

PT Bank BTPN Tbk
STATEMENTS OF FINANCIAL POSITION
30 November 2019



A MEMBER OF
SMBC Group

in million Rupiah

ACCOUNTS	30 November 2019
ASSET	
1. Cash	1,369,156
2. Placements with Bank Indonesia	13,292,212
3. Placements with other banks	1,644,105
4. Spot and derivative receivables	703,611
5. Marketable securities	8,550,449
a. Measured at fair value through profit/loss	-
b. Available for sale	5,577,137
c. Held to maturity	1,792,703
d. Loans and receivables	1,180,609
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	2,938,561
9. Loans	127,096,737
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	127,096,737
10. Sharia financing	-
11. Investments	1,303,510
12. Allowance for impairment losses on financial assets -/-	(1,186,736)
a. Marketable securities	(5)
b. Loans	(1,186,627)
c. Others	(104)
13. Intangible assets	1,984,100
Accumulated amortization of intangible assets -/-	(1,041,652)
14. Fixed assets	3,190,626
Accumulated depreciation of fixed assets -/-	(1,496,100)
15. Non-productive assets	19
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	19
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	28,410
19. Other assets	4,118,588
TOTAL ASSET	162,495,596

ACCOUNTS	30 November 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	13,662,520
2. Saving deposits	7,737,633
3. Time deposits	60,431,568
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,709,815
7. Spot and derivative liabilities	595,843
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,111,316
10. Marketable securities issued	3,200,186
11. Borrowings	38,348,443
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	1,844,677
16. Profit sharing investment funds	-
TOTAL LIABILITY	134,642,001
EQUITY	
17. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,151,593
a. Agio	10,907,715
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	243,878
19. Other comprehensive income/(expense)	883,713
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	23,826
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	90,610
g. Income tax related to other comprehensive income	(28,609)
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	15,633,853
a. Previous years	14,054,912
b. Current year	1,578,941
TOTAL EQUITY	27,853,595
TOTAL LIABILITY AND EQUITY	162,495,596

in million Rupiah

ACCOUNTS		30 November 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	13,449,635
	a. Rupiah	12,084,223
	b. Foreign currencies	1,365,412
2	Interest Expenses	6,979,840
	a. Rupiah	5,603,703
	b. Foreign currencies	1,376,137
	Net Interest Income	6,469,795
B. Other Operating Income and Expenses		
1	Other Operating Income	4,283,930
	a. Increase in fair value of financial assets (mark to market)	564,583
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	564,583
	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	2,825,997
	e. Dividend	2
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	482,427
	h. Reversal in allowance for impairment losses	8,383
	i. Other income	402,538
2	Other Operating Expenses	8,851,995
	a. Decrease in fair value of financial assets (mark to market)	392,800
	i. Marketable securities	33
	ii. Loans	-
	iii. Spot and derivatives	392,767
	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	2,662,787
	e. Impairment losses on financial assets	1,044,209
	i. Marketable securities	-
	ii. Loans	1,044,175
	iii. Sharia financing	-
	iv. Other financial assets	34
	f. Losses related to operational risks *)	15,156
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	131,830
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,979,261
	k. Promotion expenses	171,629
	l. Other expenses	2,454,323
	Net Other Operating Expenses	(4,568,065)
	NET OPERATING INCOME	1,901,730

ACCOUNTS	30 November 2019
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,443)
2 Gain/(loss) on adjustments of foreign exchange translation	224,080
3 Other non-operating expenses	636
NET NON OPERATING INCOME/(EXPENSES)	219,273
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,121,003
Income tax:	(542,062)
a. Estimated current period tax	(617,659)
b. Deferred tax expense	75,597
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,578,941
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	(47,123)
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	(62,831)
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	15,708
2 Items that will be reclassified to profit or loss	14,837
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	19,783
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(4,946)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(32,286)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,546,655
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		30 November 2019
I.	COMMITMENT RECEIVABLES	36,534,610
	1. Unused borrowing facilities	7,389,565
	a. Rupiah	1,000,000
	b. Foreign currencies	6,389,565
	2. Outstanding spot and derivative purchased	29,145,045
	3. Others	-
II.	COMMITMENT LIABILITIES	121,196,889
	1. Unused loans facilities granted to customers	91,352,112
	a. State-owned enterprises (BUMN)	6,452,531
	i. Committed	854,791
	- Rupiah	206,524
	- Foreign currencies	648,267
	ii. Uncommitted	5,597,740
	- Rupiah	2,858,060
	- Foreign currencies	2,739,680
	b. Others	84,899,581
	i. Committed	9,376,569
	ii. Uncommitted	75,523,012
	2. Unused loans facilities granted to other banks	66,511
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	66,511
	i. Rupiah	66,511
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	721,179
	a. Foreign L/C	202,695
	b. Local L/C	518,484
	4. Outstanding spot and derivative sold	29,057,087
	5. Others	-
III.	CONTINGENT RECEIVABLES	21,092,502
	1. Guarantees received	21,013,231
	a. Rupiah	7,388,923
	b. Foreign currencies	13,624,308
	2. Interest on non-performing loan	79,271
	a. Loan interest	79,271
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	10,430,952
	1. Guarantees issued	10,430,952
	a. Rupiah	6,208,701
	b. Foreign currencies	4,222,251
	2. Others	-