

i. Rupiah ii. Foreign currencies b. Non UMKM

i. Rupiah ii. Foreign currencies

147,123

1,374



Sahabat Keluarga Indonesia

STATEMENTS OF FINANCIAL I As of September 30, 2021 and Decer (In Millions of Rupiah)	POSITION mber 31, 2020		STATEMENTS OF INCOME AND OTHER For the Period Ended September 30, 2 (In Millions of Rupiah)	COMPREHEN 2021 and 2020	ISIVE	STATEMENTS OF COMMITMENTS AND (As of September 30, 2021 and Decemb (In Millions of Rupiah)	CONTING per 31, 2020	ENCIES	STATEMENT OF CASH FLC For The Period Ended September 30, 20: (In Millions of Rupiah)		
DESCRIPTION	Sep 30, 2021	Dec 31, 2020	No. DESCRIPTION	Sep 30, 2021	Sep 30, 2020	No. DESCRIPTION	Sep 30, 2021	Dec 31, 2020	DESCRIPTION	Sep 30, 2021	Sep 30, 20
ETS	_		OPERATING INCOME AND EXPENSES			I. COMMITMENT RECEIVABLES			CASH FLOWS FROM OPERATING ACTIVITIES		
Cash Placements with Bank Indonesia	1,244,075 30,302,381	1,429,426 30,937,768	A. Interest Income and Expenses			I. Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward	- 1,085,593	2,107,500	Interest, profit sharing, and margin Recoveries from loan debts written-off	15,669,623 240,038	16,316,7 209,5
Placements with other banks	3,075,863	3,217,466	Interest income Interest expenses	18,572,175 9,814,690	18,683,431 11,957,337	3. Others	-	-	Interest and bonus, fees and commissions paid	(10,144,442)	(12,005,60
Spot and derivative receivables/forward Securities	61,098 48,515,463	70,386 59,493,717	2. Interest expenses Net interest income (Expenses)	8,757,485	6,726,094	II. COMMITMENT PAYABLES			Corporate income tax paid	(646,245)	(244,6
Securities Securities sold under repurchase agreements (Repo)	40,010,403	- 59,493,717	Net interest income (Expenses)	0,/5/,405	0,720,094				Other operating expenses - net	(2,871,423)	(3,004,2
Securities purchased under resale agreements (Reverse Repo)	6,278,643	954,955	B. Operating Income and Expenses Other than Interest			 Unused loan facilities granted to customer Committed 	157,298	79,356	Other non-operating Income (expense) - net Cash receipts before changes in operating assets and liabilities	(85,502) 2,162,049	(16,1
Acceptances receivables Loans	128,624 242,927,818	196,071 235,052,116	1. Gain (loss) from increase (decrease) in fair value of financial assets	(108,231)	(5,760)	b. Uncommitted	16,219,898	12,959,834		2,102,049	1,200,0
Sharia financing	27,349,207	25,062,047	Gain (loss) from decrease (increase) in fair value of financial liabilities Gain (loss) from sale of financial assets	- 722,209	- 405.988	 Outstanding irrevocable letters of credit Outstanding sales position on spot and derivative/forward 	4,110 1,030,103	35,440 2,035,875	Changes in operating assets and liabilities:		
Investment in share	-	-	Gain (loss) from sale of infancial assets Gain (Loss) from spot and derivative transaction/forward (realised)	(10,042)	405,988 (1,039)	4. Others	12,374	11,962	Decrease (increase) in operating assets:	0.17.405	054
Others financials assets Allowance for impairment on financial assets -/-	10,173,287	6,326,768	5. Gain (Loss) from investment in shares under equity method	-	-	III. CONTINGENT RECEIVABLES			Placement from other banks Fair value through profit or loss securities	947,105 919,238	351, 1,004,
a. Securities	(104,000)	(2,000)	6. Gain (Losses) from foreign currencies translation	(65,800)	(6,861)	1. Guarantees received	594,517	598,681	Fair value through profit or loss accurates	953,022	(12,324,
b. Loans and Sharia financing	(13,349,533)	(13,060,943)	Dividend Income Comissions/provisions/fees and administrative	749,137	693,449	2. Others	6,935,636	5,889,158	Loans and sharia financing/receivables	(11,840,142)	(1,503
c. Others Intangible assets	(1,786)	(3,201)	9. Other income	337,517	523,434	IV. CONTINGENT PAYABLES			Other assets	(1,123,493)	(2,043
Accumulated amortisation for intangible assets -/-	-	-	10. Impairment for financial assets	2,030,386	1,598,390	1. Guarantees issued	973,737	764,042	Increase (decrease) in operating liabilities:		
Premises and equipment Accumulated depreciation on premises and equipment -/-	9,264,746 (3,599,924)	9,053,182 (3,234,737)	11. Losses related to operational risk 12. Salaries and employee benefits	2,296,888	- 1,994,573	2. Others	-	-	Current liabilities	1,811,605	1,480
Non earning assets	(3,399,924)	(3,234,737)	13. Promotion expenses	216,089	155,162				Deposits from customer	1,811,005	1,400
a. Abandoned properties	4,444	4,444	14. Other expenses	3,770,080	3,170,000	STATEMENTS OF CALCULATION OF CAPITAL		CY RATIO	Demand deposits	(472,550)	11,176
b. Repossessed assets c. Suspense account	77,591	77,591	Other Operating Income (Expenses)	(6,688,653)	(5,308,914)	As Of September 30, 2021 And 20 (in Millions of Rupiah)	20		Wadiah demand deposits	1,752,819	545
d. Inter office assets	-		PROFIT (LOSS) FROM OPERATIONS	2,068,832	1,417,180	(in Millions of Rupiah)			Savings deposits Savings deposits Wadiah	4,215,129 216,757	(6,494 41
Other assets	5,707,558	5,633,350	NON OPERATING INCOME AND EXPENSES			CAPITAL COMPONENTS	Sep 30, 2021	Sep 30, 2020	Time deposits	4,385,674	42,445
AL ASSETS	368,055,555	361,208,406	1. Gain (loss) from sale of premises and equipment	-	-	I. CORE CAPITAL (TIER 1)	17,969,557	16,331,839	Deposits from other banks	1,791	(3,382
BILITIES AND EQUITY			2. Other non operating income (expenses)	(19,702)	(9,278)	1. COME CAPITAL (HER 1) 1. Common Equity Tier 1 (CET 1)	17,969,557	16,331,839	Other liabilities Temporary syirkah funds	(758,233) 2,123,084	(397.
LIABILITIES			PROFIT (LOSS) FROM NON OPERATING	(19,702)	(9,278)	1.1. Paid-in Capital (net of Treasury Stock)	5,295,000	5,295,000	Net Cash provided by (used in) Operating Activities	2,123,084 5,293,855	32,354
Demand deposits	73,283,706	72,044,546	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	2,049,130	1,407,902	1.2. Disclosed Reserves 1.2.1 Additional Factor	14,811,173 14,893,208	11,612,926 11,694,961		0,200,000	02,004,
