



Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

0.	DESCRIPTION	Mar 31, 2022	Dec 31, 2021	No.	DESCRIPTION	Mar 31, 2022	Mar 31, 202
SSI	ETS			OPE	RATING INCOME AND EXPENSES		
Ť	Cash	1,489,802	1,539,577	Α.			
	Placements with Bank Indonesia	23,560,318	38,493,195		Interest Income and Expenses		
	Placements with other banks	2,021,216	1,197,135	1.	Interest income	6,051,864	6,359,320
	Spot and derivative receivables/forward	41,163	31,017	2.	Interest expenses	2,477,866	3,584,61
ı	Securities	54,639,755	48,313,203		Net interest income (Expenses)	3,573,998	2,774,70
	Securities sold under repurchase agreements (Repo)	636,754	-				
ı	Securities purchased under resale agreements (Reverse Repo)	-	1,598,325	В.	Operating Income and Expenses Other than Interest		
ı	Acceptances receivables	775,729	454,140	1.	Gain (loss) from increase (decrease) in fair value of financial assets	(90,245)	(29,11
ı	Loans	248,895,667	247,285,433	2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	
	Sharia financing	28,241,167	27,549,858	3.	Gain (loss) from sale of financial assets	161,261	146,27
	Investment in share	10 107 500	9,175,069	4.	Gain (Loss) from spot and derivative transaction/forward (realised)	(3,125)	(3,25
	Others financials assets Allowance for impairment on financial assets -/-	10,197,590	9,175,069	5.	Gain (Loss) from investment in shares under equity method	-	
ı	a. Securities	(2,003)	(2,000)	6.	Gain (Losses) from foreign currencies translation	25,606	24,62
ı	b. Loans and Sharia financing	(14,651,025)	(14,435,760)	7.	Dividend Income	-	
	c. Others	(4,336)	(2,321)	8.	Comissions/provisions/fees and administrative	297,818	242,12
	Intangible assets	-	-	9.	Other income	94,640	91,12
ı	Accumulated amortisation for intangible assets -/-	-	-	10.	Impairment for financial assets	785,792	320,16
ı	Premises and equipment	9,559,428	9,468,655	11.	Losses related to operational risk	-	
1	Accumulated depreciation on premises and equipment -/-	(3,835,348)	(3,731,864)	12.	Salaries and employee benefits	834,862	768,50
	Non earning assets			13.	Promotion expenses	80,698	55,32
	Abandoned properties	4,444	4,444	14.	Other expenses	1,370,453	1,235,95
	b. Repossessed assets	77,591	77,591		Other Operating Income (Expenses)	(2,585,850)	(1,908,16
ı	c. Suspense account	-	-		PROFIT (LOSS) FROM OPERATIONS	988,148	866,54
ı	d. Inter office assets					300,140	000,04
ı	Other assets	5,867,816	4,852,614	NON	OPERATING INCOME AND EXPENSES		
T/	AL ASSETS	367,515,728	371,868,311	1.	Gain (loss) from sale of premises and equipment	-	
_		, ,	,	2.	Other non operating income (expenses)	(6,464)	(3,86
В	ILITIES AND EQUITY				PROFIT (LOSS) FROM NON OPERATING	(6,464)	(3,86
ı	LIABILITIES				PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	981,684	862,67
ı	Demand deposits	82,748,905	79,198,441			301,004	002,07
ı	Savings deposits	45,513,839	51,921,732		Income tax expenses	(004 405)	(000 75
ı	Time deposits	162,269,336	164,855,653		a. Estimated current tax -/-	(331,165)	(338,75
ı	Electronic money	-	-		b. Deferred tax income (expenses)	123,905	101,16
ı	Fund from Bank Indonesia	-	-		PROFIT (LOSS) CURRENT PERIOD	774,424	625,08
ı	Fund from other banks	61,907	73,730				
ı	Spot and derivative liabilities/forward	7,000	17,741		PROFIT (LOSS) MINORITY INTEREST		
ı	Securities sold under repurchase agreements (Repo)	592,326					
ı	Acceptances liabilities	775,729	454,140	ОТН	IER COMPREHENSIVE INCOME		
	Securities issued	12,373,689	12,371,708	1.	Unreclassified to profit (loss)		
	Fund borrowings Margin deposits received	29,311,050	30,822,035	"	Gain (loss) from revaluation of premises and equipment		
	Inter office liabilities	9,973	9,962		b. Gain (loss) from remeasurement on defined benefit plans	231,063	292,13
	Other liabilities	12,368,665	10,736,522		c. Others	(57,766)	(73,03
	Minority interest	12,000,000	10,730,022			(, , , , ,	, , , , ,
ŀ	·	246 022 440	250 464 664	2.	Reclassified to profit (loss)		
F	TOTAL LIABILITIES	346,032,419	350,461,664		Gain (losses) from adjustments arising from translation		
l	EQUITY				of financial statement		
	Share capital				b. Gain (loss) from changes of financial assets on measured	(000 400)	10.177.00
	a. Authorised capital	10,239,216	10,239,216		at fair value through other comprehensive income	(820,120)	(2,177,33
	b. Unpaid-in capital -/-	(4,944,216)	(4,944,216)		c. Others	186,684	462,24
	c. Treasury stock -/-	-	-		OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(460,139)	(1,495,98
l	Additional Paid-in Capital			TOT	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	314,285	(870,89
	a. Agio	2,054,454	2,054,454			11.,200	(5.0)00
1	b. Disagio -/-	-	-	Curr	rent Year Net Profit (Loss) Attributable to :		
	c. Funds for paid-up capital	-	-	Guli	- Owner of Company	774,424	625,08
	d. Others	-			- Non Controlling Interest	.77,724	020,00
	Other comprehensive income a Gain	3,307,991	3,395,808		-	-	
	b Losses -/-	(850,458)	(478,136)		TOTAL CURRENT YEAR NET PROFIT (LOSS)	774,424	625,08
	Reserve	(000,400)	(470,130)	T-11	Common Deeft (Local For The Very Attribute)		
ı	a. General reserve	4,621,242	4,621,242	Tota	Comprehensive Profit (Loss) For The Year Attributable to:	044.005	/070
l	b. Appropriated reserve	840,476	840,476		- Owner of Company	314,285	(870,89
	Retained Earning	510,110	510,110		- Non Controlling Interest		
	a. Previous years	5,440,180	3,301,576		TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	314,285	(870,89
	b. Current year	774,424	2,376,227				
	c. Paid Dividend -/-	-	-	TRA	NSFER PROFIT (LOSS) TO HEAD OFFICE		
l		24 402 202	24 406 647				
ŀ	TOTAL EQUITY ATTRIBUTABLE TO OWNER	21,483,309	21,406,647	DIVI	DEND		
ŀ	TOTAL EQUITY	21,483,309	21,406,647	F	NUNCO DED CLIADE (in monich)		
	AL LIABILITIES AND EQUITY	367,515,728	371,868,311	LEAR	NINGS PER SHARE (in rupiah)	73	

