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# Bank 🟟 BTN

Sahabat Keluarga Indonesia

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

	STATEMENTS O As of September 30, (In Mill	OF FINANCIAL PO 2022 and Decemb lions of Rupiah)	OSITION ber 31, 2021		STATEME For	ENTS OF INCOME ANI the Period Ended Septe (In Millions o	DOTHER COMI ember 30, 2022 a of Rupiah)	PREHEN and 2021	SIVE	STAT	EMENTS OF COMMITMENTS AND C As of September 30, 2022 and Decemi (In Millions of Rupiah)	ON TINGEN ber 31, 2021	CIES	STATEMENT OF CASH FLOV For The Period Ended September 30, 203 (In Millions of Rupiah)	VS 22 And 2021	1	
	DESCRIPTION	N					Sep (Ur	p 30, 2022 Inaudited)	Sep 30, 2021 (Unaudited)					DESCRIPTION	Sep 30, 2022 (Unaudited)		
	ETS				OPERATING INCOME	AND EXPENSES				I. COMMITM	IENT RECEIVABLES			CASH FLOWS FROM OPERATING ACTIVITIES			
	Cash				A. Interest Income	and Expenses						-	-		17,745,245	15	
					1. Interest income		1	18,976,977	18,572,175			278,743	1,082,678			(10	
					2. Interest expense	s		7,430,813	9,814,690	J. Others			-		(7,002,474) (812,472)	(10	
	Securities				Net interest inc	ome (Expenses)		11.546.164	8,757,485		IENT PAYARI ES				402,428		
		nts (Repo)		-				,	-,						(5,367,801)	0	
				1.598.325	B. Operating Incor	ne and Expenses Other than Inter	erest								390		
	Acceptances receivables		538.397					(100,150)	(100.004)								
	Loans							(162,458)	(108,231)					Cash receipts before changes in operating assets and liabilities	4,556,929		
	Sharia financing						financial liabilities	-	-					Changes in operating assets and liabilities:			
	Investment in share		-								iding sales position on spot and derivative/lorward			Decrease (increase) in operating assets:			
	Others financials assets		10,940,639	9,175,069				(4,684)	(10,042)	4. Others		12,070	12,000				
	Allowance for impairment on financial asset	ts -/-					nethod	-	-	III. CONTING	ENT RECEIVABLES						
	a. Securities		(2,020)	(2,000)		m foreign currencies translation		35,297	(65,800)	1 Guaran	tees received	872.036	613.036		101,678		
	<ul> <li>Loans and Sharia financing</li> </ul>		(15,043,329)	(14,435,760)											101,010		
	c. Others		(1,758)	(2,321)		sions/fees and administrative						0,000,010	.,,		(12,816,710)		
	Intangible assets		-	-						IV. CONTING	ENT PAYABLES				(84,256)		
	Accumulated amortisation for intangible ass	sets -/-	-	-				2,615,487	2,030,386	1 Cueren	toop inpued	1 244 470	002 120		(16,910,852)		
	Premises and equipment		9,855,909					-	-		lees issued	1,344,479	903,130		(1,270,845)		
	Accumulated depreciation on premises and	d equipment -/-	(4,080,524)	(3,731,864)						2. Others		-	-		(		
Name       Answer	Non earning assets					ses								Increase (decrease) in operating liabilities:			
	a. Abandoned properties				14. Other expenses			4,215,394	3,770,080	STATEM	ENTS OF CALCULATION OF CAPITAL	ADEQUAC	( RATIO				
	<ul> <li>Repossessed assets</li> </ul>		77,591	77,591	Other Operating	Income (Expenses)		(8.612.531)	(6.688.653)		As Of September 30, 2022 And	2021			230,494		
	. Suspense account		-	-							(in Millions of Runiah)	2021					
	. Inter office assets		-	-				2,933,633	2,068,832		(in minoris of Rupiali)				16,419,969		
	Other assets		5,756,648	4,852,614	NON OPERATING INC	OME AND EXPENSES					CAPITAL COMPONENTS	Sep 30, 2022			2,211,146		
Carbon         Control         Control <th< td=""><td></td><td></td><td></td><td></td><td>1 Coin (loss) from</td><td>and of promises and equipment</td><td></td><td></td><td></td><td></td><td>OAT THAE GOINT ON ENTO</td><td>(Unaudited)</td><td>(Unaudited)</td><td></td><td>(6,751,727)</td><td></td></th<>					1 Coin (loss) from	and of promises and equipment					OAT THAE GOINT ON ENTO	(Unaudited)	(Unaudited)		(6,751,727)		
Label Low         Low Low Low         Low Low Low Low         Low Low Low         Low L	ASSETS		389,291,838	371,868,311				(24.007)	(10,702)	I. CORE CAPITA	L (TIER 1)	18,215,460	17,969,557		(12,404)		