Savings deposits	47,684,452	42,719,489	Income tax expenses a. Estimated current tax -/-	(503,117)	(351,882)	1.2.1.1 Other comprehensive income	3,400,540	3,733,629	CASH FLOWS FROM INVESTING ACTIVITIES		F0 -
Time deposits Electronic money	170,296,039	164,371,033	 b. Deferred tax income (expenses) 	(30,617)	63,802	1.2.1.1.1 Excess differences arising from translation of financial statement			Proceeds from matured amortized cost securities Purchase of amortized cost government bonds	- (4,197,345)	531, 445,
Fund from Bank Indonesia	-		PROFIT (LOSS) CURRENT PERIOD	1,515,396	1,119,822	1.2.1.1.2 Potential gain due to increases of fair value of	00.540	405.000	Acquisitions of premises and equipment	(184,723)	(132,
Fund from other banks	41,709 7,640	35,089 22,787				financial asset through other comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation	92,549 3,307,991	425,638 3,307,991	Purchase of Securities purchased under agreement to resell	(5,323,688)	(1,353,
Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo)	7,640	22,787	PROFIT (LOSS) MINORITY INTEREST	-	•	1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio	11,492,668 2,054,454	7,961,332 2,054,454	Purchase of securities at amortized cost (Increase) Decrease Fair value through other comprehensive income Securities	(214,054) 53,377	962.
Acceptances liabilities	128,624	196,071	OTHER COMPREHENSIVE INCOME			1.2.1.2.2 General reserves	4,621,242	3,018,884	(Increase) Decrease Fair value through other comprehensive income Securities (Increase) Decrease Fair value through other comprehensive income	55,577	902
Securities issued	12,360,565 29,225,194	15,810,466 34,001,570	1. Unreclassified to profit (loss)			1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit	3,301,576 1,515,396	1,768,172 1,119,822	Government bonds	12,754,125	(16,285
Fund borrowings Margin deposits received	29,225,194	11,332	a. Gain (loss) from revaluation of premises and equipment	-		1.2.1.2.5 Funds for paid-in capital	-	1,110,022	Net Cash used in Investing Activities	2,887,692	(15,831
Inter office liabilities	-	-	 b. Gain (loss) from remeasurement on defined benefit plans c. Others 	96,963	(77,253) 19,313	1.2.1.2.6 Others 1.2.2 Deduction Factor	(82,035)	(82,035)	CASH FLOWS FROM FINANCING ACTIVITIES		
Other liabilities Minority interest	14,442,160	12,008,178	c. Others	(24,241)	19,313	1.2.2.1 Other comprehensive income 1.2.2.1.1 Negative differences arising from translation	-	-	Proceeds from issuance of securities	-	1,550,
			2. Reclassified to profit (loss)			of financial statement			Payment of matured securities issued	(3,455,000)	(5,372,
TOTAL LIABILITIES	347,480,225	341,220,561	a. Gain (losses) from adjustments arising from translation			1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income			Payments of dividends Proceeds from fund borrowings	- 4,358,217	(20,9 13,151,0
EQUITY			of financial statement b. Gain (loss) from changes of financial assets on measured	-		1.2.2.2 Other disclosed reserves	(82,035)	(82,035)	Payment from fund borrowings	(6,100,000)	(7,500,0
Share capital a. Authorised capital	10,239,216	10,239,216	at fair value through other comprehensive income	(1,250,519)	510,566	1.2.2.2.1 Disagio 1.2.2.2.2 Previous year loss	1		Proceed from subordinated securities	-	4,071,7
b. Unpaid-in capital -/-	(4,944,216)	(4,944,216)	c. Others	249,886	(58,359)	1.2.2.2.3 Current year loss	-		Payments of matured securities sold under repurchase agreements	(1,716,191)	(935,
c. Treasury stock -/-	-	-	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(927,911)	394,267	1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment			Payment of subordinated borrowings Proceeds from matured securities sold under repurchase agreements	(3,000,000) 1,716,191	
Additional Paid-in Capital a. Agio	2,054,454	2,054,454	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	587,485	1,514,089	on earning assets 1.2.2.2.5 Negative difference in adjusment amounts	•		Net Cash Provided by Financing Activities	(8,196,783)	4,944,
b. Disagio -/-	2,004,404	-				from fair value of financial assets in trading book			Net Cash Provided by Financing Activities	(0,190,703)	4,344,
c. Funds for paid-up capital	-	-	Current Year Net Profit (Loss) Attributable to : - Owner of Company	1,515,396	1,119,822	1.2.2.2.6 Required allowance for non earning assets 1.2.2.2.7 Others	(82,035)	(82,035)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(15,236)	21,467,
d. Others Other comprehensive income		-	- Non Controlling Interest	-	-	1.3. Non Controlling Interest	-	-	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	34,637,555	31,249
a. Gain	3,307,991	4,408,010	TOTAL CURRENT YEAR NET PROFIT (LOSS)	1,515,396	1,119,822	1.4.1 Deferred tax calculation	(2,136,616) (2,136,616)	(576,087) (576,087)	CASH AND CASH EQUIVALENTS AT END OF PERIOD	34,622,319	52,717
b. Losses -/-	(360,805)	(532,913)				1.4.2 Goodwill 1.4.3 Other intangible assets			The details of cash and cash equivalents at end of period are as follows:		
Reserve a, General reserve	4,621,242	3,018,884	Total Comprehensive Profit (Loss) For The Year Attributable to: - Owner of Company	587,485	1,514,089	1.4.4 Investments in share	:		Cash	1,244,075	1,120
b, Appropriated reserve	840,476	840,476	- Owner of Company - Non Controlling Interest		1,014,009	1.4.5 Shortfall of capital on insurance subsidiaries 1.4.6 Securitisation exposure			Current accounts with Bank Indonesia	10,269,775	11,905
Retained Earning a. Previous years	3,301,576	3,301,576	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	587,485	1,514,089	1.4.7 Other deduction of CET 1			Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within	3,075,526	2,219
 b. Current year 	1,515,396	1,602,358			,,	1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank			Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	20,032,943	37,472