					(III WIIIIOII	s of Rupi	an)						
				March 3	1, 2022					March :	31, 2021		
No.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
l.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies												
2.	Spot and derivative receivables/ forward												
	a. Rupiah b. Foreign currencies						:	:	:	:	:		
3.	Securities								_			-	
	a. Rupiah	-											
4.	b. Foreign currencies Securities sold with agreement	-											
	to repurchase (Repo)												
	a. Rupiah b. Foreign currencies	-											
5.	Securities purchased with agreement	•											
-	to resell (Reverse Repo)												
	a. Rupiah b. Foreign currencies	-											
6.	Acceptances receivables												
7.	Loans and financing provided												
	a. Micro, Small and Medium loans (UMKM) i. Rupiah												
	ii. Foreign currencies												
	b. Non UMKM	400 544	0.000			005	107 110	107.010	0.400				101.00
	i. Rupiah ii. Foreign currencies	133,514	3,032		29	835	137,410	127,819	3,188				131,0
	c. Restructured loans												
	Rupiah Foreign currencies	-		-					-				
8.	Investments in shares												
9.	Other receivable												
10.	Commitments and contingencies												
	a. Rupiah b. Foreign currencies	-		-									
II.	NON RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies	1,018,858 1,000,686		-	-	1,672	1,018,858 1,002,358	5,705,758 1,371,181				1,779	5,705,7 1,372,9
2.	Spot and derivative receivables/ forward	1,000,000		-		1,072	1,002,000	1,371,101			·	1,779	1,372,8
	a. Rupiah	41,163		-	-		41,163	96,747	-				96,7
3.	b. Foreign currencies Securities	-		-	-			-	-				
٥.	a. Rupiah	48,774,746	43,763	4,372	6,317	60,811	48,890,009	45,061,191	57,589	6,244	8,845	68,375	45,202,2
	b. Foreign currencies	5,749,746		-	-		5,749,746	12,569,743	-				12,569,7
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	636,754		-			636,754	1,904,450	-				1,904,4
5.	b. Foreign currencies Securities purchased with agreement	-											
Э.	to resell (Reverse Repo)												
	a. Rupiah	-				-		15,221,420	-				15,221,4
6.	b. Foreign currencies Acceptances receivables	775,729					775,729	192,804		:	:		192,8
7.	Loans and financing provided	110,120					110,120	102,001					102,0
	a. Micro, Small and Medium loans (UMKM)	7 407 240	2 402 044	00 547	422 740	2 402 047	42.000.020	E 024 040	2 200 540	142.044	204 770	2 004 455	44 704 0
	i. Rupiah ii. Foreign currencies	7,467,348	2,193,814	98,517	133,710	3,192,847	13,086,236	5,934,818	2,380,540	143,611	261,770	3,001,155	11,721,8
	b. Non UMKM												
	i. Rupiah ii. Foreign currencies	241,254,951 143,186	15,955,923	208,801	291,646	6,058,681	263,770,002 143,186	228,316,925	13,467,165	230,351	412,932	7,059,521	249,486,8
	c. Restructured loans									·			
	i. Rupiah	48,327,132	9,630,096	218,065	265,338	5,863,924	64,304,555	58,272,728	10,156,351	218,930	504,031	5,698,055	74,850,0
8.	ii. Foreign currencies Investments in shares												
9.	Other receivable			-	-				-			-	
10.	Commitments and contingencies	17 340 004	1,395,805	15 272	19,162	67 704	18.848.014	15,537,123	1 001 501	16 507	29,990	12,487	17 577 7
	a. Rupiah b. Foreign currencies	17,349,991 264,339	1,090,005	15,272	19,162	67,784	264,339	15,537,123	1,981,591	16,587	29,990	12,407	17,577,7 19,7
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia b. To others												
	Repossessed assets						77,591						77,5

