

FINANCIAL STATEMENTS

PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

No.	DESCRIPTION	Sep 30, 2021	Dec 31, 2020
ASSETS			
1.	Cash	1,244,075	1,429,426
2.	Placements with Bank Indonesia	30,332,381	30,937,768
3.	Placements with other banks	3,075,983	3,217,466
4.	Spot and derivative receivables/forward	61,098	70,386
5.	Securities	48,515,463	59,493,717
6.	Securities sold under repurchase agreements (Repo)	6,278,643	954,955
7.	Securities purchased under resale agreements (Reverse Repo)	128,624	196,071
8.	Acceptances receivables	242,927,818	235,052,116
9.	Loans	27,349,207	25,062,047
10.	Sharia financing	10,173,287	6,326,768
11.	Investment in share	-	-
12.	Others financial assets	-	-
13.	Allowance for impairment on financial assets -/-	(104,000)	(2,000)
a.	Securities	(104,000)	(2,000)
b.	Loans and Sharia financing	(13,349,533)	(13,060,943)
c.	Others	(1,786)	(3,201)
14.	Intangible assets	-	-
15.	Accumulated amortisation for intangible assets -/-	-	-
16.	Premises and equipment	9,284,746	9,053,182
17.	Accumulated depreciation on premises and equipment -/-	(3,599,924)	(3,234,737)
18.	Non earning assets	-	-
a.	Abandoned properties	4,444	4,444
b.	Repossessed assets	77,591	77,591
c.	Disposal account	-	-
d.	Inter office assets	-	-
17.	Other assets	5,707,558	5,633,350
TOTAL ASSETS		368,055,555	361,208,406
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Demand deposits	73,283,706	72,044,546
2.	Savings deposits	47,684,452	42,719,489
3.	Time deposits	170,296,039	164,371,033
4.	Electronic money	-	-
5.	Fund from Bank Indonesia	-	-
6.	Fund from other banks	41,709	35,089
7.	Spot and derivative liabilities/forward	7,640	22,787
8.	Securities sold under repurchase agreements (Repo)	-	-
9.	Acceptances liabilities	128,624	196,071
10.	Securities issued	12,360,565	15,810,468
11.	Fund borrowings	29,225,194	34,001,570
12.	Margin deposits received	10,136	11,332
13.	Inter office liabilities	-	-
14.	Other liabilities	14,442,160	12,008,178
15.	Minority interest	-	-
TOTAL LIABILITIES		347,480,225	341,220,561
EQUITY			
16.	Share capital	-	-
a.	Authorised capital	10,239,216	10,239,216
b.	Unpaid-in capital -/-	(4,944,216)	(4,944,216)
c.	Treasury stock -/-	-	-
17.	Additional Paid-in Capital	-	-
a.	Agio	2,054,454	2,054,454
b.	Disagio -/-	-	-
c.	Funds for paid-up capital	-	-
18.	Other comprehensive income	-	-
a.	Gain	3,307,991	4,408,010
b.	Losses -/-	(360,805)	(532,913)
19.	Reserve	4,621,242	3,018,384
a.	General reserve	840,476	840,476
b.	Appropriated reserve	-	-
20.	Retained Earning	-	-
a.	Previous years	3,301,576	3,301,576
b.	Current year	1,515,396	1,602,358
c.	Paid Dividend -/-	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER		20,575,330	19,987,845
TOTAL EQUITY		20,575,330	19,987,845
TOTAL LIABILITIES AND EQUITY		368,055,555	361,208,406

