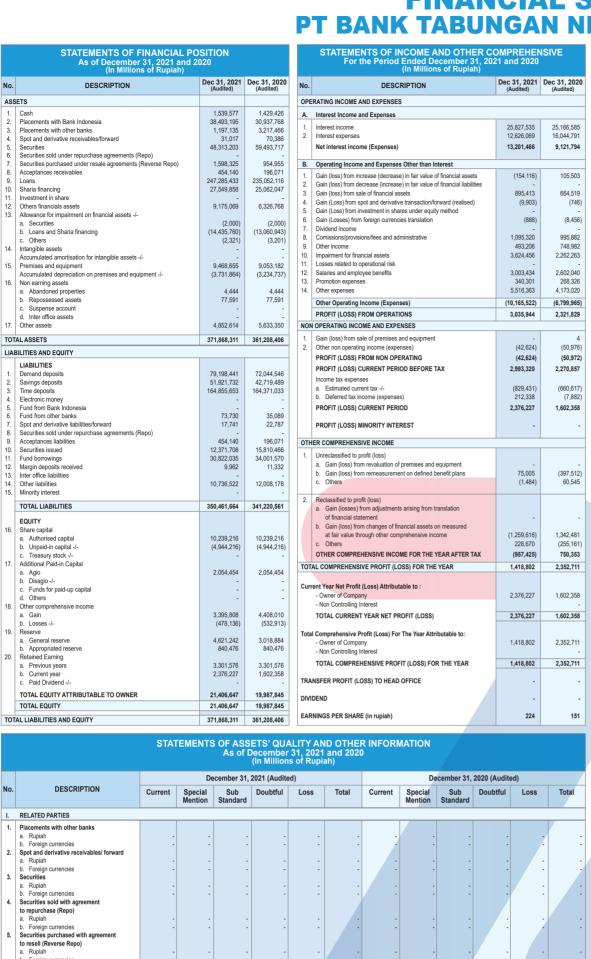




FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.



					(In Million	s of Rupi	ah)						
			De	ecember 31,	2021 (Audite	ed)			De	ecember 31,	2020 (Audit	ed)	
No.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies		:		:	:	:	7	:		:	7.	:
2.	Spot and derivative receivables/ forward												
	a. Rupiah b. Foreign currencies		:								:		
3.	Securities												
	a. Rupiah b. Foreign currencies											:	
4.	Securities sold with agreement												
	to repurchase (Repo) a. Rupiah	-		-	-		-	-		-		-,	
5.	b. Foreign currencies Securities purchased with agreement	-		-			-	-		-	-		
	to resell (Reverse Repo)												
	a. Rupiah b. Foreign currencies										:		
6.	Acceptances receivables			-		7				-	-	-	
7.	Loans and financing provided a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah ii. Foreign currencies									-			
	b. Non UMKM			-			•	-					
	i. Rupiah ii. Foreign currencies	113,455	1,080		:		114,535	125,293	442	:	:		125,735
	c. Restructured loans												
	i. Rupiah ii. Foreign currencies					:			:				
8.	Investments in shares												
9. 10.	Other receivable Commitments and contingencies												
	a. Rupiah b. Foreign currencies			-	-		-	-	-	-	-	-	
				-									
II.	NON RELATED PARTIES												
1.	Placements with other banks a. Rupiah	598,646					598,646	2,800,783					2,800,783
2.	b. Foreign currencies Spot and derivative receivables/ forward	596,807		-	-	1,682	598,489	414,884		-	-	1,799	416,683
2.	a. Rupiah	31,017					31,017	70,386				.	70,386
3.	b. Foreign currencies Securities	-	-	-	-			-	7		-		
J.	a. Rupiah	41,409,861	42,076	4,474	7,284	60,353	41,524,048	46,759,566	27,901	7,645	69,846	365,034	47,229,992
4.	b. Foreign currencies Securities sold with agreement	6,789,155		-	-		6,789,155	12,263,725			-		12,263,725
	to repurchase (Repo)												
	a. Rupiah b. Foreign currencies								-				
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	1,598,325		-	-	,	1,598,325	954,955					954,955
6.	b. Foreign currencies Acceptances receivables	454,140	:				454,140	196,071					196,071
7.	Loans and financing provided	,						100,0					100,011
	Micro, Small and Medium loans (UMKM) Rupiah	6,065,163	1,221,707	56,854	183,977	2,912,420	10,440,121	6,648,168	2,279,965	269,216	200,720	2,818,474	12,216,543
	ii. Foreign currencies b. Non UMKM	-	-	-	-		-	-	-	-	-	-	
	i. Rupiah	245,922,311	11,189,344	164,760	300,484	6,560,547	264,137,446	223,682,587	16,022,375	468,726	381,143	7,217,054	247,771,885
	Foreign currencies Restructured loans	143,189		-	-	-	143,189	-	-	-	-	-	
	i. Rupiah	50,953,107	7,281,507	149,973	354,095	5,872,999	64,611,681	59,069,701	7,036,402	562,776	315,506	5,679,944	72,664,329
8.	ii. Foreign currencies Investments in shares												
9.	Other receivable	-	-	-	-		-	-	-	-	-	-	
10.	Commitments and contingencies a. Rupiah	18,086,204	1,063,308	14,053	19,162	67,784	19,250,511	13,481,430	119,240	24,739	16,598	188,827	13,830,834
	b. Foreign currencies	124,121		-	-	-	124,121	19,800	-	-	-	-	19,800
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia b. To others												
2.	Repossessed assets						77,591						77,591

	LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of December 31, 2021 and 2020 (In Millions of Rupiah)										
	December 31, 2021 (Audited) December 31, 2020 (Audited)										
No.	DESCRIPTION	Allowa	Allowance for Impairment			Required allowance for losses on earning assets		Allowance for Impairment			lowance for rning assets
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	16		1,682	11,955	1,682	9	-	1,799	230,458	1,799
2.	Spot and derivative receivables/forward	-	-	-	310	-	-	-	-	704	-
3.	Securities	-	-	2,000	21,187	66,770	-	-	2,000	27,355	402,498
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	623	-	-	4,541	-	1,393	-	-	1,961	-
7.	Loans and financing provided	2,468,071	2,309,833	9,657,856	2,508,843	9,333,279	1,933,745	1,566,027	9,561,171	2,173,778	6,040,875
8.	Investments in shares		-	-	-		-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	2,005	1,639	-	18,093	53,165	3,076	3,413	-	13,994	5,962

o.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
I.	COMMITMENT RECEIVABLES		
	Unused fund borrowings/financing facilities	-	
	Outstanding purchase position on spot and derivative/forward	1,082,678	2,107,500
	3. Others	-	
I.	COMMITMENT PAYABLES		
	Unused loan facilities granted to customer		
	a. Committed	97,934	79,356
	b. Uncommitted Outstanding irrevocable letters of credit	18,080,459 280,604	12,959,834 35,440
	Outstanding in evocable letters of credit Outstanding sales position on spot and derivative/forward	1,031,664	2,035,875
	4. Others	12,505	11,962
I.	CONTINGENT RECEIVABLES		
	Guarantees received	613,036	598,681
	2. Others	4,997,015	5,889,158
1.	CONTINGENT PAYABLES		
	Guarantees issued	903,130	764,042
	2. Others	-	-
	TATEMENTS OF OALOW ATION OF CARITAN	ADEQUAG	V DATIO
•	STATEMENTS OF CALCULATION OF CAPITAL As Of December 31, 2021 And 2	ADEQUAC	YRATIO
	As Of December 31, 2021 And 2 (in Millions of Rupiah)	.020	
	CAPITAL COMPONENTS	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
С	ORE CAPITAL (TIER 1)	18,531,612	17,625,854
	. Common Equity Tier 1 (CET 1)	18,531,612	17,625,854
	1.1. Paid-in Capital (net of Treasury Stock)	5,295,000	5,295,000
	1.2. Disclosed Reserves 1.2.1 Additional Factor	15,667,272 15,749,307	14,303,247 14,385,282
	1.2.1.1 Other comprehensive income	3,395,808	4,408,010
	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 1.2.1.1.3 Surplus of fixed assets revaluation	87,817 3,307,991	1,100,019 3,307,991
	1.2.1.2. Other disclosed reserves	12,353,499	9,977,272
	1.2.1.2.1 Agio	2,054,454	2,054,454
	1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit	4,621,242 3,301,576	3,018,884 3,301,576
	1.2.1.2.4 Current year profit	2,376,227	1,602,358
	1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 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 1.2.2.2.1 Disagio	(82,035)	(82,035)
	1.2.2.2.2 Previous year loss	1	:
	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 adjusment amounts		
	from fair value of financial assets in trading book		
	1.2.2.2.6 Required allowance for non earning assets 1.2.2.2.7 Others	(82,035)	(82,035)
	1.3. Non Controlling Interest		
	1.4. Deduction Factor of CET 1 1.4.1 Deferred tax calculation	(2,430,660) (2,430,660)	(1,972,393) (1,972,393)
	1.4.2 Goodwill	(=,100,000)	(1,072,000)
	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 instrumen AT 1 and/or Tier 2		
	to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition		
	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 Exposures in subsidiaries that to business activity		
	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle	-	
2.	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle Additional Tier 1 (AT 1)	-,	
2.	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle Additional Ther 1 (AT 1) 2.1. Instrument which comply with AT 1 requirements	:	
2.	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle Additional Tier 1 (AT 1)	·,	· ·

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

	1.4.7.4 Exposures in based on sh	n subsidiaries l aria principle	that to busines	s activity				Note:
Г	2. Additional Tier 1 (AT 1)							0
	2.1. Instrument which comply v 2.2. Agio / Disagio 2.3. Deduction Factor of AT 1 2.3.1 Placements of fund i 2.3.2 Cross ownership in a to law, grants or grant	n instrument A	T 1 and/or Tie			:	:	a L W W ir
1	I. SUPPLEMENTAL CAPITAL (TIEF	R 2)			7,1	74,698	7,369,372	2, i
	Capital instrument in the form of with Tier 2 requirements Agio/Disagio	5,7	99,444	6,051,432	b			
	General provision on earning a Deduction supplemental capita 4.1. Sinking Fund 4.2. Placement of funds in inst 4.3. Cross-ownership in anothe due to law, grants, or gran	1,3	75,254	1,317,940	c			
_	TOTAL CORE AND SUPPLEMEN	25,7	06,310	24,995,226				
F		Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)	RATIO		Dec 31, 20 (Audited		е
1	RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	110,020,335 2,406,567 21,913,665 134,340,567	105,435,208 1,612,039 22,202,534 129,249,781	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequacy F	Ratio (%)	13.8 13.8 5.3 19.1	30% 13.64% 34% 5.70%	3) 1
(CAR BASED ON RISK PROFILE (%)	9.25%	9.25%	CET 1 for Buffer (%		9.8		ir
(From CET1 (%) From AT1 (%)	3.91% 0.00%	3.55% 0.00%	Capital Conservation Countercyclical But	Buffer (%)	0.00 0.00	0.000%	F ti
	From Tier 2 (%)	5.34%	5.70%	Capital Surcharge for Syst		1.00		4) F
	For the Pe	riod End		NANCIAL R mber 31, 202		2020	Dec 31, 2020	a n d d
Ĺ	lo.	RATIOS			(Audi		(Audited)	d
Ľ	PERFORMANCE RATIOS							6) B
	Capital Adequacy Ratio (CA) Non performing earning asset		arning assets		1	9.14%	19.34%	d

