



Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Common		STATEMENTS OF FINANCIAL PO As of June 30, 2022 and December (In Millions of Rupiah)	31, 2021 			STATEMENTS OF INCOME AND OTHER C For the Period Ended June 30, 2022 (In Millions of Rupiah)	and 2021			STATEMENTS OF COMMITMENTS AND C As of June 30, 2022 and December (In Millions of Rupiah)	31, 2021	
Company	о.	DESCRIPTION			No.	DESCRIPTION	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)	No.	DESCRIPTION		Dec 31, 20 (Audited
Second State Company	SSETS				OP	OPERATING INCOME AND EXPENSES				COMMITMENT RECEIVABLES		
Security (1985) Security (Cash		1,356,382	1,539,577	Α.	Interest Income and Expenses				Unused fund borrowings/financing facilities	_	
Second							12 677 010	12 532 495		Outstanding purchase position on spot and derivative/forward	2,905,205	1,082
Secretary Secr					1					3. Others	-	
Section of other contrant regression (Proposed Contrant Section (Contrant Contrant					-			-,,		COMMITMENT DAVABLES		
Section Sect			-	-		(1,700,720	-,,				
Section 1995					B.	Operating Income and Expenses Other than Interest					172 600	97
See Territoring							(138,576)	(4,127)		b. Uncommitted	16,287,125	18,080
Exemplated sharing 1,100,700 1,100,7								-				1,03
Chart Securities were found assets 4 2,000	. Investn	ment in share	-	-								1,03
Accordance Comparison Com			11,087,018	9,175,069			-	(1,021)			,	
			(2.002)	(2,000)			17,325	(41,410)	III.			
Common C					7.		-	-				4,99
Processed and expertance for transplar assessment 9,600,077 9,406,055										2. Others	5,593,919	4,991
Professional designation Comparison or premise and equipment - Com			-	-					IV.	CONTINGENT PAYABLES		
Properties and equipment -			0 686 077	0.468.655			2,009,703	1,310,362			1.122.920	903
Sec. narring grants							1,641,996	1,544,354		2. Others	-	
Report account 17.591 77.591 17.592 17			(0,010,000)									
Le Soupher second Service of the s					14.	Other expenses	2,741,512	2,513,467		STATEMENTS OF CALCULATION OF CAPITAL	ADEQUAC	Y RATI
Link of the sasets 5,066,155 4,852,514 4,852,5			77,591	77,591		Other Operating Income (Expenses)	(5,793,835)	(4,432,861)		As Of June 30, 2022 And 202	1	
Common Companies Soc. 4, 45, 25, 24, 25, 25, 25, 25, 25, 25, 25, 25, 25, 25						PROFIT (LOSS) FROM OPERATIONS	1,942,891	1,257,151		(in Millions of Rupiah)		
MASSETS 36,74,74.20 378,863.71 Common Repuls (19,647) Common			5,066,435	4,852,614	NO	N OPERATING INCOME AND EXPENSES				CADITAL COMPONENTS		
Commerce	OTAL ACC	PETO	204 744 240	274 000 244	1	Gain (loss) from sale of premises and equipment						(Unaudi
DABLITES			301,741,243	371,000,311	2.		(25,416)	(10,947)				17,208
PROFIT (COS) CURRENT PERIOD EFFORE TX						PROFIT (LOSS) FROM NON OPERATING	(25,416)	(10,947)	1			17,20
						PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	1,917,475	1,246,204		1.1. Paid-in Capital (net of Treasury Stock) 1.2. Disclosed Reserves		5,295 14,090
Time deposits 169,855,419 164,855,63						Income tax expenses				1.2.1 Additional Factor	16,894,792	14,20
Electronic manay							(461,669)	(312,399)		1.2.1.1 Other comprehensive income 1.2.1.1 Excess differences arising from translation	3,307,991	3,307
Fund from other banks 1,40,216 73,730 17,741 55,004 and delivative balbilise/forward 15,80 73,730 17,741 55,004 and delivative balbilise/forward 15,80 73,730 17,741 55,004 17,741 12,317,730 10,127,411 12,317,730 12,3	4. Electro	onic money	-	-		, , ,				of financial statement	-	
Spot and derivative babilites/froward 15,806 17,744 15,806 17,744 15,806 17,744 15,806 17,744 15,806 17,744						PROFIT (LOSS) CURRENT PERIOD	1,470,926	920,067				
Securities sold under repurchase agreements (Repo) 3.84 sp12 3.84 sp12 4.54,140 2.027/108 3.036,2035 3.036,2						PROFIT // OCC) MINODITY INTEREST				1.2.1.1.3 Surplus of fixed assets revaluation	3,307,991	3,307
Documents like Documents			15,690	- 17,741		PROFII (LOSS) MINORITY INTEREST						10,897 2,054
Furth Drom/rolings 31,333,885 38,082,205 39,082,205 1			384,912	454,140	ОТІ	HER COMPREHENSIVE INCOME					4,621,242	4,621
Section Sect					1	Unreclassified to profit (loss)						3,301 920
Description interest Description Descr					"		-	-		1.2.1.2.5 Funds for paid-in capital	1,470,920	921
Charle labilities 9,993,817 10,735,522			9,975	5,502							(4 700 274)	/44
TOTAL LIABILITIES 360,785,762 350,461,664	4. Other li	liabilities	9,993,817	10,736,522		c. Others	(16,438)	(42,778)			(1,700,374)	(114
COUNTY Solution County Solution So	Minority	ty interest	-	-	2	Resignatified to profit (less)					, , ,	
EQUITY Share capital 10,239,216 (4,944,216) (4,9	TOTAL	L LIABILITIES	360,755,762	350,461,664	2.						-	
Share capital a	FOUR	rv					-	-				(3)
