

in million Rupiah

ACCOUNTS	31 May 2022
ASSET	
1. Cash	1,054,125
2. Placements with Bank Indonesia	24,675,928
3. Placements with other banks	2,468,131
4. Spot and derivative / <i>forward</i> receivables	718,907
5. Securities	10,957,095
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,153,049
9. Loans	132,433,828
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,684
12. Other financial asset	680,429
13. Impairment on financial assets -/-	(3,149,901)
a. Securities	(1,003)
b. Loans and Sharia Financing	(3,141,697)
c. Others	(7,201)
14. Intangible assets	2,682,966
Accumulated amortization of intangible assets -/-	(1,845,150)
15. Fixed assets and equipment	3,713,837
Accumulated depreciation on fixed assets and equipment -/-	(1,935,717)
16. Non-productive assets	1,291
a. Abandoned properties	-
b. Foreclosed assets	1,291
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,437,530
TOTAL ASSET	179,352,032

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	29,122,234
2. Saving deposits	9,606,132
3. Time deposits	56,296,420
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,634,455
7. Spot and derivative / <i>forward</i> liabilities	604,898
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,543,809
10. Securities issued	997,431
11. Borrowings	42,232,099
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	1,942,650
TOTAL LIABILITIES	147,980,128
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	915,023
a. Profit	915,023
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	19,087,955
a. Previous years	17,836,587
b. Current year ³⁾	1,251,368
c. Payable dividend -/-	-
TOTAL EQUITY	31,371,904
TOTAL LIABILITIES AND EQUITY	179,352,032

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 May 2022
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	4,046,691
2. Interest Expenses	(1,267,736)
Net Interest Income	2,778,955
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	99,933
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	11,225
4. Gain (Loss) from spot and derivative / forward transactions (realised)	19,840
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	221,081
7. Dividend revenue	332,992
8. Commissions/provisions/fees and administration	344,089
9. Other income	504,401
10. Impairment losses on financial assets	(655,441)
11. Losses related to operational risks	(685)
12. Personnel expenses	(915,526)
13. Promotion expenses	(89,448)
14. Other expenses	(1,135,023)
Net Other Operating (Expenses) Income	(1,262,562)
NET OPERATING INCOME (EXPENSES)	1,516,393
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(390)
2. Other non-operating income (expenses)	393
NET NON OPERATING INCOME (EXPENSES)	3
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,516,396
Income tax:	(265,028)
a. Estimated current period tax	(123,388)
b. Deferred tax income (expenses)	(141,640)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,251,368
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	(85,539)
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	(85,539)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(85,539)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,165,829
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 May 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 May 2022
I.	COMMITMENT RECEIVABLES	54,149,961
	1. Unused borrowing facilities	21,081,749
	2. Outstanding spot and derivative / forward purchased	33,068,212
	3. Others	-
II.	COMMITMENT LIABILITIES	126,901,847
	1. Unused loans facilities granted to customers	89,314,464
	i. Committed	10,104,690
	ii. Uncommitted	79,209,774
	2. Outstanding irrevocable L/C	1,559,843
	3. Outstanding spot and derivative / forward sold	36,027,540
	4. Others	-
III.	CONTINGENT RECEIVABLES	22,154,000
	1. Guarantees received	22,154,000
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,494,900
	1. Guarantees issued	5,494,900
	2. Others	-