

*in million Rupiah*

ACCOUNTS	31 Oct 2021
<b>ASSET</b>	
1. Cash	993,711
2. Placements with Bank Indonesia	17,433,567
3. Placements with other banks	824,644
4. Spot and derivative / <i>forward</i> receivables	597,933
5. Securities	15,768,405
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,776,515
9. Loans	123,975,012
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,305,684
12. Other financial asset	860,025
13. Impairment on financial assets -/-	(3,187,877)
a. Securities	(714)
b. Loans and Sharia Financing	(3,179,388)
c. Others	(7,775)
14. Intangible assets	2,506,472
Accumulated amortization of intangible assets -/-	(1,667,867)
15. Fixed assets and equipment	4,134,726
Accumulated depreciation on fixed assets and equipment -/-	(2,310,728)
16. Non-productive assets	3,976
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	1
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,754,134
<b>TOTAL ASSET</b>	<b>165,768,332</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	23,270,487
2. Saving deposits	9,389,461
3. Time deposits	59,341,741
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	3,147,959
7. Spot and derivative / <i>forward</i> liabilities	523,909
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,117,100
10. Securities issued	995,565
11. Borrowings	35,739,584
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,294,517
<b>TOTAL LIABILITIES</b>	<b>135,820,323</b>
<b>EQUITY</b>	
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	941,890
a. Profit	941,890
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	17,637,193
a. Previous years	16,019,421
b. Current year <sup>3)</sup>	1,617,772
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>29,948,009</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>165,768,332</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	31 Oct 2021
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	8,444,553
2. Interest Expenses	(2,704,964)
<b>Net Interest Income</b>	<b>5,739,589</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	74,171
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3. Gain (Loss) from sale of financial assets	1,567
4. Gain (Loss) from spot and derivative / forward transactions (realised)	274,093
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	288,897
7. Dividend revenue	177,958
8. Commissions/provisions/fees and administration	557,877
9. Other income	409,172
10. Impairment losses on financial assets	(1,172,445)
11. Losses related to operational risks	(12,855)
12. Personnel expenses	(1,824,331)
13. Promotion expenses	(119,637)
14. Other expenses	(2,364,067)
<b>Net Other Operating (Expenses) Income</b>	<b>(3,709,600)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>2,029,989</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	284
2. Other non-operating income (expenses)	2,027
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>2,311</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>2,032,300</b>
Income tax:	(414,528)
a. Estimated current period tax	(529,318)
b. Deferred tax income (expenses)	114,790
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,617,772</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 beneficial pension program	-
c. Others	-
2. Items that will be reclassified to profit or loss	15,655
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	15,655
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>15,655</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,633,427</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

Note :

<sup>1)</sup> : For foreign branch office, if applicable

PT Bank BTPN Tbk  
**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**31 Oct 2021**



A MEMBER OF  
 SMBC Group

*in million Rupiah*

<b>ACCOUNTS</b>		<b>31 Oct 2021</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>51,380,285</b>
	1. Unused borrowing facilities	26,013,358
	2. Outstanding spot and derivative / forward purchased	25,366,927
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>137,707,926</b>
	1. Unused loans facilities granted to customers	105,710,084
	i. Committed	12,518,317
	ii. Uncommitted	93,191,767
	2. Outstanding irrevocable L/C	1,385,266
	3. Outstanding spot and derivative / forward sold	30,612,576
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>22,894,906</b>
	1. Guarantees received	22,894,906
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>5,758,882</b>
	1. Guarantees issued	5,758,882
	2. Others	-