	LC	SSES AN		f March 31	R ASSET C , 2022 and s of Rupiah)	2021	SSESSME	ENT			
			N	March 31, 202	2				March 31, 202	21	
No.	DESCRIPTION	Allowa	ance for Impai	irment	Required al losses on ea	lowance for rning assets	Allowa	ance for Impa	irment	Required al losses on ea	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	44		1,672	20,196	1,672	26		1,779	70,770	1,720
2.	Spot and derivative receivables/forward	-	-		412	-	-	-	-	967	-
3.	Securities	3	-	2,000	72,664	65,962	-	-	2,000	59,126	76,613
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	152,214	-
6.	Acceptances receivables	2,620	-	-	7,757		1,446	-	-	1,928	-
7.	Loans and financing provided	2,606,511	2,274,117	9,770,397	2,689,998	8,534,255	1,972,950	1,594,741	9,311,219	2,318,357	9,752,554
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-			-		-	-	-	-	
10.	Commitments and contingencies	5,056	906	-	13,789	68,261	3,537	2,305	386	9,050	104,778

lo.	DESCRIPTION	Mar 31, 2022	Dec 31, 2021						
I.	COMMITMENT RECEIVABLES								
	Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward Others	1,090,789	1,082,678						
II.	COMMITMENT PAYABLES	1							
	Unused loan facilities granted to customer a. Committed b. Uncommitted Counties of committed Counties of credit Outstanding sales position on spot and derivative/forward Others	136,195 17,585,879 117,445 1,031,038 12,657	97,934 18,080,459 280,604 1,031,664 12,505						
III.	CONTINGENT RECEIVABLES								
	Guarantees received Others	766,766 7,748,540	613,036 4,997,015						
IV.	CONTINGENT PAYABLES								
	Guarantees issued Others	1,260,177	903,130						