No.	DESCRIPTION	Sep 30, 2021	Sep 30, 2020	
OPERATING INCOME AND EXPENSES				
A. Interest Income and Expenses				
1.	Interest income	18,572,175	18,683,431	
2.	Interest expenses	9,814,690	11,957,337	
Net interest income (Expenses)		8,757,485	6,726,094	
B. Operating Income and Expenses Other than Interest				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(108,231)	(5,780)	
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	
3.	Gain (loss) from sale of financial assets	722,209	405,888	
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	(10,042)	(1,039)	
5.	Gain (Loss) from investment in shares under equity method	-	-	
6.	Gain (Losses) from foreign currencies translation	(65,800)	(6,861)	
7.	Dividend Income	-	-	
8.	Commissions/provisions/fees and administrative	749,137	693,449	
9.	Other income	337,517	523,434	
10.	Impairment for financial assets	2,030,386	1,598,390	
11.	Losses related to operational risk	-	-	
12.	Salaries and employee benefits	2,296,888	1,994,573	
13.	Promotion expenses	216,089	155,162	
14.	Other expenses	3,770,080	3,170,000	
Other Operating Income (Expenses)		(6,688,653)	(5,308,914)	
PROFIT (LOSS) FROM OPERATIONS		2,068,832	1,417,180	
NON OPERATING INCOME AND EXPENSES				
1.	Gain (loss) from sale of premises and equipment	-	-	
2.	Other non operating income (expenses)	(19,702)	(9,278)	
PROFIT (LOSS) FROM NON OPERATING		(19,702)	(9,278)	
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		2,049,130	1,407,902	
Income tax expenses		-	-	
a.	Estimated current tax -/-	(503,117)	(351,882)	
b.	Deferred tax income (expenses)	(30,617)	63,802	
PROFIT (LOSS) CURRENT PERIOD		1,515,396	1,119,822	
PROFIT (LOSS) MINORITY INTEREST				
OTHER COMPREHENSIVE INCOME				
1.	Unreclassified to profit (loss)	-	-	
a.	Gain (loss) from revaluation of premises and equipment	96,963	(77,253)	
b.	Gain (loss) from remeasurement on defined benefit plans	(24,241)	19,313	
2.	Reclassified to profit (loss)	-	-	
a.	Gain (losses) from adjustments arising from translation of financial statement	-	-	
b.	Gain (loss) from changes of financial assets on measured at fair value through other comprehensive income	(1,250,519)	510,566	
c.	Others	249,886	(58,359)	
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(927,911)	394,267	
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		587,485	1,514,089	
Current Year Net Profit (Loss) Attributable to :				
- Owner of Company	1,515,396	1,119,822	- Non Controlling Interest	-
TOTAL CURRENT YEAR NET PROFIT (LOSS)		1,515,396	1,119,822	
Total Comprehensive Profit (Loss) For The Year Attributable to :				
- Owner of Company	587,485	1,514,089	- Non Controlling Interest	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		587,485	1,514,089	
TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
DIVIDEND		-	-	
EARNINGS PER SHARE (in rupiah)				
		143	106	

No.	DESCRIPTION	Sep 30, 2021	Dec 31, 2020
I. COMMITMENT RECEIVABLES			
1.	Unused fund borrowings/financing facilities	-	-
2.	Outstanding purchase position on spot and derivative/forward	1,065,593	2,107,500
3.	Others	-	-
II. COMMITMENT PAYABLES			
1.	Unused fund facilities granted to customer	-	-
a.	Committed	157,298	79,356
b.	Uncommitted	16,219,898	12,959,834
2.	Outstanding irrevocable letters of credit	4,110	35,440
3.	Outstanding sales position on spot and derivative/forward	1,030,103	2,035,875
4.	Others	12,374	11,962
III. CONTINGENT RECEIVABLES			
1.	Guarantees received	594,517	598,681
2.	Others	6,935,636	5,889,158
IV. CONTINGENT PAYABLES			
1.	Guarantees issued	973,737	764,042
2.	Others	-	-