c. Paid Dividend -/-	-	-	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-		1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			Total of cash and cash equivalents	34,622,319	52,71
TOTAL EQUITY ATTRIBUTABLE TO OWNER	20,575,330	19,987,845	DIVIDEND			1.4.7.3 Exposure that give rise to credit risk due the settlement				0.1022,010	va,11
TOTAL EQUITY	20,575,330	19,987,845				(settlement risk) - Non Delivery Versus Payment 1.4.7.4 Exposures in subsidiaries that to business activity		•	Notes :		
AL LIABILITIES AND EQUITY	368,055,555	361,208,406	EARNINGS PER SHARE (in rupiah)	143	106	based on sharia principle	-		 The financial information as of September 30, 2021 and September financial information as of December 31, 2020 is extracted from the 		
						2. Additional Tier 1 (AT 1)			as of December 31, 2020 and for the year then ended, which have be	en audited by KA	AP Purwa
STATEM	ENTS OF AS	SETS' QUA	LITY AND OTHER INFORMATION			2.1. Instrument which comply with AT 1 requirements			Sungkoro, & Surja ("PSS"), a member firm of Ernst & Young Globa	I Limited with Yo	ovita, as p
	As	of September	of Rupiah)			2.2. Agio / Disagio 2.3. Deduction Factor of AT 1	:		in charge, independent auditor, with an unmodified audit opinion, February 10, 2021. Since the above financial information is extracted	d from the Finance	icial Stater
		(In Millions	of Rupiah)			2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank 2.3.2 Cross ownership in another entity acquired by the transition due		•	therefore those information is not a complete presentation of the Fin	ancial Statement	
	Septem	ber 30, 2021	September 30,	, 2020		to law, grants or grants will			2) The above published Financial Statements are presented to comply		d Da
DESCRIPTION Current S	pecial Sub	Doubtful		ubtful Loss	Total	II. SUPPLEMENTAL CAPITAL (TIER 2)	5,953,512	8,070,339	 a) Financial Services Authority Regulation (POJK) Number 37/PO. 2019 regarding "Transparency and Published Financial Statemet 		
Current	ention Standar		Mention Standard	LUSS	Iotai	 Capital instrument in the form of stock or other which comply with Tier 2 requirements 	4,602,073	6,771,350	b) Circular Letter of Financial Services Authority (SEOJK) Number	r 9/SEOJK.03/20	020 Date
RELATED PARTIES						2. Agio/Disagio			30, 2020 regarding "Transparency and Published Financial S Banks".	statements of T	ne Comr
						 General provision on earning assets (max. 1.25% credit risk - weighted assets) Deduction supplemental capital 	1,351,439	1,298,989	c) Financial Services Authority Regulation (POJK) Number 34/POJ	K.03/2016 Dated	J Septem
Placements with other banks a. Rupiah -	-			-		4.1. Sinking Fund			2016 on Amendments of POJK Number 11/POJK.03/2016 reg for The Commercial Banks".	arding "Capital A	Adequacy
b. Foreign currencies -	-		· · · · ·	-		 Placement of funds in instrumen Tier 2 to other bank Cross-ownership in another entity acquired by the transition 			 d) Capital Market and Financial Institution Supervisory Agency (Bagence) 		
Spot and derivative receivables/ forward a. Rupiah -						due to law, grants, or grants will			X.K.2, Decision of Chairman of Bapepam-LK Number KEP-3 regarding "Submission of Periodic Financial Statements for Issu	46/BL/2011 Date	ed July 5,
b. Foreign currencies -	-			-		TOTAL CORE AND SUPPLEMENTAL CAPITAL	23,923,069	24,402,178	e) Capital Market and Financial Institution Supervisory Age	ncy (Bapepam-l	LK) Reg
Securities						Sep 30, 2021 Sep 30, 2020 RATIO	Sep 30	2021 Sep 30, 2020	Number VIII.G.7, Decision of Chairman of Bapepam-LK Number	r KEP-347/BL/20	012 Date
a. Rupiah - b. Foreign currencies -	-			-			3ep 30,		25, 2012 regarding "Presentation and Disclosure of Periodic Fir Public Companies".	ancial Statemen	is for Iss
Securities sold with agreement						RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS 108,115,121 103,919,132 CET 1 Ratio (%)	12	50% 12.69%	f) Circular Letter of Financial Services Authority Number S-2/PB.	1/2020 dated Ja	anuary 20
to repurchase (Repo)						MARKET RISK WEIGHTED ASSETS 3,075,160 2,624,775 Tier 1 Ratio (%)	13	50% 12.69%	regarding Changes to Published Financial Statements.		
a. Rupiah - b. Foreign currencies -		: :			: :	OPERATIONAL RISK - WEIGHTED ASSETS 21,913,665 22,202,534 Tier 2 Ratio (%) TOTAL RISK WEIGHTED ASSETS 133,103,946 128,746,441 Capital Adequacy F		47% 6.27% 97% 18.95%	 In Statements of Calculation of Capital Adequacy Ratio, the re Conservation Buffer in the capital component of 2.5% of the Risl 		
Securities purchased with agreement						CAR BASED ON RISK PROFILE (%) 9.25% 9.18% CET 1 for Buffer (%)		72% 9.77%	BOOK category 3 and 4 is negated until March 31, 2022, in accorda	nce with OJK Re	egulation N
to resell (Reverse Repo)						CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BU	/		POJK.03/2020 on the December 1, 2020 regarding "Changes in Oto No. 11/POJK.03/2020 on National Economic Stimulus as Countercy	ritas Jasa Keuar	igan Reg
a. Rupiah - b. Foreign currencies -						From CET1 (%) 4.78% 2.91% Capital Conservation	n Buffer (%) 0.0	00% 0.000%	No. 11/POJK.03/2020 on National Economic Stimulus as Countercy Coronavirus Disease 2019".	oncar roncy Due	to ule El
Acceptances receivables -			· · · · ·	-		From AT1 (%) 0.00% 0.00% Countercyclical But From Tier 2 (%) 4.47% 6.27% Capital Surcharge for Syst	Ifter (%) 0.0 temic Bank (%) 1.0	00% 0.000% 00% 1.000%	4) Related Parties in the Statements of Assets' Quality and Othe	r Information ar	e preser
Loans and financing provided a. Micro, Small and Medium Ioans (UMKM)						····· = {···}			accordance with Bank Indonesia Regulation Number 7/3/PBI/2 regarding the Amendment of Financial Services Authority Regula	005 dated Jan	nuary 20,
						CALCULATION OF FINANCIAL F	RATIOS		dated December 19, 2019 regarding the Amendment of Financia	I Services Authority	ority Regu
i. Rupiah - ii. Foreian currencies -									Number 32/POJK.03/2018 regarding The Legal Lending Limit an		

