

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank BTPN Tbk and Subsidiary

30 JUNE 2021, 2020 AND 31 DECEMBER 2020

(In million Rupiah)

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION															
As of 30 June 2021 and 31 December 2020					For the periods ended on 30 June 2021 and 2020					As of 30 June 2021 and 2020															
(In million Rupiah)					(In million Rupiah, unless earning per share)					(In million Rupiah)															
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	30 Jun 2021					30 Jun 2020						
		Unaudited	Audited	Unaudited	Audited			Unaudited	Audited	Unaudited	Audited			Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited		
ASSET																									
1.	Cash	1,130,665	1,323,222	2,022,997	2,433,196	A.	Interest Income and Expenses					1.	RELATED PARTIES												
2.	Placements with Bank Indonesia	10,080,871	19,592,514	12,101,690	22,571,836	1.	Interest Income	5,180,721	6,573,670	7,467,102	8,509,257	1.	Placements with other banks	466,111	-	-	-	-	466,111	485,257	-	485,257			
3.	Placements with other banks	728,839	894,072	730,574	886,568	2.	Interest Expenses	(1,663,944)	(2,873,754)	(1,879,152)	(3,137,477)	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
4.	Spot and derivative / forward receivables	534,486	917,082	534,486	917,082	1.	Net Interest Income	3,516,777	3,699,916	5,587,950	5,371,780	b.	Foreign currencies	466,111	-	-	-	-	466,111	485,257	-	485,257	-		
5.	Securities	16,002,366	12,201,417	20,294,104	14,804,656	B.	Other Operating Income and Expenses					2.	Spot and derivative receivables	38,747	-	-	-	-	38,747	26,765	-	26,765	-		
6.	Securities sold under repurchase agreements (repo)	-	-	-	-	1.	Gain (Loss) from increase (decrease) in fair value of financial assets	46,029	193,040	46,029	193,040	a.	Rupiah	29,412	-	-	-	-	29,412	25,184	-	25,184	-		
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-	b.	Foreign currencies	9,335	-	-	-	-	9,335	1,581	-	1,581	-		
8.	Acceptance receivables	1,242,858	1,490,634	1,242,858	1,490,634	3.	Gain (Loss) from sale of financial assets	-	-	-	-	3.	Securities	150,646	-	-	-	-	150,646	132,073	-	132,073	-		
9.	Loans	125,517,052	126,689,753	125,517,052	126,689,753	4.	Gain (Loss) from sale of financial assets / forward transactions (realised)	-	-	-	-	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
10.	Sharia financing/receivables	-	-	-	-	5.	Gain (Loss) from investment under equity method	543	90,671	543	90,671	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
11.	Equity Investments	1,305,484	1,305,484	22,522	22,522	6.	Gain (Loss) from foreign exchange translation	324,701	124,900	324,701	124,900	4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-		
12.	Other financial asset	733,173	803,927	886,496	951,550	7.	Dividend revenue	177,957	242,670	1	3	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
13.	Impairment on financial assets +/-	(2,729,569)	(2,979,318)	(3,380,631)	(3,428,808)	8.	Commission/provisions/fees and administration	320,579	234,346	320,637	234,415	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
a.	Securities	(533)	(291)	(533)	(291)	9.	Other income	257,239	255,836	267,917	269,516	5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-		
b.	Loans and Sharia financing	(2,725,145)	(2,578,027)	(3,376,207)	(3,422,305)	10.	Impairment losses on financial assets	(446,162)	(631,110)	(695,449)	(1,221,698)	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
