

in million Rupiah

ACCOUNTS	31 July 2021
ASSET	
1. Cash	1,094,054
2. Placements with Bank Indonesia	15,973,561
3. Placements with other banks	1,552,028
4. Spot and derivative / <i>forward</i> receivables	544,309
5. Securities	13,710,736
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,224,318
9. Loans	122,767,520
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,484
12. Other financial asset	678,133
13. Impairment on financial assets -/-	(2,739,652)
a. Securities	(498)
b. Loans and Sharia Financing	(2,735,335)
c. Others	(3,819)
14. Intangible assets	2,423,728
Accumulated amortization of intangible assets -/-	(1,589,425)
15. Fixed assets and equipment	4,118,207
Accumulated depreciation on fixed assets and equipment -/-	(2,236,775)
16. Non-productive assets	3,977
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	2
d. Interbranch assets	-
17. Other assets ²⁾	2,702,136
TOTAL ASSET	161,532,339

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	18,118,505
2. Saving deposits	9,682,579
3. Time deposits	60,016,282
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,344,995
7. Spot and derivative / <i>forward</i> liabilities	458,798
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	713,122
10. Securities issued	994,792
11. Borrowings	33,460,396
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	1,971,936
TOTAL LIABILITIES	131,761,405
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	946,726
a. Profit	946,726
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	17,461,556
a. Previous years	16,019,421
b. Current year ³⁾	1,442,135
c. Payable dividend -/-	-
TOTAL EQUITY	29,770,934
TOTAL LIABILITIES AND EQUITY	161,532,339

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 July 2021
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	6,018,020
2. Interest Expenses	(1,921,683)
Net Interest Income	4,096,337
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	85,510
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)	(2,225)
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	339,570
7. Dividend revenue	177,958
8. Commissions/provisions/fees and administration	368,597
9. Other income	290,410
10. Impairment losses on financial assets	(544,828)
11. Losses related to operational risks	(12,363)
12. Personnel expenses	(1,277,313)
13. Promotion expenses	(75,725)
14. Other expenses	(1,642,562)
Net Other Operating (Expenses) Income	(2,292,971)
NET OPERATING INCOME (EXPENSES)	1,803,366
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	182
2. Other non-operating income (expenses)	1,762
NET NON OPERATING INCOME (EXPENSES)	1,944
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,805,310
Income tax:	(363,175)
a. Estimated current period tax	(359,325)
b. Deferred tax income (expenses)	(3,850)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,442,135
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	20,491
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	20,491
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	20,491
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,462,626
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 July 2021



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 July 2021
I.	COMMITMENT RECEIVABLES	56,916,343
	1. Unused borrowing facilities	32,329,605
	2. Outstanding spot and derivative / forward purchased	24,586,738
	3. Others	-
II.	COMMITMENT LIABILITIES	133,802,247
	1. Unused loans facilities granted to customers	101,989,016
	i. Committed	16,469,041
	ii. Uncommitted	85,519,975
	2. Outstanding irrevocable L/C	1,048,323
	3. Outstanding spot and derivative / forward sold	30,764,908
	4. Others	-
III.	CONTINGENT RECEIVABLES	19,064,829
	1. Guarantees received	19,064,829
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,695,188
	1. Guarantees issued	5,695,188
	2. Others	-