# 

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
	<ul> <li>a. Securities</li> <li>b. Loans and Sharia financing</li> </ul>			(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)
	<ul> <li>a. Abandoned properties</li> <li>b. Repossessed assets</li> </ul>			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	<ul> <li>Inter office assets</li> <li>Other assets</li> </ul>			- 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)
	<ul> <li>c. Treasury stock -/- Additional Paid-in Capital</li> </ul>								(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	<del>۲</del>	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)
	<ul> <li>Funds for paid-up capital</li> <li>Others</li> </ul>			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
	<ul> <li>Appropriated reserve</li> <li>Retained Earning</li> </ul>			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)		•	<ol> <li>The above financial information is extracted from the financial s Negara (Persero) Tbk as of December 31, 2022 and for the year th</li> </ol>		
-		_	_	_	_	_		_	_	_					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	<li>b) Circular Letter of Financial Services Authority (SEOJK) Number 2020 regarding "Transparency and Published Financial Statement</li>		
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	<ul> <li>b. Foreign currencies</li> <li>Spot and derivative receivables/ forward</li> </ul>	-		-	• •	•	· · ·		-	•	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%	<ol> <li>Related Parties in the Statements of Assets' Quality and Other Inform with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 2</li> </ol>	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
	<ul> <li>a. Micro, Small and Medium loans (UMKM)</li> <li>i. Rupiah</li> </ul>														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			
	<ul> <li>c. Restructured loans</li> <li>i. Rupiah</li> </ul>														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)		
<sup>'.</sup>	a. Micro, Small and Medium loans (UMKM)																		_
	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>	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
<b>Z</b> .	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	<ol> <li>Related parties</li> </ol>				0.00%	0.00%	Ultimate Shareholder
	<li>ii. Non - Related parties</li>				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
	<ol> <li>Related parties</li> </ol>				0.00%	0.00%	Non Ultimate Shareholder through non Capital Market (≥5%) : Nil
	<li>ii. Non - Related parties</li>				0.00%	0.00%	
	Reserve requirement						* Appointed as a member of the Board of Commissioner of PT Bank Tabungan Negara (P
	<ul> <li>Primary reserve requirement Rupiah</li> </ul>						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.
	<ul> <li>Average</li> </ul>				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	<ul> <li>Banjarbaru</li> <li>Batam</li> <li>Banyuwangi</li> <li>Bengkulu</li> <li>Bintaro Jaya</li> <li>Bogor</li> <li>Cibinong</li> <li>Cibubur</li> <li>Cikarang</li> <li>Cilegon</li> <li>Cimahi</li> <li>Ciputat</li> <li>Cirebon</li> <li>Denpasar</li> <li>Depol</li> </ul>
			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	•					-	<ul> <li>Kupang • Madiun • Magelang • Makassar • Malang • Mamuju • Manado • Mataram • Medan •</li> <li>Padang • Palangkaraya • Palembang • Palu • Panakukkang • Pangkal Pinang • Par</li> </ul>
	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%
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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.

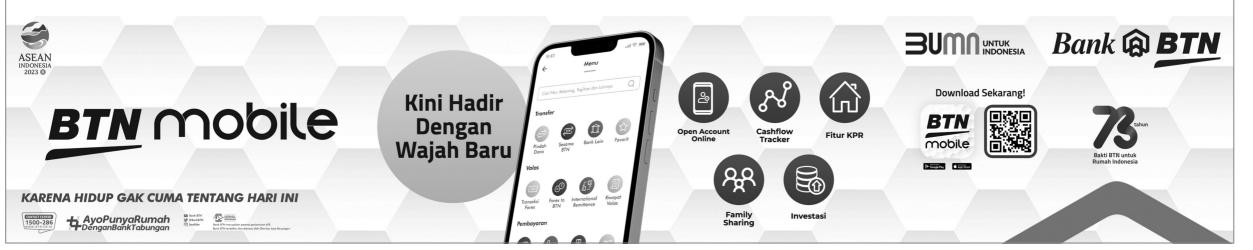
Jakarta, February 17, 2023 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors



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
<b>KPR BTN HITS</b> 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 <ul></ul>	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		
2       Other Non Operating Income (Expenses)       (40)       5         PROFIT AND LOSS FORM NON OPERATIONS       (40)       5         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       283,663       192,355         STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2022 And December 31, 2022 (In Millions of Rupital)       Dec 31, 2022 (Audited)         NO.       DESCRIPTION       Dec 31, 2022 (Mudited)       Dec 31, 2022 (Audited)         1       COMMITMENT RECEIVABLES 1. Unused Fund Borrowing/Financing Pasilities 2. OLISATING Particles Position on Spot and Derivative/forward 3. Others       -       -         2. OLISATING Scales Position on Spot and Derivative/forward 3. Others       2,823,561       2,833,545         4. CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progres 3. Others       -       -       -         3. Others       2,823,561       2,833,545       -       -         4. CONTIGENT RAVABLES 1. Guarantees Received 3. Others       -       -       -						