Like Instrument         Tele Answer         Answer        Answer         Answer	ITIES AND EQUITY					• • • •			,	1. Common Ed	guity Tier 1 (CET 1)	18,215,460	17,969,557				
Norma					PROFIT (LOSS)	FROM NON OPERATING		(34,907)	(19,702)			5 295 000	5 295 000				
mining         minin         minin         minin <td></td> <td></td> <td>07 004 500</td> <td>70.400.444</td> <td>PROFIT (LOSS)</td> <td>CURRENT PERIOD BEFORE TAX</td> <td>x</td> <td>2,898,726</td> <td>2,049,130</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>84,256</td> <td></td>			07 004 500	70.400.444	PROFIT (LOSS)	CURRENT PERIOD BEFORE TAX	x	2,898,726	2,049,130						84,256		
Biological         Biologi					Income tax expe	nses				1.2.1 A	dditional Factor						
Control         Control <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>(680 448)</td><td>(503 117)</td><td>1.</td><td></td><td>3,307,991</td><td>3,400,540</td><td></td><td></td><td>4</td></t<>								(680 448)	(503 117)	1.		3,307,991	3,400,540			4	
Unit of the direct or d			169,255,379	164,855,653										Net Cash provided by (used in) Operating Activities	(7,794,671)		
Absolution built         The sign and built         The sign			-	-								-	-				
min disciplized min disciplized			-		PROFIT (LOSS)	CURRENT PERIOD		2,274,799	1,515,396				92 549		105 700		
Initial restance states         Initial restates         Initial re															135,782		
Difference         Differe		(B)		17,741	PROFIT (LOSS)	MINORITY INTEREST		-	-	1.		14,390,674	11,492,668		-		
Andress and demong showing sh		nts (Repo)		-													
to books and to book and to boo					OTHER COMPREHEN	SIVE INCOME									(347,402)		
Display         Display <t< td=""><td></td><td></td><td></td><td></td><td>1. Unreclassified to</td><td>profit (loss)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>					1. Unreclassified to	profit (loss)											
minute states         minute s							uinment					2,214,199	1,515,390				
minute minute minute         minute         minute         minute         minute         minute         minute         minute         minute         minute         minute         minute         minute         minute <th< td=""><td></td><td></td><td>9,869</td><td>9,962</td><td></td><td></td><td></td><td>63 743</td><td>96.963</td><td></td><td>1.2.1.2.6 Others</td><td></td><td>-</td><td>Decrease (increase) Fair value through other comprehensive income Government bonds</td><td>3,240,629</td><td>4</td></th<>			9,869	9,962				63 743	96.963		1.2.1.2.6 Others		-	Decrease (increase) Fair value through other comprehensive income Government bonds	3,240,629	4	
Unit Name         Unit Name <t< td=""><td></td><td></td><td>-</td><td>-</td><td></td><td>on remeasurement on defined bein</td><td>ient plans</td><td></td><td></td><td>1.2.2 D</td><td>eduction Factor</td><td>(1,871,285)</td><td>(82,035)</td><td>Net Cash provided by (used in) Investing Activities</td><td>969,644</td><td></td></t<>			-	-		on remeasurement on defined bein	ient plans			1.2.2 D	eduction Factor	(1,871,285)	(82,035)	Net Cash provided by (used in) Investing Activities	969,644		
Number of the state o			11,149,943	10,736,522	C. Oulers			(10,000)	(24,241)	1.		(1,789,250)	-				
NULLINES         NF AME AM         NF AME AM         NEAR AME LINES         Construction         Near American Lines	Minority interest		-	-	2 Declassified to p	rafit (laca)									(5 000 000)		
umm         display          display <th di<="" td=""><td>TOTAL LIABILITIES</td><td></td><td>367,695,068</td><td>350.461.664</td><td></td><td></td><td>adation</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th>	<td>TOTAL LIABILITIES</td> <td></td> <td>367,695,068</td> <td>350.461.664</td> <td></td> <td></td> <td>adation</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	TOTAL LIABILITIES		367,695,068	350.461.664			adation									
Uff v         unit or dipid         use of dipid							ISIdUUII					(1.789.250)					
All Applies       Upgage 10 applies       Upgage 1	EQUITY							-	-	1.	2.2.2 Other disclosed reserves		(82,035)				
Addressed production         Number of	Share capital							(0.005.740)	(4.050.540)			•	-				
