

PT Bank BTPN Tbk  
**STATEMENTS OF FINANCIAL POSITION**  
**30 June 2019**



A MEMBER OF  
SMBC Group

*in million Rupiah*

ACCOUNTS	30 June 2019
<b>ASSET</b>	
1. Cash	1,701,303
2. Placements with Bank Indonesia	13,174,935
3. Placements with other banks	2,803,805
4. Spot and derivative receivables	834,463
5. Marketable securities	9,316,017
a. Measured at fair value through profit/loss	-
b. Available for sale	5,739,088
c. Held to maturity	2,349,231
d. Loans and receivables	1,227,698
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,467,380
9. Loans	134,811,292
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	134,811,292
10. Sharia financing	-
11. Investments	1,302,843
12. Allowance for impairment losses on financial assets -/-	(1,130,392)
a. Marketable securities	(39)
b. Loans	(1,130,178)
c. Others	(175)
13. Intangible assets	1,864,591
Accumulated amortization of intangible assets -/-	(913,582)
14. Fixed assets	3,154,289
Accumulated depreciation of fixed assets -/-	(1,391,238)
15. Non-productive assets	54
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	54
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	-
19. Other assets	5,365,339
<b>TOTAL ASSET</b>	<b>174,361,099</b>

ACCOUNTS		30 June 2019
<b>LIABILITY AND EQUITY</b>		
<b>LIABILITY</b>		
1. Demand deposits		17,172,537
2. Saving deposits		8,337,953
3. Time deposits		63,152,924
4. Revenue sharing investment funds		-
5. Liabilities to Bank Indonesia		-
6. Liabilities to other banks		8,949,448
7. Spot and derivative liabilities		844,389
8. Securities sold under repurchase agreements (Repo)		-
9. Acceptance liabilities		2,600,007
10. Marketable securities issued		2,499,154
11. Borrowings		41,221,051
12. Margin deposits		-
13. Interbranch liabilities		-
a. Conducting operational activities in Indonesia		-
b. Conducting operational activities outside Indonesia		-
14. Deferred tax liabilities		130,057
15. Other liabilities		2,326,503
16. Profit sharing investment funds		-
<b>TOTAL LIABILITY</b>		<b>147,234,023</b>
<b>EQUITY</b>		
17. Issued and fully paid-in capital		161,074
a. Authorized capital		300,000
b. Unpaid capital -/-		(137,022)
c. Treasury stock -/-		(1,904)
18. Additional paid-in capital		11,181,525
a. Agio		10,938,313
b. Disagio -/-		-
c. Capital contribution		-
d. Capital paid in advance		-
e. Others		243,212
19. Other comprehensive income/(expense)		875,257
a. Foreign exchange translation adjustment of financial statements		-
b. Gain/(loss) from changes in the value of marketable securities - available for sale		16,940
c. Cash flow hedging		-
d. Differences arising from fixed assets revaluation		797,886
e. Other comprehensive income from associate entity		-
f. Remeasurement on defined benefit program		86,221
g. Income tax related to other comprehensive income		(25,790)
h. Others		-
20. Difference in quasi reorganization		-
21. Difference in restructuring of entities under common control		-
22. Other Equity		-
23. Reserves		23,361
a. General reserves		23,361
b. Statutory reserves		-
24. Profit/loss		14,885,859
a. Previous years		14,054,912
b. Current year		830,947
<b>TOTAL EQUITY</b>		<b>27,127,076</b>
<b>TOTAL LIABILITY AND EQUITY</b>		<b>174,361,099</b>