c.	Others	(3,891)	(6,192)	(3,891)	(6,192)	11.	Losses related to operational risks	(10,461)	(14,973)	(14,425)	-	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
14.	Intangible assets	2,404,030	2,281,920	2,666,679	2,528,427	12.	Personal expenses	(1,091,181)	(1,117,314)	(1,624,599)	(1,622,531)	6.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	893,390	-	-	-	-	893,390	1,582,970	-	1,582,970	-		
15.	Accumulated amortization of intangible assets +/-	(1,562,984)	(1,404,745)	(1,660,924)	(1,487,828)	13.	Promotion expenses	(64,910)	(79,633)	(66,275)	(82,714)	7.	Loans	-	-	-	-	-	-	-	-	-	-		
16.	Fixed assets and equipment	4,109,950	4,068,493	4,980,558	4,883,148	14.	Other expenses	(1,436,613)	(1,483,497)	(1,738,580)	(1,721,809)	a.	Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-		
17.	Accumulated depreciation on fixed assets and equipment +/-	(2,214,122)	(2,042,622)	(2,762,196)	(2,525,181)	1.	Gain (Loss) from sale of fixed assets and equipments	126	47	366	4,416	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
18.	Non-productive assets	3,979	19,202	3,979	19,202	2.	Other non-operating income (expenses)	1,733	(4,014)	(3,245)	(5,441)	8.	Equity Investment	1,305,462	-	-	-	-	1,305,462	1,303,621	-	1,303,621	-		
a.	Abandoned properties	-	-	-	-	3.	Net Other Operating (Expenses) Income	(1,923,030)	(2,380,552)	(3,100,048)	(3,750,632)	9.	Other receivables	-	-	-	-	-	-	-	-	-	-		
b.	Fixed assets and equipment	-	-	-	-	4.	NET OPERATING INCOME (EXPENSES)	1,593,747	1,319,364	2,407,902	1,621,148	10.	Commitment and contingencies	4,354,845	-	-	-	-	4,354,845	2,510,344	-	2,510,344	-		
c.	Surplus accounts	-	-	-	-	5.	NET OPERATING INCOME (EXPENSES)	1,593,747	1,319,364	2,407,902	1,621,148	a.	Rupiah	50,000	-	-	-	-	50,000	50,000	-	50,000	-		
d.	Interbranch assets	-	-	-	-	6.	NON-OPERATING INCOME AND EXPENSES	-	-	-	-	b.	Foreign currencies	4,304,845	-	-	-	-	4,304,845	2,460,344	-	2,460,344	-		
17.	Other assets	2,470,349	2,617,109	2,680,376	2,866,335	1.	Gain (Loss) from sale of fixed assets and equipments	126	47	366	4,416	7.	Loans	-	-	-	-	-	-	-	-	-	-		
TOTAL ASSET		199,757,227	168,178,044	175,328,949	163,165,978	2.	Other non-operating income (expenses)	1,733	(4,014)	(3,245)	(5,441)	a.	Micro, Small and Medium Enterprises (UMKM)	5,849,500	87,705	41,666	62,470	323,626	6,384,967	7,333,264	194,812	53,578	106,043	192,182	7,879,879
LIABILITIES AND EQUITY																									
LIABILITIES																									
1.	Demand deposits	15,914,509	15,709,755	15,941,067	15,700,708	3.	Net Non-Operating Income (Expenses)	1,859	(3,967)	(2,879)	(1,620,123)	5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-		
2.	Saving deposits	10,103,321	9,955,653	12,343,791	11,929,288	4.	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	1,595,606	1,315,397	2,405,023	1,620,123	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
3.	Time deposits	60,010,031	65,342,817	68,356,499	73,098,200	5.	Income Tax	(315,734)	(240,727)	(533,167)	(381,428)	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
4.	Electronic money	-	-	-	-	6.	Deferred current period tax	(348,570)	(407,438)	(500,051)	(539,556)	7.	Securities	282,528	-	-	-	-	282,528	537,131	-	537,131	-		
5.	Liabilities to Bank Indonesia	6,528,920	6,575,274	6,513,136	6,549,338	a.	Estimated tax income (expenses)	33,016	166,711	(24,116)	158,128	a.	Rupiah	160,142	-	-	-	-	160,142	419,400	-	419,400	-		