Under dire         (i,Mi,L)	<ul> <li>Authorised capital</li> </ul>		10,239,216	10,239,216		nrougn other comprehensive incom	ne					-	-		(5,623,755)		
Inferred Processing         Under Construction         Under	<li>b. Unpaid-in capital -/-</li>		(4,944,216)	(4,944,216)									-		1 099 170		
distant a fload         2,054,45	<ol> <li>Treasury stock -/-</li> </ol>		-	-	OTHER COMPR	EHENSIVE INCOME FOR THE YEA	AR AFTER TAX	(1,847,052)	(927,911)								
App       2,054,054       2,054,054       2,054,054       2,054,054       2,054,054       2,054,054       2,054,054       0,00000       0,000000       0,0000       0,0000	Additional Paid-in Capital				TOTAL COMPREHEN	SIVE PROFIT (LOSS) FOR THE VI	'EAR	427.747	587 485						(592,326) (42,914)		
Diago         Current Var Net Profit (Loss) Attributable to:         Current Var Net Profit (Loss) Var Profit (Loss)	a. Agio		2,054,454	2,054,454	TO TAL OUMPREMEN	CALL FROM (LOOD) FOR THE T	mr 11	421,141	507,405		1.2.2.2.5 Negative difference in adjusment amounts				( ), )	4	
Ones         One of company	<ol> <li>Disagio -/-</li> </ol>		-	-	0	14 (1 ana) Attalbut-1-1-1-								Net Cash Provided by (used in) Financing Activities	(2,306,421)		
Under addresses         Under addrese         Under addresses         Under addres	. Funds for paid-up capital		-	-				0.074				(82,035)	(82,035)				
Construction         Construction<	d. Others		-	-				2,274,799	1,515,396	13 Non Co				NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(9,131,448)		
Gain         Gain <th< td=""><td>Other comprehensive income</td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td>-</td><td>1.4. Deduct</td><td>ion Factor of CET 1</td><td>(2,906.920)</td><td>(2,136,616)</td><td>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</td><td>41,229,907</td><td></td></th<>	Other comprehensive income				-			-	-	1.4. Deduct	ion Factor of CET 1	(2,906.920)	(2,136,616)	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	41,229,907		
Losses	a. Gain				TOTAL CURREN	IT YEAR NET PROFIT (LOSS)		2,274,799	1,515,396	1.4.1 D	eferred tax calculation			CASH AND CASH EQUIVALENTS AT FND OF PERIOD	32,098,459		
Concernance         4.821.322	. Losses -/-		(2,237,371)	(478,136)								•				F	
General measure appropriate frame         4,821,242         4,821,242         4,821,242         4227,47         567,485           General measure appropriate frame         4,801,642         4227,47         567,485         145         Sectifiant can be appropriated frame         145         Sectifiant can be appropriated fram be appropriable frame         145         Se	Reserve				Total Comprehensive	Profit (Loss) For The Year Attribu	utable to:					-		The details of cash and cash equivalents at end of period are as follows:			
Appropriate reserve agained Earning and Earning and Earning and Earning agained Earning	a. General reserve							427,747	587,485						1,351,300		
ained Garring     5,440,179     3,301,576     2,274,799     2,301,576     2,274,799     2,301,576     2,274,799     2,301,576     2,274,799     2,301,576     2,1406,547     1,47.706er deduction of CET 1     1,47.706er deduction of CET	<ul> <li>Appropriated reserve</li> </ul>		840,476	840,476					-					Current accounts with Bank Indonesia	21,149,342		
1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Retained Earning				-			427 747	E97 40E	1.4.7 O	ther deduction of CET 1				1,417,700		
Paid Dividend       TRANSFER PROFIT (LOSS) TO HEAD OFFICE       Image: Constraint of the constraint of	a. Previous years				TOTAL COMPR	ENENGIVE PROFIL (LUSS) FOR T	INC TEAR	421,141	587,485		4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2						
AL EQUITY ATTRIBUTABLE TO OWNER         21,596,770         21,406,647         300 <td>b. Current year</td> <td></td> <td>2,274,799</td> <td>2,376,227</td> <td>TRANSFER PROFILE</td> <td>OPPL TO HEAD OFFICE</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>three months or less since the acquisition date</td> <td>8,180,117</td> <td></td>	b. Current year		2,274,799	2,376,227	TRANSFER PROFILE	OPPL TO HEAD OFFICE						-		three months or less since the acquisition date	8,180,117		
