

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENTS OF FINANCIAL POSITION As of June 30, 2022 and December 31, 2021 (In Millions of Rupiah)

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

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of June 30, 2022 and December 31, 2021 (In Millions of Rupiah)

STATEMENT OF CASH FLOWS For The Period Ended June 30, 2022 and 2021 (In Millions of Rupiah)

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CALCULATION OF FINANCIAL RATIOS For the Period Ended June 30, 2022 and 2021

MANAGEMENT OF THE BANK, BOARD OF COMMISSIONER, BOARD OF DIRECTORS, SHAREHOLDER

LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of June 30, 2022 and 2021 (In Millions of Rupiah)

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of June 30, 2022 (In Millions of Rupiah)

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

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# 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)
<b>ASSETS</b>			
1.	Cash	83,864	88,340
2.	Placement with Bank Indonesia	6,584,993	6,525,919
3.	Placement with Other Bank	197	896
4.	Investments in Marketable Securities	5,147,232	4,847,186
5.	Receivable Financing	24,075,462	22,381,830
6.	Revenue Sharing Financing	5,167,900	5,168,028
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,411,464)	(1,271,865)
10.	Premises and Equipment	19,581	16,885
11.	Non Productive Assets	-	-
12.	Other Assets	679,012	605,509
	<b>TOTAL ASSETS</b>	<b>40,346,777</b>	<b>38,362,728</b>
<b>LIABILITIES</b>			
1.	Wadiah Deposits		
a.	Current Accounts	6,749,357	5,349,965
b.	Saving Accounts	1,130,720	1,150,239
2.	Temporary Syirkah Fund		
a.	Current Accounts	407,014	479,614
b.	Saving Accounts	3,741,753	3,972,092
c.	Time Deposits	18,460,328	18,311,438
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	27,410	10,916
5.	Securities Issued	-	-
6.	Other Liabilities	2,773,534	2,413,428
7.	Profit Sharing Deposits	-	-
8.	Business Fund	6,842,129	6,425,496
9.	Retained Earning		
a.	Other Comprehensive Income	18,838	59,549
b.	Previous Year	4,794	4,794
c.	Current Year	190,900	185,197
	<b>TOTAL LIABILITIES</b>	<b>40,346,777</b>	<b>38,362,728</b>

REVENUE SHARING DISTRIBUTION Period June 30, 2022 (In Millions of Rupiah)					
Net Revenue Sharing					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL	INDIKASI EQV.
				RATIOS	BONUS AND REVENUE SHARING
I.	Liabilities to Other Bank	-	-	-	-
II.	Mudharabah Current Deposits				
a.	Bank	47	-	7.00%	-
b.	Non Bank	352,373	2,692	11.53%	310
III.	Mudharabah Saving Deposits				
a.	Bank	18,167	139	33%	46
b.	Non Bank	4,010,839	30,646	32.74%	10,033
IV.	Mudharabah Time Deposits				
a.	Bank				
1 Month	2,404	18	29.50%	5	0
3 Month	1,800	14	29.50%	4	2.70%
6 Month	-	-	-	-	-
12 Month	-	-	-	-	-
b.	Non Bank				
1 Month	2,189,093	16,727	29.14%	4,875	2.67%
3 Month	5,502,060	42,041	29.50%	12,402	2.70%
6 Month	273,660	2,091	29.50%	617	2.70%
12 Month	134,726	1,029	42.11%	433	3.86%
V.	Fund Borrowings	1,468,690	25,439	21.51%	5,471
	<b>TOTAL</b>	<b>13,953,859</b>	<b>120,836</b>		<b>34,196</b>

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		
a.	Bank	-	-
b.	Non Bank	198,921	23,824
IV.	Multi-Service Receivable		
a.	Bank	-	-
b.	Non Bank	6,999	29
V.	Rahn Financing		
a.	Bank	-	-
b.	Non Bank	113	1
VI.	Mudharabah Financing		
a.	Bank	-	-
b.	Non Bank	438,999	2,873
VII.	Musyarakah Financing		
a.	Bank	-	-
b.	Non Bank	4,716,925	13,748
VIII.	Ijarah Receivable		
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing		
a.	Bank	-	-
b.	Non Bank	627	25
	<b>TOTAL</b>	<b>11,925,876</b>	<b>130,235</b>

