

PT Bank BTPN Tbk  
**STATEMENTS OF FINANCIAL POSITION**  
**31 July 2020**



*in million Rupiah*

ACCOUNTS	31 July 2020
<b>ASSET</b>	
1. Cash	1,312,097
2. Placements with Bank Indonesia	13,116,115
3. Placements with other banks	1,079,087
4. Spot and derivative / <i>forward</i> receivables	992,226
5. Securities	8,176,831
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,050,267
9. Loans	140,924,671
10. Sharia financing <sup>1)</sup>	-
11. Investments	1,303,643
12. Other financial asset	738,378
13. Impairment on financial assets -/-	(1,956,380)
a. Securities	(395)
b. Loans	(1,954,911)
c. Others	(1,074)
14. Intangible assets	2,143,693
Accumulated amortization of intangible assets -/-	(1,267,508)
15. Fixed assets and equipment	4,063,920
Accumulated depreciation on fixed assets and equipment -/-	(1,924,022)
16. Non-productive assets	37,337
a. Abandoned properties	-
b. Foreclosed assets	37,310
c. Suspense accounts	27
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,838,889
<b>TOTAL ASSET</b>	<b>172,629,244</b>

ACCOUNTS	31 July 2020
<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	13,712,988
2. Saving deposits	9,223,614
3. Time deposits	70,754,717
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,939,569
7. Spot and derivative / <i>forward</i> liabilities	732,814
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	483,893
10. Securities issued	1,891,568
11. Borrowings	40,409,275
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,466,157
<b>TOTAL LIABILITIES</b>	<b>144,614,595</b>
<b>EQUITY</b>	
15. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
16. Additional paid-in capital	11,151,735
a. Agio	10,907,723
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	244,012
17. Other comprehensive income	904,604
a. Profit	904,604
b. Loss -/-	-
18. Reserves	23,361
a. General reserves	23,361
b. Appropriate reserves	-
19. Profit/loss	15,773,874
a. Previous years	14,490,062
b. Current year <sup>3)</sup>	1,283,812
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>28,014,649</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>172,629,244</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	31 July 2020
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	7,760,166
2. Interest Expenses	3,486,007
<b>Net Interest Income</b>	<b>4,274,159</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	259,412
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)	30,903
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	222,676
7. Dividend revenue	242,670
8. Commissions/provisions/fees and administration	269,901
9. Other income	278,701
10. Impairment losses on financial assets	889,927
11. Losses related to operational risks	10,719
12. Personnel expenses	1,281,593
13. Promotion expenses	92,447
14. Other expenses	1,715,692
<b>Net Other Operating (Expenses) Income</b>	<b>(2,686,115)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1,588,044</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	46
2. Other non-operating income (expenses)	(3,911)
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>(3,865)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,584,179</b>
Income tax:	(300,367)
a. Estimated current period tax	(482,996)
b. Deferred tax income (expenses)	182,629
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,283,812</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 benefecial pension program	-
c. Others	-
2 Items that will be reclassified to profit or loss	11,784
a. Gain (Loss) from adjustment in foreign exchange translation	-
b. Gain (Loss) from changes in the value of financial asset liability instrument which measured by value from other comprehensive income	11,784
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>11,784</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,295,596</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

Note :

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

*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 July 2020</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	44,065,099
	1. Unused borrowing facilities	15,915,220
	2. Outstanding spot and derivative / forward purchased	28,149,879
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	122,467,744
	1. Unused loans facilities granted to customers	84,796,360
	i. Committed	10,617,416
	ii. Uncommitted	74,178,944
	3. Outstanding irrevocable L/C	1,086,486
	4. Outstanding spot and derivative / forward sold	36,584,898
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	24,180,586
	1. Guarantees received	24,180,586
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	8,640,537
	1. Guarantees issued	8,640,537
	2. Others	-