PER	FORMANCE RATIOS					
1.	Capital Adequacy Ratio (CAR)				19.14%	19.34%
2.	Non performing earning assets and non ea					
	to total earning assets and non earning as				3.02%	3.58%
3.	Non performing earning assets to total ear				2.99%	3.56%
4.	Allowance for impairment on financial asse	ets to earning	assets		4.42%	4.03%
5.	Gross NPL				3.70%	4.37%
6.	Net NPL				1.20%	2.06%
7.	Return on Asset (ROA)				0.81%	0.69%
8.	Return on Equity (ROE)				13.64%	10.02%
9.	Net Interest Margin (NIM)				3.99%	3.06%
10.	Operating Expenses to Operating Income				89.28%	91.61%
11.	Cost to Income Ratio (CIR)				48.18%	53.85%
12.	Loan to Deposit Ratio (LDR)				92.86%	93.19%
CON	PLIANCE					
1.	a. Percentage violation of Legal Lending	Limit				
	i. Related parties				0.00%	0.00%
	ii. Non - Related parties				0.00%	0.00%
	 b. Percentage of excess of the Legal Len 	nding Limit				
	i. Related parties				0.00%	0.00%
	ii. Non - Related parties				0.00%	0.00%
2.	Reserve requirement					
	a. Primary reserve requirement Rupiah					
	1.) Conventional					
	- Daily				0.55%	0.16%
١.	- Average				3.00%	3.00%
	2.) Syariah				3.70%	3.15%
	b. Reserve requirement Foreign currenci	ies (Daily)			6.24%	4.63%
3.	Net Open Position - Overall				2.63%	3.17%
	STATEMENTS OF SPOT	AND DE	RIVATIVI	E TRANS	SACTIO	NS
			r 31, 2021			
	(In N	/lillions of	Rupiah)			
No.	TRANSACTION	Notional	Туј	pe		e Receivables Payables
NO.	TRANSACTION	Amount			-	
			Trading	Hodging	Pocoivable	e Liabilitae

No.	TRANSACTION	Notional Amount	Ту	pe	Derivative Receivables & Payables		
		Amount	Trading	Hedging	Receivables	Liabilitas	
A.	Exchange Rate Related						
1.	Spot						
2.	Forward				-		
3.	Option						
	a. Written		-		-		
	b. Purchased		-		-		
4.	Future					-	
5. 6.	Swap Others	1,068,938		1,068,938	31,017	17,741	
ъ.							
B.	Interest Rate Related						
1.	Forward						
2.	Option						
	a. Written		-		-		
	b. Purchased	-	-		-		
3.	Future		-		-		
4.	Swap				-		
5.	Others						
C.	Others	-					
	TOTAL	1,068,938		1,068,938	31,017	17,741	
	PRIMI	E LENDI	NG RAT	E			

As Of December 31, 2021 (% per annum)								
Prime Lending Rate								
	Business Segment							
	Corporate	Retail	Micro	Consumer Loan				
	Loan	Loan	Loan	Mortgage	Non Mortgage			
Prime Lending Rate	8.00%	8.25%	n/a	7.25%	8.75%			

