

PT Bank BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
31 May 2019



A MEMBER OF
SMBC Group

in million Rupiah

ACCOUNTS	31 May 2019
ASSET	
1. Cash	1,841,919
2. Placements with Bank Indonesia	19,585,706
3. Placements with other banks	2,116,836
4. Spot and derivative receivables	812,800
5. Marketable securities	9,363,000
a. Measured at fair value through profit/loss	-
b. Available for sale	5,695,415
c. Held to maturity	2,391,191
d. Loans and receivables	1,276,394
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	2,902,424
9. Loans	134,999,382
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	134,999,382
10. Sharia financing	-
11. Investments	1,302,710
12. Allowance for impairment losses on financial assets -/-	(1,073,616)
a. Marketable securities	(33)
b. Loans	(1,073,404)
c. Others	(179)
13. Intangible assets	1,871,746
Accumulated amortization of intangible assets -/-	(888,628)
14. Fixed assets	3,132,934
Accumulated depreciation of fixed assets -/-	(1,369,366)
15. Non-productive assets	69
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	69
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	4,474,933
TOTAL ASSET	179,072,849

ACCOUNTS	31 May 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	12,771,923
2. Saving deposits	7,151,890
3. Time deposits	71,238,638
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	7,480,395
7. Spot and derivative liabilities	771,626
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,029,273
10. Marketable securities issued	2,498,893
11. Borrowings	44,794,399
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	118,517
15. Other liabilities	3,323,183
16. Profit sharing investment funds	-
TOTAL LIABILITY	152,178,737
EQUITY	
17. Issued and fully paid-in capital	161,074
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,022)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,181,392
a. Agio	10,938,313
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	243,079
19. Other comprehensive income/(expense)	865,868
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	4,422
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	86,221
g. Income tax related to other comprehensive income	(22,661)
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	14,662,417
a. Previous years	14,054,912
b. Current year	607,505
TOTAL EQUITY	26,894,112
TOTAL LIABILITY AND EQUITY	179,072,849

in million Rupiah

ACCOUNTS	31 May 2019
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	6,053,291
a. Rupiah	5,450,348
b. Foreign currencies	602,943
2 Interest Expenses	3,299,669
a. Rupiah	2,690,256
b. Foreign currencies	609,413
Net Interest Income	2,753,622
B. Other Operating Income and Expenses	
1 Other Operating Income	1,999,254
a. Increase in fair value of financial assets (mark to market)	425,787
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	425,787
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	1,178,263
e. Dividend	-
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	199,341
h. Reversal in allowance for impairment losses	4,168
i. Other income	191,695
2 Other Operating Expenses	4,074,328
a. Decrease in fair value of financial assets (mark to market)	319,812
i. Marketable securities	33
ii. Loans	-
iii. Spot and derivatives	319,779
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	1,214,791
e. Impairment losses on financial assets	455,745
i. Marketable securities	-
ii. Loans	455,643
iii. Sharia financing	-
iv. Other financial assets	102
f. Losses related to operational risks *)	8,194
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	69,233
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	875,680
k. Promotion expenses	65,145
l. Other expenses	1,065,728
Net Other Operating Expenses	(2,075,074)
NET OPERATING INCOME	678,548

ACCOUNTS	31 May 2019
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,667)
2 Gain/(loss) on adjustments of foreign exchange translation	145,234
3 Other non-operating expenses	113
NET NON OPERATING INCOME/(EXPENSES)	139,680
INCOME BEFORE TAX FOR THE CURRENT PERIOD	818,228
Income tax:	(210,723)
a. Estimated current period tax	(143,569)
b. Deferred tax expense	(67,154)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	607,505
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	(50,416)
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	(67,221)
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	16,805
2 Items that will be reclassified to profit or loss	284
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	379
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(95)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(50,132)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	557,373
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 May 2019
I.	COMMITMENT RECEIVABLES	38,461,774
	1. Unused borrowing facilities	8,215,443
	a. Rupiah	1,750,000
	b. Foreign currencies	6,465,443
	2. Outstanding spot and derivative purchased	30,246,331
	3. Others	-
II.	COMMITMENT LIABILITIES	106,437,390
	1. Unused loans facilities granted to customers	78,385,289
	a. State-owned enterprises (BUMN)	2,167,960
	i. Committed	243,586
	- Rupiah	197,126
	- Foreign currencies	46,460
	ii. Uncommitted	1,924,374
	- Rupiah	861,821
	- Foreign currencies	1,062,553
	b. Others	76,217,329
	i. Committed	8,103,668
	ii. Uncommitted	68,113,661
	2. Unused loans facilities granted to other banks	60,457
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	60,457
	i. Rupiah	60,457
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,076,133
	a. Foreign L/C	372,828
	b. Local L/C	703,305
	4. Outstanding spot and derivative sold	26,915,511
	5. Others	-
III.	CONTINGENT RECEIVABLES	23,485,501
	1. Guarantees received	23,405,981
	a. Rupiah	7,650,570
	b. Foreign currencies	15,755,411
	2. Interest on non-performing loan	79,520
	a. Loan interest	79,520
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	10,812,708
	1. Guarantees issued	10,812,708
	a. Rupiah	6,386,767
	b. Foreign currencies	4,425,941
	2. Others	-