CAPITAL COMPONENTS	Sep 30, 2021	Sep 30, 2020
I. CORE CAPITAL (TIER 1)	17,969,557	16,331,839
1. Common Equity Tier 1 (CET 1)	17,969,557	16,331,839
1.1. Paid-in Capital (net of Treasury Stock)	5,295,000	5,295,000
1.2. Disclosed Reserves	14,811,173	11,612,226
1.2.1. Additional Factor	14,811,173	11,612,226
1.2.1.1. Other comprehensive income	3,400,540	3,733,629
1.2.1.1.1. Excess differences arising from translation of financial statement	-	-
1.2.1.1.2. Potential gain due to increases of fair value of financial asset through other comprehensive income	92,549	425,638
1.2.1.1.2.1. Surplus of fixed assets revaluation	3,307,991	3,307,991
1.2.1.1.2.2. Other disclosed reserves	11,492,668	7,961,332
1.2.1.1.2.3. Previous year loss	2,254,454	2,054,454
1.2.1.1.2.4. General reserves	4,621,242	3,018,384
1.2.1.1.2.5. Previous year profit	3,301,576	1,768,172
1.2.1.1.2.6. Current year profit	1,515,396	1,119,822
1.2.1.1.2.7. Funds for paid-in capital	-	-
1.2.1.1.2.8. Others	-	-
1.2.2. Deduction Factor	(82,035)	(82,035)
1.2.2.1. Other comprehensive income	-	-
1.2.2.1.1. Negative differences arising from translation of financial statement	-	-
1.2.2.1.2. Potential losses due to decreases of fair value of financial asset through other comprehensive income	-	-
1.2.2.2. Other disclosed reserves	(82,035)	(82,035)
1.2.2.2.1. Diagio	-	-
1.2.2.2.2. Previous year loss	-	-
1.2.2.2.3. Current year loss	-	-
1.2.2.2.4. Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-
1.2.2.2.5. Negative difference in adjustment amounts from fair value of financial assets in trading book	(82,035)	(82,035)
1.2.2.2.6. Required allowance for non earning assets	-	-
1.2.2.2.7. Others	-	-
1.3. Non Controlling Interest	-	-
1.4. Deduction Factor of CET 1	(2,136,616)	(576,087)
1.4.1. Deferred tax calculation	(2,136,616)	(576,087)
1.4.2. Goodwill	-	-
1.4.3. Other intangible assets	-	-
1.4.4. Investments in share	-	-
1.4.5. Shortfall of capital on insurance subsidiaries	-	-
1.4.6. Securitisation exposure	-	-
1.4.7. Other deduction of CET 1	-	-
1.4.7.1. Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-
1.4.7.2. Cross-ownership in another entity acquired by the transaction due to law, grants, or grants will	-	-
1.4.7.3. Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment	-	-
1.4.7.4. Exposure in subsidiaries that to business activity based on sharia principle	-	-
1.4.7.5. Others	-	-
1.4.7.6. Others	-	-
1.4.7.7. Others	-	-
1.4.7.8. Others	-	-
1.4.7.9. Others	-	-
1.4.7.10. Others	-	-
1.4.7.11. Others	-	-
1.4.7.12. Others	-	-
1.4.7.13. Others	-	-
1.4.7.14. Others	-	-
1.4.7.15. Others	-	-
1.4.7.16. Others	-	-
1.4.7.17. Others	-	-
1.4.7.18. Others	-	-
1.4.7.19. Others	-	-
1.4.7.20. Others	-	-
1.4.7.21. Others	-	-
1.4.7.22. Others	-	-
1.4.7.23. Others	-	-
1.4.7.24. Others	-	-
1.4.7.25. Others	-	-
1.4.7.26. Others	-	-
1.4.7.27. Others	-	-
1.4.7.28. Others	-	-
1.4.7.29. Others	-	-
1.4.7.30. Others	-	-
1.4.7.31. Others	-	-
1.4.7.32. Others	-	-
1.4.7.33. Others	-	-
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1.4.7.35. Others	-	-
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1.4.7.41. Others	-	-
1.4.7.42. Others	-	-
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1.4.7.44. Others	-	-
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1.4.7.46. Others	-	-
1.4.7.47. Others	-	-
1.4.7.48. Others	-	-
1.4.7.49. Others	-	-
1.4.7.50. Others	-	-
1.4.7.51. Others	-	-
1.4.7.52. Others	-	-
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1.4.7.58. Others	-	-
1.4.7.59. Others	-	-
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1.4.7.62. Others	-	-
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1.4.7.67. Others	-	-
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1.4.7.72. Others	-	-
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1.4.7.74. Others	-	-
1.4.7.75. Others	-	-
1.4.7.76. Others	-	-
1.4.7.77. Others	-	-
1.4.7.78. Others	-	-
1.4.7.79. Others	-	-
1.4.7.80. Others	-	-
1.4.7.81. Others	-	-
1.4.7.82. Others	-	-
1.4.7.83. Others	-	-
1.4.7.84. Others	-	-
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1.4.7.86. Others	-	-
1.4.7.87. Others	-	-
1.4.7.88. Others	-	-
1.4.7.89. Others	-	-
1.4.7.90. Others	-	-
1.4.7.91. Others	-	-
1.4.7.92. Others	-	-
1.4.7.93. Others	-	-
1.4.7.94. Others	-	-
1.4.7.95. Others	-	-
1.4.7.96. Others	-	-

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

STATEMENT OF FINANCIAL POSITION As Of September 30, 2021 And December 31, 2020 (In Millions of Rupiah)			
NO.	ACCOUNT	Sept 30, 2021	Dec 31, 2020
ASSETS			
1.	Cash	70,731	85,570
2.	Placement with Bank Indonesia	5,337,868	4,533,973
3.	Placement with Other Bank	395	288
4.	Investments in Marketable Securities	4,390,075	3,676,401
5.	Receivable Financing	22,088,901	19,953,532
6.	Revenue Sharing Financing	5,260,306	5,108,514
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,359,758)	(911,009)
10.	Premises and Equipment	16,991	18,399
11.	Non Productive Assets	-	-
12.	Other Assets	706,734	566,819
TOTAL ASSETS		36,512,243	33,032,487
LIABILITIES			
1.	Wadiah Deposits		
a.	Current Accounts	4,835,739	3,085,096
b.	Saving Accounts	1,121,966	905,209
2.	Temporary Syirkah Fund		
a.	Current Accounts	317,576	358,686
b.	Saving Accounts	3,647,219	3,114,143
c.	Time Deposits	17,994,026	16,368,275
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	10,458	3,314
5.	Securities Issued	-	-
6.	Other Liabilities	2,328,850	3,398,043
7.	Profit Sharing Deposits	-	-
8.	Business Fund	6,055,998	5,607,678
9.	Retained Earning		
a.	Other Comprehensive Income	53,880	52,391
b.	Previous Year	4,794	4,794
c.	Current Year	141,737	134,858
TOTAL LIABILITIES		36,512,243	33,032,487

