

PT Bank BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
31 August 2020



in million Rupiah

ACCOUNTS	31 August 2020
ASSET	
1. Cash	1,248,664
2. Placements with Bank Indonesia	10,627,125
3. Placements with other banks	676,292
4. Spot and derivative / <i>forward</i> receivables	935,956
5. Securities	8,486,615
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,145,968
9. Loans	141,939,741
10. Sharia financing ¹⁾	-
11. Investments	1,303,643
12. Other financial asset	749,251
13. Impairment on financial assets -/-	(1,997,860)
a. Securities	(376)
b. Loans	(1,995,977)
c. Others	(1,507)
14. Intangible assets	2,163,376
Accumulated amortization of intangible assets -/-	(1,295,513)
15. Fixed assets and equipment	4,081,082
Accumulated depreciation on fixed assets and equipment -/-	(1,956,211)
16. Non-productive assets	34,178
a. Abandoned properties	-
b. Foreclosed assets	34,155
c. Suspense accounts	23
d. Interbranch assets	-
17. Other assets ²⁾	2,731,579
TOTAL ASSET	170,873,886

ACCOUNTS	31 August 2020
LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	13,809,966
2. Saving deposits	9,619,131
3. Time deposits	69,250,196
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,476,941
7. Spot and derivative / <i>forward</i> liabilities	735,183
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	500,815
10. Securities issued	1,891,913
11. Borrowings	40,331,025
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,201,884
TOTAL LIABILITIES	142,817,054
EQUITY	
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	914,269
a. Profit	914,269
b. Loss -/-	-
18. Reserves	23,361
a. General reserves	23,361
b. Appropriate reserves	-
19. Profit/loss	15,806,392
a. Previous years	14,490,062
b. Current year ³⁾	1,316,330
c. Payable dividend -/-	-
TOTAL EQUITY	28,056,832
TOTAL LIABILITIES AND EQUITY	170,873,886

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 August 2020
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1. Interest Income	8,761,486
2. Interest Expenses	3,926,423
Net Interest Income	4,835,063
B. Other Operating Income and Expenses	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	200,773
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)	77,586
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	200,857
7. Dividend revenue	242,670
8. Commissions/provisions/fees and administration	292,300
9. Other income	301,240
10. Impairment losses on financial assets	1,027,848
11. Losses related to operational risks	11,000
12. Personnel expenses	1,441,894
13. Promotion expenses	108,566
14. Other expenses	1,931,025
Net Other Operating (Expenses) Income	(3,204,907)
NET OPERATING INCOME (EXPENSES)	1,630,156
NON-OPERATING INCOME AND EXPENSES	
1. Gain (Loss) from sale of fixed assets and equipments	42
2. Other non-operating income (expenses)	(3,602)
NET NON OPERATING INCOME (EXPENSES)	(3,560)
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,626,596
Income tax:	(310,266)
a. Estimated current period tax	(500,270)
b. Deferred tax income (expenses)	190,004
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,316,330
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 benefecial pension program	-
c. Others	-
2 Items that will be reclassified to profit or loss	21,450
a. Gain (Loss) from adjustment in foreign exchange translation	-
b. Gain (Loss) from changes in the value of financial asset liability instrument which measured by value from other comprehensive income	21,450
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	21,450
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,337,780
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

in million Rupiah

ACCOUNTS		31 August 2020
I.	COMMITMENT RECEIVABLES	43,646,597
	1. Unused borrowing facilities	15,875,626
	2. Outstanding spot and derivative / forward purchased	27,770,971
	3. Others	-
II.	COMMITMENT LIABILITIES	118,909,753
	1. Unused loans facilities granted to customers	81,764,281
	i. Committed	10,630,512
	ii. Uncommitted	71,133,769
	3. Outstanding irrevocable L/C	1,242,028
	4. Outstanding spot and derivative / forward sold	35,903,444
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,332,850
	1. Guarantees received	24,332,850
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,658,230
	1. Guarantees issued	8,658,230
	2. Others	-