

PT Bank BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
31 March 2020



in million Rupiah

ACCOUNTS	31 March 2020
ASSET	
1. Cash	1,321,734
2. Placements with Bank Indonesia	18,863,460
3. Placements with other banks	1,776,009
4. Spot and derivative receivables	2,731,672
5. Marketable securities	4,775,612
a. Measured at fair value through profit loss	-
b. Measured at fair value through other comprehensive income	2,277,518
c. Measured at amortised cost	2,498,094
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	1,375,602
9. Loans	147,845,204
a.	-
b.	-
c.	147,845,204
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,737,852)
a. Marketable securities	(528)
b. Loans	(1,731,987)
c. Others	(5,337)
13. Intangible assets	2,058,632
Accumulated amortization of intangible assets -/-	(1,152,538)
14. Fixed assets	4,032,096
Accumulated depreciation of fixed assets -/-	(1,807,626)
15. Non-productive assets	21
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	21
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	-
19. Other assets	3,568,880
TOTAL ASSET	184,954,549

ACCOUNTS	31 March 2020
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	17,557,189
2. Saving deposits	8,545,405
3. Time deposits	61,335,483
4. Revenue sharing investment funds	-
5. Liabilities from Bank Indonesia	-
6. Interbank Liabilities	7,007,403
7. Spot and derivative liabilities	3,039,084
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	732,698
10. Marketable securities issued	3,191,941
11. Borrowings	53,939,471
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	33,239
15. Other liabilities	2,428,471
16. Profit sharing investment funds	-
TOTAL LIABILITY	157,810,384
EQUITY	
17. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,151,735
a. Agio	10,907,723
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	244,012
19. Other comprehensive income/(expense)	847,423
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) on value changes of financial assets measured at fair value through other comprehensive income	(33,143)
c. Effective portion of cash flow hedge	-
d. Differences in fixed asset revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Gain/(loss) from actuary benefit program	110,474
g. Income tax related to other comprehensive income	(27,794)
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	14,960,571
a. Previous years	14,490,062
b. Current year	470,509
TOTAL EQUITY	27,144,165
TOTAL LIABILITY AND EQUITY	184,954,549

in million Rupiah

ACCOUNTS	31 March 2020
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	3,435,809
a. Rupiah	3,086,977
b. Foreign currencies	348,832
2 Interest Expenses	1,559,930
a. Rupiah	1,229,342
b. Foreign currencies	330,588
Net Measured at amortised cost	1,875,879
B. Other Operating Income and Expenses	
1 Other Operating Income	5,106,299
a. Increase in fair value of financial assets (mark to market)	2,731,672
Marketable securities	-
Loans	-
Spot and derivatives	2,731,672
iv. Other financial assets	-
b. Decrease in fair value of financial liabilities (mark to market)	-
c. Gain from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized gain from spot and derivative transactions	2,127,141
e. Dividend	3
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	107,283
h. Reversal in allowance for impairment losses	10,481
i. Other income	129,719
2 Other Operating Expenses	6,520,548
a. Decrease in fair value of financial assets (mark to market)	3,039,084
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	3,039,084
iv. Other financial assets	-
b. Increase in fair value of financial liabilities (mark to market)	-
c. Losses from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized losses from spot and derivative transactions	1,800,849
e. Impairment losses on financial assets	322,143
i. Marketable securities	44
ii. Loans	318,040
iii. Sharia financing	-
iv. Other financial assets	4,059
Lia Losses related to operational risks *)	193
Int Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	29,043
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	544,617
k. Promotion expenses	42,463
l. Other expenses	742,156
Net Other Operating Expenses	(1,414,249)
NET OPERATING INCOME	461,630

ACCOUNTS	31 March 2020
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	273
2 Gain/(loss) on adjustments of foreign exchange translation	168,673
3 Other non-operating expenses	(80)
NET NON OPERATING INCOME/(EXPENSES)	168,866
INCOME BEFORE TAX FOR THE CURRENT PERIOD	630,496
Income tax:	(159,987)
a. Estimated current period tax	(175,949)
b. Deferred tax expense	15,962
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	470,509
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	-
a. Gain from fixed assets revaluation	-
b. Foreign exchange translation adjustment of financial statements	-
c. Gain/(loss) on value changes of financial assets measured at fair value	-
d. through other comprehensive income	-
e. Effective portion of cash flow hedge	-
2 Ite Differences in fixed asset revaluation	(45,397)
a. Other comprehensive income from associate enity	-
b. Gain/(loss) from actuary benefit program	(49,248)
c. Income tax related to other comprehensive income	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	3,851
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	(45,397)
- NET OFF TAX	(45,397)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	425,112
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable

in million Rupiah

ACCOUNTS		31 March 2020
I.	COMMITMENT RECEIVABLES	47,419,140
	1. Unused borrowing facilities	7,934,702
	a. Rupiah	500,000
	b. Foreign currencies	7,434,702
	2. Outstanding spot and derivative purchased	39,484,438
	3. Others	-
II.	COMMITMENT LIABILITIES	122,524,193
	1. Measured at amortised cost	84,374,650
	a. State-owned enterprises (BUMN)	3,335,138
	i. Committed	98,662
	- Rupiah	49,331
	- Foreign currencies	49,331
	ii. Uncommitted	3,236,476
	- Rupiah	2,811,739
	- Foreign currencies	424,737
	b. Others	81,039,512
	i. Committed	8,827,564
	ii. Uncommitted	72,211,948
	2. Unused loans facilities granted to other banks	56,633
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	56,633
	i. Rupiah	56,633
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,037,927
	a. Foreign L/C	467,388
	b. Local L/C	570,539
	4. Outstanding spot and derivative sold	37,054,983
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,579,869
	1. Guarantees received	24,488,561
	a. Rupiah	6,958,370
	b. Foreign currencies	17,530,191
	2. Interest on non-performing loan	91,308
	a. Loan interest	91,308
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	9,532,326
	1. Guarantees issued	9,532,326
	a. Rupiah	4,987,599
	b. Foreign currencies	4,544,727
	2. Others	-