	a. Committed	136,195	97,934
	b. Uncommitted	17,585,879	18,080,459
	Outstanding irrevocable letters of credit Outstanding sales position on anot and derivative flaguard.	117,445 1,031,038	280,604 1,031,664
	Outstanding sales position on spot and derivative/forward Others	12,657	12,505
	4. Others	12,057	12,505
II.	CONTINGENT RECEIVABLES		
	Guarantees received	766,766	613,036
	2. Others	7,748,540	4,997,015
V.	CONTINGENT PAYABLES		
	Guarantees issued	1,260,177	903,130
	2. Others	•	
Ş	STATEMENTS OF CALCULATION OF CAPITAL As Of March 31, 2022 And 202 (in Millions of Rupiah)		Y RATIO
	CAPITAL COMPONENTS	Mar 31, 2022	Mar 31, 2021
I. C	ORE CAPITAL (TIER 1)	18,178,176	16,038,941
1.	. Common Equity Tier 1 (CET 1)	18,178,176	16,038,941
	1.1. Paid-in Capital (net of Treasury Stock)	5,295,000	5,295,000
	1.2. Disclosed Reserves 1.2.1 Additional Factor	15,569,229 16,198,291	13,186,702 13,910,352
	1.2.1.1 Other comprehensive income	3,307,991	3,307,991
	1.2.1.1.1 Excess differences arising from translation	2,021,001	0,001,001
	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	3,307,991	3,307,991
	1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio	12,890,300 2,054,454	10,602,361 2,054,454
	1.2.1.2.2 General reserves	4,621,242	4,621,242
	1.2.1.2.3 Previous year profit	5,440,180	3,301,576
	1.2.1.2.4 Current year profit	774,424	625,089
	1.2.1.2.5 Funds for paid-in capital		
	1.2.1.2.6 Others	(000,000)	(700 050)
	1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income	(629,062) (547,027)	(723,650) (641,615)
	1.2.2.1.1 Negative differences arising from translation	(547,027)	(041,015)
	of financial statement		
	1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income	(547,027)	(641,615)
	1.2.2.2 Other disclosed reserves	(82,035)	(82,035)
	1.2.2.2.1 Disagio	(02,000)	(02,000)
	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		
	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	(82,035)	(82,035)
	1.2.2.2.7 Others		
	1.3. Non Controlling Interest 1.4. Deduction Factor of CET 1	(2,686,053)	(2,442,761)
	1.4.1 Deferred tax calculation	(2,686,053)	(2,442,761)
	1.4.2 Goodwill	(2,000,000)	(2,1.2,701)
	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 Other deduction of CETT 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 based on sharia principle-		
2.	. Additional Tier 1 (AT 1)	-	
	2.1. Instrument which comply with AT 1 requirements		-
	2.2. Agio / Disagio		

based on sh	aria principle-	iriat to busines	ss activity					1)
2. Additional Tier 1 (AT 1)					-			
Instrument which comply v Agio / Disagio Deduction Factor of AT 1 3.1 Placements of fund i	·		r 2 to other bank		:		:	
2.3.2 Cross ownership in a to law, grants or gran		acquired by the	e transition due					2
II. SUPPLEMENTAL CAPITAL (TIEF	R 2)			6,7	49,931		6,978,882	
Capital instrument in the form of with Tier 2 requirements Agio/Disagio	f stock or othe	r which compl	у	5,3	80,969		5,648,096	
General provision on earning a Deduction supplemental capital		25% credit risk	c - weighted assets)	1,3	68,962		1,330,786	
Sinking Fund Placement of funds in instraction Cross-ownership in another			cition		:		:	
due to law, grants, or gran		ou by the trans	sidon					
TOTAL CORE AND SUPPLEMEN	ITAL CAPITAL			24,9	28,107		23,017,823	
	Mar 31, 2022	Mar 31, 2021	RATIO		Mar 31, 2	2022	Mar 31, 2021	
RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	109,516,981 4,743,060 23,110,793 137,370,834	106,462,898 2,023,686 21,913,665 130,400,249	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequacy F	Ratio (%)	13. 4.	23% 23% 92% 15%	12.30% 12.30% 5.35% 17.65%	3
CAR BASED ON RISK PROFILE (%)	9.25%	9.25%	CET 1 for Buffer (%)	1 ,	7.	23%	8.40%	4
	SED ON DISK	PROFILE	PERCENTAGE OF BU		ATORY EI	LLED	BY BANK (%)	1
CAPITAL ALLOCATION FOR CAR BA	DED ON KISK	I IOI ILL	PERCENTAGE OF BU		MICKITI			
CAPITAL ALLOCATION FOR CAR BA From CET1 (%) From AT1 (%)	6.00% 0.00%	3.90% 0.00%	Capital Conservation Countercyclical But	Buffer (%)	0.0	00%	0.000% 0.000%	

