

becarities and with agreement to repurchase (Repo)

 a. Rupiah
 b. Foreign currencies

 5. Securities purchased with agreement to resell (Reverse Repo)

 a. Rupiah

6. Acceptances receivables

9. Other receivable

Loans and financing provided Investments in shares

10. Commitments and contingencies

136

4,719

3,525,156

3,014,067

Bank BTN

Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

| | STATEMENTS OF As of December 31, 20 (In Millior | | cember 3 | | | STATEM | ENTS OF INCOME AND r the Period Ended Decen (In Millions of | OTHER COI nber 31, 2022 | MPREHEN | | | TATEMENTS OF COMMITMENTS AND (As of December 31, 2022 and Decemi (In Millions of Rupiah) | CONTINGEN | - | STATEMENT OF CASH FLO For The Period Ended December 31, 20 (In Millions of Rupiah) | WS 22 And 2021 | |
|------|---|----------------|----------|---------------------------|---------------------------|---|---|----------------------------|---------------------------|---------------------------|-----------|--|----------------------------|-------------------------------------|--|------------------------------|------------------------------|
| No. | DESCRIPTION | | | ec 31, 2022 (Audited) | Dec 31, 2021 (Audited) | No. | DESCRIPTION | | Dec 31, 2022 (Audited) | Dec 31, 2021 (Audited) | No. | DESCRIPTION | | Dec 31, 2021 (Audited) | DESCRIPTION | Dec 31, 2022 (Audited) | Dec 31, 2021 (Audited) |
| ASS | ETS | | | (ridantou) | (ruunou) | OPERATING INCOM | E AND EXPENSES | | (ridditod) | (ridanod) | I. CO | MMITMENT RECEIVABLES | (ridditod) | () (duited) | CASH FLOWS FROM OPERATING ACTIVITIES | (rtuurtou) | (rituation) |
| | Cash | | | 1,661,533 | 1,539,577 | A. Interest Incom | e and Expenses | | | | | Jnused fund borrowings/financing facilities | - | | Interest, profit sharing, and margin | 24,331,326 | 22,427,061 |
| | Placements with Bank Indonesia Placements with other banks | | | 37,992,835 1,872,318 | 38,493,195 1,197,135 | 1. Interest income | | | 25,888,043 | 25,827,535 | | Dutstanding purchase position on spot and derivative/forward Dthers | 2,641,853 | 1,082,678 | Recoveries from loan debts written-off Interest and bonus, fees and commissions paid | 503,307 (10,775,222) | 362,436 (13,027,787) |
| | Spot and derivative receivables/forward | | | 103,939 | 31,017 | 2. Interest expens | es | | 10,740,281 | 12,626,069 | 3. (| Juleis | - | | Corporate income tax paid | (1,001,324) | (820,461) |
| | Securities | | | 53,688,141 | 48,313,203 | Net interest in | come (Expenses) | | 15,147,762 | 13,201,466 | II, CO | MMITMENT PAYABLES | | | Other operating expenses - net Recoveries from tax assessment letter | (6,896,183) 402,428 | (5,927,136) |
| 6. | Securities sold under repurchase agreements (Securities purchased under resale agreements | | 2 | - 1,434,190 | 1,598,325 | B Operating Inco | me and Expenses Other than Interest | • | | | 1. l | Jnused loan facilities granted to customer | | | Other non-operating Income (expense) - net | 13,828 | (27,932) |
| 8. | Acceptances receivables | (1010100100100 | -, | 420,562 | 454,140 | | increase (decrease) in fair value of finan | | (9,887) | (154,116) | | a. Committed b. Uncommitted | 80,128 15,029,853 | 97,934 18,080,459 | Cash receipts before changes in operating assets and liabilities | 6,578,160 | 2,986,181 |
| | Loans | | | 266,657,565 | 247,285,433 | | decrease (increase) in fair value of finan | | - | - (104,110) | 2. (| Dutstanding irrevocable letters of credit | 221,484 | 280,604 | Changes in operating assets and liabilities: | | |
| | Sharia financing Investment in share | | | 31,624,139 | 27,549,858 | | sale of financial assets | | (500,323) | 895,413 | | Dutstanding sales position on spot and derivative/forward | 2,477,048 | 1,031,664 | Decrease (increase) in operating assets: | | |
| | Others financials assets | | | 10,756,035 | 9,175,069 | | n spot and derivative transaction/forward n investment in shares under equity meth | | 21,621 | (9,903) | 4. (| Others | 13,100 | 12,505 | Placement from other banks Fair value through profit or loss | - | 947,105 |
| 13. | Allowance for impairment on financial assets -/- | - | | (0.000) | (0.000) | | om foreign currencies translation | iou | 119,610 | (888) | | NTINGENT RECEIVABLES | | | securities | (104,885) | 849,641 |
| | a. Securities b. Loans and Sharia financing | | | (2,399) (15,674,923) | (2,000) (14,435,760) | 7. Dividend Incom | 9 | | - | | | Guarantees received Dthers | 350,713 5,169,262 | 613,036 4,997,015 | Fair value through profit or loss government bonds | (4,955,939) | 4,842,769 |
| | c. Others | | | (1,883) | (2,321) | | visions/fees and administrative | | 1,242,951 | 1,095,320 | | | 5,109,202 | 4,997,015 | Acceptance Receivable | 33,578 | (258,069) |
| 14. | Intangible assets | | | | - | 9. Other income 10. Impairment for the | inancial assets | | 826,742 4,018,453 | 493,206 3,624,456 | IV. CO | NTINGENT PAYABLES | | | Loans and sharia financing/receivables Other assets | (26,318,471) (196,503) | (16,988,247) 1,241,584 |
| 15. | Accumulated amortisation for intangible assets Premises and equipment | -/- | | - 10,599,848 | 9,468,655 | 11. Losses related | | | - | - | | Guarantees issued | 948,495 | 903,130 | Oulei assets | (190,505) | 1,241,304 |
| | Accumulated depreciation on premises and equ | uipment -/- | | (4,246,045) | (3,731,864) | 12. Salaries and en | | | 3,398,808 | 3,003,434 | 2. 0 | Others | - | | Increase (decrease) in operating liabilities: | | |
| | Non earning assets a. Abandoned properties | | | 1,410 | 4,444 | 13. Promotion expe 14. Other expenses | | | 469,580 5,027,222 | 340,301 5,516,363 | | | | | Current liabilities | (466,852) | (1,120,009) |
| | a. Abandoned properties b. Repossessed assets | | | 77,591 | 4,444 77,591 | | | | | (10,165,522) | STA | TEMENTS OF CALCULATION OF CAPITA As Of December 31, 2022 And | | RATIO | Deposits from customer Demand deposits | 31,538,044 | 4,762,109 |
| | c. Suspense account | | | - | - | | g Income (Expenses)) FROM OPERATIONS | | (11,213,349) 3,934,413 | 3,035,944 | | (in Millions of Rupiah) | 2021 | | Wadiah demand deposits | 3,268,857 | 2,270,858 |
| 17 | Inter office assets Other assets | | | - 5,183,456 | 4,852,614 | | COME AND EXPENSES | | 3,334,413 | 3,033,944 | | | Dec 31 2022 | Dec 31, 2021 | Savings deposits Savings deposits Wadiah | (10,617,072) 43,479 | 8,099,264 245,030 |
| | | | | | | | | | | | | CAPITAL COMPONENTS | (Audited) | (Audited) | Time deposits | (322,562) | (1,338,019) |
| | AL ASSETS | | 4 | 402,148,312 | 371,868,311 | | ating income (expenses) | | (58,723) | - (42,624) | | CAPITAL (TIER 1) | 22.533.407 | 18.531.612 | Deposits from other banks Acceptance liabilities | 70,400 (33,578) | 36,127 258,069 |
| LIAB | BILITIES AND EQUITY | | | | | | FROM NON OPERATING | | (58,723) | (42,624) | | mon Equity Tier 1 (CET 1) | 22.533.407 | 18.531.612 | Other liabilities | 654,214 | (206,114) |
| | LIABILITIES | | | | 76.000 | |) CURRENT PERIOD BEFORE TAX | | 3,875,690 | 2,993,320 | | Paid-in Capital (net of Treasury Stock) Disclosed Reserves | 5,295,000 20,153,835 | 5,295,000 15,667,272 | Temporary syirkah funds | 2,094,203 | 2,923,653 |
| | Demand deposits Savings deposits | | | 114,006,513 42,195,160 | 79,198,441 51,921,732 | Income tax exp | | | | | | 1.2.1 Additional Factor | 21,426,088 | 15,749,307 | Net Cash provided by Operating Activities | 1,265,073 | 9,551,932 |
| | Time deposits | | | 165,735,643 | 164,855,653 | a. Estimated of | | | (1,019,298) | (829,431) | | 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess differences arising from translation | 3,508,565 | 3,395,808 | CASH FLOWS FROM INVESTING ACTIVITIES | | |
| | Electronic money | | | | - | | (income (expenses) | | 188,681 | 212,338 | | of financial statement | | | Proceeds from matured amortized cost securities | 199,964 | - |
| | Fund from Bank Indonesia Fund from other banks | | | - 179,182 | 73,730 | PROFIT (LOSS |) CURRENT PERIOD | | 3,045,073 | 2,376,227 | | 1.2.1.1.2 Potential gain due to increases of fair value of financial asset through other comprehensive incom | | 87,817 | Purchase of amortized cost securities | (7.040.400) | (236,767) |
| | Spot and derivative liabilities/forward | | | | 17,741 | PROFIT (LOSS |) MINORITY INTEREST | | | | | 1.2.1.1.3 Surplus of fixed assets revaluation 1.2.1.2 Other disclosed reserves | 3,508,565 17,917,523 | 3,307,991 12,353,499 | Purchase of amortized cost government bonds Acquisitions of premises and equipment | (7,816,426) (1,042,464) | (5,922,417) (415,473) |
| | Securities sold under repurchase agreements (| (Repo) | | - | - | | | | | | | 1.2.1.2.1 Agio | 2,054,454 | 2,054,454 | Decrease Fair value through other comprehensive income Securities | 381,580 | 330,249 |
| | Acceptances liabilities Securities issued | | | 420,562 8,652,260 | 454,140 12,371,708 | OTHER COMPREHE | NSIVE INCOME | | | | | 1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit | 4,621,242 5,440,179 | 4,621,242 3,301,576 | Proceed from Securities purchased under agreement to resell Placement of Securities purchased under agreement to resell | 165,683,898 (165,520,488) | 432,875,932 (433,519,302) |
| | Fund borrowings | | | 33,979,224 | 30,822,035 | 1. Unreclassified t | | | 000 574 | | | 1.2.1.2.4 Current year profit | 3,045,073 | 2,376,227 | Decrease Fair value through other comprehensive income | | |
| | Margin deposits received | | | 9,872 | 9,962 | | from revaluation of premises and equipm from remeasurement on defined benefit | | 200,574 59,872 | - 75,005 | | 1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others | 2,756,575 | | Government bonds | 5,714,402 | 10,722,233 |