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		
Income Tax Expenses         -         -           PROFIT AND LOSS CURRENT PERIOD         333,576         185,197           OTHER COMPREHENSIVE INCOME         -         -           1. Urrectainfield 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         283,663         192,355           STATEMENT OF COMMITMENTRS AND CONTINCENCIES As Of Decomber 31, 2022 And December 31, 2021 (In Millions of Ruptah)         Dec 31, 2022 (Audited)           NO.         DESCRIPTION         Dec 31, 2022 (Audited)         Dec 31, 2022 (Audited)           1.         Unused Fund Borrowing/Financing Fasilities 1.         1.         Total Confasilities Granted to Customer 2.         774,926         593,314           2.         Outsanding Sales Position on Spot and Derivative/forward 3.         Others         2,823,561         2,383,545           4.         CONTIGENT PAYABLES 1.         -         -         -         -           3.         Others         2,823,561         2,383,545         -         -         -         -<	PRC			-		
PROFIT AND LOSS CURRENT PERIOD       333,576       185,197         OTHER COMPREHENSIVE INCOME       (49,913)       7,158         OTHER COMPREHENSIVE INCOME FOR THE YEAR       (49,913)       7,158         OTHER 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       283,663       192,355         STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2022 And December 31, 2022 (Audited)         NO.       DESCRIPTION       Dec 31, 2022 (Audited)       0.63, 2022         1.       Unused Fund Borrowing/Financing Faillites 2.       0.10148       -       -         2.       Outstanding Purchase Position on Spot and Derivative/forward 3.       -       -       -         1.       Unused Loan Fasilities Granted to Clustomer 2.       -       -       -       -         3.       CONTIGENT PAYABLES 1.       -       -       -       -       -         2.       International Received 2.       -       -       -       -       -       -         3.       Others       2.823,561       2.823,545       -       -       -       -       -       -       -       <						
OTHER COMPREHENSIVE INCOME	PRC		333.576	185.197		
2. Reclasified 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, 2022 (Audited)         NO.       Dec 31, 2022 (Audited)         DESCRIPTION       Dec 31, 2022 (Audited)         NO.       DESCRIPTION       Dec 31, 2022 (Audited)         I. Unused Fund Borrowing/Financing Fasilities 1. Unused Fund Borrowing/Financing Fasilities 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others       -       -         COMMITMENT RECEIVABLE 1. Unused Loan Fasilities Granted to Customer 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others       -       -         CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others       -       -         TEPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2022 (Audited)         No.       DESCRIPTION       Dec 31, 2022 (Audited)         In Surgarantees Issued 2. Others       -       -         I. Guarantees Issued 2. Others       2,272       663         CONTIGENT RECEIVABLE 1. Guarantees Issued 2. Other       -       -       -			,	,		
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		
1. Unused Fund Borrowing/Financing Fasilities       -         2. Outstanding Purchase Position on Spot and Derivative/forward       -         3. Others       -         2. Outstanding State Sociation on Spot and Derivative/forward       -         3. Others       -         2. Outstanding State Sociation on Spot and Derivative/forward       -         3. Others       2,823,561         2. Income in Progress       -         3. Others       2,823,561         4. CONTIGENT PAYABLES       400         1. Guarantees Issued       400         1. Outrase of Benevolent Structure       -         2. Others       -         3. Others       -         4. CONTIGENT PAYABLES       400         1. Guarantees Issued       400         2. Others       -         1. Beginning Balance of Benevolent Funds       2,272         663       -       -         2. Sources of Benevolent Funds       -         3. Sources of Benevolent Funds       -         4. Oral benevolent Funds       -         5. Cherity: and	NO.	DESCRIPTION	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)		
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.		-	-		
1. Unused Loan Fasilities Granted to Customer     774,926     593,314       2. Outstanding Sales Position on Spot and Derivative/forward		<ol><li>Outstanding Purchase Position on Spot and Derivative/forward</li></ol>	-	:		