REVENUE SHARING DISTRIBUTION Period September 30, 2021 (In Millions of Rupiah)						
Net Revenue Sharing						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	RATIOS	SHARE OF SHAHIBUL MAAL BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-	-
II.	Mudharabah Current Deposits					
a.	Bank	68	1	7.00%	-	0.63%
b.	Non Bank	269,467	2,032	11.49%	214	1.04%
III.	Mudharabah Saving Deposits					
a.	Bank	2,756	21	25%	3	2.26%
b.	Non Bank	3,134,357	23,638	30.32%	7,561	2.74%
IV.	Mudharabah Time Deposits					
a.	Bank					
1	1 Month	-	-	40.00%	-	-
3	3 Month	2,400	18	43.00%	1	3.89%
6	6 Month	-	-	44.00%	-	-
12	12 Month	-	-	-	-	-
b.	Non Bank					
1	1 Month	2,982,972	22,496	40.00%	10,239	3.59%
3	3 Month	2,764,197	20,846	43.00%	9,396	3.86%
6	6 Month	1,807,195	13,629	44.00%	11,408	3.95%
12	12 Month	30,097	227	44.00%	84	3.95%
V.	Fund Borrowings	942,651	7,526	63.21%	4,758	6.06%
TOTAL		11,936,160	90,434		43,664	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
a.	Bank	-	-
b.	Non Bank	6,366,874	72,219
III.	Istishna Receivable		
a.	Bank	-	-
b.	Non Bank	252,382	18,546
IV.	Multi-Service Receivable		
a.	Bank	-	-
b.	Non Bank	7,904	49
V.	Rahin 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, 2021 and 2020			
NO.	DESCRIPTION	Sept 30, 2021	Sept 30, 2020
1.	Total Assets Sharia Unit to Total Assets Consolidation	9.97%	9.16%
2.	Non Performing Productive Assets to Total Productive Assets	4.96%	5.93%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	4.96%	3.15%
4.	Gross NPF	4.96%	6.51%
5.	Nett NPF	0.68%	4.61%
6.	Return On Assets (ROA)	0.54%	0.49%
7.	Financing Revenue Sharing to Total Financing	19.23%	18.01%
8.	Financing to Deposit Ratio (FDR)	97.96%	107.53%

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended September 30, 2021 and 2020 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sept 30, 2021	Sept 30, 2020
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1. Revenue from Fund Management as Mudharib			
a.	Income from Receivable Financing	1,294,313	1,344,861
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	(703,306)	(982,437)
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.	Commissions / Provisions / Fees and Administrative	43,018	40,209
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(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	(181,352)	(188,408)
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.	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
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		1,489	24,347
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		143,226	136,686

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of September 30, 2021 And December 31, 2020 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sept 30, 2021	Dec 31, 2020
1. COMMITMENT RECEIVABLES			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
2. COMMITMENT PAYABLES			
1.	Unused Loan Facilities Granted to Customer	727,409	688,671
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3. CONTINGENT RECEIVABLE			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	2,169,103	1,775,775
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	860	1,256
2.	Others	-	-

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

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

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


M. Quraish Shihab

Sharia Supervisory Board


Hirwandi Gafar

Director of Consumer and Commercial Lending

BUMN UNTUK INDONESIA

Bank BTN

BELI RUMAH GAK PAKE SUSAH MARGIN RINGAN, HATI SENANG

PROMO KPR BTN iB
Periode Akad : 1 Oktober s.d 31 Desember 2021

4.5%

BIK 2021
BUAN INKLUSI KEUANGAN

info: <https://bit.ly/promokprbtnib21>

BUMN UNTUK INDONESIA

Bank BTN

INVESTASI FLEKSIBEL GAK BIKIN NYESEL

TABUNGAN BERNISBAH LEBIH

<https://bit.ly/btnsyariahtoshib>

BIK 2021
BUAN INKLUSI KEUANGAN