No.	RATIOS	Mar 31, 2022	Mar 31, 2021
PER	FORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	18,15%	17.65%
2.	Non performing earning assets and non earning assets		
	to total earning assets and non earning assets	2.89%	3.14%
3.	Non performing earning assets to total earning assets	2.87%	3.12%
4.	Allowance for impairment on financial assets to earning assets	4.37%	3,75%
5.	Gross NPL	3.60%	4.25%
6.	Net NPL	1.28%	1.94%
7.	Return on Asset (ROA)	1.07%	0.94%
8.	Return on Equity (ROE)	16.91%	15.12%
9.	Net Interest Margin (NIM)	4.29%	3.31%
10.	Operating Expenses to Operating Income	85.10%	87.38%
11.	Cost to Income Ratio (CIR)	45.02%	53.55%
12.	Loan to Deposit Ratio (LDR)	95.39%	88.62%
CON	IPLIANCE		
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 Lending 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	0.05%	0.97%
	- Average	5.00%	3.00%
	2.) Syariah	4.23%	3.02%
	b. Reserve requirement Foreign currencies (Daily)	4.39%	4.77%
3.	Net Open Position - Overall	3.82%	3.88%

No.	TRANSACTION	Notional Amount	Туре		Derivative Receivable & Payables		
		Amount	Trading	Hedging	Receivables	Liabilitas	
A.	Exchange Rate Related						
1.	Spot	-		-			
2.	Forward	-			-		
3.	Option						
	a. Written	-			-		
	b. Purchased	-	-	-	-		
4.	Future	-		-	-		
5.	Swap	1,077,675		1,077,675	41,163	7,000	
6.	Others	-	-	-	-		
В.	Interest Rate Related						
1.	Forward	-		-	-		
2.	Option						
	a. Written	-	-	-	-		
	b. Purchased	-		-	-		
3.	Future	-		-	-		
4.	Swap	-			-		
5.	Others	-		-	-		
C.	Others	-			-		
	TOTAL	1,077,675		1,077,675	41,163	7,000	

		Of March 3		(*	% per annum)
		Pri	me Lending F	Rate	
		Βι	isiness Segm	ent	
	Corporate	Retail	Micro	Consur	ner Loan
	Loan	Loan	Loan	Mortgage	Non Mortgage
Prime Lending Rate	8.00%	8.25%	n/a	7.25%	8.75%

STATEMENT OF CASH FLO\ For The Period Ended March 31, 2022 (In Millions of Rupiah)	WS And 2021	
DESCRIPTION	Mar 31, 2022	Mar 31, 202
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	5,504,227	5,317,222
Recoveries from loan debts written-off	81,000	68,136
Interest and bonus, fees and commissions paid	(2,605,793)	(3,637,403
Corporate income tax paid Other operating expenses - net	(190,405)	(161,292
Other operating expenses - net Other non-operating Income - net	(598,734) 19,142	20,761
Cash receipts before changes in operating assets and liabilities	2,209,437	336,218
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Placement from other banks		947,085
Fair value through profit or loss		017,000
securities	(51,114)	746,828
Fair value through profit or loss		
government bonds	(5,403,128)	2,504,212
Acceptance Receivable	(321,589)	// 700 044
Loans and sharia financing/receivables Other assets	(2,807,648) (1,120,673)	(1,739,242
Other assets	(1,120,673)	220,59
Increase (decrease) in operating liabilities:		
Current liabilities	538,281	(442,594
Deposits from customer	0.004.404	(000.07
Demand deposits Wadiah demand deposits	2,891,184 589,444	(889,97- 228,40
Savings deposits	(6,237,761)	(1,705,22
Savings deposits Wadiah	130,679	120,60
Time deposits	(840,516)	16,535,02
Deposits from other banks	(27,209)	1,66
Acceptance liabilities	321,589	
Other liabilities	(66,213)	(504,24
Temporary syirkah funds	(1,982,759) (12,177,996)	1,569,79 17,929,15
Net Cash provided by (used in) Operating Activities	(12,177,996)	17,929,154
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from matured amortized cost securities	837	21
Purchase of amortized cost securities	(31,226)	(105,24
Purchase of amortized cost government bonds Acquisitions of premises and equipment	(432,499) (90,773)	286,49
(Increase) Decrease Fair value through other comprehensive income Securities	345,842	(51,89
Purchase of Securities purchased under agreement to resell	540,042	(14,266,46
Proceed from Securities purchased under agreement to resell	1,598,325	(11,200,10
(Increase) Decrease Fair value through other comprehensive income		
Government bonds	(2,151,622)	(5,302,85
Net Cash provided by (used in) Investing Activities	(761,116)	(19,479,27
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of matured securities issued	(164)	
Payments of dividends Proceeds from fund borrowings	(237,623) 825,508	
Payment from fund borrowings	(2,372,564)	(1,500,00
Proceeds of matured securities sold under repurchase agreements	592,326	1,716,19
Payment of lease liabilities	(26,942)	(26,87
Net Cash Provided by (used in) Financing Activities	(1,219,459)	189,31
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(14,158,571)	(1,360,80
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	41,229,907	34,637,55
CASH AND CASH EQUIVALENTS AT END OF PERIOD	27,071,336	33,276,750
The details of cash and cash equivalents at end of period are as follows:		1,203,015
	1,489,802	
Cash Current accounts with Bank Indonesia	1,489,802 12,360,491	
Cash Current accounts with Bank Indonesia Current accounts with other banks		
The details of cash and cash equivalents at end of period are as follows: Cash Current accounts with Bank Indonesia Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within	12,360,491 1,661,655	10,134,872 7,078,382
Cash Current accounts with Bank Indonesia Current accounts with other banks	12,360,491	