Interest, profit sharing, and margin 22,427,061 362,436 331,91 Interest, profit sharing, and margin 362,436 331,91 Interest and bours, fees and commissions paid (820,461) (341,46 (341,46 (342,461) (341,46 (341,46 (342,461) (341,46 (342,461) (341,46 (341,46 (342,461) (341,46 (341,46 (342,461) (341,46 (341,46 (342,461) (341,46 (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (341,46 (342,461) (342,461) (344,46	DESCRIPTION	Dec 31, 2021	Dec 31, 202
Interest, profit sharing, and margin 22,427,061 362,436 331,91 1161ers and bous, fees and commissions paid (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,096,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,007,787) (16,009,61) (13,009,02)		(Audited)	(Audited)
Recoveries from loan debts written-off Interest and botus, fees and commissions paid (18,027,787) (18,055,61) (18,055,61) (27,0787) (18,055,61) (27,0787) (18,055,61) (27,0787) (18,055,61) (27,0787) (18,055,61) (27,0787) (18,055,61) (27,0782) (2		00 407 004	00 005 001
Interest and bonus, fees and commissions paid Corporate income tax paid Corporate income tax paid Other operating expenses - net Other non-operating income (expense) - net Cash receipts before changes in operating assets and liabilities: Changes in operating assets and liabilities: Decrease (increase) in operating assets: Placement from other banks Fair value through profit or loss securities Fair value through profit or loss securities Fair value through profit or loss government bonds Acceptance Receivable Cother assets Increase (decrease) in operating liabilities: Current liabilities Deposits from customer Demand deposits Wadiah demand deposits Savings		,,	
Corporate income tax paid (820,461) (341,46			
Other operating expenses - net (5,927, 136) (3,986,34) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (59,53) (59,42) (41,22,54) (42,76) (99,58) (41,72) (41,22,54) (42,76) (12,22,54) (25,56) (12,22,54)			
Cher non-operating income (expense) - net (27,932) (59.42			
Cash receipts before changes in operating assets and liabilities: Decrease (increase) in operating assets: Pleasement from other banks Fair value through profit or loss securities Fair value through profit or loss securities Fair value through profit or loss securities Fair value through profit or loss government bonds Acceptance Receivable (258,069) Loans and sharia financing/receivables (11,225,44 (12,255,46 (11,285,44) (11,285,44) (12,255,46 (11,285,44)			
Changes in operating assets and liabilities: Decrease (increase) in operating assets: Placement from other banks Fair value through profit or loss securities Fair value through profit or loss securities (258,069) (Loans and sharia financing/receivables (18,122,54 Acceptance Receivable (268,069) (Loans and sharia financing/receivables (1,288,247) (7,255,86 (1,281,584 (1,285,44 Increase (decrease) in operating liabilities: Current liabilities (1,120,009) 2,446,94 4,62,109 20,42,64 4,62,109 20,42,64 4,78,109 20,42,64 4,78,109 20,42,64 4,78,109 20,42,64 20,478,17,109 20,42,64 20,478,17,109 20,42,64 20,478,17,109 20,42,64 20,478,17,109 20,42,64 20,478,17,109 20,42,64 20,47			
Decrease (increase) in operating assets: Placement from other banks 947,105 (595,35 781 741 772,65 781 741 742,65 781 741 742,65 781 741 742,65 781 741 742,65 781 742,65 781 742,65 781		2,900,101	1,074,70
Placement from other banks			
Fair value through profit or loss securities 4,842,769 (18,122,54 Fair value through profit or loss government bonds 4,842,769 (18,122,54 Acceptance Receivable (258,069) (16,988,247) (7,255,86 Other assets 1,241,584 (1,285,44 Increase (decrease) in operating liabilities: (1,120,009) 2,446,94 Current liabilities (1,120,009) 2,446,94 Deposits from customer 4,762,109 20,492,64 Wadiah demand deposits 2,270,858 492,08 Savings deposits Wadiah 2,270,858 492,08 Time deposits 1,338,019) 36,127 Acceptance liabilities 25,808 20,812,64 Other liabilities 2,823,653 1,355,44 Net Cash provided by Operating Activities 9,551,932 26,658,60 CASH FLOWS FROM INVESTING ACTIVITIES 1,061,56 1,061,56 Proceeds from matured amortized cost securities 2,06,767 1,061,56 Purchase of amortized cost securities (236,767) 1,082,24 Purchase of amortized cost securities (30,455,000)		947 105	(595.30
Fair value through profit or loss government bonds			
Acceptance Receivable Loans and sharia financing/receivables Other assets Increase (decrease) in operating liabilities: Current liabilities Deposits from customer Demand deposits Wadiah demand deposits Savings deposits Wadiah demand deposits Savings deposits Wadiah demand deposits Savings deposits (1,338,019) Savings deposits deposits deposits deposit (1,388,019) Savings deposits deposi			
Content Cont			(,,
Increase (decrease) in operating liabilities: Current liabilities			(7.255.86
Current liabilities			
Current liabilities	Increase (decrease) in operating liabilities:		
Deposits from customer		(1 120 000)	2 446 94
Demand deposits		(1,120,009)	2,440,54
Wadiah demand deposits		4 762 100	20 492 64
Savings deposits 8,099.264 27.84.77			
Savings deposits Vadialn Time deposits Time deposits Opensits from other banks Acceptance liabilities Cipolities Conter liabilities Cipolities			
Time deposits from other banks Deposits from other banks Acceptance liabilities Other liabilities Citer liabilities Citer liabilities Citer liabilities Citer liabilities Remparary syirksh funds Net Cash provided by Operating Activities ASH FLOWS FROM INVESTING ACTIVITIES Proceeds from matured amortized cost securities Purchase of securities purchased under agreement to resell (A15,473) Purchase of Securities purchased under agreement to resell (Increase) Decrease Fair value through other comprehensive income Government bonds Net Cash provided by (used in) Investing Activities ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from isuance of securities Payment of matured securities issued Proceeds from isuance of securities Payment of matured securities issued Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment from fund borrowings Payments of matured securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payments of matured subordinated ban and securities Payments of matured subordinated securities Payments of matured subordinated bander repurchase agreements Payments of matured subordinated bander repurchase agreem			
Deposits from other banks			
Acceptance liabilities (256,069 (206,114) 303.2C Temporary syirkah funds (2,923,653 1,355,46 Net Cash provided by Operating Activities 9,551,932 26.658.60 Net Cash provided by Operating Activities 9,551,932 26.658.60 Net Cash provided by Operating Activities 9,551,932 26.658.60 Net Cash provided amortized cost securities (236,767) Purchase of amortized cost securities (246,737) (148,61 Acquisitions of premises and equipment to esell (415,473) (798,06 Purchase of Securities purchased under agreement to resell (443,370) (167,223) (25,2417) (148,61 Acquisitions of Securities purchased under agreement to resell (643,370) (167,223) (25,244,22 Acquisitions) Purchase of Securities purchased under agreement to resell (643,370) (17,22,233) (25,844,22 Acquisitions) (25,844,22 Acquisitions) Acquisitions (25,844,22 Acquisitions) Acquisitions (26,844,22 Acquisitions) Acquisitions (26,844,24 Acquisitions) Acquisiti			
