

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank BTPN Tbk and Subsidiaries

31 DECEMBER 2021 AND 31 DECEMBER 2020

(In million Rupiah)

STATEMENTS OF FINANCIAL POSITION

As of 31 December 2021 and 31 December 2020
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Dec 2021 Audited	31 Dec 2020 Audited	31 Dec 2021 Audited	31 Dec 2020 Audited
ASSET					
1.	Cash	1,022,869	1,323,222	1,884,658	2,433,196
2.	Placements with Bank Indonesia	24,720,803	19,592,514	25,793,241	22,571,836
3.	Placements with other banks	2,221,917	854,072	2,222,967	866,568
4.	Spot and derivative / forward receivables	568,689	917,082	568,689	917,082
5.	Securities	15,304,197	12,201,417	21,275,789	14,804,656
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptance receivables	1,762,562	1,490,634	1,762,562	1,490,634
9.	Loans	125,155,305	126,689,753	125,155,305	126,689,753
10.	Sharia financing receivables	-	-	10,443,469	9,522,866
11.	Equity investments	1,305,684	1,305,464	22,522	22,522
12.	Other financial asset	827,464	803,227	792,389	951,550
13.	Impairment on financial assets -/-	(3,281,216)	(2,579,318)	(3,960,481)	(3,428,808)
14.	Securities	(483)	(291)	(483)	(291)
15.	Loans and Sharia financing	(3,254,434)	(2,572,835)	(3,953,699)	(3,422,305)
16.	C. Others	(6,299)	(6,192)	(6,299)	(6,192)
17.	Intangible assets	2,567,978	2,281,920	2,846,766	2,528,427
18.	Accumulated amortization of intangible assets -/-	(1,721,905)	(1,404,745)	(1,810,085)	(1,487,828)
19.	Fixed assets and equipment	4,191,631	4,068,493	5,153,001	4,883,148
20.	Accumulated depreciation on fixed assets and equipment -/-	(2,324,775)	(2,042,622)	(2,909,211)	(2,525,161)
21.	Non-productive assets	3,975	-	3,975	19,202
22.	a. Abandoned properties	-	-	-	-
23.	b. Fencible assets	-	-	-	-
24.	c. Suspense accounts	3,975	19,190	3,975	19,190
25.	d. Interbranch assets	-	-	-	-
26.	Other assets	2,453,127	2,617,109	2,671,428	2,866,335
	TOTAL ASSET	174,691,315	168,178,044	191,917,734	183,165,979
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	25,881,911	15,709,755	25,922,785	15,700,708
2.	Saving deposits	9,190,329	9,955,853	11,954,604	11,529,208
3.	Time deposits	63,334,429	65,342,817	71,502,741	73,088,900
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	3,883,841	6,575,274	3,877,851	6,549,336
6.	Liabilities to other banks	502,491	887,157	502,491	887,157
7.	Spot and derivative / forward liabilities	-	-	-	-
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	960,208	767,282	960,208	767,282
10.	Securities issued	996,089	993,045	996,089	993,045
11.	Borrowings	37,615,236	37,176,039	37,615,236	37,176,039
12.	Margin deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2,030,707	2,462,971	2,506,862	3,039,480
15.	Minority interest	-	-	2,113,684	1,749,037
	TOTAL LIABILITY	144,395,241	139,870,193	157,952,531	151,960,262
EQUITY					
16.	Issued and fully paid-in capital	161,133	161,075	161,133	161,075
17.	a. Authorized capital	300,000	300,000	300,000	300,000
18.	b. Unpaid capital -/-	(137,018)	(137,021)	(137,018)	(137,021)
19.	c. Treasury stock -/-	(1,849)	(1,849)	(1,849)	(1,849)
20.	Additional paid-in capital	11,175,197	11,168,524	11,142,199	11,134,744
21.	a. Agio	10,914,396	10,907,723	10,905,864	10,898,210
22.	b. Disagio -/-	-	-	-	-
23.	c. Fund for paid up capital	-	-	-	-
24.	d. Others	260,801	260,801	236,534	236,534
25.	Other comprehensive income	1,000,561	926,235	1,023,910	946,589
26.	a. Profit	1,000,561	926,235	1,023,910	946,589
27.	b. Loss -/-	-	-	-	-
28.	Reserves	32,596	32,596	81,596	67,596
29.	a. General reserves	32,596	32,596	81,596	67,596
30.	b. Appropriate reserves	-	-	-	-
31.	Profits	17,836,587	16,019,421	21,556,426	18,905,712
32.	a. Previous years	16,019,421	14,625,691	18,891,712	17,158,419
33.	b. Current year	1,817,166	1,393,730	2,664,714	1,747,303
34.	c. Payable dividend -/-	-	-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS	30,206,074	28,307,851	33,965,263	31,215,716
	TOTAL EQUITY	30,206,074	28,307,851	33,965,263	31,215,716
	TOTAL LIABILITY AND EQUITY	174,691,315	168,178,044	191,917,734	183,165,979