124,185

No.

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Coronavirus Disease 2019.
4) Related Parities in the Statements of Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3/PB/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks. Exchange rate of 1 US Dollar as at September 30, 2021, December 31, 2020 and September 30, 2020 were Rp. 14.312,50, Rp. 14.050,00 dan Rp.14.880,00,-respectively. Sep 30, 2021 Sep 30, 2020

6) 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 evidencing during the weight wereast user.

	n. Foreign duricheide				-	-			-	-											
	c. Restructured loans													PER	RFORMANCE RATIOS						
	i. Rupiah		· ·	-	-	-	-	-	-	-	-	•	-	1.	Capital Adequacy Ratio	(CAR)			17	.97%	1
8.	ii. Foreign currencies Investments in shares		1 1	-	-	-	-	-	-	-	-	•	-	2.							
9.	Other receivable		1 1			-		-		-	-	•	-		to total earning assets a					8.14%	
10.	Commitments and contingencies		1 1	-	-		-	-		-	-		-		Non performing earning	assets to total ear	ning assets			8.12%	
10.	a. Rupiah													4.		nt on financial asse	ets to earning a	ssets		.10%	
	b. Foreign currencies		1 1											5.						8.94%	
	b. Foroigit currentee													6.						.50%).74%	
Ш.	NON RELATED PARTIES													8						.81%	
,														9.		1)				3.52%	
1.	Placements with other banks a. Rupiah	956.234					956,234	1.047.136					1.047.136	10.	Operating Expenses to				89	.85%	9
	 a. Rupian b. Foreign currencies 	2,117,895		-	-	1,734	2,119,629	1,047,136	-	-	-	1,822	1,047,136		Cost to Income Ratio (C					.17%	5
2.	Spot and derivative receivables/ forward	2,117,095	-	-	-	1,734	2,119,029	1,350,330	-	-	-	1,022	1,352,152	12.	Loan to Deposit Ratio (L	DR)			92	2.79%	9
2 .	a. Rupiah	61,098	8				61,098	234,493			_		234,493	co	MPLIANCE						
	b. Foreign currencies	01,030	1 1				01,000	204,400					204,400		1	-floreller der	t facilit				
3.	Securities			_				_			_		_	1.	 Percentage violation Related parties 	of Legal Lending	Limit			0.00%	
1	a. Rupiah	41.011.633	3 54,241	5,855	8,360	66,538	41,146,627	28,790,632	56,262	8,245	18,824	53,479	28,927,442		ii. Non - Related parties	rties				0.00%	
	b. Foreign currencies	7,368,836			-		7,368,836	13,341,511		-	-		13,341,511		 b. Percentage of excess 		idina Limit		,		
4.	Securities sold with agreement	,,													i. Related parties	o of the Logal Loff	ang cint		(0.00%	
	to repurchase (Repo)														ii. Non - Related pa	rties			(0.00%	
	a. Rupiah			-	-	-	-	-	-	-	-		-	2.	Reserve requirement						
	b. Foreign currencies			-	-	-	-	-	-	-	-	-	-		a. Primary reserve req	uirement Rupiah					
5.	Securities purchased with agreement														1.) Conventional						
	to resell (Reverse Repo)														- Daily					0.56%	
	a. Rupiah	6,278,643	3 -	-	-	-	6,278,643	3,228,954	-	-	-	-	3,228,954		- Average					3.00%	
	 b. Foreign currencies 			-	-	-	-	-	-	-	-	-	-		2.) Syariah		(D-11-)			8.52%	
6.	Acceptances receivables	128,624	4 -	-	-	-	128,624	281,605	-	-	-	-	281,605		 b. Reserve requirement Net Open Position - Over 	t Foreign currencie	es (Dally)			5.09% 2.95%	
7.	Loans and financing provided													3.	Net Open Position - Ove	rall			, à	2.95%	
	a. Micro, Small and Medium loans (UMKM)													_							_
	i. Rupiah	5,562,435	5 1,755,845	54,708	176,431	3,101,548	10,650,967	6,653,686	3,049,304	234,582	208,233 2,	,832,694	12,978,499	e	TATEMENTS (LE SDOT				Neve	
	 Foreign currencies 			-	-	-	-	-	-	-	-	-	-	5				- 20 2024	- 1174	10AC	
	b. Non UMKM															AS OF S	September Iillions of	r 30, 2021			
	i. Rupiah	237,624,374	4 14,545,708	238,486	346,365	6,722,628	259,477,561	214,043,321	19,422,842	529,791	575,649 7,3	,243,644	241,815,247			(In M	illions of	Rupian)			
	 Foreign currencies 			-	-	-	-	-	-	-	-	-	-					_		Derivative	Receiv
	c. Restructured loans													No.	. TRANSAC	TION	Notional	Туре	!		avables
	i. Rupiah	53,465,643	3 10,023,657	207,539	402,385	5,882,437	69,981,661	47,566,417	7,287,959	426,905	479,143 5,	,615,207	61,375,631			lion	Amount	Trading H	edging F		
	ii. Foreign currencies			-	-	-	-	-	-	-	-	-	-					паціну п	euging	eceivables	Lidi
8.	Investments in shares			-	-	-	-	-	-	-	-	-	-	Α.	Exchange Rate Relate	4					
10.	Other receivable Commitments and contingencies		1 1	-	-	-	-	-	-	-	-		-	1.		-					
10.	a. Rupiah	15,793,488	8 1.482.878	7,710	9,233	47,829	17.341.138	13.291.964	2,208,696	52,572	95,600	154,516	15.803.348	2.	Forward		-	-		-	
	b. Foreign currencies	26,279		7,710	0,200	47,025	26,279	33,158	2,200,000	52,572	33,000	104,010	33,158	3.	Option		-	-		-	
	b. Toreign currencies	20,273	1	-	-		20,215	55,150	-	-	-		55,150	J .	a. Written						
111.	OTHER INFORMATION													1.1	b. Purchased					-	
			1											4.			-	-		-	
1.	Value of bank's assets pledge as collateral:													5.			1,073,438	- 1	073,438	61,098	
	a. To Bank Indonesia						-						-	6.			-	- 1	-	-	
	b. To others													В.	Interest Rate Related						_
2.	Repossessed assets						77,591						77,591								_
														1.			-	-	•	-	
									COMENI	-				2.	Option						
		LUSSE	S AND A	LLUWA		ASSE	QUALI	I T ASSE	-22 NIEN						a. Written		-	-	•	-	
				As of	September	[.] 30, 2021 a	nd 2020								b. Purchased		-	-	•	-	
					(In Million	s of Rupiah)								Future		-	-	•	-	
														4.			-	-		-	
				Sep	otember 30, 2	2021				September 3	0, 2020						-	-	-	-	
			Allower	nce for Impai	irment	Required	allowance fo	r	lowance for Ir	nnairment	Requi	ired allow	vance for	С.	Others			•	-		
Na	DECODIDITION			loc for impu			earning asse			ipairiteitt			ing assets		TOTAL		1,073,438	- 1,	073,438	61,098	
No.	DESCRIPTION		Allowal				-		A Chama	2 Stage	2 0.000	nal	Cuesial .								
No.	DESCRIPTION			010	010	0	Ownerial				3 Gene	erai	Special								
No.	DESCRIPTION		Stage 1	Stage 2	Stage 3	General	Special	Stage	1 Stage	- ottago						DRIME					
No .	DESCRIPTION Placements with other banks			Stage 2	Stage 3		· ·		1 Stage			3.975						NG RATE			
1.	Placements with other banks		Stage 1	Stage 2		30,74	1 1,7				322 23		1,822					NG RATE ER 30, 202			
1.	Placements with other banks Spot and derivative receivables/forward		Stage 1	Stage 2 - -	1,716	30,74 61	1 1,7: 1	34		- 1,8	322 23	2,345	1,822				EPTEMBI	ER 30, 202	1	(% p	per an
1. 2. 3.	Placements with other banks Spot and derivative receivables/forward Securities		Stage 1	Stage 2		30,74	1 1,7: 1	34		- 1,8	322 23						EPTEMBI		1	(% p	per an
1. 2. 3. 4.	Placements with other banks Spot and derivative receivables/forward Securities sold with agreement to repurchase (Re		Stage 1	Stage 2 - - -	1,716	30,74 61 23,27	1 1,7 1 0 74,3 -	34		- 1,8	322 23	2,345	1,822				EPTEMBI Pi	ER 30, 202 [°] rime Lending	1 Rate	(% ¢	ber an
1. 2. 3. 4. 5.	Placements with other banks Spot and derivative receivables/forward Securities Securities sold with agreement to repurchase (Rep Securities purchased with agreement to resell (Rev		Stage 1 2 - 102,000 - -	Stage 2 - - - -	1,716	30,74 61 23,27 62,78	1 1,7 1 0 74,3 6	34 - - - -	12 - 1 -	- 1,8	322 23 - 23 000 412 -	2,345 12,929 - -	1,822			AS OF S	EPTEMBI Pi B	ER 30, 202 rime Lending susiness Segr	1 Rate nent		
1. 2. 3. 4. 5. 6.	Placements with other banks Spot and derivative receivables/forward Securities Securities sold with agreement to repurchase (Rev Acceptances receivables		Stage 1 2 - 102,000 - - 68	-	1,716 - 2,000 -	30,74 61 23,27 62,78 1,28	1 1,7 1 0 74,3 - 6 6	34	12 - 1 - 805	- 1,8 - 2,0 	322 23 - 2 2000 412 - 2	2,345 2,929 - 2,816	1,822 66,941			AS OF S	EPTEMBI Pi B Retail	ER 30, 202 rime Lending susiness Segr Micro	1 Rate ment	onsumer	r Loan
1. 2. 3. 4. 5. 6. 7.	Placements with other banks Spot and derivative receivables/forward Securities Securities sold with agreement to repurchase (Re Securities purchased with agreement to resell (Rev Acceptances receivables Loans and financing provided		Stage 1 2 - 102,000 - -	Stage 2	1,716	30,74 61 23,27 62,78 1,28	1 1,7 1 0 74,3 - 6 6	34	12 - 1 - 805	- 1,8 - 2,0 	322 23 - 2 2000 412 - 2	2,345 12,929 - -	1,822			AS OF S	EPTEMBI Pi B	ER 30, 202 rime Lending susiness Segr	1 Rate ment		
1. 2. 3. 4. 5. 6.	Placements with other banks Spot and derivative receivables/forward Securities Securities sold with agreement to repurchase (Rey Securities purchased with agreement to resell (Rev Acceptances receivables Loans and financing provided		Stage 1 2 - 102,000 - - 68		1,716 - 2,000 -	30,74 61 23,27 62,78 1,28	1 1,7 1 0 74,3 - 6 6	34	12 - 1 - 805	- 1,8 - 2,0 	322 23 - 2 2000 412 - 2	2,345 2,929 - 2,816	1,822 66,941			AS OF S	EPTEMBI Pi B Retail	ER 30, 202 rime Lending susiness Segr Micro	1 Rate ment	onsumer	r Loan