Notes:

1) The financial information as of March 31, 2022 and March 31, 2021 are unaudited. The financial information as of December 31, 2021 are then ended, which have been audited by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member firm of Ernst & Young Global Limited with Muhammad Kurniawan, as partner in charge, independent auditor, with an unmodified audit opinion, as stated in their report dated February 7, 2022 Since the above financial information is extracted from the Financial Statements, therefore those information is not a complete presentation of the Financial Statements, therefore those information is not a complete presentation of the Financial Statements.

2) The above published Financial Statements are presented to comply with:

a) Financial Services Authority Regulation (POUK) Number 37POUK.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".

c) Financial Services Authority Regulation (POUK) Number 3/IPOJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 1/POJK.03/2016 regarding "Capital Adequacy Ratio 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/BJ/2011 Dated July 5, 2011 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies".

Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, 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".

Companies*.

Compa

Exchange rate of 1 US Dollar as at March 31, 2022, December 31, 2021, and March 31, 2021 were Rp. 14.369,00, Rp. 14.252,50 dan Rp. 14.525,00 respectively.

Basic earnings per share is computed by dividing income for the year available to shareholders of ordinary shares (residual income) by the weighted average number of ordinary shares outstanding during the current year.

MANAGEMENT OF THE BANK

Vice President Commissioner/Independent Commissioner Commissioner Commissioner Commissioner Commissioner Independent Commissioner	: Iqbal Latanro : Heru Budi Hartono : Andin Hadiyanto : Herry Trisaputra Zuna* : Himawan Arief Sugoto* : Armand Bachtiar Arief
Independent Commissioner Independent Commissioner	: Ahdi Jumhari Luddin : Sentot A. Sentausa*
BOARD OF DIRECTORS President Director Vice President Director Director of Consumer Director of Human Capital, Compliance and Legal Director of Finance Director of Finance Director of Finance Director of IT and Digital Director of IT and Digital Director of Its without and Funding Director of Risk Management	Haru Koesmahargyo Nixon L.P. Napilupulu** Hirwandi Gafar** Eko Waluyo** Nofry Rony Poetra** Elisabeth Novie Riswanti** Andi Nirwoto** Jasmin*** Setiyo Wibowo***

Ultimate Shareholder			
- Republic of Indonesia	:	60.00%	
Non Ultimate Shareholder through Capital Market (≥5%)	:	Nil	
Non Ultimate Shareholder through non Capital Market (≥5%)	:	Nil	

Appointed as a member of the Board of Commissioner of PT Bank Tabungan Negara (Persero) Tbk, based on the Annual General Meeting of Shareholders dated March 02, 2022 and will be effective upon approval from the Financial Services Authority (Oxly) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations. Extended position as Vice President Director PT Bank Tabungan Negara (Persero) Tbk based on the Annual General Meeting of Shareholders dated March 02, 2022. Receive assignment transfer as member of The Board of Directors of PT Bank Tabungan Negara (Persero) Tbk, because the changes of nomenclature members The Board of Directors based on the Annual General Meeting of Shareholders dated March 02, 2022.