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME

For the periods ended on 31 December 2021 and 2020
(In million Rupiah, except earning per share)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Dec 2021 Audited	31 Dec 2020 Audited	31 Dec 2021 Audited	31 Dec 2020 Audited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	10,074,762	12,366,009	14,748,604	16,403,483
2.	Interest Expenses	(3,210,932)	(5,281,544)	(3,605,564)	(5,779,055)
	Net Interest Income	6,863,830	7,084,465	11,143,040	10,624,428
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	66,289	29,825	66,289	29,825
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	3,113	-	3,113	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	258,721	720,865	258,721	720,865
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	438,206	(21,838)	438,206	(21,838)
7.	Dividend revenue	177,958	2,471	177,958	2,471
8.	Commissions/provisions/fees and administration	691,983	602,099	691,983	602,099
9.	Other income	476,048	501,549	476,048	501,549
10.	Impairment losses on financial assets	(1,353,013)	(1,951,200)	(2,111,233)	(2,801,384)
11.	Losses related to operational risks	(21,168)	(17,477)	(27,552)	(24,201)
12.	Personal expenses	(2,220,304)	(2,161,262)	(3,367,483)	(3,211,395)
13.	Promotion expenses	(166,432)	(153,216)	(172,707)	(157,053)
14.	Other expenses	(2,882,215)	(2,967,350)	(3,415,668)	(3,488,708)
	Net Other Operating (Expenses) Income	(4,557,728)	(7,134,864)	(7,993,914)	(9,931,914)
	NET OPERATING INCOME (EXPENSES)	2,306,102	1,753,541	4,008,176	2,630,514
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	110	66	3,352	6,290
2.	Other non-operating income (expenses)	1,443	(2,160)	(4,356)	(3,696)
	NET NON-OPERATING INCOME (EXPENSES)	1,553	(2,094)	(1,004)	2,592
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	2,307,655	1,751,447	4,007,172	2,633,076
	Income Tax	(490,489)	(357,717)	(602,399)	(627,399)
	a. Estimated current period tax	(579,513)	(541,834)	(951,261)	(858,663)
	b. Deferred tax income (expenses)	89,024	184,117	48,862	231,264
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,817,166	1,393,730	3,104,215	2,005,677
	MINORITY INTEREST PROFIT (LOSS)	-	-	439,501	256,384
OTHER COMPREHENSIVE INCOME					
1. Items that are not being reclassified to Profit Loss					
a.	Gain from fixed assets revaluation	57,733	(55,718)	61,984	(64,857)
b.	Gain (Loss) from remeasurement benefit pension program	72,899	-	72,899	-
c.	Others	(15,166)	(55,718)	(10,915)	(64,857)
	2. Items that are being reclassified to Profit Loss	16,593	89,132	16,620	89,055
a.	Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-
b.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	16,593	89,132	16,620	89,055
c.	Others	-	-	-	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER TAX	74,326	33,414	78,604	24,198
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,891,492	1,427,144	3,182,819	2,029,875
	Net income of the current period attributable to:				
- Owners of the Parent		1,817,166	1,393,730	2,664,714	1,749,293
- Non-Controlling Interest		-	-	430,501	256,384
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,817,166	1,393,730	3,104,215	2,005,677
	Total current comprehensive Profit (Loss) attributable to:				
- Owners of the Parent		1,891,492	1,427,144	2,742,035	1,776,256
- Non-Controlling Interest		-	-	440,784	253,619
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,891,492	1,427,144	3,182,819	2,029,875
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
DIVIDEND					
EARNING PER SHARE (Full amount)					
- Basic		226	173	331	217
- Diluted		226	173	331	217

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of 31 December 2021 and 2020
(In million Rupiah)

No.	ACCOUNTS	31 Dec 2021 Audited					31 Dec 2020 Audited				
		Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
I. RELATED PARTIES											
Placements with other banks											
a.	Rupiah	655,876	-	-	-	-	655,876	370,551	-	-	-
b.	Foreign currencies	655,876	-	-	-	-	655,876	370,551	-	-	
2.	Spot and derivative receivables	84,212	-	-	-	-	84,212	49,928	-	-	
a.	Rupiah	54,508	-	-	-	-	54,508	46,368	-	-	
b.	Foreign currencies	29,704	-	-	-	-	29,704	3,560	-	-	
3.	Securities	170,562	-	-	-	-	170,562	132,187	-	-	
a.	Rupiah	170,562	-	-	-	-	170,562	132,187	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	170,562	-	-	-	-	170,562	132,187	-	-	
7.	Loans	-	-	-	-	-	-	-	-	-	
a.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	
b.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	851,468	-	-	-	-	851,468	1,206,768	-	-	
i.	Rupiah	129,877	-	-	-	-	129,877	90,162	-	-	
ii.	Foreign currencies	721,591	-	-	-	-	721,591	1,116,606	-	-	
c.	Restructured loans	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	
8.	Equity investment	1,305,682	-	-	-	-	1,305,682	1,305,462	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	
10.	Commitment and contingencies	4,043,791									