a. Authorised capital b. Unpaid-in- capital c. Treasury stock C. Treasury stock Additional Paid-in Capital a. Agio Colhers OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1,654,462) (1,405,297) (1,405,										1.2.2.2.1 Disagio	(82,035)	(82
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1,654,462) (997,763)	a. Aut	uthorised capital								1.2.2,2.2 Previous year loss		
C. Ireasury stock -			(4,944,216)	(4,944,216)				.,				
a. Agio b. Disaglo -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain Reserve b. Agropropriated reserve b. Appropriated reserve c. Paids of years a. Previous years c. Paids Dividend -/- c. Paid Dividend -/- TOTAL EQUITY TAT LIBBUTABLE TO OWNER 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 2,054,454 Current Year Net Profit (Loss) Attributable to: - Owner of Company - Non Controlling Interest TOTAL CURRENT YEAR NET PROFIT (LOSs) For The Year Attributable to: - Owner of Company - Non Controlling Interest 1.470,926 920,067 1.470,926 920,067 1.470,926 920,067 1.4.1 Deductor and ravius of financial assets in trading book 1.22.2 Required alignment amounts for and ravius of financial assets in trading book 1.22.2 Required alignment amounts for an advance for non earning assets 1.4. Deductor OCET 1								, , ,		losses and allowance for impairment		
b. Disaglo /- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain D. Losses /- Reserve b. Appropriated reserve b. Appropriated Earning C. Praid Dividend /- c. Paid Dividend /- TOTAL EQUITY TOTAL EQUITY 331,741,249 371,868,311 Current Year Net Profit (Loss) Attributable to: - Owner of Company - Non Controlling Interest			2,054,454	2,054,454	TO	FAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(183,536)	(77,696)				
Company 1,470,926 920,067	b. Dis	sagio -/-	-	-		want Von Not Doeft (I and Attribute 1.				from fair value of financial assets in trading book		
Colores Colo				-	Cur		1 470 926	920.067		1.2.2.2.6 Required allowance for non earning assets 1.2.2.2.7 Others	(82,035)	(82
a. Gain 3,307,991 3,395,808 (2,044,781) (478,136) b. Losses -/- (2,044,781) (478,136) (478,136) (77,696) b. Losses -/- (2,044,781) (478,136) (478,				-			1,470,920	520,007		1.3. Non Controlling Interest		
b. Losses -/- Reserve a. General reserve b. Appropriated reserve 840,476 841,48,536 841,48,536 841,48,536 841,48,536 841,48,536 841,48,536 841,48,536 841,48,5			3,307,991	3,395.808		-	1,470,926	920 067			(2,846,009) (2,846,009)	(2,17)
A. General reserve	b. Los	sses -/-					1,410,020	020,007		1.4.2 Goodwill	(2,010,000)	(2,17)
A comment deserver A comment A comme			4 004 046	4.004.040	Tota							
Retained Earning a. Previous years b. Current year c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER 20,985,487 21,406,647 TOTAL EQUITY 331,741,249 371,868,311 TALLIABILITIES AND EQUITY 381,741,249 371,868,311 TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR (183,536) (77,696) 1.4.7 Other deduction of CET 1 1.4.7 Diker deduction of CET							(183,536)	(77,696)		1.4.5 Shortfall of capital on insurance subsidiaries		
a. Previous years 5,440,179 3,301,576 b. Current year 1,470,926 2,376,227 C Paid Dividend 4- TOTAL EQUITY ATTRIBUTABLE TO OWNER 20,985,487 21,406,647 TOTAL EQUITY 20,985,487 21,406,647 TAL LIABILITIES AND EQUITY 381,741,249 374,868,311 TAL LIABILITIES AND EQUITY 381,741,249 374,868,311			340,470	040,470		-		-				
c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER 20,985,487 21,406,647 TOTAL EQUITY 20,985,487 21,406,647 TOTAL EQUITY 381,741,249 371,868,311 TALLIABILITIES AND EQUITY 381,741,249 371,868,311	a. Pre	evious years				TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(183,536)	(77,696)		1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2		
TOTAL EQUITY ATTRIBUTABLE TO OWNER 20,985,487 21,406,647 TOTAL EQUITY 20,985,487 21,406,647 TOTAL EQUITY 381,741,249 371,868,311 TALLIABILITIES AND EQUITY 381,741			1,470,926	2,376,227	TP	ANSEED BROEIT (LOSS) TO HEAD OFFICE						
TOTAL EQUITY ATTRIBUTABLE TO OWNER 20,985,487 21,406,647 TOTAL EQUITY 20,985,487 21,406,647 TAL LIABILITIES AND EQUITY 381,741,249 371,868,311 TAL LIABILITIES AND EQUITY 381,741,249 371,868,311				-	I I K	THE EXTROPT (LUSS) TO BEAD OFFICE				due to law, grants, or grants will		
TAL LIABILITIES AND EQUITY 381,741,249 371,868,311 EARNINGS PER SHARE (in ruplah) 139 87 1.4.74 Exposures in subsidiaries that to business activity based on sharia principle-					DIV	IDEND				1.4.7.3 Exposure that give rise to credit risk due the settlement		
TAL LIABILITIES AND EQUITY 381,741,249 371,868,311 EARNINGS PER SHARE (in rupiah) 139 87 based on sharia principle-	TOTAL	L EQUITY	20,985,487	21,406,647						(settlement risk) - Non Delivery Versus Payment 1.4.7.4 Exposures in subsidiaries that to business activity		
	OTAL LIAB	BILITIES AND EQUITY	381,741,249	371,868.311	EAI	RNINGS PER SHARE (in rupiah)	139	87				
			,,	,,					2	. Additional Tier 1 (AT 1)		