Cobe 143 303.20 2,923.653 1,355.46			(4,475,55
Temporary sylrkah funds			303.20
Net Cash provided by Operating Activities			
ASH FLOWS FROM INVESTING ACTIVITIES Proceeds from matured amortized cost securities Purchase of amortized cost securities Acquisitions of premises and equipment Cerease Fair value through other comprehensive income Securities Proceed from Securities purchased under agreement to resell Purchase of Securities purchased under agreement to resell Purchase of Securities purchased under agreement to resell (Increase) Decrease Fair value through other comprehensive income Government bonds Net Cash provided by (used in) Investing Activities 7.384 FLOWS FROM FINANCING ACTIVITIES Proceeds from Insuance of securities Payment of matured securities issued August 10,186 10,186 10,186 10,186 10,186 10,372,233 (25,844,22 10,722,233 (25,8			
Acquisitions of premises and equipment (415,473) (778,08 330,249 1,082,20 1,08	Proceeds from matured amortized cost securities Purchase of amortized cost securities		1,061,58
Decrease Fair value through other comprehensive income Securities Proceed from Securities purchased under agreement to resell (Increase) Decrease Fair value through other comprehensive income Government bords (Increase) Decrease Fair value through other comprehensive income Government bords Net Cash provided by (used in) Investing Activities ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities Payments of matured securities issued Payments of dividends Proceeds from fund borrowings Proceed from subordinated securities Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured securities and under repurchase agreements Payment of lease liabilities (6,794,035) Net Cash Provided by (used in) Financing Activities (6,794,035) (6,794,035) (7,25,78) (7,27,8) (7,28)			
Proceed from Securities purchased under agreement to resell (Increase) Decrease Fair value through other comprehensive income Government bonds Net Cash provided by (used in) Investing Activities ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities issued Payment of matured securities issued Payment of mutured securities issued Payment from fund borrowings Payment from fund borrowings Payment from subordinated securities Proceeds from securities soid under repurchase agreements Proceeds from securities soid under repurchase agreements Payments of dividends Proceeds from securities soid under repurchase agreements Payments of matured securities soid under repurchase agreements Payments of matured subordinated loan and securities Payments of matured subordinated to an and securities Payments of matured subordinated to an and securities Payments of matured subordinated to an and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT ERIONNING OF YEAR 1,539,577 1,429,42 1,1096,738 1,1096,738 1,1096,738 3,217.12 1,200.000 1,000.			
Purchase of Securities purchased under agreement to resell (Increase) Decrease Fair value through other comprehensive Income Government bonds 10,722,233 (25,844,22 Net Cash provided by (used in) Investing Activities 3,834,455 (23,726,87 ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities 10,186 (3,455,000) (5,322,50 Payments of dividends - (20,92 Payments of dividends - (20,92 Payments of muthor borrowings (8,204,891) (7,823,00 Payment from fund borrowings (8,204,891) (7,823,00 Proceeds from subordinated securities Proceed from subordinated securities (1,716,191) (30,000 Quite) Payments of matured subordinated securities (1,716,191) (395,00 Payments of matured subordinated loan and securities (1,716,191) (395,00 Payments of matured subordinated loan and securities (6,794,035) (455,92 Payments of lease liabilities		330,249	
(Increase) Decrease Fair value through other comprehensive income Government bonds Net Cash provided by (used in) Investing Activities 3,834,455 (23,726,87 ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities Payment of matured securities issued 20,92 Proceeds from fund borrowings Proceeds from fund borrowings Proceeds from fund borrowings Proceeds from fund borrowings Proceeds from securities sold under repurchase agreements Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured succities and securities Payments of matured succities and securities Payments of matured succities and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) 455.92 IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR 41,229,907 34,637,555 ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,555 1,539,577 1,429,42 1,1539,577 1,429,42 1,107,67		(040.070)	920,26
Net Cash provided by (used in) Investing Activities 3,834,455 (23,726,87		(643,370)	
ASH FLOWS FROM FINANCING ACTIVITIES Proceeds from issuance of securities (3,455,000) (6,322,56) Payment of dividends (3,455,000) (6,322,56) Proceeds from fund borrowings (8,204,691) (7,823,006) Proceed from subordinated securities (8,204,691) (7,823,006) Proceed from subordinated securities (8,204,691) (7,823,006) Proceed from subordinated securities (1,706,191) (935,006) Proceed from subordinated securities (1,776,191) (935,006) Payments of matured scubies sold under repurchase agreements (1,776,191) (935,006) Payments of matured scubies sold under repurchase agreements (1,776,191) (935,006) Payments of matured scubies sold under repurchase agreements (1,766,191) (935,006) Payment of lease liabilities (3,000,000) Payment of lease liabilities (6,794,035) (455,92) Ret Cash Provided by (used in) Financing Activities (6,794,035) (455,92) ET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (6,592,352) 3,387,64 ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR (41,229,907) 34,637,555 ASH AND CASH EQUIVALENTS AT END OF YEAR (41,229,907) 34,637,555 ash (1,539,577) 1,429,42 Increase and cash equivalents at end of year are as follows: ash (1,596,798) 3,217,12 lacements with Bank Indonesia and other banks - maturing within		10,722,233	(25,844,22
Proceeds from issuance of securities Payment of matured securities issued A (3,455,000) (6,322,500) (6,322,500) Proceeds from fund borrowings Proceed from subordinated securities Payments of matured scubies sold under repurchase agreements Payments of matured scubies sold under repurchase agreements Payments of matured scubies Payments of matured scubies Net Cash Provided by (used in) Financing Activities (6,794,035) ET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,555 31,249,906 41,229,907 34,637,555 31,249,	Net Cash provided by (used in) Investing Activities	3,834,455	(23,726,87
Payment of matured securities issued Payment of dividends Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from securities sold under repurchase agreements Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (8,794,035) Payment of lease liabilities (8,204,691) Payment of lease liabilities (9,959) Payment of lease liabilities (9,959) Payment of lease liabilities (8,000,000) Payments		40.400	4 400 04
Payments of dividends			
Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured seuties sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities (6,794,035) IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 44,637,555 31,249,90 46,37,555 31,249,90 47,29,907 48,37,555 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,637 48,637,		(3,433,000)	
