

in million Rupiah

ACCOUNTS	31 Jan 2022
ASSET	
1. Cash	947,313
2. Placements with Bank Indonesia	20,170,837
3. Placements with other banks	775,042
4. Spot and derivative / <i>forward</i> receivables	457,612
5. Securities	15,253,242
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,008,755
9. Loans	125,037,426
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,684
12. Other financial asset	694,366
13. Impairment on financial assets -/-	(3,233,212)
a. Securities	(441)
b. Loans and Sharia Financing	(3,227,420)
c. Others	(5,351)
14. Intangible assets	2,590,336
Accumulated amortization of intangible assets -/-	(1,747,350)
15. Fixed assets and equipment	3,733,095
Accumulated depreciation on fixed assets and equipment -/-	(1,962,865)
16. Non-productive assets	13,575
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	9,600
d. Interbranch assets	-
17. Other assets ²⁾	2,548,658
TOTAL ASSET	168,592,514

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,838,558
2. Saving deposits	9,252,860
3. Time deposits	61,202,410
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,215,798
7. Spot and derivative / <i>forward</i> liabilities	410,301
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,147,880
10. Securities issued	996,354
11. Borrowings	37,893,764
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,255,852
TOTAL LIABILITIES	138,213,777
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	943,499
a. Profit	943,499
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	18,066,312
a. Previous years	17,856,643
b. Current year ³⁾	209,669
c. Payable dividend -/-	-
TOTAL EQUITY	30,378,737
TOTAL LIABILITIES AND EQUITY	168,592,514

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 Jan 2022
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	817,599
2.	Interest Expenses	(255,252)
	Net Interest Income	562,347
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	46,685
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	1,485
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	381
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	(998)
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	67,949
9.	Other income	171,593
10.	Impairment losses on financial assets	(152,691)
11.	Losses related to operational risks	(271)
12.	Personnel expenses	(176,576)
13.	Promotion expenses	(12,996)
14.	Other expenses	(237,196)
	Net Other Operating (Expenses) Income	(292,635)
	NET OPERATING INCOME (EXPENSES)	269,712
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	-
2.	Other non-operating income (expenses)	283
	NET NON OPERATING INCOME (EXPENSES)	283
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	269,995
	Income tax:	(60,326)
	a. Estimated current period tax	(94,871)
	b. Deferred tax income (expenses)	34,545
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	209,669
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	17,263
	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	17,263
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	17,263
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	226,932
	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 Jan 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 Jan 2022
I.	COMMITMENT RECEIVABLES	55,484,770
	1. Unused borrowing facilities	25,170,428
	2. Outstanding spot and derivative / forward purchased	30,314,342
	3. Others	-
II.	COMMITMENT LIABILITIES	142,331,179
	1. Unused loans facilities granted to customers	106,327,623
	i. Committed	9,470,137
	ii. Uncommitted	96,857,486
	2. Outstanding irrevocable L/C	2,104,828
	3. Outstanding spot and derivative / forward sold	33,898,728
	4. Others	-
III.	CONTINGENT RECEIVABLES	22,266,160
	1. Guarantees received	22,266,160
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,622,830
	1. Guarantees issued	5,622,830
	2. Others	-