		STAT	EMENTS		ETS' QUA of June 30 (In Million), 2022 ar	nd 2021	R INFORM	MATION				
				June 30, 202	22 (Audited)				J	lune 30, 202	1 (Unaudited	d)	
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												
	Rupiah Foreign currencies												
2.	Spot and derivative receivables/ forward												
	a. Rupiah											-	
3.	b. Foreign currencies Securities												
	a. Rupiah			-		-			-			-	
4.	b. Foreign currencies Securities sold with agreement											-	
7.	to repurchase (Repo)												
	Rupiah Foreign currencies					-			-			-	
5.	Securities purchased with agreement												
-	to resell (Reverse Repo)												
	Rupiah 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 i. Rupiah	109,278	596	145		2	110,021	128,432	939			_	129,37
	ii. Foreign currencies	103,270	-	-		-	- 110,021	120,432	-				120,0
	c. Restructured loans												
	Rupiah 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	557,438					557,438	5,447,996					5,447,99
	b. Foreign currencies	2,073,728				1,624	2,075,352	2,497,611				1,801	2,499,4
2.	Spot and derivative receivables/ forward							75.070					75.01
	Rupiah Foreign currencies	57,832	:				57,832	75,078					75,0
3.	Securities												
	Rupiah Foreign currencies	53,520,453 5,094,663	39,992	4,139	6,398	60,884	53,631,866 5,094,663	44,207,513 10,823,246	56,518	6,447	8,663	65,101	44,344,24 10,823,24
4.	Securities sold with agreement	0,004,000					0,004,000	10,020,240					10,020,2
	to repurchase (Repo)												
	Rupiah Foreign currencies												
5.	Securities purchased with agreement												
	to resell (Reverse Repo) a. Rupiah							1,871,970					1,871,9
	b. Foreign currencies											-	
6.	Acceptances receivables Loans and financing provided	384,912					384,912	218,474				-	218,4
7.	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	7,343,732	2,057,537	92,788	241,052	2,714,318	12,449,427	5,343,576	2,380,504	163,153	320,877	2,980,802	11,188,9
	ii. Foreign currencies b. Non UMKM	-						-		-	-	-	
	i. Rupiah	247,746,168	18,750,427	271,821	808,213	6,008,426	273,585,055	226,637,788	20,504,769	197,738	266,464	6,981,838	254,588,59
	Foreign currencies Restructured loans	7,678					7,678	-	-	-	-	-	
	i. Rupiah	45,044,384	9,725,474	157,140	823,345	5,009,497	60,759,840	55,188,237	13,568,402	244,847	432,417	5,810,875	75,244,77
	ii. Foreign currencies	-					-	-	-			-	
8. 9.	Investments in shares Other receivable											-	
10.	Commitments and contingencies												
	Rupiah Foreign currencies	16,474,810 277,092	1,063,223		:	:	17,538,033 277,092	15,399,558 21,569	1,655,343	22,991	7,867	17,552	17,103,3 21,5
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral: a. To Bank Indonesia												
	b. To others						-						
2.	Repossessed assets						77,591						77,59

	LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of June 30, 2022 and 2021 (In Millions of Rupiah)										
			June	30, 2022 (Aud	dited)			June :	30, 2021 (Una	udited)	
No.	DESCRIPTION	Allowa	ince for Impai	irment	Required all losses on ea		Allowa	nce for Impa	rment	Required al losses on ea	
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	35		1,624	26,312	1,624	2		1,801	79,455	1,817
2.	Spot and derivative receivables/forward	-	-	-	578	-	-	-	-	751	-
3.	Securities	3	-	2,000	16,288	66,703	90,000	-	2,000	22,783	73,225
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	18,720	-
6.	Acceptances receivables	2,905	-	-	3,849	-	136	-	-	2,185	-
7.	Loans and financing provided	2,513,891	1,040,823	11,623,633	2,535,380	9,358,831	2,318,479	1,649,397	9,204,273	2,292,048	10,070,969
8.	Investments in shares	-	-	-	-	-	-	-	-	-	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	3,865	1,123	-	23,501	53,161	4,627	3,047	-	8,953	90,227