| | Inter office liabilities Other liabilities | | | - 11,060,542 | 10,736,522 | c. Others | | plano | (11,376) | (1,484) | | 1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income | (1,272,253) (1,193,252) | (82,035) | Net Cash provided by (used in) Investing Activities | (2,399,534) | 3,834,455 |
| | Minority interest | | | - | - | | | | | | | 1.2.2.1.1 Negative differences arising from translation | (1,193,252) | · · | CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities | 1,541,330 | 10,186 |
| | TOTAL LIABILITIES | | 3 | 376,238,958 | 350,461,664 | 2. Reclassified to | profit (loss) s) from adjustments arising from translati | tion | | | | of financial statement 1.2.2.1.2 Potential losses due to decreases of fair value of | - | | Payment of matured securities issued | (5,263,000) | (3,455,000) |
| | | | | ,====,==== | | of financial | | uon | | | | financial asset through other comprehensive incom | ne (1,193,252) | | Payments of dividends | (237,624) | 6,455,429 |
| 16 | EQUITY Share capital | | | | | b. Gain (loss) | from changes of financial assets on mea | asured | | | | 1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio | (79,001) | (82,035) | Proceeds from fund borrowings Payment from fund borrowings | 11,814,826 (9,095,884) | (8,204,691) |
| 10. | a. Authorised capital | | | 10,239,216 | 10,239,216 | | through other comprehensive income | | (1,576,967) | (1,259,616) | | 1.2.2.2.2 Previous year loss | | | Proceed from subordinated securities | 500.000 | 1,500,000 |
| | b. Unpaid-in capital -/- | | | (4,944,216) | (4,944,216) | c. Others | REHENSIVE INCOME FOR THE YEAR | AFTED TAY | 266,580 | 228,670 (957,425) | | 1.2.2.2.3 Current year loss 1.2.2.2.4 Negative difference in allowance for possible | | · · | Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements | 592,326 (592,326) | 1,716,191 (1,716,191) |
| | c. Treasury stock -/- Additional Paid-in Capital | | | | | | | | (1,061,317) | | | losses and allowance for impairment on earning assets | | | Payments of matured subordinated loan and securities | (04.000) | (3,000,000) |
| | a. Agio | | | 2,054,454 | 2,054,454 | TOTAL COMPREHEN | ISIVE PROFIT (LOSS) FOR THE YEAR | ۲ | 1,983,756 | 1,418,802 | | 1.2.2.2.5 Negative difference in adjusment amounts | | | Payment of lease liabilities Paid-up in capital in advance | (84,983) 2,756,575 | (99,959) |
| | b. Disagio -/- | | | - | | Current Year Net Pro | fit (Loss) Attributable to : | | | | | from fair value of financial assets in trading book 1.2.2.2.6 Required allowance for non earning assets | (79,001) | (82,035) | Net Cash Provided by (used in) Financing Activities | 1,431,240 | (6,794,035) |
| | Funds for paid-up capital Others | | | 2,756,575 | | - Owner of Con | | | 3,045,073 | 2,376,227 | | 1.2.2.2.7 Others | (10,001) | (02,000) | | 206 770 | 6 500 350 |
| 18. | Other comprehensive income | | | | | - Non Controllin | - | | | | 1.4. | Non Controlling Interest Deduction Factor of CET 1 | - (2,915,428) | (2,430,660) | NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR | 296,779 41,229,907 | 6,592,352 34,637,555 |
| | a. Gain b. Losses -/- | | | 3,508,565 (1,652,210) | 3,395,808 (478,136) | TOTAL CURRE | INT YEAR NET PROFIT (LOSS) | | 3,045,073 | 2,376,227 | | 1.4.1 Deferred tax calculation 1.4.2 Goodwill | (2,915,428) | (2,430,660) | CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR | 41,229,907 | 41,229,907 |
| | b. Losses -/- Reserve | | | (1,002,210) | (470,130) | Total Comprehensiv | e Profit (Loss) For The Year Attributab | ale to: | | | | 1.4.3 Other intangible assets | | | | 41,520,000 | 41,220,007 |
| | a. General reserve | | | 4,621,242 | 4,621,242 | - Owner of Con | | | 1,983,756 | 1,418,802 | | 1.4.4 Investments in share 1.4.5 Shortfall of capital on insurance subsidiaries | | | The details of cash and cash equivalents at end of period are as follows: Cash | 1,661,533 | 1,539,577 |
| | Appropriated reserve Retained Earning | | | 840,476 | 840,476 | - Non Controllin | | | | - | | 1.4.6 Securitisation exposure | | | Current accounts with Bank Indonesia | 25,416,941 | 10,692,484 |
| | a. Previous years | | | 5,440,179 | 3,301,576 | TOTAL COMP | REHENSIVE PROFIT (LOSS) FOR THE | YEAR | 1,983,756 | 1,418,802 | | 1.4.7 Other deduction of CET 1 1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 | | | Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within | 1,472,257 | 1,096,798 |
| | b. Current year | | | 3,045,073 | 2,376,227 | TRANSFED PROFIT | (LOSS) TO HEAD OFFICE | | | | | to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition | | | three months or less since the acquisition date | 12,975,955 | 27,901,048 |
| | c. Paid Dividend -/- | | | - | | INSHOP ER PROFIL | (1000) TO TILAD OFFICE | | | | | due to law, grants, or grants will | | | Total of cash and cash equivalents | 41,526,686 | 41,229,907 |
| | TOTAL EQUITY ATTRIBUTABLE TO OWNER | 2 | | 25,909,354 | 21,406,647 | DIVIDEND | | | | | | 1.4.7.3 Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment | | | | | |
| | TOTAL EQUITY | | | 25,909,354 | 21,406,647 | | | | 000 | | | 1.4.7.4 Exposures in subsidiaries that to business activity | | | Notes : | | Deels The |
| TOT | AL LIABILITIES AND EQUITY | | 4 | 402,148,312 | 371,868,311 | EARNINGS PER SH | are (in ruplan) | | 288 | 224 | | based on sharia principle tional Tier 1 (AT 1) | | • | The above financial information is extracted from the financial s Negara (Persero) Tbk as of December 31, 2022 and for the year th | | |
| - | | _ | _ | _ | _ | _ | | _ | _ | _ | | | | | Management in accordance with Indonesian Financial Accountir | ng Standards, w | hich have been |
| | | STA | TEMENT | S OF AS | SETS' QUA | LITY AND OTH | | | | | 2.2. | Instrument which comply with AT 1 requirements Agio / Disagio | | | audited by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member fil with Muhammad Kurniawan, as partner in charge, independent aud | itor, in accordanc | e with Standards |
| | | | | As of | December (In Million | 31, 2022 and 20 s of Rupiah) | 21 | | | | 2.3. | Deduction Factor of AT 1 2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank | - | | on Auditing established by the Indonesian Institute of Certified Publi | c Accountants, wi | th an unmodified |
| | | | | | | | | | | | | 2.3.2 Cross ownership in another entity acquired by the transition due | | | audit opinion, as stated in their report dated February 17, 2023 which i 2) The above published Financial Statements are presented to comply wi | | nis publication. |
| | | | C | December 3 | 1, 2022 (Audite | 3) | Decemb | ber 31, 2021 (Au | idited) | | | to law, grants or grants will | • | • | a) Financial Services Authority Regulation (POJK) Number 37/POJK. | 03/2019 Dated De | ecember 19, 2019 |
| No. | DESCRIPTION | Current | Special | | Doubtful | Loss Total | | Sub Doubtf | ul Loss | Total | | EMENTAL CAPITAL (TIER 2) | 5,635,050 | 7,174,698 | regarding "Transparency and Published Financial Statements of T | he Banks" | |
| | | | Mention | | | | | ndard | | | with | tal instrument in the form of stock or other which comply Tier 2 requirements | 4,206,070 | 5,799,444 | b) Circular Letter of Financial Services Authority (SEOJK) Number 2020 regarding "Transparency and Published Financial Statement | | |
| I. | RELATED PARTIES | | | | | | | | | | 2. Agio | | | 1,375,254 | c) Financial Services Authority Regulation (POJK) Number 34/PO | JK.03/2016 Date | d September 22, |
| 1. | Placements with other banks | | | | | | | | | | 4. Dedu | uction supplemental capital | - 1,428,980 | 1,375,254 | 2016 on Amendments of POJK Number 11/POJK.03/2016 rega The Commercial Banks". | rding "Capital Ad | equacy Ratio for |
| | a. Rupiah | - | | - | · · | • | · · · | - | - | | | Sinking Fund Placement of funds in instrumen Tier 2 to other bank | | : | d) Financial Services Authority Regulation (POJK) Number 14/ | | |
| 2 | b. Foreign currencies Spot and derivative receivables/ forward | - | | - | • • | • | · · · | | - | • | 4.3. | Cross-ownership in another entity acquired by the transition | | | 2022 regarding "Submission of Periodic Financial Statements for I e) Capital Market and Financial Institution Supervisory Agency (| | |
| 1 | a. Rupiah | | | - | | | | - | - | | | due to law, grants, or grants will | | - | VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-3 | 47/BL/2012 Date | d June 25, 2012 |
| | b. Foreign currencies | - | | - | • • | • | · · · | | - | • • | TOTAL | CORE AND SUPPLEMENTAL CAPITAL | 28,168,457 | | regarding "Presentation and Disclosure of Periodic Financial Companies". | Statements for Is | ssuers or Public |
| 3. | Securities a. Rupiah | | | | | | | | - | | | Des 31, 2022 Des 31, 2021 (Audited) (Audited) RATIO | O Des 31. (Audi | 2022 Des 31, 2021 ted) (Audited) | f) Circular Letter of Financial Services Authority Number S-2/PB | .11/2020 dated J | anuary 20, 2020 |
| | b. Foreign currencies | | | - | | | | - | - | | RISK WEIG | ITED ASSETS CAR RATIO | (Auu | (Audited) | regarding Changes to Published Financial Statements | | |
| 4. | Securities sold with agreement | | | | | | | | | | CREDIT I | RISK WEIGHTED ASSETS 114,318,357 110,020,335 CET 1 Ratio (%) | | 5.13% 13.80% | Related Parties in the Statements of Assets' Quality and Other Inform with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 2 | ation are present | ed in accordance |
| | to repurchase (Repo) | | | | | | | | | | MARKET | RISK WEIGHTED ASSETS 1,373,299 2,406,567 Tier 1 Ratio (%) | 16 | 5.13% 13.80% | of Financial Services Authority Regulation Number 7/3/PBI/2005 dated January | | |