Payment from fund borrowings Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payment of lease liabilities Ref Cash Provided by (used in) Financing Activities Ref Cash AND CASH EQUIVALENTS AT BEGINNING OF YEAR RASH AND CASH EQUIVALENTS AT END OF YEAR RASH AND CASH EQUIVALENTS AT END OF YEAR RASH AND CASH EQUIVALENTS AT END OF YEAR Ref Ref Cash and cash equivalents at end of year are as follows: Rash Rourent accounts with Bank Indonesia 10,692,484 11,107,67 1,294.7 1,1996,798 3,217,12 1,294.7 1,1996,798 3,217,12 1,294.7 1,1996,798 1,19	Payments of dividends	-	
Proceed from subordinated securities 1,500,000 4,047,88		6 455 420	
Proceeds from securities sold under repurchase agreements	Proceeds from fund borrowings		
Payments of matured subordinated loan and securities (1,716,191) (935,00	Proceeds from fund borrowings Payment from fund borrowings	(8,204,691)	(7,823,00
Payments of matured subordinated loan and securities (3,000,000) (125.78 Payment of lease liabilities (99,969) (125.78 Net Cash Provided by (used in) Financing Activities (6,784,035) 455.92 IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 6,592,352 3,887,64 ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR 34,637,555 31,249,90 ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,555 Ash AND CASH EQUIVALENTS AT END OF YEAR 1,539,577 1,429,42 ash 1,539,577 1,429,42 turrent accounts with Bank Indonesia 10,692,484 11,107,67 urrent accounts with Bank Indonesia and other banks - maturing within 1,096,798 3,217,12	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities	(8,204,691) 1,500,000	(7,823,00
Payment of lease liabilities (99,959) (125.78 Net Cash Provided by (used in) Financing Activities (6,794,035) 455.92 IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 6,592,352 3,387,645 ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR 34,637,555 31,249,907 ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,555 the details of cash and cash equivalents at end of year are as follows: ash current accounts with Bank Indonesia 10,692,484 11,107,67 Light 11,096,798 3,217,12 Light 12,77,12 Light 12,77,77 Light 12,77 Light 12,	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceeds from securities sold under repurchase agreements	(8,204,691) 1,500,000 1,716,191	(7,823,00 4,047,88
Net Cash Provided by (used in) Financing Activities (6,794,035) 455.92	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements	(8,204,691) 1,500,000 1,716,191 (1,716,191)	(7,823,00 4,047,88
ET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 6,592,352 3,387,64	Proceeds from fund borrowings Payment from fund borrowings Froceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000)	(7,823,00 4,047,88 (935,00
ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,555 31,249,90 41,229,907 34,637,555 41,229,907 34,637,555 41,229,907 34,637,555 41,229,907 1,639,577 1,429,42 10,692,484 11,107,67 urrent accounts with other banks 10,692,484 11,096,798 3,217,12 12,096,798 1,096,798 1,096,798 1,096,798	Proceeds from fund borrowings Payment from fund borrowings Proceed from subdrdinated securities Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959)	(7,823,00 4,047,88 (935,00 (125.78
ASH AND CASH EQUIVALENTS AT END OF YEAR 41,229,907 34,637,55 the details of cash and cash equivalents at end of year are as follows: cash 25,395,77 1,429,42 11,107,67 20,000 the details of cash and cash equivalents at end of year are as follows: 1,539,577 1,429,42 11,107,67 1,096,798 3,217,12 3,217,12	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035)	(7,823,00 4,047,88 (935,00 (125.78 455.92
the details of cash and cash equivalents at end of year are as follows: ash 1,539,577 1,429,42 11,107,67 2,077 1,096,798 1,096,798 3,217,12 1,096,798	Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035)	(7,823,00 4,047,88 (935,00 (125.78 455.92
Jash 1,539,577 1,429,42 Jurrent accounts with Bank Indonesia 10,692,484 11,107,67 Jurrent accounts with other banks 1,096,798 3,217,12 Jacements with Bank Indonesia and other banks - maturing within 1,096,798 3,217,12	Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from subdrdinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555	(7,823,00 4,047,88 (935,00 (125.78 455.92 3,387,64 31,249,90
Current accounts with Bank Indonesia 10,892,484 11,107.67 Jurrent accounts with other banks 1,096,798 3,217.12 Jacements with Bank Indonesia and other banks - maturing within	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555	(7,823,00 4,047,88 (935,00 (125.78 455.92 3,387,64 31,249,90
Current accounts with other banks 1,096,798 3,217,12 Placements with Bank Indonesia and other banks - maturing within	Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR The details of cash and cash equivalents at end of year are as follows:	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555 41,229,907	(7,823,00 4,047,88 (935,00 (125.78 455.92 3,387,64 31,249,90 34,637,55
Placements with Bank Indonesia and other banks - maturing within	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured scutibles sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR The details of cash and cash equivalents at end of year are as follows: ash	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555 41,229,907	(7,823,00 4,047,88 (935,00 (125.78 455.92 3,387,64 31,249,90 34,637,55
	Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASHAND CASH EQUIVALENTS AT BEGINNING OF YEAR ASHAND CASH EQUIVALENTS AT END OF YEAR TASHAND CASH EQUIVALENTS AT END OF YEAR THE MEDITARY OF	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555 41,229,907	(7,823,00 4,047,86 (935,00 (125.78 455.92 3,387,64 31,249,90 34,637,55
unree monus or less since the acquisition date 27,901,048 18,883,32	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceeds from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR ASH AND CASH EQUIVALENTS AT END OF YEAR he details of cash and cash equivalents at end of year are as follows: cash jurrent accounts with Bank Indonesia jurrent accounts with Bank Indonesia	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555 41,229,907	(7,823,00 4,047,88 (935,00 (125,78 455,92 3,387,64 31,249,90 34,637,55
	Proceeds from fund borrowings Payment from fund borrowings Proceed from subordinated securities Proceed from subordinated securities Proceed from securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements Payments of matured subordinated loan and securities Payment of lease liabilities Net Cash Provided by (used in) Financing Activities IET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS PASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR PASH AND CASH EQUIVALENTS AT END OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR The details of cash and cash equivalents at end of year are as follows: Sash Current accounts with Bank Indonesia	(8,204,691) 1,500,000 1,716,191 (1,716,191) (3,000,000) (99,959) (6,794,035) 6,592,352 34,637,555 41,229,907 1,539,577 10,692,484 1,096,798	(7,823,00 4,047,88 (935,00 (125,78 455,92 3,387,64 31,249,90 34,637,55 1,429,42 11,107,67 3,217,12