No.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (Audited)
I.	COMMITMENT RECEIVABLES		
	Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward Others	2,905,205	1,082,678 -
II.	COMMITMENT PAYABLES		
	Unused loan facilities granted to customer a. Committed b. Uncommitted Coulstanding irrevocable letters of credit Outstanding sales position on spot and derivative/forward Others	172,600 16,287,125 219,667 2,799,127 12,813	97,934 18,080,459 280,604 1,031,664 12,505
III.	CONTINGENT RECEIVABLES		
	Guarantees received Others	994,676 5,593,919	613,036 4,997,015
IV.	CONTINGENT PAYABLES		
	Guarantees issued	1.122.920	
•	2. Others STATEMENTS OF CALCULATION OF CAPITAL	. ADEQUAC	903.130 - Y RATIO
Ş	2. Others	. ADEQUAC	-
	2. Others STATEMENTS OF CALCULATION OF CAPITAL As Of June 30, 2022 And 202 (in Millions of Rupiah)	ADEQUAC 1 Jun 30, 2022	Y RATIO Jun 30, 2021
I. C	2. Others STATEMENTS OF CALCULATION OF CAPITAL AS Of June 30, 2022 And 202 (in Millions of Rupiah) CAPITAL COMPONENTS	ADEQUAC 1 Jun 30, 2022 (Audited)	Y RATIO Jun 30, 2021 (Unaudited)
I. C	2. Others STATEMENTS OF CALCULATION OF CAPITAL As Of June 30, 2022 And 202 (in Millions of Rupiah) CAPITAL COMPONENTS ORE CAPITAL (TIER 1) 1.1. Paid-in Capital (net of Treasury Stock) 1.2. Ioliclosed Reserves 1.2.1 Additional Factor 1.2.1.1.1 Other comprehensive income 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	Jun 30, 2022 (Audited)	Y RATIO Jun 30, 2021 (Unaudited) 17,208,900
I. C	2. Others STATEMENTS OF CALCULATION OF CAPITAL As Of June 30, 2022 And 202 (in Millions of Rupiah) CAPITAL COMPONENTS ORE CAPITAL (TIER 1) Common Equity Tier 1 (CET 1) 1.1. Paid-in Capital (net of Treasury Stock) 1.2. Disclosed Reserves 1.2.1.1 Other comprehensive income 1.2.1.1 Other comprehensive income 1.2.1.1 Excess differences arising from translation of financial statement	Jun 30, 2022 (Audited) 17,643,409 17,643,409 5,295,000 15,194,418 16,894,792	Y RATIO Jun 30, 2021 (Unaudited) 17,208,900 17,208,900 5,295,000 14,090,463 14,205,330

1.4.2 Goodwill 1.4.3 Other intangible ass 1.4.4 Investments in shar						The	
1.4.5 Shortfall of capital of	n insurance sul	bsidiaries			-		Cash
1.4.6 Securitisation expos					-		- Curn
1.4.7 Other deduction of							- Curn
1.4.7.1 Placement to other bar		umen AT 1 an	d/or Tier 2				Place
1.4.7.2 Cross-own		r ontity occur	ad by the transition				-
	grants, or grant		ed by the transition				_ Tota
1.4.7.3 Exposure to	nat give rise to	credit risk due	the settlement				
	risk) - Non Deli				-		-
1.4.7.4 Exposures		that to busines	ss activity				Notes
based on s	haria principle-						1) T
2. Additional Tier 1 (AT 1)					-		- b
2.1. Instrument which comply	with AT 1 requir	ements			-		- b
2.2. Agio / Disagio 2.3. Deduction Factor of AT 1							- b
2.3.1 Placements of fund	in instrument A	T 1 and/or Tie	r 2 to other bank				. a
2.3.2 Cross ownership in							р
to law, grants or gra	nts will	. ,			- n 2) T		
II. SUPPLEMENTAL CAPITAL (TIE	R 2)			6,400,740 6,361			2 2 a
 Capital instrument in the form 	of stock or othe	r which compl	у				
with Tier 2 requirements				5,0	20,454	5,003,74	1 b
 Agio/Disagio General provision on earning a 	ecote (may 1 '	0E% cradit rial	unighted accete)	12	80,286	1,357,91	-
General provision on earning a Deduction supplemental capita		20% credit risk	- weighted assets)	1,3	00,200	1,357,91	C
4.1. Sinking Fund							
4.2. Placement of funds in ins							- d
4.3. Cross-ownership in anoth		ed by the trans	sition				, u
due to law, grants, or gran	nts will				-		- е
TOTAL CORE AND SUPPLEME	NTAL CAPITAL			24,0	44,149	23,570,55	2
	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)	RATIO		Jun 30, 20 (Audited		
RISK WEIGHTED ASSETS			CAR RATIO				
CREDIT RISK WEIGHTED ASSETS		108,632,889	CET 1 Ratio (%)		12.7		
MARKET RISK WEIGHTED ASSETS		1,883,387	Tier 1 Ratio (%)		12.7		
OPERATIONAL RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	23,938,858 138,478,174	21,913,665	Tier 2 Ratio (%) Capital Adequacy F	Datio (0/)	17.3	2% 4.81 6% 17.80	
		. , .,.	- 1 7	. ,			i i
	CAR BASED ON RISK PROFILE (%) 9.40% 9.25% CET 1 for Buffer (%) 6,74% 8,55% CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)						
CAPITAL ALLOCATION FOR CAR BA							
From CET1 (%)	6.00%	4.44%	Capital Conservation		2.50		_{A/} 3) D
From AT1 (%) From Tier 2 (%)	0.00% 3.40%	0.00% 4.81%	Countercyclical But Capital Surcharge for Syst		0.00		۸/ ا
FIUIII (IBF Z (76)	3.40%	4.01%	Capital Surcharge for Syst	enno dans (%)	1.00	0.70 1.000	⁷⁰ C
			NANCIAL R ne 30, 2022 a				В
	DATION			Jun 30	2022	Jun 30, 202	21 7