2. Outstanding Sales Position on Spot and Derivative/forward       .       .         3. Others       .       .       .         3. Others       2.823.561       2.833.545         4. CONTIGENT RECEIVABLE       .       .       .         1. Courantees Received       .       .       .         2. Income in Progress       2.823.561       2.833.545         4. CONTIGENT PAYABLES       .       .       .         1. Cuarantees Issued       .       .       .       .         2. Others       .       .       .       .       .         REPORT OF THE SOURCES AND USE COF WITNESS FUNDS As Of December 31, 2021 (In Millions of Rupiah)         NO.       DESCRIPTION       Dec 31, 2022 (Audited)       Dec 31, 2022         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.		774 026	502 214		
3.         CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others 2. Others 2. Others 2. Contrigent PayaBLES 1. Guarantees Issued 2. Others 2. Surgets of Benevolent Funds 3. Sources of Benevolent Funds 3. Sources of Benevolent Funds 3. Sources of Benevolent Funds 3. Sources of Benevolent Funds 3. Conces of Benevolent Funds 3. Conces of Benevolent Funds 4. Other 7. Otal benevolent Funds 3. Uses of Benevolent Funds 4. Productive benevolent funds 7. Otal benevolent Funds 3. Uses of Benevolent Funds 4. Productive benevolent funds 7. Otal benevolent funds 7. Otal benevolent funds 5. Charity 5. Other 7. Otal sees of benevolent funds 5. Charity 5. Charity 7. Total uses of Benevolent Funds 3. Surplus (defind) of Benevolent Funds 4. Surplus (defind) of Benevolent Funds 7. Otal Assets Sharia Unit to Total Assets Total Productive Assets Total Values of Benevolent Funds 5. Ending Balance of Benevolent Funds 5. Ending Balance of Benevolent Funds 5. Intel Productive Assets Total Productive Assets 7. Non Perforoulent Funds Assets Total Productive Assets 7. Non		2. Outstanding Sales Position on Spot and Derivative/forward	114,920	090,014		
1. Guarantees Received       -       -         2. Income in Progress       -       -         3. Others       2,823,561       2,833,545         4. CONTIGENT PAYABLES       400       1,089         1. Guarantees Issued       400       1,089         2. 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)         1. Beginning Balance of Benevolent Funds       2,272       663         2. Sources of Benevolent Funds       -       -         3. Sources of Benevolent Funds       -       -         5. Repayment of productive benevolent funds       -       -         6. Nepayment of productive benevolent funds       -       -         7. Otal benevolent funds       -       -       -         6. Other       1       1,636       -       -         7. Otal benevolent funds       -       -       -       -         8. Productive benevolent funds       2,271       33       -       -       -         7. Other uses for public interest       2,271       33       -       -       -         9. Charit       -	,					
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	-	-
1. Guarantees issued     400     1,089       2. Others     -     -       REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2022 and December 31, 2022 (In Millions of Rupiah)       NO.     DESCRIPTION     Dec 31, 2022 (Audited)       1.     Beginning Balance of Benevolent Funds a. Sources of Benevolent Funds     -       2.     Sources of Benevolent Funds     -       6.     Non hala income     1       1.     Beginning not productive benevolent funds     -       1.     Beginning transform     68       2.     Sources of Benevolent funds     -       6.     Non hala income     1       7.     Otal benevolent funds     -       7.     Total benevolent funds     -       8.     -     -     -       9.     Other uses for public interest     2,271     33       1.     Total uses of benevolent funds     -     -       9.     Surplus (deficit) of Benevolent Funds     2,271     33       1.     Starplus (deficit) of Benevolent Funds     2,271     33       3.     Surplus (deficit) of Benevolent Funds     2,271     33       9.     Surplus (deficit) of Benevolent Funds     2,271     33       1.     Starplus (deficit) of Benevolent Funds     2,			2,823,561	2,383,545		
2. Others     -       REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2022 and December 31, 2021 (In Millions of Rupiah)       NO.     DESCRIPTION     Dec 31, 2022 (Audited)       1.     Beginning Balance of Benevolent Funds     2,272       2.     Sources of Benevolent Funds     2,272       3.     Sources of Benevolent Funds     -       6.     Repayment of productive benevolent funds     -       7.     Penalty, and     121       1.     Image of Benevolent Funds     -       8.     Sources of Benevolent Funds     -       9.     Reprovent of productive benevolent funds     -       1.     Reprovent funds received     122       1.     Uses of Benevolent funds     -       9.     Cher     -       1.     -     -       2.     Other     -       1.     Cother     -       1.     -     -       2.     Cother     -       1.     -     -       2.     Cother     -       1.     Cother uses for public interest     2,271       3.     Jurgues of Benevolent funds     2,271       3.     Surplus (deficit) of Benevolent Funds     2,271       3.     Surplus (deficit)	4.					