- concernment environment instructor supervisory Agency (tapepam-LK) Keglutation Number VIII.G7, Decision of Chairman of Bapepam-LK Number KE-347/BL/2012 Detaid June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".
 f) Circular Letter of Financial Services Authority Number S-2/PB.11/2020 dated Jane 20, 2020 regarding Changes to Published Financial Statements
 8) Related Parties in the Statements of Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2019 dated December 19, 2019 regarding Limit and Provisions of Large Fund for Commercial Banks.
 4) Exchange rate of 11/B. Delare as at December 31, 2021 and December 31, 2020.01.03/2018 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2019 dated December 19, 2019 regarding Limit and Provisions of Large Fund for Commercial Banks.
 4) Exchange rate of 11/B. Delare as at December 31, 2021 and December 31, 2021.01.03/2018 regarding the Amendment of Services Authority Regulation Number 32/POJK.03/2018 regarding the Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
- Exchange rate of 10S Dollar as at December 31, 2022 and December 31, 2021 were Rp. 15.567,50 dan Rp. 14.252,50 respectively.
- Basic earnings per share is computed by dividing income for the year available to shareholders of ordinary shares (residual income) by the weighted average number of ordinary shares outstanding during the current year. MANAGEMENT OF THE BANK

| 5. | Securities purchased with agreement to resell (Reverse Repo) | | | | | | | | | | | | | | R BASED ON RISK PROFILE (%) PITAL ALLOCATION FOR CAR | | | CET 1 for Buf PERCENTAGE | |
|---------------|---|------------------|--------------|-------------------|--------------|---------------|------------------------------|-------------------------|---------------|-------------|------------|-------------------------------|-------------------------|-----------|---|--------------------|----------------|-----------------------------------|--------------|
| | a. Rupiah b. Foreign currencies | | | - | | | - | | - | | | | - | | OTTAL ALLOCATION FOR CAR OM CET1 (%) | 6.00% | 3.91% | Capital Conse | |
| 6. | b. Foreign currencies Acceptances receivables | | | | | | - | | | | | | 1 | Fre | om AT1 (%) | 0.00% | 0.00% 5.34% | Countercycli Capital Surcharge | ical Buffe |
| 7. | Loans and financing provided | | | | | | | | | | | | | FIG | rom Tier 2 (%) | 3.40% | 5.34% | Capital Surcharge | o for System |
| | a. Micro, Small and Medium loans (UMKM) i. Rupiah | | | | | | | | | | | | | | CAL | CULATION | N OF FI | NANCIA | L R |
| | ii. Foreign currencies | | | · · | | | - | | - | - | | | - | | | Period Ende | | | |
| | b. Non UMKM i. Rupiah | 101,24 | 6 1.396 | | | 139 | 102,781 | 113,455 | 1.080 | | | | 114,535 | | | DATION | | | |
| | ii. Foreign currencies | 101,24 | | . | | - | - | | - | . | | | - | No. | | RATIOS | | | |
| | c. Restructured loans i. Rupiah | | | | | | | | | | | | | | RFORMANCE RATIOS | | | | |
| | ii. Foreign currencies | | | | | | | - | . | | | | | | Capital Adequacy Ratio (Non performing earning a | | mina occoto | | |
| 8. | Investments in shares | | | · · | • | • | - | | · - | · · | | · · | | | to total earning assets an | d non earning asse | ets | | |
| 9. 10. | Other receivable Commitments and contingencies | | | | | | | | | | · | | | 3. | Non performing earning a Allowance for impairment | | | accate | |
| | a. Rupiah | | | · · | | - | - | - | - | - | | | - | 5. | Gross NPL | on manour assoc | o to curning | 000010 | |
| | b. Foreign currencies | | | · · | | | - | - | - | - | | | - | 6. | Net NPL Return on Asset (ROA) | | | | |
| П. | NON RELATED PARTIES | | | | | | | | | | | | | 8. | Return on Equity (ROE) | | | | |
| 1. | Placements with other banks | | | | | | | | | | | | | 9. 10. | Net Interest Margin (NIM) Operating Expenses to O | | | | |
| | a. Rupiah b. Foreign currencies | 940,11 930,47 | | 1 | | - 1,731 | 940,113 932,205 | 598,646 596,807 | | | | - 1,682 | 598,646 598,489 | 11. | Cost to Income Ratio (CIF | R) | | | |
| 2. | Spot and derivative receivables/ forward | | | | | ., | | | | | | ., | | 12. | | JR) | | | _ |
| | a. Rupiah b. Foreign currencies | 103.93 | | | : | | - 103.939 | 31,017 | 1 | | | | 31,017 | | MPLIANCE | -61 11 11 1 | landa. | | - |
| 3. | Securities | | | | | | | | | | | | | 1. | a. Percentage violation of i. Related parties | of Legal Lending L | lmit | | |
| | a. Rupiah b. Foreign currencies | 48,752,70 | | 3,153 | 5,436 | 48,879 | 48,846,898 4,841,243 | 41,409,861 6,789,155 | | 4,474 | 7,2 | 60,353 | 41,524,048 6,789,155 | | ii. Non - Related part b. Percentage of excess | | din a Linait | | |
| 4. | Securities sold with agreement | 4,041,24 | | | | | 4,041,240 | 0,700,100 | ' · | - | | | 0,703,133 | | i. Related parties | Ū. | .ing Limit | | |
| | to repurchase (Repo) | | | | | | | | | | | | | 2. | ii. Non - Related part Reserve requirement | lies | | | |
| | a. Rupiah b. Foreign currencies | | | | | | - | | | | | | | 2. | a. Primary reserve requi | irement Rupiah | | | |
| 5. | Securities purchased with agreement | | | | | | | | | | | | | | a.) Conventional - Daily | | | | |
| | to resell (Reverse Repo) a. Rupiah | 1,434,19 | o - | | | | 1,434,190 | 1,598,325 | | | | | 1,598,325 | | - Average | | | | |
| | b. Foreign currencies | | | | | - | - | | | - | | | | | b.) Syariah b. Reserve requirement | Foreign ourrengie | n (Dailu) | | |
| 6. 7. | Acceptances receivables Loans and financing provided | 420,563 | 2 - | · · | | • | 420,562 | 454,140 | - | - | | | 454,140 | 3. | | | s (Dally) | | |
| ^{'.} | a. Micro, Small and Medium loans (UMKM) | | | | | | | | | | | | | | | | | | _ |
| | Rupiah Foreign currencies | 3,976,96 | 9 232,407 | 27,570 | 71,289 | 1,402,564 | 5,710,799 | 6,065,163 | 1,221,707 | 56,854 | 183,9 | 2,912,420 | 10,440,121 | | STATEMENTS | OF SPOT | AND DE | ERIVATI | ИЕ Т |
| | b, Non UMKM | | - | | | - | - | - | | - | | | | | | AS OF L (In Mi | illions of | f Rupiah) | 2 |
| | i. Rupiah | 262,829,95 | | 552,646 | 816,693 | 7,199,399 | 291,299,369 | 245,922,311 | | 164,760 | 300,4 | 6,560,547 | 264,137,446 | | | | (Audite | d) | |
| | ii. Foreign currencies c. Restructured loans | 1,168,75 | - 5 | · · | | | 1,168,755 | 143,189 | ' - | - | | | 143,189 | | | | Notional | т | ype |
| | i. Rupiah | 39,179,73 | 0 11,733,213 | 467,981 | 689,849 | 5,890,755 | 57,961,528 | 50,953,107 | 7,281,507 | 149,973 | 354,0 | 5,872,999 | 64,611,681 | No. | TRANSACT | ION | Amount | Trading | |
| 8. | ii. Foreign currencies Investments in shares | | : : | | | | - | - | | | | | | | | | | mauniy | ne |
| 9. | Other receivable | | | | | | - | - | | - | | | - | Α. | Exchange Rate Related | | | | _ |
| 10. | Commitments and contingencies a. Rupiah | 15,134,42 | 7 754,249 | 21,204 | 12,722 | 24,205 | 15,946,807 | 18,086,204 | 1,063,308 | 14,053 | 19,1 | 67,784 | 19,250,511 | 1. | Spot Forward | | • | | |
| | b. Foreign currencies | 346,25 | | - 21,204 | - | - 24,200 | 346,253 | 124,121 | - | - | 13, | | 124,121 | 3. | Option | | | | |