4,700

1,740

148,497

122,445

						6)	Basic earnings per share is computed by dividing income		
				17.97%	18.95%	1	of ordinary shares (residual income) by the weighted	ave	rage number of
e	arning assets						outstanding during the current year.		
as	sets			3.14%	3.79%				
a	ning assets			3.12%	3.76%				
55(ets to earning a	assets		4.10%	4.27%		MANAGEMENT OF THE BA	ANK	〈
	0			3.94%	4.56%		BOARD OF COMMISSIONER		
				1.50%	2.26%		President Commissioner/ Independent Commissioner		Chandra Hamzah
				0.74%	0.59%		Vice President Commissioner/Independent Commissioner		Igbal Latanro
				11.81%	9.56%		Commissioner	1	Eko Djoeli Heripo
				3.52%	3.13%		Commissioner	1	Heru Budi Harton
ne				89.85%	93.02%		Commissioner	1	Andin Hadiyanto
				51.17%	55.72%		Independent Commissioner	÷.	Armand Bachtiar
				92.79%	93.26%		Independent Commissioner	÷	Ahdi Jumhari Lud
							BOARD OF DIRECTORS		
_			_				President Director		Haru Koesmaharg
۱g	Limit						Vice President Director	÷	Nixon L.P. Napitur
				0.00%	0.00%		Director of Consumer and Commercial Lending	÷	Hirwandi Gafar
				0.00%	0.00%		Director of Compliance and Legal	1	Eko Waluyo
er	iding Limit						Director of Finance, Planning and Treasury	1	Nofry Rony Poetra
				0.00%	0.00%		Director of Wholesale Risk and Asset Management	1	Elisabeth Novie R
				0.00%	0.00%		Director of Operation, IT, and Digital Banking	1	Andi Nirwoto
							Director of Distribution and Retail Funding	1	Jasmin
۱							Director of Risk Management and Transformation	1	Setiyo Wibowo
				0.56%	3.00%		SHAREHOLDER		
				3.00%	2.25%		Shatehoebert		
					2.25%		Ultimate Shareholder		
	an (Daihu)			3.52%			- Republic of Indonesia	1	60.00%
ICI	es (Daily)			5.09% 2.95%	4.26% 1.17%		Non Ultimate Shareholder through Capital Market (≥5%)	1	Nil
				2.95%	1.17%		Non Ultimate Shareholder through non Capital Market (≥5%)	:	Nil
						. –			
7	AND DE	RIVATI	VE TRA	ANSAC	TIONS	He	ad Office :		
	Septembe					M	enara Bank BTN		
	lillions of						Gajah Mada No. 1 Jakarta 10130, Phone. (021) 6336789	6	332666 Eax (02
Ľ		itapian)		_			anch Office :	. 0.	552000 Fax. (02
	Notional	Ty	no		Receivables		ancn Omice: .mbon • Balikpapan • Banda Aceh • Bandar Lami		a . Banduna
	Amount		pe	& Pa	yables		angkalan • Banjarmasin • Banjarbaru • Batam • Banyuwang		
		Trading	Hedging	Receivables	Liabilitas		ogor • Bumi Serpong Damai • Cibinong • Cibubur • Cikarang • C		
				1			enpasar • Depok • Gresik • Gorontalo • Harapan Indah •		
							akarta Harmoni • Jakarta Melawai • Jakarta Pluit • Jambi • Jay		
					-		elapa Gading Square • Kebon Jeruk • Kediri • Kendari • K		
					-		lakassar • Malang • Manado • Mataram • Medan • Mojokerto alembang • Palu • Panakukkang • Pangkal Pinang • Pekalor		
							alembang • Palu • Panakukkang • Pangkal Pinang • Pekalor ontianak • Purwakarta • Purwokerto • Samarinda • Semarang •		
							urabava Bukit Darmo • Tangerang • Tanjung Pinang • Tarakan • Tasi		