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		
NO.         DESCRIPTION         Dec 31, 2022 (Audited)         Dec 31, 2022 (Audited)           1.         Beginning Balance of Benevolent Funds         2,272         663           2.         Sources of Benevolent Funds         -         66           a.         Sources of Benevolent Funds         -         66           b.         Repayment of productive benevolent funds         -         -           c.         Penalty; and         121         -           d.         Non halal income         1         1.63           e.         Other         1         1.64           total benevolent funds received         122         1.642           3.         Uses of Benevolent funds         -         -           b.         Charity         -         -           c.         Other uses for public interest         2,271         33           Total uses of Benevolent Funds         2,271         33         1609           5.         Ending Balance of Benevolent Funds         2,271         33           4.         Surplus (deficit) of Benevolent Funds         2,271         33           5.         Ending Balance of Benevolent Funds         2,271         33           6.         Surplus (	F	REPORT OF THE SOURCES AND USE OF	WITNESS	FUNDS		
No.         DESCRIPTION         (Audited)         (Audited)           1.         Beginning Balance of Benevolent Funds         2,272         663           2.         Sources of Benevolent Funds         -         66           3.         Sources of Benevolent Funds         -         6           6.         Repayment of productive benevolent funds         -         -           6.         Repayment of productive benevolent funds         1         1,636           6.         Other payment of productive benevolent funds         -         -           6.         Other payment of productive benevolent funds         1         1,636           6.         Other benevolent funds         -         -         -           7.         Cother uses for public interest         2,271         33         -         -           7.         Cother uses for public interest         2,271         33         -		(In Millions of Rupiah)				
2.         Sources of Benevolent Funds         -         6           a.         Sources of Benevolent Funds         -         6           b.         Repayment of productive benevolent funds         -         -           c.         Penalty, and         121         -           d.         Non halal income         1         1.636           e.         Other         1         1.636           Total benevolent funds received         122         1.642           3.         Uses of Benevolent funds         -         -           b.         Charity         -         -           c.         Other uses for public interest         2.271         33           Total uses of Benevolent funds         2.271         33           4.         Surplus (deficit) of Benevolent Funds         2.271         33           5.         Ending Balance of Benevolent Funds         2.271         33           6.         Surplus (deficit) of Benevolent Funds         2.271         33           7.         Cher Period Ended December 31, 2022 and 2021         2.272           For the Period Ended December 31, 2022 (Audited)           1.         Total Assets Sharia Unit to Tal Assets Consolidation         11.27%	NO.	DESCRIPTION	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)		
a. Sources of Benevolent Funds         -         66           b. Repayment of groductive benevolent funds         -         -           c. Penalty; and         121         -           d. Non halal income         1         1,636           e. Other         1         1,636           Total benevolent funds         122         1,642           J. Uses of Benevolent Funds         -         -           a. Productive benevolent funds         -         -           b. Charity         -         -         -           c. Other uses for public interest         2,271         33         -           Total uses of benevolent funds         2,271         33         -         -           Surplus (deficit) of Benevolent Funds         2,271         33         -         -           Surplus (deficit) of Benevolent Funds         2,271         33         -         -           Surplus (deficit) of Benevolent Funds         2,271         33         -         -           Surplus (deficit) of Benevolent Funds         2,271         33         -         -           Surplus (deficit) of Benevolent Funds         123         2,272         -         -           Intal Assets Sharia Unit to Total Assets Consolidati			2,272	663		
b. Repayment of productive benevolent funds         -         -           c. Penalty: and         121         -           d. Non halal income         1         1,636           e. Other         122         1,642           Total benevolent funds received         122         1,642           3. Uses of Benevolent Funds         -         -           a. Productive benevolent funds         -         -           b. Charity         -         -           c. Other         2,271         33           Total benevolent funds         2,271         33           Total uses of benevolent funds         2,271         33           4. Surplus (deficit) of Benevolent Funds         2,271         33           5. Ending Balance of Benevolent Funds         2,271         33           6. Surplus (deficit) of Benevolent Funds         2,271         33           7. Total Assets Sharia Unit to Total Assets Total Productive Assets         2,82         2,272           For the Period Ended December 31, 2022 and 2021           No.         RATIOS         Dec 31, 202           10. Total Assets Sharia Unit to Total Assets Consolidation         11,27%         3,68%           3. Allowance for Impairment on Productive Assets<	2.		-	6		