18: 1. The above financial information as of December 31, 2021 is extracted from the financial statements of the Bank as of December 31, 2021 and for the year then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purwantono, Sungkoro, & Sujair (PSST), a member firm of Ernst & Young Global Limited with Muhammad Kurniawan, as partner in charge, independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated February 7, 2022 which is not included in this publication.

a) Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 Dated December 19, 2019 regarding "Transparency and Published Financial Statements of The Banks" b) Circular Letter of Financial Services Authority (SEOJK) Number 9/SEOJK.03/2020 Dated June 30, 2020 regarding "Transparency and Published Financial Statements of The Commercial Banks".

Financial Services Authority Regulation (POJK) Number 34/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".

for The Commercial Banks".

d) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number X.K.2, Decision of Chairman of Bapepam-LK Number KEP-346/BL/2011 Dated July 5, 2011 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies".

e) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.617, Decision of Chairman of Bapepam-LK Number KEP-347/BL/2012 Dated June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".

Circular Letter of Financial Services Authority Number S-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements.

In Statements of Calculation of Capital Adequacy Ratio, the requirement to fulfill the Capital Conservation Buffer in the capital component of 2.5% of the Risk Weighted Assets for banks in BUKU 3 and 4 is postponed until March 31, 2022, in accordance with OJK Regulation No. 48/POJK.03/2020 on the December 1, 2020 regarding "Changes in Otoritas Jasa Keuangan Regulation No. 11/POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to he Effect of Coronavirus Disease 2019".

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 38/POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2018 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 December 31, 2021 and December 31, 2020 were Rp.14.252,50 dan Rp. 14.050,00,-. respectively.

BOARD OF COMMISSIONER								
President Commissioner/ Independent Commissioner	- :	Chandra Hamzah						
Vice President Commissioner/Independent Commissioner		Iqbal Latanro						
Commissioner		Eko Djoeli Heripoerwanto						
Commissioner		Heru Budi Hartono						
Commissioner		Andin Hadiyanto						
Independent Commissioner		Armand Bachtiar Arief						
Independent Commissioner	- :	Ahdi Jumhari Luddin						
BOARD OF DIRECTORS								
President Director		Haru Koesmahargyo						
Vice President Director		Nixon L.P. Napitupulu						
Director of Consumer and Commercial Lending		Hirwandi Gafar						
Director of Compliance and Legal		Eko Waluyo						
Director of Finance, Planning, and Treasury		Nofry Rony Poetra						
Director of Wholesale Risk and Asset Management		Elisabeth Novie Riswanti						
Director of Operation, IT, and Digital Banking		Andi Nirwoto						
Director of Distribution and Retail Funding	- 1	Jasmin						
Director of Risk Management and Transformation	:	Setiyo Wibowo						
SHAREHOLDER								
Ultimate Shareholder								
- Republic of Indonesia	:	60.00%						
Non Ultimate Shareholder through Capital Market (≥5%)		Nil						
Non Ultimate Shareholder through non Capital Market (≥5%)		Nil						
Non Olimate Shareholder unough non Capital Market (\$5%)	- 1	IVII						

Head Office :

Menara Bank BTN Jl. Gajah Mada No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (021) 6346704

Jakarta, February 08, 2022 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Haru Koesmahargyo

Nofry Rony Poetra Director of Finance, Planning and Treasury

Contact Center: 1500286 www.btn.co.id











FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

NO.	ACCOUNT	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
	ASSETS		
1.	Cash	88,340	85,570
2.	Placement with Bank Indonesia Placement with Other Bank	6,525,919 896	4,533,973 288
3. 4	Investments in Marketable Securities	4.847.186	3.676.401
5.	Receivable Financing	22.381.830	19.953.532
6.	Revenue Sharing Financing	5,168,028	5,108,514
7.	liarah Receivable	- 0,100,020	0,100,011
8.	Other Productive Assets	-	
9.	Allowance for Impairment on Finansial Assets	(1,271,865)	(911,009)
10.	Premisses and Equipment	16,885	18,399
11.	Non Productive Assets	-	-
12.	Other Assets	605,509	566,819
	TOTAL ASSETS	38,362,728	33,032,487
	LIABILITIES		
1.	Wadiah Deposits		
	a. Current Accounts	5,349,965	3,085,096
	b. Saving Accounts	1,150,239	905,209
2.	Temporary Syirkah Fund		
	a. Current Accounts	479,614	358,686
	b. Saving Accounts	3,972,092	3,114,143
3.	c. Time Deposits Liabilities to Bank Indonesia	18,311,438	16,368,275
4.	Liabilities to Other Bank	10,916	3,314
5.	Securities Issued	10,510	3,314
6.	Other Liabilities	2.413.428	3.398.043
7.	Profit Sharing Deposits	-,,	-,,,,,,,,,
8.	Business Fund	6,425,496	5,607,678
9.	Retained Earning		
	a. Other Comprehensive Income	59,549	52,391
	b. Previous Year	4,794	4,794
	c. Current Year	185,197	134,858
	TOTAL LIABILITIES	38.362.728	33.032.487

	Period December 31, 2021 (In Millions of Rupiah)									
		Net Rever	ue Sharing							
		AVERAGE INCOM		SHARE OF SHAHIBUL MAAL						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	MUST BE DIVIDED	RASIO	BONUS AND REVENUE SHARING	INDIKASI EQV.				
I.	Liabilities to Other Bank	-		-	-	-				
II.	Mudharabah Current Deposits a. Bank b. Non Bank	46 359,160	2,671	7.00% 11.54%	308	0.62% 1.03%				
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	1,724 3,546,907	13 26,374	25% 31.13%	8,210	2.23% 2.78%				
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	81 419 -	1 3 -	29.50% 29.50%	1 -	2.63% 2.63%				
	b. Non Bank									