No.	RATIOS	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)
PER	FORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	17.36%	17.80%
2.	Non performing earning assets and non earning assets		
	to total earning assets and non earning assets	2.81%	3.19%
3.	Non performing earning assets to total earning assets	2.79%	3.17%
4.	Allowance for impairment on financial assets to earning assets	4.36%	4.01%
5.	Gross NPL	3.54%	4.10%
6.	Net NPL	1.04%	1.87%
7.	Return on Asset (ROA)	1.03%	0.68%
8.	Return on Equity (ROE)	16.42%	11.02%
9.	Net Interest Margin (NIM)	4.58%	3.41%
10.	Operating Expenses to Operating Income	85.77%	90.80%
11.	Cost to Income Ratio (CIR)	46.07%	51.99%
12.	Loan to Deposit Ratio (LDR)	93.12%	89.12%
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 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		
	a.) Conventional		
	- Daily	0.04%	0.13%
	- Average	6.00%	3.00%
	b.) Syariah	5.90%	3.02%
	b. Reserve requirement Foreign currencies (Daily)	4.33%	4.71%
3.	Net Open Position - Overall	2.32%	1.70%

No.	TRANSACTION	Notional Amount	Ту	ре	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	512,363	-	512,363	57,832	15,89	
6.	Others	-	-	-	-		
B.	Interest Rate Related						
1.	Forward	-	-	-	-		
2.	Option						
	a. Written	-	-	-	-		
	b. Purchased	-	-	-	-		
3.	Future	-	-	-	-		
4.	Swap	-	-	-	-		
5.	Others	-	-	-	-		
C.	Others	-					
	TOTAL	512,363		512,363	57,832	15,89	

		Of June 30		('	% per annum)		
		Pri	me Lending F	Rate			
		ent					
	Corporate	Retail Micro		Consur	Consumer Loan		
	Loan	Loan	Loan	Mortgage	Non Mortgage		
Prime Lending Rate	8.00%	8.25%	n/a	7.25%	8.75%		

