

in million Rupiah

ACCOUNTS	28 Feb 2022
ASSET	
1. Cash	885,482
2. Placements with Bank Indonesia	16,324,700
3. Placements with other banks	1,646,308
4. Spot and derivative / <i>forward</i> receivables	488,817
5. Securities	15,077,573
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	2,001,364
9. Loans	129,056,485
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,684
12. Other financial asset	795,032
13. Impairment on financial assets -/-	(3,022,287)
a. Securities	(395)
b. Loans and Sharia Financing	(3,016,681)
c. Others	(5,211)
14. Intangible assets	2,609,369
Accumulated amortization of intangible assets -/-	(1,772,047)
15. Fixed assets and equipment	3,807,006
Accumulated depreciation on fixed assets and equipment -/-	(1,984,981)
16. Non-productive assets	4,325
a. Abandoned properties	-
b. Foreclosed assets	3,975
c. Suspense accounts	350
d. Interbranch assets	-
17. Other assets ²⁾	3,068,246
TOTAL ASSET	170,291,076

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	23,888,268
2. Saving deposits	9,197,229
3. Time deposits	57,675,141
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,132,978
7. Spot and derivative / <i>forward</i> liabilities	439,288
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	1,179,958
10. Securities issued	996,621
11. Borrowings	37,425,751
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,679,014
TOTAL LIABILITIES	139,614,248
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	1,002,606
a. Profit	1,002,606
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	18,305,296
a. Previous years	17,836,587
b. Current year ³⁾	468,709
c. Payable dividend -/-	-
TOTAL EQUITY	30,676,828
TOTAL LIABILITIES AND EQUITY	170,291,076

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		28 Feb 2022
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,591,837
2.	Interest Expenses	(481,102)
	Net Interest Income	1,110,735
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	49,658
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	4,301
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	24,578
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	29,854
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	130,091
9.	Other income	352,562
10.	Impairment losses on financial assets	(256,969)
11.	Losses related to operational risks	(293)
12.	Personnel expenses	(369,550)
13.	Promotion expenses	(35,992)
14.	Other expenses	(436,985)
	Net Other Operating (Expenses) Income	(508,745)
	NET OPERATING INCOME (EXPENSES)	601,990
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	4
2.	Other non-operating income (expenses)	565
	NET NON OPERATING INCOME (EXPENSES)	569
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	602,559
	Income tax:	(133,850)
	a. Estimated current period tax	(146,067)
	b. Deferred tax income (expenses)	12,217
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	468,709
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	2,044
	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	2,044
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	2,044
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	470,753
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

PT Bank BTPN Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 28 Feb 2022



A MEMBER OF
 SMBC Group

in million Rupiah

ACCOUNTS		28 Feb 2022
I.	COMMITMENT RECEIVABLES	54,128,864
	1. Unused borrowing facilities	25,582,440
	2. Outstanding spot and derivative / forward purchased	28,546,424
	3. Others	-
II.	COMMITMENT LIABILITIES	135,701,066
	1. Unused loans facilities granted to customers	102,580,922
	i. Committed	8,967,624
	ii. Uncommitted	93,613,298
	2. Outstanding irrevocable L/C	2,046,925
	3. Outstanding spot and derivative / forward sold	31,073,219
	4. Others	-
III.	CONTINGENT RECEIVABLES	21,789,887
	1. Guarantees received	21,789,887
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,263,541
	1. Guarantees issued	5,263,541
	2. Others	-