TAL Equitry ATRIBUTABLE TO OWNER       21,996,770       21,496,647       Divide Mark         TAL Equitry ATRIBUTABLE TO OWNER       21,996,770       21,406,647       Divide Mark       Divide Mark <td><ul> <li>Paid Dividend -/-</li> </ul></td> <td></td> <td>-</td> <td>-</td> <td>IRANSPER PROFIT (</td> <td>LUSS) TO HEAD OFFICE</td> <td></td> <td>•</td> <td></td> <td>1.</td> <td></td> <td></td> <td></td> <td>Total of cash and cash equivalents</td> <td>32,098,459</td> <td>t-</td>	<ul> <li>Paid Dividend -/-</li> </ul>		-	-	IRANSPER PROFIT (	LUSS) TO HEAD OFFICE		•		1.				Total of cash and cash equivalents	32,098,459	t-	
TAL EQUITY       21,596,770       21,406,477       Mode No       No <td>TOTAL EQUITY ATTRIBUTABLE TO OWN</td> <td>NER</td> <td>21,596,770</td> <td>21.406.647</td> <td>DIVIDEND</td> <td></td> <td></td> <td></td> <td></td> <td>4</td> <td></td> <td></td> <td></td> <td>ารณ์ รารเอก สาม รองการบุณฑลเอกเอ</td> <td>52,050,405</td> <td></td>	TOTAL EQUITY ATTRIBUTABLE TO OWN	NER	21,596,770	21.406.647	DIVIDEND					4				ารณ์ รารเอก สาม รองการบุณฑลเอกเอ	52,050,405		
IAR L Edditive         21,996,710         21,906,847         Notes :         Notes :           IABILITIES AND EQUITY         389,291,838         371,868,311         EARNINGS PER SHARE (in rupiah)         215         1431         14.74. Exposures in subsidiaries that to business activity based on sharing principle.         14.74. Exposures in subsidiaries that to business activity based on sharing principle.         15         14.74. Exposures in subsidiaries that to business activity based on sharing principle.         15         14.74. Exposures in subsidiaries that to business activity based on sharing principle.         16         15         16					DIVIDEND			-	-		(settlement risk) - Non Delivery Versus Payment					-	
Additional Tier 1 (A11)         Constrained framework         Same decomposition         Constrained framework         Constraine framework         Constrained framework         <	OTAL EQUILIT		21,596,770	21,406,647						1.	4.7.4 Exposures in subsidiaries that to business activity						
2. Additional Tier 1 (AT 1)     3. Capacital information as of December 30, 2012 is extracted from the been numbered in the entitical statements of December 30, 2012 is extracted from the been numbered in the entitical statements of December 30, 2013 is extracted from the been numbered in the entitical statements of December 30, 2014 is extracted from the been numbered in the entitical statements of December 30, 2014 is extracted from the been numbered in the entitical statements of December 30, 2012 is extracted from the been numbered in the entitical statements of December 30, 2012 is extracted from the been numbered in the entitication of the statement in the entities approximation of the statement and the entities approximation is extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracted from the entity acquired by the transition due to law, grants nill information as extracte	LIABILITIES AND EQUITY		389,291,838	371,868,311	EARNINGS PER SHA	RE (In rupiah)		215	143		based on sharia principle-			1) The financial information as of September 30, 2022 and Septe	mber 30, 2021	1 ar	
STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As of September 30, 2022 and 2021 (In Millions of Rupiah)       2.1. Instrument which comply with AT 1 requirements 2.2. Agi() / Disagio       2.1. Instrument which comply with AT 1 requirements 2.2. Agi() / Disagio       3.1. Placements 2.3. Placements of fund in fire yearts of grant yearts of yearts of the grant yearts of yearts of grant yearts o			, ,	,,	L					2. Additional T	Fier 1 (AT 1)						
STATE MENTS OF ASSETS QUALITY AND OTHER INFORMIATION As of September 30, 2022 and 2021 23. Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1 andor. Tier 2 to other bank 23.2 Paloenests of fund in instrument AT 1																	