STATEMENT OF CASH FLOWS For The Period Ended June 30, 2022 And 2021 (In Millions of Rupiah)						
DESCRIPTION	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)				
CASH FLOWS FROM OPERATING ACTIVITIES						
Interest, profit sharing, and margin	11,777,946	10,644,874				
Recoveries from loan debts written-off	182,930	145,631				
Interest and bonus, fees and commissions paid	(5,070,244)	(6,969,500)				
Corporate income tax paid Recoveries from tax assessment letter	(585.942) 402.428	(503.057)				
Other operating expenses - net	(3,473,726)	(2,321,203)				
Other non-operating expense - net	(8,091)	(52,357)				
Cash receipts before changes in operating assets and liabilities	3,225,301	944,388				
Changes in operating assets and liabilities:						
Decrease (increase) in operating assets:						
Placement from other banks	_	947.105				
Fair value through profit or loss		,				
securities	85,646	894,898				
Fair value through profit or loss government bonds	(10,238,867)	233,876				
Acceptance Receivables	69,228	(22,403)				
Loans and sharia financing/receivables	(12,667,800)	(6,928,819)				
Other assets	(977,050)	(807,988)				
Increase (decrease) in operating liabilities:						
Current liabilities	(596,206)	340,954				
Deposits from customer						
Demand deposits	9,886,912	(4,463,552)				
Wadiah demand deposits	1,396,341	1,147,134 (415,201)				
Savings deposits Savings deposits Wadiah	(4,627,541) (19,519)	109,313				
Time deposits	4,792,997	21,164,392				
Deposits from other banks	1,316,934	2,206,657				
Acceptance Payable	(69,228)	22,403				
Other liabilities	(243,879) (134,504)	(676,617) 1,813,873				
Temporary syirkah funds Net Cash provided by (used in) Operating Activities	(8,801,235)	16,510,413				
Het dash provided by (daed in) Operating Activities	(0,001,200)	10,510,415				
CASH FLOWS FROM INVESTING ACTIVITIES						
Proceeds from matured amortized cost securities Purchase of amortized cost securities	24,570 (10,172)	375 (54,134)				
Purchase of amortized cost securities Purchase of amortized cost government bonds	(1,397,864)	(1,697,303)				
Acquisitions of premises and equipment	(266,284)	(133,903)				
Decrease (Increase) Fair value through other comprehensive income Securities	366,368	(35,271)				
Purchase of Securities purchased under agreement to resell	1,598,325	(917,015)				
(Increase) Decrease Fair value through other comprehensive income Government bonds	(1,017,047)	3,970,536				
Net Cash provided by (used in) Investing Activities	(702,104)	1,133,285				
	(702,104)	1,133,205				
CASH FLOWS FROM FINANCING ACTIVITIES	(0.400.000)	(4.000.000)				
Payment of matured securities issued Proceeds of securities issued	(3,168,329)	(1,300,000)				
Payments of dividends	(237,624)					
Proceeds from fund borrowings	5,312,154	3,497,004				
Payment from fund borrowings	(4,955,410)	(1,500,000)				
Payments of subordinated securities	-	(3,000,000)				
Proceeds of matured securities sold under repurchase agreements Payments of matured securities sold under repurchase agreements	592,326 (592,326)	1,716,191 (1,716,191)				
Payment of lease liabilities	(44,559)	(1,710,101)				
Net Cash Provided by (used in) Financing Activities	(2,093,768)	(2,302,996)				
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(11,597,107)	15,340,702				
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	41,229,907	34,637,555				
CASH AND CASH EQUIVALENTS AT END OF PERIOD	29,632,800	49,978,257				
The details of cash and cash equivalents at end of period are as follows:						
Cash	1,356,382	1,276,188				
Current accounts with Bank Indonesia	14,890,813	12,487,898				
Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within	2,632,453	6,447,071				
r moontone with park indolesia and ories balks - maturing within	10,753,152	29,767,100				
three months or less since the acquisition date						
three months or less since the acquisition date Total of cash and cash equivalents	29,632,800	49,978,257				

No	tes:
1)	The above financial information is taken from the interim financial statements of PT Bank Tabungan Negara
,	(Persero) Tbk as of June 30, 2022 and for the six months period ended on that date, which were prepared
	by the Bank's management in accordance with Financial Accounting Standards in Indonesia, which have
	been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja ("PSS") (a member firm o
	Ernst & Young Global Limited), with the partner in charge is Muhammad Kurniawan, independent auditor
	based on the Audit Standard determined by the Indonesian Institute of Certified Public Accountants, with
	an unmodified opinion, as stated in their report dated September 15, 2022 which are not included in this
	publication. Because the above financial information is taken from the financial statements, it is therefore
	not a complete presentation of the financial statements.

not a complete presentation of the financial statements.

The above published Financial Statements are presented to comply with:

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".

c) 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".

Commercial Banks*.

d) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 Dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies*
e) 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*.

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

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 38/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

Exchange rate of 1 US Dollar as at June 30, 2022, December 31, 2021, and June 30, 2021 were Rp. 14.897.50, Rp. 14.252.50 dan Rp.14.500.00 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 surrent year.

MANAGEMENT OF THE B	BANK
BOARD OF COMMISSIONER President Commissioner/ Independent Commissioner Vice President Commissioner/Independent Commissioner Commissioner Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner	: Chandra M. Hamzah : Iqbal Latanro : Heru Budi Hatono : Andin Hadiyanto : Herry Trisaputra Zuna* : Himawan Arief Sugoto* : Armand B. Arief : Andi Jumhari Luddin : Sentot A. Sentausa**
BOARD OF DIRECTORS President Director Vice President Director Director of Consumer Director of Finance Director of Human Capital, Compliance, and Legal Director of Human Capital, Compliance, and Legal Director of Ta and Digital Director of Distribution and Funding Director of Risk Management	Haru Koesmahargyo Nixon L.P. Napitupulu Hirwandi Gafar Nofry Rony Poetra Eko Waluyo Elisabeth Novie Riswanti Andi Nirwoto Jasmin Setiyo Wibowo
CHAREHOLDER	

	SHAREHOLDER							
	Ultimate Shareholder - Republic of Indonesia	:	60.00%					
	Non Ultimate Shareholder through Capital Market (≥5%)	:	Nil					
	Non Ultimate Shareholder through non Capital Market (≥5%)	1	Nil					
**	Appointed as a member of the Board of Commissioner of PT Bank the Annual General Meeting of Shareholders dated March 02, 2022 Financial Services Authority (OJK) on Fit and Proper Test and in compland Appointed as a member of the Board of Commissioners of PT Bank the resolutions of the Annual General Meeting of the Company on of the Board of Independent Commissioners of PT Bank Tabungar Commissioner OJK Letter Number 31/KDK 03/2022 dated August 8, 2	and and Ta Mar Ne	will be effective upon approval from the e with the prevailing laws and regulations. bungan Negara (Persero) Tbk based on 02, 2022 and effective as a member gara (Persero) Tbk based on Board of					

lead Office : Menara Bank BTN

Menara Bank BTN
JI. Gajah Mada No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (021) 6346704
Branch Office:

Ambon * Balikpapan * Bandar Lampung * Bandung * Bandung Timur * Bangkalan * Banjarmasin
Banjarbaru * Batam * Banyuwangi * Bekasi * Bengkulu * Bintaro Jaya * Bogor * Bumi Serpong Damai
Cibinong * Cibubur * Cikarang * Cilegon * Cimahi * Ciputat * Cirebon * Denpasar * Depok * Gresik * Gorontalo
Harapan Indah * Jakarta Cawang * Jakarta Haumingan * Jakarta Halmuni * Jakarta Beluku * Jakarta Peluku * Kediri * Kendari * Kudus
* Kupang * Madauu * Magelang * Makasas * Halang * Manado * Mataram * Medan * Mojokerto * Chulyosari * Padang
* Palangkaraya * Palembang * Palu * Panakukkang * Pangkal Pinang * Pare-Pare * Pekalongan * Pekanbaru
* Pematang Siantar * Portianak * Purwakarta * Purwokerto * Samarinda * Semarang * Sidoajo * Solo * Sukabumi
* Surabaya * Surabaya * Bukit Darmo * Tangerang * Tanjung Pinang * Tarakan * Tasikmalaya * Tegal
* Ternate * Yogyakarta.

Jakarta, September 15, 2022 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors



Mantan Atlet & Pengusaha



Contact Center: 1500286 www.btn.co.id

BUNN UNTUK INDONESIA







BANGGA BUATAN





















Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

	STATEMENT OF FINANCIAL POSITION As Of June 30, 2022 And December 31, 2021 (In Millions of Rupiah)			
NO.	ACCOUNT	Jun 30, 2022 (Audited)	Dec 31, 2021 (Unaudited)	
1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	ASSETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Revenue Sharing Financing Ijarah Receivable Other Productive Assets Allowance for Impairment on Finansial Assets Premisses and Equipment Non Productive Assets	83,864 6,584,993 197 5,147,232 24,075,462 5,167,900 (1,411,464) 19,581	88,340 6,525,919 896 4,847,186 22,381,830 5,168,028 (1,271,865) 16,885	
12.	Other Assets TOTAL ASSETS	679,012 40.346.777	605,509 38,362,728	
1.	LIABILITIES Wadiah Deposits a. Current Accounts b. Saving Accounts Temporary Syirkah Fund a. Current Accounts b. Saving Accounts c. Time Deposits	6,749,357 1,130,720 407,014 3,741,753 18,460,328	5,349,965 1,150,239 479,614 3,972,092 18,311,438	
3. 4. 5. 6. 7. 8. 9.	Liabilities to Bank Indonesia Liabilities to Other Bank Securities Issued Other Liabilities Profit Sharing Deposits Business Fund Retalined Earning a. Other Comprehensive Income b. Previous Year c. Current Year	27,410 2,773,534 6,842,129 18,838 4,794 190,900	10,916 - 2,413,428 - 6,425,496 59,549 4,794 185,197	
	TOTAL LIABILITIES	40,346,777	38,362,728	

REVENUE SHARING DISTRIBUTION Period June 30, 2022 (In Millions of Rupiah)
Net Revenue Sharing

		NOT NOVO	ide ondring			
		AVERACE INCOME SHARE OF SHAHIE			OF SHAHIBUI	L MAAL
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	THAT MUST BE DIVIDED	RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-	-
II.	Mudharabah Current Deposits a. Bank b. Non Bank	47 352,373	2,692	7.00% 11.53%	310	0.64% 1.06%
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	18,167 4,010,839	139 30,646	33% 32.74%	46 10,033	3.03% 3.00%
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	2,404 1,800 -	18 14 -	29.50% 29.50% -	5 4 -	0 2.70% -
	b. Non Bank 1 Month 3 Month 6 Month 12 Month	2,189,093 5.502,060 273,660 134,726	16,727 42,041 2,091 1,029	29.14% 29.50% 29.50% 42.11%	4.875 12.402 617 433	2.67% 2.70% 2.70% 3.86%
V.	Fund Borrowings	1,468,690	25,439	21.51%	5.471	4.47%
	TOTAL	13.953.859	120.836		34.196	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
	a. Bank b. Non Bank	6,563,292	89,735
III.	Istishna Receivable	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	50,,50
	a. Bank	-	
IV.	b. Non Bank Multi-Service Receivable	198,921	23,824
IV.	a. Bank	_	_
	b. Non Bank	6,999	29
V.	Rahn Financing		
	a. Bank b. Non Bank	113	-
VI.		113	
	a. Bank	-	-
	b. Non Bank	438,999	2,873
VII.	Musyarakah Financing a. Bank		
	b. Non Bank	4,716,925	13,748
VIII.	ljarah Receivable		
	a. Bank	-	-
	b. Non Bank	-	-
IX.	Other Financing a Bank	_	_
	b. Non Bank	627	25
	TOTAL	11.925.876	130.235