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

Branch Office:

Ambon * Balikpapan * Bandar Lampung * Bandung * Bandung Timur * Bangkalan * Banjarmasin Banjarmasin Banjarmasin Banjarmasin Banjarmasin Banjarmasin Banjarmasin Cibinong * Cibubur * Cikarang * Cilegon * Cimahi * Ciputat * Cirebon * Denpasar * Depok * Gresik * Gorontalo Harpaan Indah * Jakarta Edwang * Jakarta Helmoni * Makarta Helmoni * Makra Helmoni * Mulyosari * Padargkaraya * Palembarg * Palargkaraya * Palembarg * Palu * Panakukkang * Pangkal Pinang * Pare-Pare * Pekalongan * Pekanbaru * Pematang Stantar * Pontianak * Purwakarta * Purwokerto * Samarinda * Semarang * Sidoarjo * Solo * Sukabumi * Surabaya * Surabaya * Bukit * Darmo * Tangerang * Tanjung * Pinang * Tarakan * Tasikmalaya * Tegal * Ternate * Yogyakarta. Branch Office:

> Jakarta, April 22, 2022 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
> Directors





Nofry Rony Poetra Director of Finance

Contact Center: 1500286 www.btn.co.id

BUMN UNTUK INDONESIA Bank 🟟 BTN **CUKUP SCAN BAYARNYA PAKAI BTN MOBILE BANKING** QR Code Standar Pembayaran Nasion G2O INDONESIA KARENA HIDUP GAK CUMA TENTANG HARI INI

AyoPunyaRumah

Societa DenganBankTabungan











Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

_	As Of March 31, 2022 and December 31, 2021 (In Millions of Rupiah)				
NO.	ACCOUNT	Mar 31, 2022	Dec 31, 2021		
	AKTIVA				
1.	Cash	81,330	88,340		
2.	Placement with Bank Indonesia	4,389,940	6,525,919		
3.	Placement with Other Bank	1,696	896		
4.	Investments in Marketable Securities	5,381,831	4,847,186		
5.	Receivable Financing	23,128,620	22,381,830		
6.	Revenue Sharing Financing	5,112,547	5,168,028		
7.	Ijarah Receivable	-			
8.	Other Productive Assets	-			
9.	Allowance for Impairment on Finansial Assets	(1,376,394)	(1,271,865		
10.	Premisses and Equipment	19,103	16,885		
11.	Non Productive Assets	-			
12.	Other Assets	613,968	605,509		
	TOTAL ASSETS	37,352,641	38,362,728		
	PASIVA				
1.	Wadiah Deposits				
	a. Current Accounts	5,945,397	5,349,96		
	b. Saving Accounts	1,280,918	1,150,239		
2.	Temporary Syirkah Fund	1,200,010	.,,		
	a. Current Accounts	549.450	479.614		
	b. Saving Accounts	3,671,281	3,972,092		
	c. Time Deposits	16,543,995	18,311,43		
3.	Liabilities to Bank Indonesia	-	,,		
4	Liabilities to Other Bank	22.389	10,916		
5.	Securities Issued	-	10,011		
6.	Other Liabilities	2,503,855	2,413,428		
-	Profit Sharing Deposits	_,,	_,,		
8.	Business Fund	6,703,372	6,425,496		
9.	Retained Earning	0,100,012	0,120,101		
٠.	a. Other Comprehensive Income	51.780	59.549		
	h Previous Year	4 /94	4 /94		
	b. Previous Year c. Current Year	4,794 75.410	4,794 185,197		

REVENUE SHARING DISTRIBUTION
Period March 31, 2022
(In Millions of Runiah)

