



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

**STATEMENT OF FINANCIAL POSITION**  
As Of December 31, 2021 and December 31, 2020  
(In Millions of Rupiah)

NO.	ACCOUNT	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
<b>ASSETS</b>			
1.	Cash	88,340	85,570
2.	Placement with Bank Indonesia	6,525,919	4,533,973
3.	Placement with Other Bank	896	288
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.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,271,865)	(911,009)
10.	Premises and Equipment	16,885	18,399
11.	Non Productive Assets	-	-
12.	Other Assets	605,509	566,819
	<b>TOTAL ASSETS</b>	<b>38,362,728</b>	<b>33,032,487</b>
<b>LIABILITIES</b>			
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
c.	Time Deposits	18,311,438	16,368,275
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	10,916	3,314
5.	Securities Issued	-	-
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
	<b>TOTAL LIABILITIES</b>	<b>38,362,728</b>	<b>33,032,487</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE**  
For the Period Ended December 31, 2021 and 2020  
(In Millions of Rupiah)

NO.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Operating Income and Expenses</b>			
<b>1. Revenue from Fund Management as Mudharib</b>			
a.	Income from Receivable Financing	1,763,555	1,676,594
b.	Income from Revenue Sharing Financing	322,793	245,278
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	327,819	250,686
	<b>2. Third Parties Share on Returns of Temporary Syirkah Funds</b>	<b>(923,166)</b>	<b>(1,335,518)</b>
a.	Non Profit Sharing	(923,166)	(1,335,518)
b.	Profit Sharing	-	-
	<b>3. Revenue after Sharing Distribution</b>	<b>1,491,001</b>	<b>837,040</b>
<b>B. Other Operating Income and Expenses</b>			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Commissions / Provisions / Fees and Administrative	59,390	59,165
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(32,175)	(21,781)
6.	Impairment for Financial Assets	(769,291)	(414,222)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(61,600)	(10,708)
9.	Salaries and Employee Benefits	(232,090)	(219,322)
10.	Other Expense	(270,043)	(293,034)
	<b>Other Operating Income (Expenses)</b>	<b>(1,305,809)</b>	<b>(899,902)</b>
	<b>PROFIT AND LOSS FROM OPERATIONS</b>	<b>185,192</b>	<b>(62,862)</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	5	197,720
	<b>PROFIT AND LOSS FROM NON OPERATIONS</b>	<b>5</b>	<b>197,720</b>
	<b>PROFIT AND LOSS CURRENT PERIOD BEFORE TAX</b>	<b>185,197</b>	<b>134,858</b>
	Income Tax Expenses	-	-
	<b>PROFIT AND LOSS CURRENT PERIOD</b>	<b>185,197</b>	<b>134,858</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	7,158	39,449
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>7,158</b>	<b>39,449</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>192,355</b>	<b>174,307</b>

**REVENUE SHARING DISTRIBUTION**  
Period December 31, 2021  
(In Millions of Rupiah)

NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL		
				RASIO	BONUS AND REVENUE SHARING	INDIKASI EQV.
<b>Net Revenue Sharing</b>						
<b>I. Liabilities to Other Bank</b>						
<b>II. Mudharabah Current Deposits</b>						
a.	Bank	46	-	7.00%	-	0.62%
b.	Non Bank	359,160	2,671	11.54%	308	1.03%
<b>III. Mudharabah Saving Deposits</b>						
a.	Bank	1,724	13	25%	3	2.23%
b.	Non Bank	3,546,907	26,374	31.13%	8,210	2.78%
<b>IV. Mudharabah Time Deposits</b>						
a.	Bank	-	-	-	-	-
	1 Month	81	1	29.50%	-	2.63%
	3 Month	419	3	29.50%	1	2.63%
	6 Month	-	-	-	-	-
	12 Month	-	-	-	-	-
b.	Non Bank	-	-	-	-	-
	1 Month	2,106,612	15,664	29.40%	4,605	2.62%
	3 Month	4,833,444	35,940	38.39%	13,797	3.43%
	6 Month	791,546	5,886	43.49%	2,560	3.88%
	12 Month	138,317	1,028	43.86%	451	3.91%
<b>V. Fund Borrowings</b>						
		1,184,384	58,353	7.57%	4,417	4.48%
	<b>TOTAL</b>	<b>12,962,640</b>	<b>145,933</b>		<b>34,352</b>	

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

**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.	Net 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%

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
As Of December 31, 2021 and December 31, 2020  
(In Millions of Rupiah)

NO.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
<b>1. COMMITMENT RECEIVABLES</b>			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>2. COMMITMENT PAYABLES</b>			
1.	Unused Loan Facilities Granted to Customer	593,314	688,671
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>3. CONTINGENT RECEIVABLE</b>			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	2,383,545	1,775,775
<b>4. CONTINGENT PAYABLES</b>			
1.	Guarantees Issued	1,089	1,256
2.	Others	-	-

**REPORT OF THE SOURCES AND USE OF WITNESS FUNDS**  
As Of December 31, 2021 and December 31, 2020  
(In Millions of Rupiah)

NO.	DESCRIPTION	Dec 31, 2021 (Audited)	Dec 31, 2020 (Audited)
1.	Beginning Balance of Benevolent Funds	663	2
2.	Sources of Benevolent Funds	-	-
a.	Infaq and sadaqa	6	-
b.	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	-	-
a.	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 (SE/OK) Number 10/SE/OK.03/2020 regarding "Transparency and Published Financial Statements of The Sharia Commercial Bank and Sharia Unit.

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Sharia Branch Office :  
• Balikpapan • Banda Aceh • 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

*M. Quraish Shihab*

M. Quraish Shihab  
Sharia Supervisory Board

*Hirwandi Gafar*

Hirwandi Gafar  
Director of Consumer and Commercial Lending

**KPR BTN HITS**

Bank BTN

1% 4,75% 30th angsuran super ringan

Bank BTN Syariah

**SAATNYA RENCANAN IBADAH KURBAN LEBIH MUDAH**

Bank BTN

Bank BTN Syariah