| Ш. | OTHER INFORMATION | | | | | | | | | | | | | | a. Written b. Purchased | | 1 | : | |
| 1. | Value of bank's assets pledge as collateral: | | | | | | | | | | | | | 4. | Future | | 1 | | |
| | a. To Bank Indonesia | | | | | | - | | | | | | - | 5. 6. | | | - 2,641,843 | | 2,6 |
| | b. To others | | | | | | - 77,591 | | | | | | 77,591 | В. | Interest Rate Related | | 2,011,010 | | 2,0 |
| Z . | Repossessed assets | | | | | | 77,591 | | | | | | 11,091 | 1. | Forward | | | | - |
| | | 1.09 | | | | | | | OMENT | | | | | 2. | Option | | | | |
| | | LUS | SES AND | ALLOWA Δs of Γ | ANCE FU | 31 2022 | and 2021 | TASSES | SWENT | | | | | | a. Written b. Purchased | | 1 | 1 | |
| | | | | | (In Million | | | | | | | | | 3. | | | - | | |
| | | | | Decemb | oer 31, 2022 | (Audited) | | | | December | 24 2024 () | (udited) | | 4. | Swap Others | | 1 | 1 | |
| | | _ | • • • | | | | | | | | | | | C. | Others | | | | |
| No. | DESCRIPTION | | Allowar | nce for Impai | irment | | d allowance f earning ass | | Allowance for | or Impairme | ent | Required all losses on ear | | | TOTAL | | 2,641,843 | | 2,64 |
| | | _ | Stage 1 | Stage 2 | Stage 3 | Genera | - | _ | ge 1 Sta | nge 2 S | Stage 3 | General | Special | | - | | | | |
| 4 | Placements with other barling | | | 0 | | | | | 16 | | - | | | | | | | ING RAT | |
| 1. 2. | Placements with other banks Spot and derivative receivables/forward | | 16 | | 1,731 | 18,7 - 1,0 | | - 731 | - | | 1,682 | 11,955 310 | 1,682 | | | As Of D | ecembe | er 31, 20 | 22 |
| 3. | Securities | | 399 | - | 2,000 | | | 522 | - | - | 2,000 | 21,187 | 66,770 | | | | | Prime Lend | ding E |
| 4. 5. | Securities sold with agreement to repurchase (Rep Securities purchased with agreement to resell (Rev | | - | - | | • | - | - | - | • | - | - | - | | | | | Business S | |
| 5. | Securities purchased with agreement to resell (Rev | reise rtépo) | - 136 | | | - 12 | 06 | | 623 | - | - | 4 541 | - | | - | Corporato | | | |

623 2,468,071

2,005

2,309,833

1,639

9,657,856

4.206

16,711

9,246,776

37,712

2,663,032

9,135,700

| | For the Period End | ed Decer | nber 31, : | 2022 and | 2021 | | BOARD OF COMMISSIONER |
|---|--|--------------------|-------------------------|-----------|---------------------|---------------------------|---|
| | RATIOS | | | | 1, 2022 lited) | Dec 31, 2021 (Audited) | President Commissioner/ Independent Commissioner : Chandra Mr Ha Vice President Commissioner/Independent Commissioner : Iqbal Lataro Commissioner : Andin Hadiyan |
| R | FORMANCE RATIOS | | | | | | Commissioner : Herry Trisaputra |
| 1 | | | | | 00.470/ | 40.449/ | Commissioner : Himawan Arief |
| | Capital Adequacy Ratio (CAR) | | | | 20,17% | 19,14% | Commissioner : Mohamad Yusu |
| 1 | Non performing earning assets and non ea | | | | 0.70% | 0.000/ | Independent Commissioner : Armand B. Arie Independent Commissioner : Ahdi Jumhari L |
| 1 | to total earning assets and non earning as | | | | 2.76% | 3.02% | Independent Commissioner : Sentot A. Senta |
| 1 | Non performing earning assets to total ear | | | | 2.74% | 2.99% | |
| l | Allowance for impairment on financial asse | ets to earning | assets | | 4.41% | 4.42% | BOARD OF DIRECTORS |
| l | Gross NPL | | | | 3.38% | 3.70% | President Director : Haru Koesmah |
| | Net NPL | | | | 1.32% | 1.20% | Vice President Director : Nixon L.P. Napi Director of Consumer : Hirwandi Gafar |
| | Return on Asset (ROA) | | | | 1.02% | 0.81% | Director of Human Capital, Compliance, and Legal : Eko Waluyo |
| | Return on Equity (ROE) | | | | 16.42% | 13.64% | Director of Finance : Nofry Rony Poe |
| | Net Interest Margin (NIM) | | | | 4.40% | 3.99% | Director of Assets Management : Elisabeth Novie |
| 1 | Operating Expenses to Operating Income | | | | 86.00% | 89.28% | Director of IT and Digital : Andi Nirwoto |
| l | Cost to Income Ratio (CIR) | | | | 46.66% | 48.18% | Director of Distribution and Funding : Jasmin |
| | Loan to Deposit Ratio (LDR) | | | | 92.65% | 92.86% | Director of Risk Management : Setiyo Wibowo |
| 1 | PLIANCE | | | | | | |
| ĺ | a. Percentage violation of Legal Lending | Limit | | | | | SHAREHOLDER |
| l | Related parties | | | | 0.00% | 0.00% | Ultimate Shareholder |
| | ii. Non - Related parties | | | | 0.00% | 0.00% | - Republic of Indonesia : 60%** |
| | b. Percentage of excess of the Legal Len | ding Limit | | | | | Non Ultimate Shareholder through Capital Market (≥5%) : Nil |
| | Related parties | | | | 0.00% | 0.00% | Non Ultimate Shareholder through non Capital Market (≥5%) : Nil |
| | ii. Non - Related parties | | | | 0.00% | 0.00% | |
| | Reserve requirement | | | | | | * Appointed as a member of the Board of Commissioner of PT Bank Tabungan Negara (P |
| | Primary reserve requirement Rupiah | | | | | | the Extraordinary General Meeting of Shareholders dated January 11, 2023 and will be |
| | a.) Conventional | | | | | | from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with |
| | - Daily | | | | 0.18% | 0.55% | regulations. |
| | Average | | | | 8.10% | 3.00% | ** The composition of shareholders is as of the publication date of the report, which is 17 Febru |
| | b.) Syariah | | | | 7.76% | 3.70% | |
| | b. Reserve requirement Foreign currencie | es (Daily) | | | 4.13% | 6.24% | |
| | Net Open Position - Overall | | | | 4.17% | 2.63% | |
| | | | | | | | |
| | STATEMENTS OF SPOT | AND DE | ERIVATIV or 31, 2022 | E TRAN | ISACTI | ONS | Head Office : |
| | | Decembe | | | | | Menara Bank BTN |
| | (111 M | (Audite | | | | | Jl. Gajah Mada No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (Branch Office : |
| | | National | - | | Derivativ | e Receivables | • Ambon • Balikpapan • Bandar Lampung • Bandung • Bandung Timur • Ban |
| | TRANSACTION | Notional Amount | Ту | be . | & I | Payables | Banjarbaru Batam Banyuwangi Bengkulu Bintaro Jaya Bogor Cibinong Cibubur Cikarang Cilegon Cimahi Ciputat Cirebon Denpasar Depol |
| | | | Trading | Hedging | Receivable | es Liabilitas | Harapan Indah • Jakarta Cawang • Jakarta Kuningan • Jakarta Harmoni • Jakarta Melawai |
| ĺ | Exchange Rate Related | | | | | | Jayapura • Jember • Karawaci • Karawang • Kelapa Gading Square • Kebon Jeruk • Ke Kupang • Madaina • Magalang • Makagang • Malang • Manual • Magalang • Madaina |
| Ī | • | | | | | - | Kupang • Madiun • Magelang • Makassar • Malang • Mamuju • Manado • Mataram • Medan • Padang • Palangkaraya • Palembang • Palu • Panakukkang • Pangkal Pinang • Par |
| | Spot | - | - | - | | | Pekanbaru • Pematang Siantar • Pontianak • Purwakarta • Purwokerto • Samarinda • Sema |
| | Forward | - | - | - | | | Sukabumi • Surabaya • Surabaya Bukit Darmo • Tangerang • Tanjung Pinang • Tarakan |
| | Option | | | | | | Ternate • Yogyakarta. |
| | a. Written | - | - | - | | | |
| | b. Purchased | - | - | - | | | |
| | Future | | - | | | | |
| I | Swap | - | | - | | | |
| | Others | 2,641,843 | - | 2,641,843 | 103,93 | - 99 | |
| | | | | | | | |

