

in million Rupiah

ACCOUNTS	31 May 2021
ASSET	
1. Cash	1.294.583
2. Placements with Bank Indonesia	11.355.118
3. Placements with other banks	1.043.515
4. Spot and derivative / <i>forward</i> receivables	659.245
5. Securities	15.744.712
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1.409.652
9. Loans	122.064.757
10. Sharia financing ¹⁾	-
11. Equity Investments	1.305.484
12. Other financial asset	690.204
13. Impairment on financial assets -/-	(2.791.908)
a. Securities	(620)
b. Loans and Sharia Financing	(2.784.726)
c. Others	(6.562)
14. Intangible assets	2.387.308
Accumulated amortization of intangible assets -/-	(1.536.678)
15. Fixed assets and equipment	4.097.773
Accumulated depreciation on fixed assets and equipment -/-	(2.184.416)
16. Non-productive assets	5.062
a. Abandoned properties	-
b. Foreclosed assets	5.057
c. Suspense accounts	5
d. Interbranch assets	-
17. Other assets ²⁾	2.905.284
TOTAL ASSET	158.449.695

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	16.891.949
2. Saving deposits	10.029.482
3. Time deposits	60.872.947
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	3.799.426
7. Spot and derivative / <i>forward</i> liabilities	527.888
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	814.652
10. Securities issued	994.284
11. Borrowings	33.152.458
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	1.999.051
TOTAL LIABILITIES	129.082.137
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	918.427
a. Profit	918.427
b. Loss -/-	-
18. Reserves	32.596
a. General reserves	32.596
b. Appropriate reserves	-
19. Profit/loss	17.086.479
a. Previous years	16.019.421
b. Current year ³⁾	1.067.058
c. Payable dividend -/-	-
TOTAL EQUITY	29.367.558
TOTAL LIABILITIES AND EQUITY	158.449.695

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 May 2021
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	4.348.634
2.	Interest Expenses	(1.413.126)
	Net Interest Income	2.935.508
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	131.357
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)	14.285
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	173.845
7.	Dividend revenue	177.957
8.	Commissions/provisions/fees and administration	271.259
9.	Other income	207.260
10.	Impairment losses on financial assets	(464.665)
11.	Losses related to operational risks	(5.782)
12.	Personnel expenses	(905.541)
13.	Promotion expenses	(54.054)
14.	Other expenses	(1.161.040)
	Net Other Operating (Expenses) Income	(1.615.119)
	NET OPERATING INCOME (EXPENSES)	1.320.389
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	125
2.	Other non-operating income (expenses)	1.539
	NET NON OPERATING INCOME (EXPENSES)	1.664
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1.322.053
	Income tax:	(254.995)
	a. Estimated current period tax	(306.767)
	b. Deferred tax income (expenses)	51.772
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1.067.058
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	(7.808)
	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	(7.808)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(7.808)
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1.059.250
	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 May 2021



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		31 May 2021
I.	COMMITMENT RECEIVABLES	58.417.909
	1. Unused borrowing facilities	31.927.952
	2. Outstanding spot and derivative / forward purchased	26.489.957
	3. Others	-
II.	COMMITMENT LIABILITIES	132.097.847
	1. Unused loans facilities granted to customers	98.544.243
	i. Committed	12.270.579
	ii. Uncommitted	86.273.664
	2. Outstanding irrevocable L/C	1.162.509
	3. Outstanding spot and derivative / forward sold	32.391.095
	4. Others	-
III.	CONTINGENT RECEIVABLES	20.507.150
	1. Guarantees received	20.507.150
	2. Others	-
IV.	CONTINGENT LIABILITIES	6.628.796
	1. Guarantees issued	6.628.796
	2. Others	-