

in million Rupiah

ACCOUNTS	30 Nov 2021
ASSET	
1. Cash	947,665
2. Placements with Bank Indonesia	21,894,925
3. Placements with other banks	1,003,921
4. Spot and derivative / <i>forward</i> receivables	497,928
5. Securities	16,007,117
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,870,164
9. Loans	124,395,054
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,684
12. Other financial asset	603,228
13. Impairment on financial assets -/-	(3,193,810)
a. Securities	(869)
b. Loans and Sharia Financing	(3,185,924)
c. Others	(7,017)
14. Intangible assets	2,529,230
Accumulated amortization of intangible assets -/-	(1,693,027)
15. Fixed assets and equipment	4,110,507
Accumulated depreciation on fixed assets and equipment -/-	(2,298,053)
16. Non-productive assets	3,976
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	1
d. Interbranch assets	-
17. Other assets ²⁾	2,439,368
TOTAL ASSET	170,423,877

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	25,169,890
2. Saving deposits	9,304,034
3. Time deposits	59,346,953
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,688,318
7. Spot and derivative / <i>forward</i> liabilities	469,226
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,235,062
10. Securities issued	995,826
11. Borrowings	36,049,440
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,069,294
TOTAL LIABILITIES	140,328,043
EQUITY	
15. Issued and fully paid-in capital	161,133
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,849)
16. Additional paid-in capital	11,175,197
a. Agio	10,914,396
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	942,625
a. Profit	942,625
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	17,784,283
a. Previous years	16,019,421
b. Current year ³⁾	1,764,862
c. Payable dividend -/-	-
TOTAL EQUITY	30,095,834
TOTAL LIABILITIES AND EQUITY	170,423,877

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		30 Nov 2021
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	9,254,033
2.	Interest Expenses	(2,956,089)
	Net Interest Income	6,297,944
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	28,780
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	2,460
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	258,264
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	396,574
7.	Dividend revenue	177,958
8.	Commissions/provisions/fees and administration	615,074
9.	Other income	444,091
10.	Impairment losses on financial assets	(1,235,007)
11.	Losses related to operational risks	(14,335)
12.	Personnel expenses	(2,009,808)
13.	Promotion expenses	(138,625)
14.	Other expenses	(2,602,654)
	Net Other Operating (Expenses) Income	(4,077,228)
	NET OPERATING INCOME (EXPENSES)	2,220,716
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	294
2.	Other non-operating income (expenses)	2,257
	NET NON OPERATING INCOME (EXPENSES)	2,551
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,223,267
	Income tax:	(458,405)
	a. Estimated current period tax	(562,709)
	b. Deferred tax income (expenses)	104,304
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,764,862
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	16,390
	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	16,390
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	16,390
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,781,252
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
30 Nov 2021



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		30 Nov 2021
I.	COMMITMENT RECEIVABLES	53,272,540
	1. Unused borrowing facilities	25,791,200
	2. Outstanding spot and derivative / forward purchased	27,481,340
	3. Others	-
II.	COMMITMENT LIABILITIES	138,678,947
	1. Unused loans facilities granted to customers	106,896,272
	i. Committed	12,330,746
	ii. Uncommitted	94,565,526
	2. Outstanding irrevocable L/C	1,276,763
	3. Outstanding spot and derivative / forward sold	30,505,912
	4. Others	-
III.	CONTINGENT RECEIVABLES	22,324,532
	1. Guarantees received	22,324,532
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,420,370
	1. Guarantees issued	5,420,370
	2. Others	-