- 2,641,843 103,939

ənf

Consumer Loan

Non Mortgage

8.75%

Mortgage

7.25%

Prime Lending Rate Business Seg

Micro Loan

n/a

Corporate Loan

8.00%

Retail Loan

8.25%

 TOTAL RISK Wel-GHLED ASSETS
 139,303,014
 149,443,007
 Capital Adequady ratio (±10)
 CA1 / T70
 151,1173
 153,1173

 CAR BASED ON RISK PROFILE (%)
 9.40%
 9.25%
 CET 11 for Buffer (%)
 10.13%
 9.89%

 CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE
 PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)
 From CET1 (%)
 2.500%
 0.000%

 From CET1 (%)
 0.00%
 0.00%
 0.00%
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CALCULATION OF FINANCIAL RATIOS For the Period Ended December 31, 2022 and 2021

13.80% 13.80% 5.34% 19.14%

16.13% 16.13% 4.04% 20.17%

 (Audited)
 (Audited)

 RISK WEIGHTED ASSETS
 CAR RATIO

 CREDIT RISK WEIGHTED ASSETS
 114,318,357

 MARKET RISK WEIGHTED ASSETS
 13,3299

 Q-PERAITOLR RISK WEIGHTED ASSETS
 2,308,657

 TOTAL RISK WEIGHTED ASSETS
 2,398,658

 TOTAL RISK WEIGHTED ASSETS
 139,630,514

 TOTAL RISK WEIGHTED ASSETS
 139,630,514

| Commissioner ndependent Commissioner ndependent Commissioner ndependent Commissioner | : Mohamad Yusuf Permana* : Armand B. Arief : Ahdi Jumhari Luddin : Sentot A. Sentausa |
|---|--|
| BOARD OF DIRECTORS President Director Vice President Director Director of Consumer Director of Human Capital, Compliance, and Legal Director of Finance Director of Finance Director of IT and Digital Director of IT and Digital Director of IT Rishubuton and Funding Director of Risk Management | : Haru Koesmahargyo : Nixon L.P. Napitupulu : Hirwandi Gafar : Eko Waluyo Nofry Rony Poetra : Elisabeth Novie Riswanti : Andi Nirvoto : Jasmin Setiyo Wibowo |
| SHAREHOLDER | |
| Ultimate Shareholder - Republic of Indonesia Non Ultimate Shareholder through Capital Market (≥5%) Non Ultimate Shareholder through non Capital Market (≥5%) | : 60%** : Nil : Nil |
| Appointed as a member of the Board of Commissioner of PT Bar htps://www.commissioner.com/application/ from the Financial Services Authority (OJK) on Fit and Proper Test | 11, 2023 and will be effective upon approval |

ank BTN

a No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (021) 6346704

va rus. I sanarita IUI SU, FIIGITE. (UZ I) 6330789. 6332666 Fax. (UZ I) 6346704 **26**: alikpapan • Bandar Lampung • Bandung • Bandung Timur • Bangkalan • Banjarmasin Batam • Banyuwangi • Bekasi • Bengkulu • Bintaro Jaya • Bogor • Bumi Serpong Damai bubur • Cikarang • Cilegon • Cimshi • Ciputar • Cirebon • Denpasar • Depok • Gresik • Gorontalo ih • Jakarta Cawang • Jakarta Kuningan • Jakarta Harmoni • Jakarta Malawai • Jakarta Pilut • Jambi mber • Karawad • Karawang • Kelapa Gading Square • Kebon Jenuk • Kedin • Kudus Siun • Magelang • Makasar • Malang • Mamuju • Manado • Mataram • Medan • Mojokerto • Mulyosari tangkaraya • Palembang • Pale • Panakukang • Pangkal Pinang • Para-Pare • Pekalongan *ematang Siantar • Pontianak • Purwakarta • Purwokerto • Samarinda • Semarang • Sidoarjo • Solo urabaya • Surabaya Bukit Darmo • Tangerang • Tanjung Pinang • Tarakan • Tasikmalaya • Tegal yakarta.

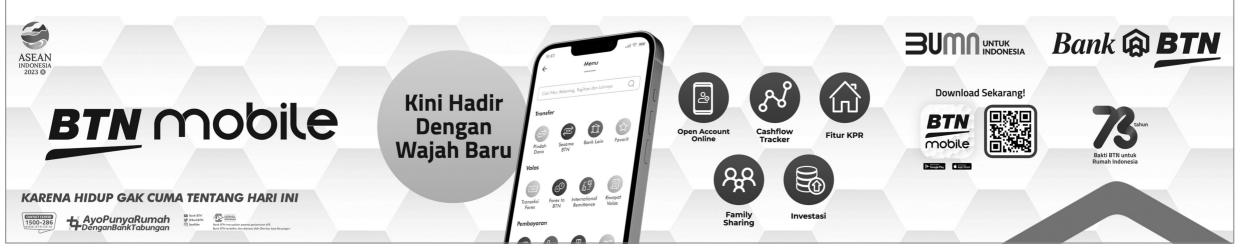
Jakarta, February 17, 2023 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors



Haru Koesmahargyo President Director

Director of Finance

Contact Center : 1500286 www.btn.co.id



Prime Lending Rate

4.541

18,093

9,333,279

53,165

2,508,843





Bank 🟟 BTN

Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENT OF FINANCIAL POSITION As Of December 31, 2022 And December 31, 2021

| | (In Millions of Rupiah) | 61 51, 2021 | |
|--|---|---|--|
| NO. | ACCOUNT | Dec 31, 2022 (Audited) | Dec 31, 2021 (Audited) |
| 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. | ASETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Ijarah Receivable Other Productive Assets Allowance for Impairment on Finansial Assets Premisses and Equipment Non Productive Assets Other Assets | 112,768 5,459,362 1,198 8,927,958 26,776,404 4,847,735 (1,572,011) 19,482 762,679 | 88,340 6,525,919 896 4,847,186 22,381,830 5,168,028 (1,271,865) 16,885 605,509 |
| 12. | TOTAL ASSETS | 45.335.575 | 38.362.728 |
| 1. 2. 3. 4. 5. 6. 7. 8. 9. | LiABILITIES Waidah Deposits a. Current Accounts b. Saving Accounts Temporary Syrikah Fund a. Current Accounts b. Saving Accounts c. Time Deposits Liabilities to Other Bank Securities Issued Other Canbilities Profit Sharing Deposits Business Fund Retained Earning a. Other Comprehensive Income b. Previous Year c. Current Year TOTAL LIABILITIES | 8,623,601 1,193,717 480,787 4,819,113 19,522,557 40,028 3,365,774 6,940,992 9,636 4,794 333,576 | 5,349,965 1,150,239 479,614 3,972,092 18,311,438 10,916 2,413,428 6,425,496 59,549 4,794 185,197 |
| | TOTAL LIADILITIES | 45,335,575 | 38,362,728 |

REVENUE SHARING DISTRIBUTION Period December 31, 2022 (In Millions of Rupiah) Net Revenue Sharing AVERAGE INCOME BALANCE THAT MUST BE DIVIDED SHARE OF SHAHIBUL MAAL RATIOS BONUS AND INDIKASI REVENUE EQV. COLLECTIVE TYPE

NO.

