

PT Bank BTPN Tbk  
**STATEMENTS OF FINANCIAL POSITION**  
**30 November 2020**



*in million Rupiah*

ACCOUNTS	30 November 2020
<b>ASSET</b>	
1. Cash	1,233,913
2. Placements with Bank Indonesia	15,143,174
3. Placements with other banks	813,201
4. Spot and derivative / <i>forward</i> receivables	1,031,043
5. Securities	11,188,500
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,513,615
9. Loans	133,171,243
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,303,643
12. Other financial asset	781,845
13. Impairment on financial assets -/-	(2,305,923)
a. Securities	(299)
b. Loans and Sharia Financing	(2,299,619)
c. Others	(6,005)
14. Intangible assets	2,241,817
Accumulated amortization of intangible assets -/-	(1,377,775)
15. Fixed assets and equipment	4,101,265
Accumulated depreciation on fixed assets and equipment -/-	(2,050,999)
16. Non-productive assets	19,202
a. Abandoned properties	-
b. Foreclosed assets	19,190
c. Suspense accounts	12
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,739,824
<b>TOTAL ASSET</b>	<b>169,547,588</b>

ACCOUNTS	30 November 2020
<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	14,442,884
2. Saving deposits	10,039,911
3. Time deposits	70,274,417
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,306,188
7. Spot and derivative / <i>forward</i> liabilities	881,681
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	780,403
10. Securities issued	992,802
11. Borrowings	38,723,531
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,655,906
<b>TOTAL LIABILITIES</b>	<b>141,097,723</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	991,941
a. Profit	991,941
b. Loss -/-	-
18. Reserves	23,361
a. General reserves	23,361
b. Appropriate reserves	-
19. Profit/loss	16,121,753
a. Previous years	14,614,328
b. Current year <sup>3)</sup>	1,507,425
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>28,449,865</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>169,547,588</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	30 November 2020
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	11,432,742
2. Interest Expenses	4,930,822
<b>Net Interest Income</b>	<b>6,501,920</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	149,361
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)	592,492
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	(36,582)
7. Dividend revenue	242,671
8. Commissions/provisions/fees and administration	455,219
9. Other income	405,677
10. Impairment losses on financial assets	1,610,242
11. Losses related to operational risks	16,147
12. Personnel expenses	1,977,760
13. Promotion expenses	147,352
14. Other expenses	2,672,606
<b>Net Other Operating (Expenses) Income</b>	<b>(4,615,269)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1,886,651</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	59
2. Other non-operating income (expenses)	(2,361)
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>(2,302)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,884,349</b>
Income tax:	(376,924)
a. Estimated current period tax	(643,749)
b. Deferred tax income (expenses)	266,825
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,507,425</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	99,122
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	99,122
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>99,122</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,606,547</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>30 November 2020</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	53,061,961
	1. Unused borrowing facilities	27,339,818
	2. Outstanding spot and derivative / forward purchased	25,722,143
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	126,142,310
	1. Unused loans facilities granted to customers	91,779,399
	i. Committed	10,820,676
	ii. Uncommitted	80,958,723
	3. Outstanding irrevocable L/C	850,146
	4. Outstanding spot and derivative / forward sold	33,512,765
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	21,720,834
	1. Guarantees received	21,720,834
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	7,301,862
	1. Guarantees issued	7,301,862
	2. Others	-