

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENTS OF FINANCIAL POSITION As of September 30, 2022 and December 31, 2021

Table with columns: No., DESCRIPTION, Sep 30, 2022 (Unaudited), Dec 31, 2021 (Audited). Rows include ASSETS, LIABILITIES AND EQUITY, and sub-items like Cash, Loans, and Total Assets.

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE For the Period Ended September 30, 2022 and 2021

Table with columns: No., DESCRIPTION, Sep 30, 2022 (Unaudited), Sep 30, 2021 (Unaudited). Rows include OPERATING INCOME AND EXPENSES, OTHER COMPREHENSIVE INCOME, and Earnings Per Share.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of September 30, 2022 and December 31, 2021

Table with columns: No., DESCRIPTION, Sep 30, 2022 (Unaudited), Dec 31, 2021 (Audited). Rows include COMMITMENT RECEIVABLES, COMMITMENT PAYABLES, and CONTINGENT RECEIVABLES/PAYABLES.

STATEMENT OF CASH FLOWS For the Period Ended September 30, 2022 and 2021

Table with columns: DESCRIPTION, Sep 30, 2022 (Unaudited), Sep 30, 2021 (Unaudited). Rows include Cash Flows from Operating Activities, Investing Activities, and Financing Activities.

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO As of September 30, 2022 and 2021

Table with columns: I. CORE CAPITAL (TIER 1), II. SUPPLEMENTAL CAPITAL (TIER 2), III. RISK WEIGHTED ASSETS, and CAR BASED ON RISK PROFILE.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As of September 30, 2022 and 2021

Table with columns: No., DESCRIPTION, and various quality metrics. Rows include RELATED PARTIES and NON RELATED PARTIES.

Notes: 1) The financial information as of September 30, 2022 and September 30, 2021 are unaudited. 2) The above published Financial Statements are presented to comply with...

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

Table with columns: No., RATIOS, Sep 30, 2022 (Unaudited), Sep 30, 2021 (Unaudited). Rows include PERFORMANCE RATIOS, COMPLIANCE, and Shareholder Information.

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of September 30, 2022

Table with columns: No., TRANSACTION, Notional Amount, Type, Derivative Receivables & Payables. Rows include Exchange Rate Related, Interest Rate Related, and Forward contracts.

LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of September 30, 2022 and 2021

Table with columns: No., DESCRIPTION, and allowance metrics for impairment. Rows include Placements with other banks, Spot and derivative receivables, and Securities.

Head Office: Menara Bank BTN, Jl. Gajah Mada No. 1, Jakarta 10130. Branch Office: Ambon, Balikpapan, Bandar Lampung, Bandung, etc.

Jakarta, October 27, 2022 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors: Haru Koesmaharyo, Nofry Rony Poetra.

PRIME LENDING RATE As of September 30, 2022

Table with columns: Corporate Loan, Retail Loan, Micro Loan, Consumer Loan, and Prime Lending Rate.

Promotional banner for BTN Bisnis with text: "Tabungan dengan fasilitas lengkap untuk bisnis yang lebih besar" and logos for BEBAS BIAYA TRANSAKSI, LIMIT TRANSAKSI LEBIH BESAR, and PENCATATAN TRANSAKSI TERPERINCI.

Footer information including contact center (1500286), website (www.btn.co.id), and logos for BIK, G20, and AyoPunyaRumah.

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

STATEMENT OF FINANCIAL POSITION As of September 30, 2022 AND DECEMBER 31, 2021 (In Millions of Rupiah)			
NO.	ACCOUNT	Sep 30, 2022	Dec 31, 2021
ASSETS			
1.	Cash	83,235	88,340
2.	Placement with Bank Indonesia	5,861,638	6,525,919
3.	Placement with Other Bank	498	896
4.	Investments in Marketable Securities	5,767,819	4,847,186
5.	Receivable Financing	25,462,171	22,381,830
6.	Revenue Sharing Financing	4,885,224	5,168,028
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,461,560)	(1,271,865)
10.	Premises and Equipment	18,393	16,885
11.	Non Productive Assets	-	-
12.	Other Assets	668,270	605,509
TOTAL ASSETS		41,285,688	38,362,728
LIABILITIES			
1.	Wadiah Deposits	-	-
a.	Current Accounts	7,567,099	5,349,965
b.	Saving Accounts	1,137,835	1,150,239
2.	Temporary Syirkah Fund	-	-
a.	Current Accounts	531,589	479,614
b.	Saving Accounts	4,523,278	3,972,092
c.	Time Deposits	17,287,108	18,311,438
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	63,349	10,916
5.	Securities Issued	-	-
6.	Other Liabilities	3,049,783	2,413,428
7.	Profit Sharing Deposits	-	-
8.	Business Fund	6,876,639	6,425,496
9.	Retained Earning	-	-
a.	Other Comprehensive Income	8,942	59,549
b.	Previous Year	4,794	4,794
c.	Current Year	235,272	185,197
TOTAL LIABILITIES		41,285,688	38,362,728

