

**FINANCIAL STATEMENTS
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.**

STATEMENT OF FINANCIAL POSITION As Of March 31, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	ACCOUNT	Mar 31, 2022	Dec 31, 2021
AKTIVA			
1.	Cash	81,330	88,340
2.	Placement with Bank Indonesia	4,389,940	6,525,919
3.	Placement with Other Bank	1,696	896
4.	Investments in Marketable Securities	5,381,831	4,847,186
5.	Receivable Financing	23,128,620	22,381,830
6.	Revenue Sharing Financing	5,112,547	5,168,028
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,376,394)	(1,271,865)
10.	Premises and Equipment	19,103	16,885
11.	Non Productive Assets	-	-
12.	Other Assets	613,968	605,509
TOTAL ASSETS		37,352,641	38,362,728
PASIVA			
1.	Wadiah Deposits	-	-
a.	Current Accounts	5,945,397	5,349,965
b.	Saving Accounts	1,280,918	1,150,239
2.	Temporary Syirkah Fund	-	-
a.	Current Accounts	549,450	479,614
b.	Saving Accounts	3,671,281	3,972,092
c.	Time Deposits	16,543,995	18,311,438
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	22,389	10,916
5.	Securities Issued	-	-
6.	Other Liabilities	2,503,855	2,413,428
7.	Profit Sharing Deposits	-	-
8.	Business Fund	6,703,372	6,425,496
9.	Retained Earning	-	-
a.	Other Comprehensive Income	51,780	59,549
b.	Previous Year	4,794	4,794
c.	Current Year	75,410	185,197
TOTAL LIABILITIES		37,352,641	38,362,728

REVENUE SHARING DISTRIBUTION Period March 31, 2022 (In Millions of Rupiah)					
Net Revenue Sharing					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL	
				RATIO	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-
II.	Mudharabah Current Deposits	-	-	-	-
a.	Bank	47	-	7.00%	0.71%
b.	Non Bank	422,385	3,551	11.96%	1.21%
III.	Mudharabah Saving Deposits	-	-	-	-
a.	Bank	17,498	147	5.46%	0.55%
b.	Non Bank	3,282,356	27,592	31.11%	3.14%
IV.	Mudharabah Time Deposits	-	-	-	-
a.	Bank	-	-	-	-
1.	1 Month	791	6	29.50%	2.98%
3.	3 Month	1,839	15	29.50%	2.98%
6.	6 Month	-	-	-	-
12.	12 Month	-	-	-	-
b.	Non Bank	-	-	-	-
1.	1 Month	2,408,451	20,245	29.45%	2.97%
3.	3 Month	3,888,370	32,686	29.50%	2.98%
6.	6 Month	1,134,657	9,538	31.60%	3.19%
12.	12 Month	148,299	1,247	42.58%	4.29%
V.	Fund Borrowings	1,270,583	10,233	46.29%	4.47%
TOTAL		12,575,276	105,260	32,910	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	6,483,934	86,874
III.	Istishna Receivable	-	-
a.	Bank	-	-
b.	Non Bank	212,787	22,910
IV.	Multi-Service Receivable	-	-
a.	Bank	-	-
b.	Non Bank	7,361	44
V.	Rahn Financing	-	-
a.	Bank	-	-
b.	Non Bank	103	2
VI.	Mudharabah Financing	-	-
a.	Bank	-	-
b.	Non Bank	476,067	2,818
VII.	Musyarakah Financing	-	-
a.	Bank	-	-
b.	Non Bank	4,638,583	13,050
VIII.	Ijarah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing	-	-
a.	Bank	-	-
b.	Non Bank	648	3
TOTAL		11,819,483	125,701

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2022 and 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Mar 31, 2022	Mar 31, 2021
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1. Revenue from Fund Management as Mudharib			
a.	Income from Receivable Financing	456,732	423,892
b.	Income from Revenue Sharing Financing	84,212	75,094
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	86,529	70,500
2. Third Parties Share on Returns of Temporary Syirkah Funds		(181,414)	(260,482)
a.	Non Profit Sharing	(181,414)	(260,482)
b.	Profit Sharing	-	-
3. Revenue after Sharing Distribution		446,059	309,004
B. Other Operating Income and Expenses			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Comissions / Provisions / Fees and Administrative	14,624	11,500
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(11,437)	(5,853)
6.	Impairment for Financial Assets	(156,032)	(123,150)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(96,000)	(17,600)
9.	Salaries and Employee Benefits	(61,188)	(53,754)
10.	Other Expense	(60,599)	(60,010)
Other Operating Income (Expenses)		(370,632)	(248,867)
PROFIT AND LOSS FROM OPERATIONS		75,427	60,137
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(17)	5
PROFIT AND LOSS FROM NON OPERATIONS		(17)	5
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		75,410	60,142
Income Tax Expenses			
PROFIT AND LOSS CURRENT PERIOD		75,410	60,142
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	(7,769)	(15,301)
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(7,769)	(15,301)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		67,641	44,841

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of March 31, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Mar 31, 2022	Dec 31, 2021
1. COMMITMENT RECEIVABLES			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
2. COMMITMENT PAYABLES			
1.	Unused Loan Facilities Granted to Customer	693,006	593,662
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3. CONTINGENT RECEIVABLE			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	2,481,093	2,383,545
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	1,089	1,089
2.	Others	-	-

FINANCIAL RATIOS For the Period Ended March 31, 2022 and 2021			
NO.	RATIOS	Mar 31, 2022	Mar 31, 2021
1.	Total Assets Sharia Unit to Total Assets Consolidation	10.16%	8.95%
2.	Non Performing Productive Assets to Total Productive Assets	3.40%	5.38%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	4.09%	3.37%
4.	Gross NPF	4.04%	6.11%
5.	Net NPF	0.57%	4.20%
6.	Return On Assets (ROA)	0.81%	0.73%
7.	Financing Revenue Sharing to Total Financing	18.10%	19.29%
8.	Financing to Deposit Ratio (FDR)	100.89%	98.91%

Notes :
- Circular Letter of Financial Services Authority (SEOJK) Number 10/SEOJK.03/2020 regarding "Transparency and Published Financial Statements of The Sharia Commercial Bank and Sharia Unit".

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Sharia Branch Office :
• Balikpapan • Banda Aceh • Bandung • Batam • Banjarmasin • Bekasi • Bengkulu • Bogor • Cirebon • Depok • Jakarta Harmoni • Jakarta Pasar Minggu • Jambi • Kendari • Makassar • Malang • Mataram • Medan • Padang • Palembang • Pekanbaru • Semarang • Serang • Solo • Surabaya • Tangerang • Tasikmalaya • Tegal • Yogyakarta

Jakarta, April 22, 2022
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
Sharia Business Unit

(Signature)
M. Quraish Shihab
Sharia Supervisory Board

(Signature)
Hirwandi Gafar
Director of Consumer

PROMO THR
Tabur Hadiah Ramadan
PERIODE: 3 - 30 APRIL 2022

Info: <https://bit.ly/btnibberkahramadan> | <https://bit.ly/btnibdeppusramadan>

WUJUDKAN HARAPAN MILIKI HUNIAN IDAMAN
KBR TAPERA SYARIAH BTN IB

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