REVENUE SHARING DISTRIBUTION

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
	a. Bank b. Non Bank	- 400 000	
III.	Istishna Receivable	6,433,980	81,975
III.	a. Bank		
	b. Non Bank	226,734	21,168
IV.	Multi-Service Receivable		
	a. Bank		
١.,	b. Non Bank	7,596	62
V.	Rahn Financing a. Bank		
	b. Non Bank	84	1
VI.	Mudharabah Financing		
	a. Bank		
l	b. Non Bank	527,770	3,680
VII.	Musyarakah Financing		
	b. Non Bank	4,645,742	9,271
VIII.	ljarah Receivable	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
	a. Bank		
	b. Non Bank	-	-
IX.	Other Financing a. Bank		
	a. Bank b. Non Bank	648	9
	TOTAL	11 842 554	116 166

1,184,384

12,962,640

TOTAL

58,353

145,933

7.57%

4.417

34,352

4.48%

FINANCIAL RATIOS For the Period Ended December 31, 2021 and 2020					
NO.	RATIOS	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)		
1.	Total Assets Sharia Unit to Total Assets Consolidation	10.31%	9.14%		
2.	Non Performing Productive Assets to Total Productive Assets	3.68%	5.70%		
3.	Allowance for Impairment on Productive Assets				
	to Total Productive Assets	3.93%	3.17%		
4.	Gross NPF	4.32%	6.53%		
5.	Nett NPF	0.54%	4.59%		
6.	Return On Assets (ROA)	0.48%	0.41%		
7.	Financing Revenue Sharing to Total Financing	18.76%	20.38%		
8.	Financing to Deposit Ratio (FDR)	94.14%	105.16%		

(In Millions of Rupiah)		
DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
Sources and Distribution of Zakat Funds		
Zakat Funds Received From: a Internal UUS	9	16
b External UUS	1	
Total Zakat Funds Received	9	16
	_	
	5	14
Total Zakat Funds Distributed	5	14
Sources and Distributions of Waqf Funds		
		-
Distribution of Wagf Funds		
a. Badan Wakaf Indonesia	-	-
	-	-
	Sources and Distribution of Zakat Funds Zakat Funds Received From: a Internal UIS b External UIS Total Zakat Funds Received Distribution of Zakat Funds a Zakat Receiving Institutions b. Zakat Funds Distributed Sources and Distributions of Waqf Funds Waqf Fund Received From: a. Internal UUS b. External UUS Total Waqf Funds Cotal Waqf Funds a. Badan Wakaf Indonesia b. Other Nadzir c. Other	Cauditod

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended December 31, 2021 and 2020 (In Millions of Rupiah)					
DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2 (Audite			

NO	. DESCRIPTION	(Audited)	(Audited)			
OPERATING INCOME AND EXPENSES						
A.	Operating Income and Expenses 1. Revenue from Fund Management as Mudharib					
	Income from Receipable Financing Income from Revenue Sharing Financing Income from Revenue from ligrah	1,763,555 322,793	1,676,594 245,278			
	d. Other Main Operating Income	327,819	250,686			
	Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing	(923,166) (923,166)	(1,335,518) (1,335,518)			
	3. Revenue after Sharing Distribustion	1,491,001	837,040			
В.	Other Operating Income and Expenses 1. Gain (Loss) from foreign Currencies Transaction 2. Income Bank as Mudharib from Revenue Sharing 3. Comissions / Provisions / Fees and Administrative 4. Other Income 5. Bonus on Wadiah Demand Deposite 6. Impairment for Financial Assets 7. Losses Related to Financial Assets 8. Impairment for Other Financial Assets 9. Salaries and Employee Benefits 10. Other Expense Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS	59,390 - (32,175) (769,291) - (61,600) (232,090) (270,043) (1,305,809)	59,165 - (21,781) (414,222) (10,708) (219,322) (293,034) (899,902)			
NO	N OPERATING INCOME AND EXPENSES	185,192	(62,862)			
1. 2.	Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses) PROFIT AND LOSS FROM NON OPERATIONS	- 5 5	197,720 197,720			
PR	OFIT AND LOSS CURRENT PERIOD BEFORE TAX	185,197	134,858			
PR	ome Tax Expenses OFIT AND LOSS CURRENT PERIOD HER COMPREHENSIVE INCOME Unreclasiffied to Profit (Loss)	- 185,197 -	- 134,858 -			
2.	Reclasiffied to Profit (Loss) OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	7,158 7,158	39,449 39,449			
то	TAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	192,355	174,307			

TATE 845	NT OF O	CHARACTER	NITO	AND O	SMITIOE	MOIEO
IAIEWE	ENIUFC	OMMITME	=N I 5	AND C	JNIIGE	NCIES
Δο	Of Decem	ber 31, 2021	and D	ecember	31 2020	
	OI Decerii				01, 2020	
		(In Millions	of Rupia	ıh)		

	(
NO.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)			
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	593,314	688,671			
3	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	2,383,545	- - - 1,775,775			
4	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	1,089	1,256			

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS

	(iii iiiiiiotio di Itapian)						
NO.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)				
1.	Beginning Balance of Benevolent Funds	663	2				
2.	Sources of Benevolent Funds						
	Infaq and sadaqa	6	-				
	Repayment of productive benevolent funds		-				
	c. Penalty; and	-	-				
	d. Non halal income	1,636	7,417				
	e. Other						
	Total benevolent funds received	1,642	7,417				
3.	Uses of Benevolent Funds						
	Productive benevolent funds	-	-				
	b. Charity		-				
	c. Other uses for public interest	33	6,756				
	Total uses of benevolent funds	33	6,756				
4.	Surplus (deficit) of Benevolent Funds	1,609	661				
5.	Ending Balance of Benevolent Funds	2,272	663				

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 - 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 08, 2022 PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Sharia Business Unit