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended September 30, 2022 and 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sep 30, 2022	Sep 30, 2021
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1. Revenue from Fund Management as Mudharib			
a.	Income from Receivable Financing	1,365,622	1,294,313
b.	Income from Revenue Sharing Financing	266,404	245,468
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	259,050	238,322
2. Third Parties Share on Returns of Temporary Syirkah Funds		(550,625)	(703,306)
a.	Non Profit Sharing	(550,625)	(703,306)
b.	Profit Sharing	-	-
3. Revenue after Sharing Distribution		1,340,451	1,074,797
B. 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	53,633	43,018
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(40,188)	(21,937)
6.	Impairment for Financial Assets	(428,919)	(688,509)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(94,444)	(17,600)
9.	Salaries and Employee Benefits	(215,178)	(183,685)
10.	Other Expense	(380,066)	(181,352)
Other Operating Income (Expenses)		(1,105,162)	(1,050,065)
PROFIT AND LOSS FROM OPERATIONS		235,289	24,732
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(17)	117,005
PROFIT AND LOSS FROM NON OPERATIONS		(17)	117,005
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		235,272	141,737
Income Tax Expenses			
PROFIT AND LOSS CURRENT PERIOD		235,272	141,737
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	(50,607)	1,489
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(50,607)	1,489
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		184,665	143,226

REVENUE SHARING DISTRIBUTION Period September 30, 2022 (In Millions of Rupiah)					
Net Revenue Sharing					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL	
				RATIOS	BONUS AND REVENUE SHARING
					INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-
II.	Mudharabah Current Deposits	-	-	-	-
a.	Bank	59	-	7.00%	-
b.	Non Bank	423,765	3,382	11.89%	402
III.	Mudharabah Saving Deposits	-	-	-	-
a.	Bank	13,905	111	32.47%	36
b.	Non Bank	4,280,245	34,157	34.45%	11,768
IV.	Mudharabah Time Deposits	-	-	-	-
a.	Bank	-	-	-	-
1.	1 Month	1,916	15	29.50%	5
3.	3 Month	1,883	15	29.50%	4
6.	6 Month	10	-	-	-
12.	12 Month	-	-	-	-
b.	Non Bank	-	-	-	-
1.	1 Month	2,704,453	21,582	28.52%	6,156
3.	3 Month	4,011,444	32,012	29.50%	9,443
6.	6 Month	162,915	1,300	29.50%	384
12.	12 Month	184,712	1,474	36.56%	539
V.	Fund Borrowings	1,611,231	46,672	12.83%	5,987
TOTAL		13,396,538	140,720		34,724

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	6,795,358	94,926
III.	Istishna Receivable	-	-
a.	Bank	-	-
b.	Non Bank	185,736	25,117
IV.	Multi-Service Receivable	-	-
a.	Bank	-	-
b.	Non Bank	7,286	46
V.	Rahn Financing	-	-
a.	Bank	-	-
b.	Non Bank	30	-
VI.	Mudharabah Financing	-	-
a.	Bank	-	-
b.	Non Bank	396,353	1,868
VII.	Musyarakah Financing	-	-
a.	Bank	-	-
b.	Non Bank	4,645,800	14,623
VIII.	Ijarah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing	-	-
a.	Bank	-	-
b.	Non Bank	147,574	9
TOTAL		12,178,137	136,589

STATEMENT OF COMMITMENTS AND CONTINGENCIES As of September 30, 2022 AND DECEMBER 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sep 30, 2022	Dec 31, 2021
1. COMMITMENT RECEIVABLES			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
2. COMMITMENT PAYABLES			
1.	Unused Loan Facilities Granted to Customer	777,370	593,314
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3. CONTINGENT RECEIVABLE			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	2,742,082	2,383,545
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	1,131	1,089
2.	Others	-	-

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, October 27, 2022
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
Sharia Business Unit



M. Quraish Shihab
Sharia Supervisory Board



Hirwandi Gafar
Director of Consumer

FINANCIAL RATIOS For the Period Ended September 30, 2022 and 2021			
NO.	RATIOS	Sep 30, 2022	Sep 30, 2021
1.	Total Assets Sharia Unit to Total Assets Consolidation	10.61%	9.97%
2.	Non Performing Productive Assets to Total Productive Assets	3.04%	4.96%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	4.05%	4.96%
4.	Gross NPF	3.61%	4.96%
5.	Nett NPF	0.85%	0.68%
6.	Return On Assets (ROA)	0.80%	0.54%
7.	Financing Revenue Sharing to Total Financing	18.76%	19.23%
8.	Financing to Deposit Ratio (FDR)	97.75%	97.96%

BUMN UNTUK INDONESIA **Bank BTN**

KPR BTN HITS For Millennial

uang muka mulai dari **1%** | ujjroh mulai dari **5,5%** | jangka waktu maksimal **30th** | angsuran super ringan

BTN Syariah Periode s.d. 31 Januari 2023 | <https://bit.ly/kprbtnhitis syariah>

1500-295 AyoPunyaRumah **BIK 2022** **G20**

BUMN UNTUK INDONESIA **Bank BTN**

INVESTASI MUDAH DAN TERLINDUNGI BAGI HASIL MENGUNTUNGAN
dengan Tabungan BTN Prima iB

BTN Syariah

1500-295 AyoPunyaRumah **BIK 2022** **G20**