d. Non hálal income         1         1,636           e. Other         122         1,636           Total benevolent funds received         122         1,642           3. Uses of Benevolent Funds         -         -           a. Productive benevolent funds         -         -           b. Charity         -         -           c. Other uses for public interest         2,271         33           Total uses of benevolent funds         2,271         33           4. Surplus (deficit) of Benevolent Funds         (2,149)         1,609           5. Ending Balance of Benevolent Funds         123         2,272           For the Period Ended December 31, 2022 and 2021           For the Period Ended December 31, 2022 (Audited)           1. Total Assets Sharia Unit to Total Assets Consolidation         11.27%         10.31%           Non Performing Productive Assets Total Productive Assets         2,58%         368%           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%		<ul> <li>Repayment of productive benevolent funds</li> </ul>	- 121	-		
Total benevolent funds received         122         1,642           3.         Uses of Benevolent Funds a. Productive benevolent funds         -         -           b. Charity         2.         -         -           c. Other uses for public interest         2.271         33           c. Other uses for public interest         2.271         33           s. Surplus (deficil of Benevolent Funds         (2.149)         1.609           5.         Ending Balance of Benevolent Funds         123         2.272           FINANCIAL RATIOS           Roc. Ratios         123         2.272           No. Ratios         123         2.272           No. Ratios         123         2.272           No. Performing Productive Assets Total Productive Assets         3.1, 202         dec 31, 202         (Audited)           1.         Total Assets Sharia Unit to Total Assets Total Productive Assets         3.68%         3.68%         3.68%         3.68%           3.         Allowance for Impairment on Productive Assets         3.88%         3.93%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.33%         4.3		<ul> <li>Non halal income</li> </ul>		1,636		
a. Productive benevolent funds         -         -           b. Charity         -         -           c. Other uses for public interest         2,271         33           Total uses of benevolent funds         2,271         33           4. Surplus (deficit) of Benevolent Funds         (2,149)         1,609           5. Ending Balance of Benevolent Funds         123         2,272           For the Period Ended December 31, 2022 and 2021           No. RATIOS         Dec 31, 202           1. Total Assets Sharia Unit to Total Assets Consolidation         11, 27%         10,31%           2. Non Performing Productive Assets to Total Productive Assets         3,68%         3,68%           3. Allowance for Impairment on Productive Assets         3,88%         3,93%           4. Gross NPF         0,00%         0,00%         0,00%		Total benevolent funds received	122	1,642		
b. Charity         -         -           c. Other uses for public interest         2.271         33           Total uses of benevolent funds         2.271         33           4. Surplus (deficit) of Benevolent Funds         (2.149)         1.609           5. Ending Balance of Benevolent Funds         123         2.272           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%           3. Allowance for Impairment on Productive Assets         2.58%         3.88%         3.93%           4. Gross NPF         3.31%         4.32%         3.31%         4.32%	3.		_			
Total uses of benevolent funds         2,271         33           4.         Surplus (deficit) of Benevolent Funds         (2,149)         1,609           5.         Ending Balance of Benevolent Funds         123         2,272           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         2,58%         3,68%           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%		b. Charity	2 271	-		
5.     Ending Balance of Benevolent Funds     123     2,272       FINANCIAL RATIOS       For the Period Ended December 31, 2022 and 2021       NO.     RATIOS     Dec 31, 2022 (Audited)       1.     Total Assets Sharia Unit to Total Assets Total Productive Assets to Total Productive Assets to Total Productive Assets to Total Productive Assets to Total Productive Assets 5     11.27%     10.31%       3.     Allowance for Impairment on Productive Assets to Total Productive Assets 5     3.88%     3.93%       4.     Gross NPF     0.00%     0.00%       5.     Net NPF     0.00%     0.00%		Total uses of benevolent funds	2,271	33		
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%			· · · ·			
For the Period Ended December 31, 2022 and 2021           NO.         RATIOS         Dec 31, 2022 (Audited)         Dec 31, 2022 (Audited)           1.         Total Assets Sharia Unit to Total Assets Consolidation         11, 27% 10.31%         10.31%           2.         Non Performing Productive Assets to Total Productive Assets to Total Productive Assets to Total Productive Assets         3.68%         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.         Net NPF         0.00%         0.054%	J. J.		120	2,212		
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			
Interference         Interference         (Audited)         (Audited)           1.         Total Assets Sharia Unit to Total Assets Consolidation         11.27%         10.31%           2.         Non Performing Productive Assets to Total Productive Assets         2.58%         3.68%           3.         Allowance for Impairment on Productive Assets         2.58%         3.88%         3.93%           4.         Gross NPF         3.31%         4.32%         5.44%         3.31%           5.         Nett NPF         0.00%         0.054%         0.54%			2021	Dec 31, 2021		
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.

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Sharia Branch Office :
Balikpapan · Banda Aceh · Bandar Lampung · 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, 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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