6.	Spot and derivative / forward liabilities	488,457	887,157	488,457	887,157	b.	Net Profit (Loss) For the Current Period	1,279,872	1,074,670	1,871,856	1,238,695	b.	Foreign currencies	102,386	-	-	-	-	102,386	117,731	-	117,731	-		
7.	Securities sold under repurchase agreements (repo)	-	-	-	-	7.	Minority Interest Profit (Loss)	-	-	230,982	122,007	2.	Spot and derivative receivables	466,055	39,684	-	-	-	466,055	898,728	7,151	905,879	-		
8.	Acceptance liabilities	643,778	767,282	643,778	767,282	1.	Items that are not being reclassified to Profit Loss	-	-	-	1,449	a.	Rupiah	433,314	848	-	-	-	433,314	748,507	1,662	750,169	-		
9.	Securities issued	994,537	993,045	994,537	993,045	a.	Gain from fixed assets revaluation	-	-	-	-	b.	Foreign currencies	22,741	848	-	-	-	22,741	150,221	5,489	155,710	-		
10.	Borrowings	33,530,065	37,176,039	33,530,065	37,176,039	b.	Gain (Loss) from remeasurement beneficial pension program	-	-	-	1,449	3.	Securities	15,851,728	7,210,137	-	-	-	15,851,728	7,210,137	-	7,210,137	-		
11.	Margin deposits	-	-	-	-	c.	Others	-	-	-	-	a.	Rupiah	14,242,724	6,071,004	-	-	-	14,242,724	6,071,004	-	6,071,004	-		
12.	Interbranch liabilities	-	-	-	-	2.	Items that are being reclassified to Profit Loss	2,008	(9,989)	2,021	(9,992)	b.	Foreign currencies	1,608,996	-	-	-	-	1,608,996	1,139,133	-	1,139,133	-		
13.	Other liabilities	1,953,421	2,462,971	2,353,807	3,039,480	a.	Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-	5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-		
15.	Minority Interest	-	-	1,903,666	1,749,037	b.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	2,008	(9,989)	2,021	(9,992)	a.	Rupiah	-	-	-	-	-	-	-	-	-	-		
TOTAL LIABILITY		130,167,039	139,870,193	143,069,003	151,950,262	c.	Others	-	-	-	-	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-		
EQUITY																									
16.	Issued and fully paid-in capital	161,078	161,075	161,078	161,075	4.	Other Comprehensive Income	-	-	-	-	7.	Loans	5,849,500	87,705	41,666	62,470	323,626	6,384,967	7,333,264	194,812	53,578	106,043	192,182	7,879,879
a.	Authorized capital	300,000	300,000	300,000	300,000	a.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	2,008	(9,989)	2,021	(9,992)	a.	Micro, Small and Medium Enterprises (UMKM)	5,849,500	87,705	41,666	62,470	323,626	6,384,967	7,333,264	194,812	53,578	106,043	192,182	7,879,879
b.	Unpaid capital +/-	(137,018)	(137,021)	(137,018)	(137,021)	Net Income of the current period attributable to:					b.	Non-Micro, Small and Medium Enterprises (Non-UMKM)	110,154,167	6,792,788	364,983	403,863	522,884	118,238,695	128,164,431	4,928,352	505,309	219,544	453,417	132,271,053	
c.	Treasury stock +/-	(1,904)	(1,904)	(1,904)	(1,904)	- Owners of the Parent	1,279,872	1,074,670	1,640,874	1,116,688	i.	Rupiah	69,804,154	4,778,630	270,733	389,363	515,023	75,757,903	83,420,019	2,432,649	396,396	219,544	453,417	66,918,287	
17.	Additional paid-in capital	11,168,979	11,168,224	11,135,979	11,134,744	- Non-Controlling Interest	1,279,872	1,074,670	1,871,856	1,238,695	i.	Foreign currencies	40,300,013	2,014,158	94,250	14,500	7,871	42,480,792	42,742,412	2,495,703	106,913	7,738	45,352,766		
a.	Agio	10,908,177	10,907,723	10,899,445	10,898,210	Net Profit (Loss) For the Current Period	1,279,872	1,074,670	1,871,856	1,238,695	c.	Restrukturisasi loans	5,639,525	571,906	238,812	350,029	302,768	7							