

in million Rupiah

ACCOUNTS	28 February 2021
<b>ASSET</b>	
1. Cash	1,190,529
2. Placements with Bank Indonesia	13,342,774
3. Placements with other banks	794,975
4. Spot and derivative / <i>forward</i> receivables	801,992
5. Securities	13,339,625
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,261,422
9. Loans	125,046,776
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,305,484
12. Other financial asset	786,038
13. Impairment on financial assets -/-	(2,585,245)
a. Securities	(380)
b. Loans and Sharia Financing	(2,577,719)
c. Others	(7,146)
14. Intangible assets	2,312,557
Accumulated amortization of intangible assets -/-	(1,457,918)
15. Fixed assets and equipment	4,070,480
Accumulated depreciation on fixed assets and equipment -/-	(2,103,253)
16. Non-productive assets	17,298
a. Abandoned properties	-
b. Foreclosed assets	16,697
c. Suspense accounts	601
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	3,034,582
<b>TOTAL ASSET</b>	<b>161,158,116</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	14,361,465
2. Saving deposits	10,008,916
3. Time deposits	63,869,728
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,030,840
7. Spot and derivative / <i>forward</i> liabilities	684,013
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	744,139
10. Securities issued	993,536
11. Borrowings	33,052,109
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,649,634
<b>TOTAL LIABILITIES</b>	<b>132,394,380</b>
<b>EQUITY</b>	
15. Issued and fully paid-in capital	161,078
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,904)
16. Additional paid-in capital	11,168,978
a. Agio	10,908,177
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	950,883
a. Profit	950,883
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	16,450,201
a. Previous years	16,001,292
b. Current year <sup>3)</sup>	448,909
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>28,763,736</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>161,158,116</b>

Note :

<sup>1)</sup>: To be fill by Bank that owns sharia units

<sup>2)</sup>: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

<sup>3)</sup>: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

in million Rupiah

ACCOUNTS		28 February 2021
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,780,676
2.	Interest Expenses	(601,587)
	<b>Net Interest Income</b>	<b>1,179,089</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	117,979
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(40,203)
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	59,557
7.	Dividend revenue	1
8.	Commissions/provisions/fees and administration	110,933
9.	Other income	79,234
10.	Impairment losses on financial assets	(83,856)
11.	Losses related to operational risks	(180)
12.	Personnel expenses	(358,585)
13.	Promotion expenses	(20,030)
14.	Other expenses	(467,493)
	<b>Net Other Operating (Expenses) Income</b>	<b>(602,643)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>576,446</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1.	Gain (Loss) from sale of fixed assets and equipments	103
2.	Other non-operating income (expenses)	248
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>351</b>
	<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>576,797</b>
	Income tax:	(127,888)
	a. Estimated current period tax	(126,255)
	b. Deferred tax income (expenses)	(1,633)
	<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>448,909</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	(31,070)
	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	(31,070)
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>(31,070)</b>
	<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>417,839</b>
	<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

Note :

<sup>1)</sup> : For foreign branch office, if applicable

PT Bank BTPN Tbk  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
 28 February 2021



*in million Rupiah*

ACCOUNTS		28 February 2021
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>58,689,488</b>
	1. Unused borrowing facilities	31,839,919
	2. Outstanding spot and derivative / forward purchased	26,849,569
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>138,755,371</b>
	1. Unused loans facilities granted to customers	108,528,246
	i. Committed	12,811,385
	ii. Uncommitted	95,716,861
	2. Outstanding irrevocable L/C	916,248
	3. Outstanding spot and derivative / forward sold	29,310,877
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>22,736,981</b>
	1. Guarantees received	22,736,981
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>6,383,953</b>
	1. Guarantees issued	6,383,953
	2. Others	-