

in million Rupiah

ACCOUNTS	31 January 2021
ASSET	
1. Cash	1,286,081
2. Placements with Bank Indonesia	12,735,103
3. Placements with other banks	605,611
4. Spot and derivative / <i>forward</i> receivables	970,280
5. Securities	13,051,681
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,347,645
9. Loans	125,823,105
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,484
12. Other financial asset	755,157
13. Impairment on financial assets -/-	(2,559,922)
a. Securities	(313)
b. Loans and Sharia Financing	(2,552,760)
c. Others	(6,849)
14. Intangible assets	2,294,604
Accumulated amortization of intangible assets -/-	(1,431,736)
15. Fixed assets and equipment	4,068,868
Accumulated depreciation on fixed assets and equipment -/-	(2,073,301)
16. Non-productive assets	16,708
a. Abandoned properties	-
b. Foreclosed assets	16,697
c. Suspense accounts	11
d. Interbranch assets	-
17. Other assets ²⁾	2,916,144
TOTAL ASSET	161,111,512

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	14,875,369
2. Saving deposits	9,924,859
3. Time deposits	64,021,321
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,124,756
7. Spot and derivative / <i>forward</i> liabilities	840,522
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	719,652
10. Securities issued	993,290
11. Borrowings	34,324,791
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,758,712
TOTAL LIABILITIES	132,583,272
EQUITY	
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	937,898
a. Profit	937,898
b. Loss -/-	-
18. Reserves	23,361
a. General reserves	23,361
b. Appropriate reserves	-
19. Profit/loss	16,236,925
a. Previous years	16,010,527
b. Current year ³⁾	226,398
c. Payable dividend -/-	-
TOTAL EQUITY	28,528,240
TOTAL LIABILITIES AND EQUITY	161,111,512

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 January 2021
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	921,840
2.	Interest Expenses	(325,123)
	Net Interest Income	596,717
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	129,758
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)	(93,519)
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	13,370
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	61,621
9.	Other income	40,160
10.	Impairment losses on financial assets	(28,260)
11.	Losses related to operational risks	(118)
12.	Personnel expenses	(181,479)
13.	Promotion expenses	(9,891)
14.	Other expenses	(237,835)
	Net Other Operating (Expenses) Income	(306,193)
	NET OPERATING INCOME (EXPENSES)	290,524
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	98
2.	Other non-operating income (expenses)	259
	NET NON OPERATING INCOME (EXPENSES)	357
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	290,881
	Income tax:	(64,483)
	a. Estimated current period tax	(40,888)
	b. Deferred tax income (expenses)	(23,595)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	226,398
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	(18,228)
	a. Gain from fixed assets revaluation	-
	b. Gain (Loss) from remeasurement beneficial pension program	(18,228)
	c. Others	-
2	Items that will be reclassified to profit or loss	(25,826)
	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	(25,826)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
	- NET OFF TAX	(44,054)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		182,344
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 January 2021



in million Rupiah

ACCOUNTS		31 January 2021
I.	COMMITMENT RECEIVABLES	55,805,973
	1. Unused borrowing facilities	31,377,743
	2. Outstanding spot and derivative / forward purchased	24,428,230
	3. Others	-
II.	COMMITMENT LIABILITIES	138,579,574
	1. Unused loans facilities granted to customers	106,394,399
	i. Committed	13,452,391
	ii. Uncommitted	92,942,008
	3. Outstanding irrevocable L/C	739,765
	4. Outstanding spot and derivative / forward sold	31,445,410
	5. Others	-
III.	CONTINGENT RECEIVABLES	21,912,093
	1. Guarantees received	21,912,093
	3. Others	-
IV.	CONTINGENT LIABILITIES	6,286,616
	1. Guarantees issued	6,286,616
	2. Others	-