| | | | | | OTHAILING | |
|------|--|---|----------------------------------|--------------------------------------|--------------------------------|----------------------------------|
| I. | Liabilities to Other Bank | - | - | - | - | - |
| П. | Mudharabah Current Deposits a. Bank b. Non Bank | 56 448,845 | 1 3,492 | 7.00% 12.19% | 426 | 0.65% 1.14% |
| III. | Mudharabah Saving Deposits a. Bank b. Non Bank | 19,063 4,247,518 | 148 33,047 | 33.06% 34.66% | 49 11,453 | 3.09% 3.24% |
| IV. | Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month | 10,543 1,839 19 | 82 14 | 29.50% 29.50% 0.00% | 24 4 - | 2.75% 2.75% 2.75% - |
| | b. Non Bank 1 Month 3 Month 6 Month 12 Month | 4,542,106 2,328,344 1,021,299 23,853 | 35,339 18,115 7,946 186 | 29.22% 29.50% 29.50% 29.50% | 10,328 5,344 2,344 55 | 2.73% 2.75% 2.75% 2.75% |
| V. | Fund Borrowings | 1,901,021 | 65,839 | 10.71% | 7,049 | 4.45% |
| | TOTAL | 14,544,506 | 164,209 | | 37,076 | |

TYPE OF DISBURSEMENT AVERAGE BALANCE INCOME RECEIVED NO. Placement with Other Bank Murabahah Receivable a. Bank b. Non Bank I. ١. 7,059,756 103,877 Istishna Receivable a. Bank b. Non Bank Multi-Service Receivable a. Bank b. Non Bank Ш. 174,911 26,890 IV 8.601 37 Rahn Financing a. Bank b. Non Bank V. 34 1 VI. Mudharabah Financing a. Bank b. Non Bank 343,371 1,600 Musyarakah Financing a. Bank b. Non Bank VII. 4,460,559 11.194 Ijarah Receivable a. Bank b. Non Bank vii Other Financing a. Bank b. Non Bank IX. -19 TOTAL 12,047,232 143,618

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As Of December 31, 2022 and December 31, 2021 (In Millions of Ruplah) NO. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2021 (Audited) Sources and Distribution of Zakat Funds Zakat Funds Received From: a Internal UUS b External UUS Total Zakat Funds Received **A**. 1. 14 14 9 Distribution of Zakat Funds a. Zakat Receiving Institutions b. Zakat Receiving Body Total Zakat Funds Distributed 2. 31 5 31 5 Sources and Distributions of Waqf Funds Waqf Fund Received From: a. Internal UUS b. External UUS Total Waqf Funds Received **B.** 1. -Distribution of Waqf Funds a. Badan Wakaf Indonesia b. Other Nadzir c. Other 2 -Total Waqf Funds Distributed

| ASEAN | Bank @ B |
|--|----------|
| KPR BTN HITS For Millennial | |
| uang muka mulai dari ujoh mulai dari jangta waktu makaimal angsuran super ringan 1% 6,99% 30th super ringan Periode sd. 28 Februari 2023 [https://bit.ly/lipstonbitssyuria super ringan super ringan | |
| BTN Sussimily 75 Image: Augustanian Sector 8 | yally |

