21,959,836
	2. Outstanding spot and derivative / forward purchased	32,619,904
	3. Others	-
II.	COMMITMENT LIABILITIES	129,110,748
	1. Unused loans facilities granted to customers	95,495,749
	i. Committed	12,253,714
	ii. Uncommitted	83,242,035
	2. Outstanding irrevocable L/C	703,111
	3. Outstanding spot and derivative / forward sold	32,911,888
	4. Others	-
III.	CONTINGENT RECEIVABLES	27,360,022
	1. Guarantees received	27,360,022
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,852,818
	1. Guarantees issued	5,852,818
	2. Others	-