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS

	(In Millions of Rupiah)			
NO	. DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (Audited)	
A. 1.	Sources and Distribution of Zakat Funds Zakat Funds Received From: a Internal UUS b External UUS Total Zakat Funds Received	10 - 10	9	
2.	Distribution of Zakat Funds a. Zakat Receiving Institutions b. Zakat Receiving Body Total Zakat Funds Distributed	7 7	5 5	
B. 1.	Sources and Distributions of Waqf Funds Waqf Fund Received From: a. Internal UUS b. External UUS Total Waqf Funds Received	:	:	
2.	Distribution of Waqf Funds a. Badan Wakaf Indonesia b. Other Nadzir c. Other Total Waqf Funds Distributed	:	- - - :	

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the Period Ended June 30, 2022 and 2021
(In Millions of Rupiah)

NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)		
OPI	OPERATING INCOME AND EXPENSES				
A. 1.	Operating Income and Expenses Revenue from Fund Management as Mudharib a. Income from Receipable Financing b. Income from Revenue Sharing Financing c. Income from Revenue from Igrah d. Other Main Operating Income Third Parties Share on Returns of Temporary Syirkah Funds	900,225 171,859 - 166,094 (366,211)	853,318 149,706 - 149,120 (493,314)		
3.	a. Non Profit Sharing b. Profit Sharing Revenue after Sharing Distribustion	(366,211) - 871,967	(493,314) - 658,830		
B. 1. 2. 3.	Other Operating Income and Expenses Gain (Loss) from foreign Currencies Transaction Income Bank as Mudharib from Revenue Sharing Comissions / Provisions / Fees and Administrative Other Income	32,081	28,700		
5. 6. 7. 8. 9.	Bonus on Wadiah Demand Deposite Impairment for Financial Assets Losses Related to Financial Assets Impairment for Other Financial Assets Salaries and Employee Benefits Other Expense	(24,901) (221,938) - (72,444) (156,493) (237,355)	(13,102) (337,554) - (17,600) (108,930) (122,803)		
	Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS	(681,050) 190,917	(571,289) 87,541		
NON	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)	- 4 4		
PRC	FIT AND LOSS CURRENT PERIOD BEFORE TAX	190,900	87,545		
DDC.	Income Tax Expenses	400.000			
OTH	IER COMPREHENSIVE INCOME Unreclasiffied to Profit (Loss)	190,900	87,545		
2.	Unreclasiffied to Profit (Loss) OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(40,711) (40,711)	(1,076) (1,076)		
тот	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	150,189	86,469		

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of June 30, 2022 And December 31, 2021

	(iii wiiiiolis oi Kupiaii)					
NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (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	742,129	593,314			
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	2,541,396	2,383,545			
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	1,131	1,089			

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of June 30, 2022 and December 31, 2021

NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (Audited)
1.	Beginning Balance of Benevolent Funds	2,272	663
2.	Sources of Benevolent Funds		
	Sources of Benevolent Funds	-	6
	B. Repayment of productive benevolent funds Penalty; and	1.010	-
	d. Non halal income	1,010	1.636
	e. Other		.,
	Total benevolent funds received	1,010	1,642
3.	Uses of Benevolent Funds		
	a. Productive benevolent funds b. Charity	-	-
	c. Other uses for public interest	2.368	33
	Total uses of benevolent funds	2,368	33
4.	Surplus (deficit) of Benevolent Funds	(1,358)	1,609
5.	Ending Balance of Benevolent Funds	914	2,272

FINANCIAL RATIOS For the Period Ended June 30, 2022 and 2021				
NO.	RATIOS	Jun 30, 2022 (Audited)	Jun 30, 2021 (Unaudited)	
1.	Total Assets Sharia Unit to Total Assets Consolidation	10.57%	9.32%	
2.	Non Performing Productive Assets to Total Productive Assets	3.40%	4.79%	
3.	Allowance for Impairment on Productive Assets			
	to Total Productive Assets	4.10%	3.65%	
4.	Gross NPF	3.99%	5.50%	
5.	Nett NPF	0.68%	3.81%	
6.	Return On Assets (ROA)	1.00%	0.51%	
7.	Financing Revenue Sharing to Total Financing	17.68%	20.43%	
8.	Financing to Deposit Ratio (FDR)	95.91%	99.88%	

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

Mehara Bank B N. J. Cajan Mada No. 1. Jakaria 10130 Telp: (U21) 6336789. 6332606

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 • Padamg • Palembarg • Pekambaru • Semarang • Serang • Solo • Surabaya • Tangerang • Tasikmalaya • Tegal • Yogyakarta

Jakarta, September 15, 2022 PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Hirwandi Gafar Director of Consum