| Color Data Net From (Audited) (Audited) OPEPARTING INCOME AND EXPENSES Income from Rund Management as Mudharib 1,937,143 1,937,143 1,763,553 A. Operating income and Expenses 389,416 322,793 389,416 322,793 C. Income from Revenus Sharing Francing 389,416 327,793 389,416 327,793 J. Other Man Operating Income and Expenses Income from Revenus Sharing 389,416 327,793 J. Cher Mach Sharing J. Keremus dare Sharing Distribustion 1,889,444 1,491,001 B. Other Operating Income and Expenses Income from Francial Assets (62,203) (63,793,793 J. Cher Mach Sharing J. Cher Mach Sharing J. Cher Mach Sharing (77,730) (59,393) J. Ober Mach Sharing J. Cher Sharing Distribustion I. Stass (58,578) (1,55,578) (27,030) J. Band (Loss) for Sales of Permises and Equipment (1,55,578) (1,55,578) (1,55,578) (1,55,578) (1,55,578) (1,55,197) (1,55,197) (1,55,197) | | For the Period Ended December 31, 202 (In Millions of Rupiah) | OMPREHE | INSIVE | | |
|---|---|---|--|--|---|---|
| A. Operating Income and Expenses 1.937.143 1.763.527 B. Income from Revenue Shrinking Francing 3.847.36 3.22.733 C. Income from Revenue Straining Francing 3.847.36 3.22.733 C. Income from Revenue Straining Francing 3.847.36 3.22.733 A. Operating Income and Expenses 1.899.444 1.497.401 B. None Fasharing Distribustion 1.899.444 1.497.401 B. Chen Revenue Straining 7.733 59.303 C. Call (Loss) Tom foreig: Currence Strainsection 7.733 59.303 C. Call (Loss) Tom foreig: Currence Strainsection 7.733 59.303 C. Strains and Alexies (62.2651) (76.9291 C. Other Income Ad Administrates (62.234) (61.600 D. Straines and Employee Benefits (64.025) (7.335.466 D. Straines and Employee Benefits (40.025) 7.74.96 D. Straines and Employee Benefits (40.025) 7.74.96 D. Conther Nano Deparating Income (Ex | NO. | DESCRIPTION | Dec 31, 2022 (Audited) | Dec 31, 2021 (Audited) | | |
| 1. Revenue from Fund Management as Mudharib | OP | | | | | |
| a. Income from Recipable Financing 1.927,143 1.723,523 b. Income from Revenue Shring Financing 389,4736 322,793 c. Intro Hom Revenue Shring 389,416 327,713 a. Non-Profit Sharing 389,416 327,713 B. Non-Profit Sharing 389,416 327,713 B. Other Operating Income and Expenses 1.617,713 58,303 Comme Sant Sharing 77,73 58,303 Comme Sant Sharing 77,73 58,303 Commession Form Revenue Sharing 77,73 58,303 Comession Form International Assets (67,559) (22,176 Impairment Coher Financial Assets (62,034) (31,60,026) Impairment Coher Financial Assets (32,23,093) (22,090) Other Operating Income (Expenses) (40,025) (23,030) Other Operating Income (Expenses) (40,025) (76,923) PROFT AND ILOSS CURRENT PERIOD 333,576 195,197 Income Tax Expenses - - - PROFT AND ILOSS CURRENT PERIOD 333,576 195,197 Income Tax Expenses | | | | | | |
| c. Income from Revenue from fight 388,418 227,819 d. Other Main Operating Income 388,418 227,819 2. Third Parties Share on Returns of Temporary Syirkah Funds (915,803) (923,166 B. Porti Sharing 1,859,844 (1,491,001 B. Other Operating Income and Expenses 1,859,844 1,491,001 Casin (Loss) From foreign Currencies Transaction - - 1. Gain (Loss) From foreign Currencies Transaction - - 2. Income Bark as Mutharib from Revenue Sharing - - 3. Comissions Provisions (Fees and Administrative (97,550) (92,200) 3. Bartines and Employee Benefits (1,252,878) (1,305,800 1. Bartines and Employee Benefits (1,252,878) (1,305,800 1. Other Operating Income (Expenses) (40) S PROFT AND LOSS FROM NON OPERATIONS 333,576 185,192 NON OPERATING INCOME AND EXPENSES - - 1. Gain (Loss) for Sales of Promises and Equipment - - 2. Reclassified to Proft (Loss) - - - 1. Thereast Expenses - | | a. Income from Receipable Financing | 1,937,143 | 1,763,555 | | |
| 2 Third Parties Share on Returns of Temporary Sylrkah Funds a. Non Proti Sharing (915,803) (923,166 3. Revenue after Sharing Distribustion 1,859,944 1. Gain (Loss) from foreign Curnees Transaction - 2. Income Bark as Mudanib from Revenue Sharing Comissions Provisions / Fees and Administrative - 3. Comissions Provisions / Fees and Administrative - 3. Comissions Provisions / Fees and Administrative - 3. Comissions Provisions / Fees and Administrative - 3. Borus on Waldah Demand Deposite (57,588) 3. Borus on Waldah Demand Deposite (52,203) 3. Startistics and Employee Benefits (32,203) 0. Other Properting Income (Expenses) (40,022) 0. Deter Operating Income (Expenses) (40,010) 7. Starting Income (Expenses) (40,010) 7. Starting Income (Expenses) (40,013) 7. Starting Income (Expenses) (40,013) 7. Income Tax Expenses - - 7. Detestrating Income (Expenses) | | | - | - | | |
| a. Non Profit Sharing (815.803) (823.603) (823.603) 3. Revenue after Sharing Distribusion 1.859.494 1.491.001 6. Other Operating Income and Expenses 1.331.0000 1.459.494 1.491.001 1. Constraint plancem and Expenses 1.331.0000 1.459.494 1.491.001 3. Contrisions / Provisions / Fees and Administrative 77.730 59.300 4. Other Income (77.581) (32.175.800) (78.297) 5. Borus on Waldah Demand Deposite (77.581) (32.175.800) (78.297) 6. Impairment for Financial Assets (50.201) (78.297) (72.003) 1. Other Expenses (78.297) (78.297) (78.297) 1. Conter Expenses (78.297) (78.297) (78.297) 1. Other Coperating Income (Expenses) (40) 5 (78.078) 1. Other Non Operating Income (Expenses) (40) 5 (79.778) 1. Other Non Deprese (79.778) (79.778) (79.778) 1. Other Non Deprese (40.913) (7.158) (71.58) OTHE ComPRELENSIVE INCOME FOR THE YEAR <t< td=""><td>2</td><td></td><td></td><td></td></t<> | 2 | | | | | |
| 3. Revenue after Sharing Distribustion 1,859,494 1,481,001 B. Other Operating Income and Expenses - - Commissions / Provisions / Fees and Administrative 77,730 59,307 Commissions / Provisions / Fees and Administrative 77,730 59,307 Commissions / Provisions / Fees and Administrative 77,730 59,307 Commissions / Provisions / Fees and Administrative 77,730 59,307 Commissions / Provisions / Fees and Administrative 77,730 59,307 Impairment for Other Financial Assets (52,034) (62,028) Impairment for Other Financial Assets (540,025) (71,305,807) Other Operating Income (Expenses) (1,305,800 (90) 5 PROFIT AND LOSS FOR ONE AND OPERATIONS 333,676 185,197 Income Tax Expenses - - - 1. Gain (Loss) for Salee of Promes and Equipment - - 1. Uncell Status - - - 1. Uncell Status - - - 1. Other Commeter Period De | 2. | a. Non Profit Sharing | | (923,166) | | |
| B. Other Operating Income and Expanses . 1 Gain (Loss) from foreign Currences Transaction . . 2 Income Bark as Muthanib from Revenue Sharing . . 3 Comissions / Provisions / Fees and Administrative . . 4 Other Income . . . 5 Bonus on Waldah Demand Deposite . | 2 | | 1 859 494 | - 1 491 001 | | |
| 2. Income Bank as Multianib from Revenue Sharing Comissions Provisions / Fees and Administrative 3. - | 1 1 | - | 1,000,404 | 1,401,001 | | |
| 3. Commissions / Free and Administrative Other Income 77,730 59,300 4. Other Income (67,588) (32,77) 5. Bonus on Wadah Demand Deposite (67,588) (32,77) 7. Josses Related to Financial Assets (67,588) (32,77) 1. Disses Related to Financial Assets (57,588) (1,305,400) 0. Other Coperating Income (Expenses) (1,555,878) (1,305,400) 0. Other Coperating Income (Expenses) (40,975) (1,305,400) PROFT AND LOSS FROM NON OPERATIONS 3(40) 5 PROFT AND LOSS CURRENT PERIOD BEFORE TAX 333,576 185,197 Income Tax Expenses - - - PROFT AND LOSS CURRENT PERIOD BEFORE TAX 333,576 185,197 OTHE COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 OTHE COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 OTHE COMPREHENSIVE INCOME FOR THE YEAR - - ATTER TAX (49,913) 7,158 OTHE COMPREHENSIVE INCOME FOR THE YEAR - - <td></td> <td></td> <td>-</td> <td>-</td> | | | - | - | | |
| 5. Bonus on Wediah Demand Deposite (67,568) (62,276) 7. Losses Related to Financial Assets (60,267) (78,328) 7. Losses Related to Financial Assets (62,267) (78,328) 9. Salaries and Employee Benefits (34,233) (72,22,09) 0. Other Operating Income (Expenses) (15,25,878) (17,355,90) NON OPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 1. Gain (Loss) for Sales of Premises and Equipment - - - 2. Other Non Operating Income (Expenses) (40) 5 PROFIT AND LOSS CURRENT PERIOD EFORE TAX 333,576 185,197 Income Tax Expense - - - 0. DTHER COMPREHENSIVE INCOME - - 1. Unreclassified to Profit (Loss) (49,913) 7,158 0. DTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 0. DTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 0. DECOMPREHENS | 3. | Comissions / Provisions / Fees and Administrative | 77,730 | 59,390 | | |
| 7. Losses Related to Financial Assets (62.04) (61.02) 9. Salaries and Employee Benefits (63.23.09) (22.090) 0. Other Operating Income (Expenses) (1.525.878) (1.305.809) NON OPERATING INCOME AND EXPENSES (40) 5 1. Gain (Loss) for Sales of Premises and Equipment (40) 5 2. Other Mono Operating Income (Expenses) (40) 5 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 333.676 185.197 Income Tax Expenses - - - PROFIT AND LOSS CURRENT PERIOD 333.776 185.197 OTHER COMPREHENSIVE INCOME - - - 1. Unreclasified to Profit (Loss) (49.913) 7.158 OTHER COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR (28.63) </td <td>5.</td> <td>Bonus on Wadiah Demand Deposite</td> <td>(57,558)</td> <td>(32,175)</td> | 5. | Bonus on Wadiah Demand Deposite | (57,558) | (32,175) | | |
| 8. Impairment for Other Financial Asets (52.034) (61.600 9. Salaries and Employee Benefits (32.230) (62.020) (22.004) 10. Other Expense (32.230) (23.200) (22.200) 0. Other Copensites (1.555.737) (1.305.100) (23.200) (23.200) 0. DES FOM OPERATIONS (1.555.737) (1.305.100) (33.3616) 185.192 0. Salaries and NON OPERATIONS (40) 5 9 PROFIT AND LOSS FOM NON OPERATIONS (40) 5 9 PROFIT AND LOSS CURRENT PERIOD 333.676 185.197 OTHER COMPREHENSIVE INCOME (49.913) 7.158 1. Unreclassified to Profit (Loss) (49.913) 7.158 OTHER COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 TOTAL COMPREHENSIVE INCOME FOR THE YEAR (49.913) 7.158 1. Unureclassified to Prosition on Spot | | | (602,661) | (769,291) | | |
| 10. Other Expense (549,025) (270,043) Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS (1.555,875) (1.355,102) NON OPERATING INCOME AND EXPENSES (40) 5 1. Gain (Loss) for Sales of Premises and Equipment (40) 5 2. Other Non Operating Income (Expenses) (40) 5 PROFIT AND LOSS FORM NON OPERATIONS (40) 5 PROFIT AND LOSS CURRENT PERIOD 333,676 185,197 OTHER COMPREHENSIVE INCOME (49,913) 7,158 0. OTHER COMPREHENSIVE INCOME (49,913) 7,158 0. OTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 0. OTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 0. DESCRIPTION Dec 31, 2022 Inc.31, 2022 Inc.31, 2022 1. COMMITTENT RECEIVABLES 1. Individuel Parabilises 2. Outstanding Bales Position on Spot and Derivative/forward 3. 0. 2. OUTHER COMPREHESIS DESCRIPTION Dec 31, 2022 Inc.44,444 0. | 8. | Impairment for Other Financial Assets | | (61,600) | | |
| PROFT AND LOSS FROM OPERATINOS 333,616 185,192 NON OPERATING INCOME AND EXPENSES . | | | | (232,090) (270,043) | | |
| NO OPERATING INCOME AND EXPENSES | | | | (1,305,809) | | |