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As Of June 30, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (Audited)
<b>A. Sources and Distribution of Zakat Funds</b>			
1.	Zakat Funds Received From:		
a.	Internal UUS	10	9
b.	External UUS	-	-
	<b>Total Zakat Funds Received</b>	<b>10</b>	<b>9</b>
2.	Distribution of Zakat Funds		
a.	Zakat Receiving Institutions	7	5
b.	Zakat Receiving Body	-	-
	<b>Total Zakat Funds Distributed</b>	<b>7</b>	<b>5</b>
<b>B. Sources and Distributions of Waqf Funds</b>			
1.	Waqf Fund Received From:		
a.	Internal UUS	-	-
b.	External UUS	-	-
	<b>Total Waqf Funds Received</b>	<b>-</b>	<b>-</b>
2.	Distribution of Waqf Funds		
a.	Badan Wakaf Indonesia	-	-
b.	Other Nadzir	-	-
c.	Other	-	-
	<b>Total Waqf Funds Distributed</b>	<b>-</b>	<b>-</b>

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)
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Operating Income and Expenses</b>			
1.	Revenue from Fund Management as Mudharib		
a.	Income from Receivable Financing	900,225	853,318
b.	Income from Revenue Sharing Financing	171,859	149,706
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	166,094	149,120
	<b>2. Third Parties Share on Returns of Temporary Syirkah Funds</b>	<b>(366,211)</b>	<b>(493,314)</b>
a.	Non Profit Sharing	(366,211)	(493,314)
b.	Profit Sharing	-	-
	<b>3. Revenue after Sharing Distribution</b>	<b>871,967</b>	<b>658,830</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	32,081	28,700
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(24,901)	(13,102)
6.	Impairment for Financial Assets	(221,938)	(337,554)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(72,444)	(17,600)
9.	Salaries and Employee Benefits	(156,493)	(108,930)
10.	Other Expense	(237,355)	(122,803)
	<b>Other Operating Income (Expenses)</b>	<b>(681,050)</b>	<b>(571,289)</b>
	<b>PROFIT AND LOSS FROM OPERATIONS</b>	<b>190,917</b>	<b>87,541</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(17)	4
	<b>PROFIT AND LOSS FROM NON OPERATIONS</b>	<b>(17)</b>	<b>4</b>
	<b>PROFIT AND LOSS CURRENT PERIOD BEFORE TAX</b>	<b>190,900</b>	<b>87,545</b>
	Income Tax Expenses	-	-
	<b>PROFIT AND LOSS CURRENT PERIOD</b>	<b>190,900</b>	<b>87,545</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Unreclassified to Profit (Loss)	-	-
2.	Unreclassified to Profit (Loss)	(40,711)	(1,076)
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>(40,711)</b>	<b>(1,076)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>150,189</b>	<b>86,469</b>

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of June 30, 2022 And December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (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	742,129	593,314
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	2,541,396	2,383,545
<b>4. CONTINGENT PAYABLES</b>			
1.	Guarantees Issued	1,131	1,089
2.	Others	-	-

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of June 30, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2022 (Audited)	Dec 31, 2021 (Audited)
1.	Beginning Balance of Benevolent Funds	2,272	663
2.	Sources of Benevolent Funds		
a.	Sources of Benevolent Funds	-	6
b.	Repayment of productive benevolent funds	-	-
c.	Penalty, and	1,010	-
d.	Non halal income	-	1,636
e.	Other	-	-
	<b>Total benevolent funds received</b>	<b>1,010</b>	<b>1,642</b>
3.	Uses of Benevolent Funds		
a.	Productive benevolent funds	-	-
b.	Charity	-	-
c.	Other uses for public interest	2,368	33
	<b>Total uses of benevolent funds</b>	<b>2,368</b>	<b>33</b>
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.	Net NPF	0.88%	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 :  
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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, September 15, 2022  
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.  
Sharia Business Unit

*(Signature)*  
M. Quraish Shihab  
Sharia Supervisory Board

*(Signature)*  
Hirwandi Gafar  
Director of Consumer

**KPR BTN HITS For Millennial**

uang muka mulai dari **1%** | upah mulai dari **4,75%** | jangka waktu maksimal **30th** | angsuran super ringan

**BTN Syariah** <https://bit.ly/Agribisnis syariah>

**G20 INDONESIA 2023**

**INVESTASI MUDAH DAN TERLINDUNGI BAGI HASIL MENGUNTUNGAN**  
dengan Tabungan BTN Prima IB

**BTN Syariah**

**G20 INDONESIA 2023**