7,640

Commissioner/ Independent Commissioner		Chandra Hamzah
dent Commissioner/Independent Commissioner	- 1	lgbal Latanro
oner		Eko Djoeli Heripoerwanto
oner		Heru Budi Hartono
oner	1	Andin Hadiyanto
ent Commissioner	1	Armand Bachtiar Arief
ent Commissioner	1	Ahdi Jumhari Luddin
F DIRECTORS		
Director	1	Haru Koesmahargyo
dent Director	- 1	Nixon L.P. Napitupulu
Consumer and Commercial Lending	- 1	Hirwandi Gafar
Compliance and Legal	- 1	Eko Waluyo
Finance, Planning and Treasury	- 1	Nofry Rony Poetra
Wholesale Risk and Asset Management	- 1	Elisabeth Novie Riswanti
Operation, IT, and Digital Banking	- 1	Andi Nirwoto
Distribution and Retail Funding	- 1	Jasmin
Risk Management and Transformation	:	Setiyo Wibowo
SHAREHOLDER		
hareholder		
ic of Indonesia	:	60.00%
ate Shareholder through Capital Market (≥5%)		NI
ate Shareholder through non Capital Market (\geq 5%)	- 1	Nil
ate onarenouer through non Capital Market (#5%)		TNII

(021) 6336789, 6332666 Fax, (021) 6346704

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Jakarta, October 21,	2021
S.E. & O	
BANK TABUNGAN NEGARA	(PERSERO) Tbk.
Directors	
	11
	. Mann
	NUV



Haru Koesmahargyo President Director

PT

Ð

Nofry Rony Poetra Director of Finance, Planning and Treasury

Contact Center : 1500286 www.btn.co.id







12,877

124,974

CALCULATION OF FINANCIAL RATIOS For the Period Ended September 30, 2021 and 2020

RATIOS

Nortgag 8.00% Prime Lending Rate 8.25% n/a 7.25% 8.75%



Bank 🟟 BTN Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

	STATEMENT OF FINANCIAL PO As Of September 30, 2021 And Decemb (In Millions of Ruplah)		
NO.	ACCOUNT	Sept 30, 2021	Dec 31, 2020
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ASSETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Revenue Sharing Financing Ijarah Receivable Other Productive Assets Allowance for Impairment on Finansial Assets Premisses and Equipment Non Productive Assets Other Assets Other Assets	70,731 5,337,868 395 4,390,075 22,088,901 5,260,306 (1,359,758) 16,991 706,734	85,570 4,533,973 288 3,676,401 19,953,532 5,108,514 - (911,009) 18,399 - 566,819
	TOTAL ASSETS	36,512,243	33,032,487
1. 2. 3. 4. 5. 6. 7. 8. 9.	LIABILITIES Wadian Deposits a. Current Accounts b. Saving Accounts Temporary Syirkah Fund a. Current Accounts c. Time Deposits Liabilities to Bank Indonesia Liabilities to Other Bank Securities Issued Other Liabilities Profit Sharing Deposits Business Fund Retained Earning a. Other Comprehensive Income b. Previous Year c. Current Year	4,835,739 1,121,966 3,647,219 17,994,026 10,458 2,328,850 6,055,998 5,3,880 4,794 141,737	3,085,096 905,209 386,686 3,114,143 16,368,275 3,314 3,398,043 5,607,678 52,391 4,794 134,858
	TOTAL LIABILITIES	36,512,243	33,032,487

REVENUE SHARING DISTRIBUTION Period September 30, 2021 (In Millions of Rupiah) Net Revenue Sharing

			INCOME	SHARE OF SHAHIBUL MAAL				
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	THAT MUST BE DIVIDED	RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.		
I.	Liabilities to Other Bank	-	-	-	-	-		
II.	Mudharabah Current Deposits a. Bank b. Non Bank	68 269,467	1 2,032	7.00% 11.49%	214	0.63% 1.04%		
Ш.	Mudharabah Saving Deposits a. Bank b. Non Bank	2,756 3,134,357	21 23,638	25% 30.32%	3 7,561	2.26% 2.74%		
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	2,400	- 18 -	40.00% 43.00% 44.00%	- 1 -	3.89% - -		
	b. Non Bank 1 Month 3 Month 6 Month 12 Month	2,982,972 2,764,197 1,807,195 30,097	22,496 20,846 13,629 227	40.00% 43.00% 44.00% 44.00%	10,239 9,396 11,408 84	3.59% 3.86% 3.95% 3.95%		
V.	Fund Borrowings	942,651	7,526	63.21%	4,758	6.06%		

11,936,160

90,434

43,664

TOTAL

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
П.	Murabahah Receivable a. Bank b. Non Bank	6,366,874	72,219
111.	Istishna Receivable a. Bank b. Non Bank	252,382	- 18,546
IV.	Multi-Service Receivable a. Bank b. Non Bank	7,904	- 49
V.	Rahn Financing a. Bank b. Non Bank	- 65	- 1
VI.	Mudharabah Financing a. Bank b. Non Bank	- 160,409	- 137
VII.	Musyarakah Financing a. Bank b. Non Bank	4,913,434	- 16,092
VIII.	Ijarah Receivable a. Bank b. Non Bank	-	-
IX.	Other Financing a. Bank b. Non Bank	5,653	- 9
	TOTAL	11,706,721	107,053

	FINANCIAL RATIOS For the Period Ended September 30, 202	1 and 2020	
NO.	DESCRIPTION	Sept 30, 2021	Sept 30, 2020
1. 2. 3. 4. 5. 6. 7. 8.	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 Nett NPF Return On Assets (ROA) Financing Revenue Sharing to Total Financing Financing to Deposit Ratio (FOR)	9.97% 4.96% 4.96% 4.96% 0.68% 0.54% 19.23% 97.96%	9.16% 5.93% 3.15% 6.51% 4.61% 0.49% 18.01% 107.53%

Bank 🟟 BTN BELI RUMAH GAK PAKE SUSAH MARGIN RINGAN, HATI SENANG PROMO KPR BTN 1B Penode Alad: 1 Oktober 2031 Desember 2021 4.57 BİK 2021 இ BTN Syacian info: https://bit.ly/p