Net Revenue Sharing

		41/504.05	INCOME THAT	SHARE OF SHAHIBUL MAAL		MAAL
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	MUST BE DIVIDED	RATIO	BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-		-	-
II.	Mudharabah Current Deposits a. Bank b. Non Bank	47 422,385	3,551	7.00% 11.96%	- 424	0.71% 1.21%
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	17,498 3,282,356	147 27,592	5.46% 31.11%	8 8,584	0.55% 3.14%
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	791 1,839 -	6 15 -	29.50% 29.50% -	2 5 -	2.98% 2.98% - -
V.	b. Non Bank 1 Month 3 Month 6 Month 12 Month	2,408,451 3,888,370 1,134,657 148,299	20,245 32,686 9,538 1,247	29.45% 29.50% 31.60% 42.58%	5,963 9,642 3,014 531	2.97% 2.98% 3.19% 4.29%
V.	Fund Borrowings TOTAL	1,270,583 12,575,276	10,233	46.29%	4,737 32,910	4.47%
	TOTAL	12,5/5,2/6	100,200		32,910	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable a. Bank b. Non Bank	6,483,934	- 86,874
III.	Istishna Receivable a. Bank	-	-
IV.	b. Non Bank Multi-Service Receivable a. Bank	212,787	22,910
	b. Non Bank	7,361	44
V.	Rahn Financing a. Bank b. Non Bank	103	- 2
VI.	Mudharabah Financing a. Bank b. Non Bank	476,067	- 2,818
VII.	Musyarakah Financing a. Bank b. Non Bank	4.638.583	13.050
VIII.	· · · · · · · · · · · · · · · ·	-	
IX.	a. Bank b. Non Bank	- 648	- 3
	TOTAL	11,819,483	125,701

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2022 and 2021 (In Millions of Rupiah)			
DESCRIPTION	Mar 31, 2022	Mar 31, 2	

NO.	DESCRIPTION	Mar 31, 2022	Mar 31, 2021
OPE	ERATING INCOME AND EXPENSES		
A.	Operating Income and Expenses 1. Revenue from Fund Management as Mudharib a. Income from Receipable Financing b. Income from Revenue Sharing Financing c. Income from Revenue from Jjarah d. Other Main Operating Income 2. Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing	456,732 84,212 - 86,529 (181,414) (181,414)	423,892 75,094 - 70,500 (260,482) (260,482)
	3. Revenue after Sharing Distribustion	446,059	309,004
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	14,624 - (11,437) (156,032) - (96,000) (61,188) (60,599)	11,500 - (5,853) (123,150) - (17,600) (53,754) (60,010)
	Other Operating Income (Expenses)	(370,632)	(248,867)
	PROFIT AND LOSS FROM OPERATIONS	75,427	60,137
NON	N OPERATING INCOME AND EXPENSES		
1. 2.	Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses) PROFIT AND LOSS FROM NON OPERATIONS	(17) (17)	5 5
PRO	DFIT AND LOSS CURRENT PERIOD BEFORE TAX	75,410	60,142
PRO OTH	ome Tax Expenses DFIT AND LOSS CURRENT PERIOD HER COMPREHENSIVE INCOME Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	- 75,410 - (7,769)	60,142 - (15,301)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(7,769)	(15,301)
тот	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	67,641	44,841

	STATEMENT OF COMMITMENTS AND CONTIGENCIES As Of March 31, 2022 and December 31, 2021 (In Millions of Rupiah)					
NO.	DESCRIPTION	Mar 31, 2022	Dec 31, 2021			
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	693,006	593,662 - -			
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	- - 2,481,093	- - - 2,383,545			
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	1,089	1,089			

FINANCIAL RATIOS For the Period Ended March 31, 2022 and 2021					
NO.	RATIOS	Mar 31, 2022	Mar 31, 2021		
1,	Total Assets Sharia Unit to Total Assets Consolidation	10.16%	8.95%		
2,	Non Performing Productive Assets to Total Productive Assets	3.40%	5.38%		
3,	Allowance for Impairment on Productive Assets				
	to Total Productive Assets	4.09%	3.37%		
4,	Gross NPF	4.04%	6.11%		
5,	Nett NPF	0.57%	4.20%		
6,	Return On Assets (ROA)	0.81%	0.73%		
7,	Financing Revenue Sharing to Total Financing	18.10%	19.29%		
8	Financing to Denosit Ratio (FDR)	100.89%	98 91%		

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".

BUMN UNTUK

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

Mehara Bank B1N. Jl. Gajah Mada No. 1. Jakarta 10130 Teip: (U21) 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, April 22, 2022 PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Sharia Business Unit

Hirwandi Gafar Director of Consun

Bank (A) BTN **PROMO THR** Tabur Hadiah Ramadan

G2O 2022

WUJUDKAN HARAPAN MILIKI HUNIAN IDAMAN KBR TAPERA SYARIAH BTN IB

AYAAN BANGUN RUMAH BTN TAPERA SYARIAH BTN IB UJROH 5% JANGKA WAKTU S.D. 15 TAHUN

Bank 🟟 BTN







BUMN UNTUK NOONESIA