

in million Rupiah

ACCOUNTS	31 July 2022
ASSET	
1. Cash	1,018,998
2. Placements with Bank Indonesia	19,391,359
3. Placements with other banks	925,445
4. Spot and derivative / <i>forward</i> receivables	854,382
5. Securities	11,959,726
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,344,659
9. Loans	138,007,858
10. Sharia financing ¹⁾	-
11. Equity Investments	1,308,484
12. Other financial asset	755,559
13. Impairment on financial assets -/-	(3,101,025)
a. Securities	(1,112)
b. Loans and Sharia Financing	(3,092,504)
c. Others	(7,409)
14. Intangible assets	2,740,814
Accumulated amortization of intangible assets -/-	(1,893,937)
15. Fixed assets and equipment	3,724,894
Accumulated depreciation on fixed assets and equipment -/-	(1,962,741)
16. Non-productive assets	1,291
a. Abandoned properties	-
b. Foreclosed assets	1,291
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,634,051
TOTAL ASSET	178,709,817

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	28,118,519
2. Saving deposits	9,846,505
3. Time deposits	56,221,499
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,710,918
7. Spot and derivative / <i>forward</i> liabilities	732,229
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,511,877
10. Securities issued	997,980
11. Borrowings	42,816,042
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,044,351
TOTAL LIABILITIES	146,999,920
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	898,696
a. Profit	898,696
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	19,442,275
a. Previous years	17,836,586
b. Current year ³⁾	1,605,689
c. Payable dividend -/-	-
TOTAL EQUITY	31,709,897
TOTAL LIABILITIES AND EQUITY	178,709,817

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 July 2022
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	5,708,000
2. Interest Expenses	(1,851,582)
Net Interest Income	3,856,418
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	91,282
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	17,073
4. Gain (Loss) from spot and derivative / forward transactions (realised)	(93,629)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	474,306
7. Dividend revenue	332,993
8. Commissions/provisions/fees and administration	461,980
9. Other income	635,077
10. Impairment losses on financial assets	(824,622)
11. Losses related to operational risks	(833)
12. Personnel expenses	(1,280,306)
13. Promotion expenses	(117,193)
14. Other expenses	(1,580,552)
Net Other Operating (Expenses) Income	(1,884,424)
NET OPERATING INCOME (EXPENSES)	1,971,994
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(441)
2. Other non-operating income (expenses)	752
NET NON OPERATING INCOME (EXPENSES)	311
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,972,305
Income tax:	(366,616)
a. Estimated current period tax	(299,664)
b. Deferred tax income (expenses)	(66,952)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,605,689
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	(101,866)
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	(101,866)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(101,866)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,503,823
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 July 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 July 2022
I.	COMMITMENT RECEIVABLES	54,705,487
	1. Unused borrowing facilities	21,945,377
	2. Outstanding spot and derivative / forward purchased	32,760,110
	3. Others	-
II.	COMMITMENT LIABILITIES	130,330,070
	1. Unused loans facilities granted to customers	95,638,732
	i. Committed	12,739,601
	ii. Uncommitted	82,899,131
	2. Outstanding irrevocable L/C	1,154,907
	3. Outstanding spot and derivative / forward sold	33,536,431
	4. Others	-
III.	CONTINGENT RECEIVABLES	27,263,055
	1. Guarantees received	27,263,055
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,267,912
	1. Guarantees issued	5,267,912
	2. Others	-