HAYOPUnyaRumah

NN. DESCRIPTION Sept 30, 2020 Sept 30, 2020 <td< th=""><th></th><th>(In Millions of Rupiah)</th><th></th><th></th></td<>		(In Millions of Rupiah)		
A Operating Income and Expenses I. a. Income from Receipable Financing 1.294,313 1.344,861 b. Income from Revenue Sharing Financing 245,468 162,949 c. Income from Revenue Sharing Financing 245,468 162,949 c. Income from Revenue from Ijarah - - d. Other Main Operating Income 238,322 172,722 2. Third Parties Share on Returns of Temporary Syirkah Funds (703,306) (982,437) a. Non Profit Sharing - - - b. Profit Sharing - - - c. Gain (Loss) from foreign Currencies Transaction 1,074,797 698,095 B. Other Operating Income and Expenses - - 1. Gain (Loss) from foreign Currencies Transaction - - - 2. Income Bank as Mudharib from Revenue Sharing - - - 3. Corrisions / Provisions / Fees and Administrative 43,018 40,029 4. Other Income - - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairme	NO.	DESCRIPTION	Sept 30, 2021	Sept 30, 2020
Image: Second State St	OPE	RATING INCOME AND EXPENSES		
b. Income from Revenue Sharing Financing 245,468 162,949 c. Income from Revenue from Ijarah . . d. Other Main Operating Income 238,322 172,722 2. Third Parties Share on Returns of Temporary Syirkah Funds (703,306) (982,437) a. Non Profit Sharing . . . b. Profit Sharing . . . 3. Revenue after Sharing Distribution 1,074,797 698,095 B. Other Operating Income and Expenses . . 1. Gain (Loss) from foreign Currencies Transaction . . . 2. Income Bank as Mudharib from Revenue Sharing . . . 3. Cornissions / Provisions / Fees and Administrative 43,018 40,029 4. Other Income . . . 5. Borus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairment for Other Financial Assets . . 7. Losses Related to Financial Assets . . . 8. Jaries and Employee Benefits 	Α.			
c. Income from Revenue from Ijarah - d. Other Main Operating Income 238,322 2. Third Parties Share on Returns of Temporary Syirkah Funds (703,306) a. Non Profit Sharing (703,306) b. Profit Sharing - c. Income after Sharing Distribution 1,074,797 6 Gain (Loss) from foreign Currencies Transaction - 1. Gain (Loss) from foreign Currencies Transaction - 2. Income Bank as Mudharib from Revenue Sharing - 3. Comissions / Provisions / Fees and Administrative 43,018 4. Other Income - 5. Bonus on Wadiah Demand Deposite (21,937) 6. Impairment for Financial Assets (176,000) 7. Losses Related to Financial Assets (176,000) 8. Staries and Employee Benefits (183,685) 10. Other Expense (1,050,065) 10. Other Operating Income (Expenses) (1,050,065) PROFIT AND LOSS FROM OPERATIONS 24,732 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Incerealstified to Profit (Loss) - 10. Unreclastified to Profit (Loss) - -		a. Income from Receipable Financing	1,294,313	1,344,861
d. Other Main Operating Income 238,322 172,722 2. Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing f(703,306) (982,437) a. Non Profit Sharing f(703,306) (982,437) b. Profit Sharing dotter Operating Income and Expenses Gain (Loss) from foreign Currencies Transaction form Seank as Mudharib from Revenue Sharing comissions / Provisions / Fees and Administrative 43,018 40,029 dotter Income gain use Wadiah Deposite (21,937) (15,820) lingairment for Financial Assets gaine and Employee Benefits (183,885) (174,425) Other Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON DEFERATING INCOME AND EXPENSES 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 1117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Inceraisfied to Profit (Loss) 1,489 24,347 74,439 24,347 74,243 74,24347 74,24347 74,24347 74,24347 74,24347 74,24347 74,24347 74,24347 74,24347		b. Income from Revenue Sharing Financing	245,468	162,949
2. Third Parties Share on Returns of Temporary Syirkah Funds (703,306) (982,437) a. Non Profit Sharing (703,306) (982,437) b. Profit Sharing (703,306) (982,437) 3. Revenue after Sharing Distribution 1,074,797 698,095 B. Other Operating Income and Expenses - - 1. Gain (Loss) from foreign Currencies Transaction - - 2. Income Bank as Mudharib from Revenue Sharing - - 3. Cornissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) (325,032) 7. Losses Related to Financial Assets (17,600) - - - 8. Impairment for Other Financial Assets (183,685) (174,425) (188,408) (174,425) 10. Other Expense (118,3085) (1663,476) -		c. Income from Revenue from Ijarah	-	-
a. Non Profit Sharing (703,006) (982,437) b. Profit Sharing 1,074,797 698,095 B. Other Operating Income and Expenses - - 1. Gain (Loss) from foreign Currencies Transaction - - 2. Income Bank as Mudharib from Revenue Sharing - - 3. Cornissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - 8. Impairment for Other Financial Assets (17,600) - 9. Salaries and Employee Benefits (183,885) (174,425) 10. Other Expense (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON OPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 2. Gain (Loss) FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 Income Tax Expenses - In uncelasified to Profit (Loss) - Cother Comprehensive INCOME		d. Other Main Operating Income	238,322	172,722
b. Profit Sharing 1.074,797 698,095 B. Other Operating Income and Expenses - 1. Gain (Loss) from foreign Currencies Transaction - 2. Income Bank as Mudharib from Revenue Sharing - 3. Cornissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - 8. Impairment for Other Financial Assets (17,600) - 9. Salaries and Employee Benefits (181,365) (174,425) 10. Other Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON OPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 2. PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 Income Tax Expenses - - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,		2. Third Parties Share on Returns of Temporary Syirkah Funds	(703,306)	(982,437)
3. Revenue after Sharing Distribution 1,074,797 698,095 B. Other Operating Income and Expenses - 1. Gain (Loss) from foreign Currencies Transaction - 2. Income Bank as Mudharib from Revenue Sharing - 3. Cornissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - 5. Bonus on Wadiah Demond Deposite (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - 8. Impairment for Other Financial Assets (17,600) - 9. Salaries and Employee Benefits (181,352) (184,086) 0ther Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NUVERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 2. PROFIT AND LOSS FROM OPERATIONS 117,005 777,720 PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 Income Tax Expenses - - 7. Reclasified to Profit (Loss) - 8.		a. Non Profit Sharing	(703,306)	(982,437)
B. Other Operating Income and Expenses Income Bank as Mudharib from Revenue Sharing - 1. Income Bank as Mudharib from Revenue Sharing - - 3. Cornissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - 8. Impairment for Other Financial Assets (17,600) - 9. Salaries and Employee Benefits (181,352) (184,08) 0ther Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NOVEPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 2. Other Non Operating Income (Expenses) 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 Income Tax Expenses - - - 1. Unreclasified to Profit (Loss) - - 2. Reclasified to Profit (Loss) 1,489 24,347		b. Profit Sharing	-	-