in million Rupiah

ACCOUNTS		30 June 2019
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1 Interest Income		<b>7,341,197</b>
a. Rupiah		6,618,545
b. Foreign currencies		722,652
2 Interest Expenses		<b>3,965,073</b>
a. Rupiah		3,225,760
b. Foreign currencies		739,313
<b>Net Interest Income</b>		<b>3,376,124</b>
<b>B. Other Operating Income and Expenses</b>		
1 <b>Other Operating Income</b>		<b>2,408,323</b>
a. Increase in fair value of financial assets (mark to market)		466,992
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		466,992
iv. Other financial assets		-
b. Decrease in fair value of financial liabilities (mark to market)		-
c. Gain from sale of financial assets		-
i. Marketable securities		-
ii. Loans		-
iii. Other financial assets		-
d. Realized gain from spot and derivative transactions		1,473,992
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		242,232
h. Reversal in allowance for impairment losses		4,752
i. Other income		220,355
2 <b>Other Operating Expenses</b>		<b>4,889,193</b>
a. Decrease in fair value of financial assets (mark to market)		425,953
i. Marketable securities		33
ii. Loans		-
iii. Spot and derivatives		425,920
iv. Other financial assets		-
b. Increase in fair value of financial liabilities (mark to market)		-
c. Losses from sale of financial assets		-
i. Marketable securities		-
ii. Loans		-
iii. Other financial assets		-
d. Realized losses from spot and derivative transactions		1,377,100
e. Impairment losses on financial assets		581,754
i. Marketable securities		-
ii. Loans		581,642
iii. Sharia financing		-
iv. Other financial assets		112
f. Losses related to operational risks *)		13,356
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		79,710
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		1,054,582
k. Promotion expenses		82,484
l. Other expenses		1,274,254
<b>Net Other Operating Expenses</b>		<b>(2,480,870)</b>
<b>NET OPERATING INCOME</b>		<b>895,254</b>

ACCOUNTS		30 June 2019
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1	Gain/(Loss) from sale of fixed assets and equipments	(5,643)
2	Gain/(loss) on adjustments of foreign exchange translation	227,561
3	Other non-operating expenses	329
<b>NET NON OPERATING INCOME/(EXPENSES)</b>		<b>222,247</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,117,501</b>
Income tax:		(286,554)
a. Estimated current period tax		(210,989)
b. Deferred tax expense		(75,565)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>830,947</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	Items that will not be reclassified to profit or loss	(50,416)
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	(67,221)
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	16,805
2	Items that will be reclassified to profit or loss	9,673
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	12,897
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(3,224)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>(40,743)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>790,204</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>		<b>-</b>

\*) Filled with loss that already appear or will appear

\*\*) For foreign branch office, if applicable

**PT Bank BTPN Tbk**  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**30 June 2019**



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SMBC Group

*in million Rupiah*

<b>ACCOUNTS</b>		<b>30 June 2019</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>40,860,657</b>
	1. Unused borrowing facilities	7,399,758
	a. Rupiah	1,000,000
	b. Foreign currencies	6,399,758
	2. Outstanding spot and derivative purchased	33,460,899
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>106,432,986</b>
	1. Unused loans facilities granted to customers	76,681,689
	a. State-owned enterprises (BUMN)	3,840,859
	i. Committed	1,516,061
	- Rupiah	336,818
	- Foreign currencies	1,179,243
	ii. Uncommitted	2,324,798
	- Rupiah	564,161
	- Foreign currencies	1,760,637
	b. Others	72,840,830
	i. Committed	10,220,738
	ii. Uncommitted	62,620,092
	2. Unused loans facilities granted to other banks	58,044
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	58,044
	i. Rupiah	58,044
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	972,192
	a. Foreign L/C	268,475
	b. Local L/C	703,717
	4. Outstanding spot and derivative sold	28,721,061
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>24,545,800</b>
	1. Guarantees received	24,464,904
	a. Rupiah	9,551,122
	b. Foreign currencies	14,913,782
	2. Interest on non-performing loan	80,896
	a. Loan interest	80,896
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>8,595,705</b>
	1. Guarantees issued	8,595,705
	a. Rupiah	4,212,526
	b. Foreign currencies	4,383,179
	2. Others	-