| 1. Gain (Loss) for Sales of Premises and Equipment PROFIT AND LOSS FROM NON OPERATIONS (40) 2. Other Mon Operating income (Expenses) PROFIT AND LOSS FOURRENT PERIOD BEFORE TAX 333,576 185,197 Income Tax Expenses - - - PROFIT AND LOSS FOURRENT PERIOD 333,576 185,197 OTHER COMPREHENSIVE INCOME - - 1. Unreclasified to Profit (Loss) (49,913) 7,158 OTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 233,663 192,355 STATEMENT OF COMMITMENTS AND CONTINGECUCIES As 0f December 31, 2022 And December 31, 2021 (In Millions of Rupital) NO. DESCRIPTION Dec 31, 2022 (Audited) - - 1. Unused Fund BorrowingFinancing Fasilities 1. - - - 2. COMMITMENT RECEIVABLES 1. - - - - 2. Incurates Received 2. - - - - 3. Others 2,823,561 2,833,545 - - 4. COMMITMENT RECEIVABLE 1. - - - - | NON | | 333,616 | 185,192 | | |
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| PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 333,576 185,197 Income Tax Expenses - - - PROFIT AND LOSS CURRENT PERIOD 333,576 185,197 OTHER COMPREHENSIVE INCOME - - - 1. Unrecialined to Profit (Loss) (49,913) 7,158 OTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 283,663 192,355 STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2022 And December 31, 2021 (In Millions of Rupital) Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) 1. Unused Loan Fasilities 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others - - 2. OUXstanding Sales Position on Spot and Derivative/forward 3. Others - - - 2. OUTGENT RECEVABLE 1. Guarantees Received 2. Income in Progres 3. Others 2,823,561 2,383,545 4. COMITGENT RECEVABLE 1. Guarantees Received 2. Others - - - 2. OUTGENT RECEVABLE 1. Guarantees Received 3. Others 2,2022 and December 31, 2022 (| | Other Non Operating Income (Expenses) | | 5 | | |
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| OTHER COMPREHENSIVE INCOME | PRC | | 333.576 | 185.197 | | |
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| OTHER COMPREHENSIVE INCOME FOR THE YEAR (49,913) 7,158 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 283,663 192,355 STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2022 And December 31, 2022 (Audited) NO Dec 31, 2022 (Audited) NO Dec 31, 2022 (Audited) NO Dec 31, 2022 (Audited) NO Dec 31, 2022 (Audited) Image: State | | | (49.913) | - 7 158 | | |
| TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 283,663 192,355 STATEMENT OF COMMITMENTS AND CONTINGENCIES As of December 31, 2022 And December 31, 2022 (Audited) NO. Dec 31, 2022 (Audited) NO. Dec 31, 2022 (Audited) Outstanding Purchase Position on Spot and Derivative/forward 3. Others Outstanding Salitilies 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others COMMITMENT PAYABLES 1. Unused Loan Fasilities Granted to Customer 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others 774,926 State Contrigent PayAbles 1. Guarantees Received 2. Income in Progress 3. Others Contrigent PayAbles 1. Guarantees Received 2. Outstandes Received 3. Others CONTIGENT PAYABLES 1. Guarantees Received 3. Others Contrigent PayAbles 1. Guarantees Received 3. Others Contrigent PayAbles 1. Guarantees Received 3. Others Contrigent PayAbles 1. Guarantees Received 3. Others REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2022 and December 31, 2022 (Audited) No. Dec 31, 2022 (Audited) Sources of Benevolent Funds a. Sources of Benevolent Funds 3. Sources of Benevolent Funds 5. Penalty; and 6. Non halal income 6. Other Total benevolent funds 6. Decarity 6. Other uses for public interes | 2. | | (40,010) | 7,100 | | |
| STATEMENT OF COMMITMENTS AND CONTINGENCIES As 0f December 31, 2022 And December 31, 2021 (In Millions of Ruplah) NO. DESCRIPTION Dec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) I. Ones 31, 2022 (Audited) O. DESCRIPTION Dec 31, 2022 (Audited) I. Ones 31, 2022 (Audited) I. OUNSE FUNDES COMMITMENT PAYABLES 1. Unused Loan Fasilities Granted to Customer 2. OUNSENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others 774,926 593,314 CONTIGENT RECEIVABLE 1. Guarantees Received 2. Unore in Progress 3. Others 2,823,561 2,823,561 REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As 0f December 31, 2022 and December 31, 2021 (In Millions of Ruplah) Dec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) Cec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) NO. DESCRIPTION Dec 31, 2022 (Audited) <td></td> <td>AFTER TAX</td> <td>(49,913)</td> <td>7,158</td> | | AFTER TAX | (49,913) | 7,158 | | |
| NN. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) 1. COMMITMENT RECEIVABLES 1. Unused Fund Borrowing/Financing Fasilities 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others - - 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others - - 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others 774.926 593.314 3. CONTIGENT RECEIVABLE 1. Unused Loan Fasilities Granted to Customer 2. Income in Progress 3. Others - - 3. CONTIGENT RECEIVABLE 1. Guarantees Received - - - 1. GOMITGENT PAYABLES 1. Guarantees Issued 400 1,089 2. Others 2,823.561 2,833.545 4. CONTIGENT PAYABLES 1. Guarantees Issued 400 1,089 2. Others - - 1. Beginning Balance of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Productive benevolent funds - - 2. Juses of Benevolent Funds a. Productive benevolent funds - - 2. | тот | AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR | 283,663 | 192,355 | | |
| NN. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) 1. COMMITMENT RECEIVABLES 1. Unused Fund Borrowing/Financing Fasilities 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others - - 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others - - 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others 774.926 593.314 3. CONTIGENT RECEIVABLE 1. Unused Loan Fasilities Granted to Customer 2. Income in Progress 3. Others - - 3. CONTIGENT RECEIVABLE 1. Guarantees Received - - - 1. GOMITGENT PAYABLES 1. Guarantees Issued 400 1,089 2. Others 2,823.561 2,833.545 4. CONTIGENT PAYABLES 1. Guarantees Issued 400 1,089 2. Others - - 1. Beginning Balance of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Sources of Benevolent Funds a. Productive benevolent funds - - 2. Juses of Benevolent Funds a. Productive benevolent funds - - 2. | | STATEMENT OF COMMITMENTS AND C As Of December 31, 2022 And Decemb (In Millions of Rupiah) | CONTINGE | NCIES | | |
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| 2. Outstanding Purchase Position on Spot and Derivative/forward - 3. Others - 2. COMMITMENT PAYABLES - 1. Unused Loan Fasilities Granted to Customer - 2. Outstanding Sales Position on Spot and Derivative/forward - 3. Others - 3. Others - 3. Others 2,823,561 3. Others 2,823,561 3. Others 2,823,561 3. Others 2,823,561 4. CONTIGENT PAYABLES - 1. Guarantees Received - 2. Others - 3. Others 2,823,561 2. Others - 7. Outneer - 7. Outneer - 8. CONTIGENT PAYABLES 400 1. Guarantees Issued 400 2. Others - 8. Sources of Benevolent Funds 2,272 8. Sources of Benevolent Funds - 9. Sources of Benevolent Funds - 10. Beginning Balance of Benevolent Funds - 2. Otherer 1 10. Ital benevolent funds - 10. | 1. | | - | - | | |
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| 3. Others 2,823,561 2,383,545 4. CONTIGENT PAYABLES 400 1,089 1. Guarantees issued 400 1,089 2. Others 400 1,089 REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2021 (In Millions of Rupiah) NO. Dec 31, 2022 (Audited) NO. Dec 31, 2022 (Audited) 1. Beginning Balance of Benevolent Funds 2,272 663 2. Sources of Benevolent Funds 2,272 663 3. Sarpus of Benevolent Funds 2,272 663 6. Non halal income 1 1,632 6. Other 1 1,632 7. Total benevolent Funds 2,271 33 8. Surplus (defici) of Benevolent Funds 2,271 33 9. Chier uses for public interest 2,271 33 9. Suruplus (defici) of Benevolent Funds <td 2<="" colspan="2" td=""><td>э.</td><td>1. Guarantees Received</td><td>-</td><td>-</td></td> | <td>э.</td> <td>1. Guarantees Received</td> <td>-</td> <td>-</td> | | э. | 1. Guarantees Received | - | - |
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| As Of December 31, 2022 and December 31, 2021 (In Millions of Ruplah) NO. DESCRIPTION Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) 1. Beginning Balance of Benevolent Funds 2,272 663 2. Sources of Benevolent Funds 2,272 663 3. Sources of Benevolent Funds - 6 b. Repayment of productive benevolent funds - - c. Penalty, and 121 - d. Non hala lincome 1 1,638 e. Other 1 1,638 o. Charly - - c. Other 1 1,638 b. Charly - - c. Other 1 1,638 b. Charly - - c. Other uses for public interest 2,271 33 Total uses of benevolent funds 2,271 33 2,272 Surplus (deficit) of Benevolent Funds (2,149) 1,609 2,272 <t< td=""><td></td><td></td><td>400</td><td>1,089</td></t<> | | | 400 | 1,089 | | |
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| FINANCIAL RATIOS For the Period Ended December 31, 2022 and 2021 NO. RATIOS Dec 31, 202 (Audited) 1. Total Assets Sharia Unit to Total Assets Consolidation 11.27% 10.31% 2. Non Performing Productive Assets to Total Productive Assets 2.65% 3.66% 3. Allowance for Impairment on Productive Assets 3.88% 3.93% 4. Gross NPF 3.31% 4.32% 5. Net NPF 0.00% 0.054% | | | · · · · | | | |
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| NO. RATIOS Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) Dec 31, 2022 (Audited) 1. Total Assets Sharia Unit to Total Assets Consolidation 11.27% 10.31% 2. Non Performing Productive Assets to Total Productive Assets to Total Productive Assets 12.27% 3.68% 3. Allowance for Impairment on Productive Assets to Total Productive Assets 3.88% 3.93% 4. Gross NPF 3.31% 4.32% 5. Nett NPF 0.00% 0.04% | | FINANCIAL RATIOS | 2 and 2021 | | | |
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| 2. Non Performing Productive Assets to Total Productive Assets 3.68% 3. Allowance for Impairment on Productive Assets to Total Productive Assets 3.88% 3.93% 4. Gross NPF 3.31% 4.32% 5. Nett NPF 0.00% 0.54% | NO | | Dec 31, 2022 | | | |
| to Total Productive Assets 3.88% 3.93% 4. Gross NPF 3.31% 4.32% 5. Nett NPF 0.00% 0.54% | NO. | RATIOS | (Audited) | (Audited) | | |
| 5. Nett NPF 0.00% 0.54% | 1. 2. | RATIOS Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets | (Audited) 11.27% | (Audited) 10.31% 3.68% | | |
| | 1. 2. 3. | RATIOS Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets | (Audited) 11.27% 2.58% 3.88% | (Audited) 10.31% 3.68% 3.93% | | |
| C. Return on Assets (ROA) U.74% U | 1. 2. 3. 4. | RATIOS Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF | (Audited) 11.27% 2.58% 3.88% 3.31% | (Audited) 10.31% 3.68% | | |
| 8. Financing to Deposit Ratio (FDR) 91.29% 94.14% | 1. 2. 3. 4. | RATIOS Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF | (Audited) 11.27% 2.58% 3.88% 3.31% | (Audited) 10.31% 3.68% 3.93% 4.32% | | |

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.

Head Office : Menara Bank BTN. Jl. Gajah Mada No. 1. Jakarta 10130 Telp : (021) 6336789. 6332666

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Sharia Branch Office :
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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, February 17, 2023 PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Sharia Business U

M. Quraish Shihab Sharia Supervisory Board

Hirwandi Gafar Director of Consur



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