

in million Rupiah

ACCOUNTS	30 Apr 2022
ASSET	
1. Cash	1,184,565
2. Placements with Bank Indonesia	13,216,162
3. Placements with other banks	1,294,355
4. Spot and derivative / <i>forward</i> receivables	693,141
5. Securities	15,990,464
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,395,026
9. Loans	133,128,445
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,684
12. Other financial asset	892,486
13. Impairment on financial assets -/-	(3,146,884)
a. Securities	(796)
b. Loans and Sharia Financing	(3,139,120)
c. Others	(6,968)
14. Intangible assets	2,660,950
Accumulated amortization of intangible assets -/-	(1,820,901)
15. Fixed assets and equipment	3,712,714
Accumulated depreciation on fixed assets and equipment -/-	(1,924,498)
16. Non-productive assets	1,291
a. Abandoned properties	-
b. Foreclosed assets	1,291
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	3,671,740
TOTAL ASSET	174,254,740

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,333,726
2. Saving deposits	9,909,462
3. Time deposits	59,403,947
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,911,031
7. Spot and derivative / <i>forward</i> liabilities	654,454
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,490,939
10. Securities issued	997,159
11. Borrowings	39,327,363
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,081,491
TOTAL LIABILITIES	143,109,572
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	909,677
a. Profit	909,677
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	18,866,565
a. Previous years	17,836,587
b. Current year ³⁾	1,029,978
c. Payable dividend -/-	-
TOTAL EQUITY	31,145,168
TOTAL LIABILITIES AND EQUITY	174,254,740

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	30 Apr 2022
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	3,221,607
2. Interest Expenses	(996,416)
Net Interest Income	2,225,191
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	29,944
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	9,322
4. Gain (Loss) from spot and derivative / forward transactions (realised)	71,932
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	150,420
7. Dividend revenue	332,992
8. Commissions/provisions/fees and administration	272,693
9. Other income	465,001
10. Impairment losses on financial assets	(610,272)
11. Losses related to operational risks	(638)
12. Personnel expenses	(734,164)
13. Promotion expenses	(72,023)
14. Other expenses	(910,415)
Net Other Operating (Expenses) Income	(995,208)
NET OPERATING INCOME (EXPENSES)	1,229,983
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	(80)
2. Other non-operating income (expenses)	452
NET NON OPERATING INCOME (EXPENSES)	372
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,230,355
Income tax:	(200,377)
a. Estimated current period tax	(132,769)
b. Deferred tax income (expenses)	(67,608)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,029,978
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	(90,885)
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	(90,885)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(90,885)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	939,093
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
30 Apr 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		30 Apr 2022
I.	COMMITMENT RECEIVABLES	55,830,680
	1. Unused borrowing facilities	24,159,699
	2. Outstanding spot and derivative / forward purchased	31,670,981
	3. Others	-
II.	COMMITMENT LIABILITIES	138,847,084
	1. Unused loans facilities granted to customers	100,463,248
	i. Committed	9,585,052
	ii. Uncommitted	90,878,196
	2. Outstanding irrevocable L/C	1,299,713
	3. Outstanding spot and derivative / forward sold	37,084,123
	4. Others	-
III.	CONTINGENT RECEIVABLES	21,968,259
	1. Guarantees received	21,968,259
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,460,774
	1. Guarantees issued	5,460,774
	2. Others	-