Image: Second Secon		3. Revenue after Sharing Distribution	1,074,797	698,095
Increm Increm Increm Increm 1 Income Bank as Mudharib from Revenue Sharing - - 3. Comissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets -	В.	Other Operating Income and Expenses		
3. Comissions / Provisions / Fees and Administrative 43,018 40,209 4. Other Income - - 5. Bonus on Wadiah Demand Deposite (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - - 8. Impairment for Other Financial Assets (17,600) - - 9. Salaries and Employee Benefits (183,685) (1174,425) (188,408) 0ther Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NOV UPERATING INCOME AND EXPENSES -	1.	Gain (Loss) from foreign Currencies Transaction	-	-
4. Other Income	2.	Income Bank as Mudharib from Revenue Sharing	-	-
Instrument (21,937) (15,820) 6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets - - 8. Impairment for Other Financial Assets (17,600) - 9. Salaries and Employee Benefits (183,685) (174,425) 10. Other Expense (181,362) (188,408) 0ther Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON OPERATING INCOME AND EXPENSES 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclasified to Profit (Loss) - - 2. Reclasified to Profit (Loss) 1,489 24,347	3.	Comissions / Provisions / Fees and Administrative	43,018	40,209
6. Impairment for Financial Assets (688,509) (325,032) 7. Losses Related to Financial Assets (17,600) 8. Impairment for Other Financial Assets (17,600) 9. Salaries and Employee Benefits (183,685) (174,425) 10. Other Expense (181,352) (184,408) 0 Other Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NOV OPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - - 2. Other Non Operating Income (Expenses) 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Uncelasified to Profit (Loss) - 2. Reclasified to Profit (Loss) 1,489 24,347	4.	Other Income	-	-
Image: Conset and Co	5.	Bonus on Wadiah Demand Deposite	(21,937)	(15,820)
Impairment for Other Financial Assets (17,600) 9. Salaries and Employee Benefits (183,685) (174,425) 10. Other Expense (181,352) (188,408) Other Operating Income (Expenses) (1,050,065) (663,476) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON-VERATING INCOME AND EXPENSES 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 1141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 Inter CoMPREHENSIVE INCOME - - 1 Unreclasified to Profit (Loss) - - 2 Reclasified to Profit (Loss) 1,489 24,347	6.	Impairment for Financial Assets	(688,509)	(325,032)
Image: Constraint of the	7.	Losses Related to Financial Assets	-	-
0. Other Expense (181,352) (188,408) 0. Other Operating Income (Expenses) (191,352) (188,408) PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON OPERATING INCOME AND EXPENSES - - 1. Gain (Loss) for Sales of Premises and Equipment - - 2. Other Non Operating Income (Expenses) 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclassified to Profit (Loss) - - 2. Reclassified to Profit (Loss) 1,489 24,347	8.	Impairment for Other Financial Assets	(17,600)	-
Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS (1,050,065) 24,732 (663,476) 34,619 NON OPERATING INCOME AND EXPENSES	9.	Salaries and Employee Benefits	(183,685)	(174,425)
PROFIT AND LOSS FROM OPERATIONS 24,732 34,619 NON OPERATING INCOME AND EXPENSES -	10.	Other Expense	(181,352)	(188,408)
NON OPERATING INCOME AND EXPENSES 1. Gain (Loss) for Sales of Premises and Equipment - 2. Other Non Operating Income (Expenses) 117,005 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclassified to Profit (Loss) - - 2. Reclassified to Profit (Loss) 1,489 24,347		Other Operating Income (Expenses)	(1,050,065)	(663,476)
1. Gain (Loss) for Sales of Premises and Equipment - 2. Other Non Operating Income (Expenses) 117,005 PROFIT AND LOSS FROM NON OPERATIONS 117,005 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 Income Tax Expenses - PROFIT AND LOSS CURRENT PERIOD 141,737 OTHER COMPREHENSIVE INCOME - 1. Unreclasified to Profit (Loss) 2. Reclasified to Profit (Loss) 1. Unreclasified to Profit (Loss) 1. Here COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1.489 24,347		PROFIT AND LOSS FROM OPERATIONS	24,732	34,619
2. Other Non Operating Income (Expenses) 117,005 77,720 PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclasified to Profit (Loss) - - 2. Reclasified to Profit (Loss) 1,489 24,347 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	NON	OPERATING INCOME AND EXPENSES		
PROFIT AND LOSS FROM NON OPERATIONS 117,005 77,720 PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclasified to Profit (Loss) - - 2. Reclasified to Profit (Loss) 1,489 24,347 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	1.	Gain (Loss) for Sales of Premises and Equipment	-	-
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX 141,737 112,339 Income Tax Expenses - - PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME 141,737 112,339 OTHER COMPREHENSIVE INCOME - - 1. Unreclasified to Profit (Loss) - - 2. Reclasified to Profit (Loss) 1,489 24,347 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	2.	Other Non Operating Income (Expenses)	117,005	77,720
Income Tax Expenses		PROFIT AND LOSS FROM NON OPERATIONS	117,005	77,720
PROFIT AND LOSS CURRENT PERIOD 141,737 112,339 OTHER COMPREHENSIVE INCOME 1 1. Unreclasified to Profit (Loss) 2 2. Reclasified to Profit (Loss) 1,489 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	PRC	FIT AND LOSS CURRENT PERIOD BEFORE TAX	141,737	112,339
OTHER COMPREHENSIVE INCOME - 1. Unreclasified to Profit (Loss) - 2. Reclasified to Profit (Loss) 1,489 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347				-
1. Unreclasified to Profit (Loss) - 2. Reclasified to Profit (Loss) 1,489 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	PRC	FIT AND LOSS CURRENT PERIOD	141,737	112,339
2. Reclasified to Profit (Loss) 1,489 24,347 OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	OTH	ER COMPREHENSIVE INCOME		
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX 1,489 24,347	1.	Unreclasiffied to Profit (Loss)	-	-
	2.	Reclasiffied to Profit (Loss)	1,489	24,347
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 143,226 136,686		OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	1,489	24,347
	TOT	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	143,226	136,686

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended September 30, 2021 and 2020

	STATEMENT OF COMMITMENTS AND C As Of September 30, 2021 And Decemi (In Millions of Rupiah)		NCIES
NO.	DESCRIPTION	Sept 30, 2021	Dec 31, 2020
1.	COMMITMENT RECEIVABLES 1. Unused Fund Borrowing/Financing Fasilities 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	727,409	688,671 - -
3.	CONTINGENT RECEIVABLE 1 Guarantees Received 2. Income in Progress 3. Others	- - 2,169,103	- - 1,775,775
4.	CONTINGENT PAYABLES 1. Guarantees Issued 2. Others	860 -	1,256 -

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

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

Menara Barik Din, J. Gajan Madu Ko, K. Guara, A. S. Saraka, S. Saraka, S. Sarak

Jakarta, October 21, 2021 PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Sharia Business Unit

M. Quraish Shihab Sharia Supervisory Board

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Hirwandi Gafar Director of Consum nd Commercial Lending