As of September 30, 2022 and 2021 (In Millions of Rupiah) DESCRIPTION LATED PARTIES LATED PARTIES LAT		STATEME	NTS OF AS	SETS' QUA	LITY AND OTHE	R INFORMATION											
September 30, 2022 (Unadited)       September 30, 2022 (Unadited)       September 30, 2022 (Unadited)       September 30, 2021 (Unadited)			As of	September	30, 2022 and 202	21				2.3. Deducti	on Factor of AT 1			dated February 7, 2022 Since the above financial information is extract	ed from the Fina	ancia	
September 30, 2022 (Unadited)       September 30, 2022 (Unadited)       September 30, 2022 (Unadited)       September 30, 2021 (Unadited)				(In Millions	of Rupiah)					2.3.1 PI	lacements of fund in instrument AT 1 and/or Tier 2 to other bank						
DESCRIPTION       Section       Section <td></td> <td>2) The above published Financial Statements are presented to comply with</td> <td>1:</td> <td></td>														2) The above published Financial Statements are presented to comply with	1:		
DESCRIPTION       Current       Special Mention       Sub Mention       Sub Mention       Total       Current       Special Mention       Sub Mention       Total       Current       Special Mention       Sub Mention       Doubtful Mention       Loss       Total       Sub Mention       Sub Standard       Doubtful Mention       Loss       Total       Sub Mention       Sub Standard       Doubtful Mention       Loss       Total       IsuppleMentation       Sub Mention       Sub Standard       Sub Mention       Sub Standard       Note Mention       Sub Standard       Sub Mention       Sub Standard       Sub Mention       Sub Standard       Sub Mention       Sub Standard			September 30	, 2022 (Unaudite	ed)	Septem	nber 30, 2021 (Unauc	dited)		to	law, grants or grants will	-				ecem	
Contracting       Special Mention       Special Standard       Sub Voltant       Sub Loss       Form       Sub Mention       Sub Standard       Sub Voltant       Sub Loss       Form       Sub Mention       Sub Standard       Sub Sta	DESCRIPTION		•			· · · ·		,	Tetal	II. SUPPLEMENT	AL CAPITAL (TIER 2)	6,027,435	5,953,512	regarding "Transparency and Published Financial Statements of Th	e Banks"		
LATED PARTIES       Science of the services       <					Loss Iotal			LOSS	Iotai	1. Capital instru	ument in the form of stock or other which comply			<li>b) Circular Letter of Financial Services Authority (SEOJK) Number 9</li>	/SEOJK.03/2020	0 Da	
ATED PARTIES 2016 on Amendments of POJK Number 11/POJK 03/2016 regarding "Capital A		Went	aon Standard			wention St	lanuaru			with Tier 2 re	equirements	4,617,579	4,602,073				
3. General provision on earling assets (max. 1.25% credit hisk - weighed assets) 1,409,600 1,351,439 2016 on Antenianients of POSK Notice The Osk.05/2016 regarding Capital P	RELATED PARTIES											1 400 950	1 251 420				
	Placements with other banks									<ol> <li>General prov</li> <li>Deduction</li> </ol>	vision on edming assets (max. 1.25% credit risk - weighted assets)	1,409,856	1,351,439	2016 on Amendments of POJK Number 11/POJK.03/2016 regardin Commercial Banks".	a Cahirai Woedn	Jacy	

- 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/BU/2012 Dated June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".
- f) Circular Letter of Financial Services Authority Number S-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements
- regarding Changes to Published Financial Statements
  3) 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 32/POJK 03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
- Exchange rate of 1 US Dollar as al September 30, 2022, December 31, 2021, and September 30, 2021 were Rp. 15.227,50, Rp. 14.252,50 dan Rp. 14.312,50. respectively.
- 5) Basic earnings per share is computed by dividing income for the year available to shareholders of ordinary 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

7. 8.	Spot and derivative liabilities/forward Securities sold under repurchase agreements (I	Repo)		11,152 1,395,844	17,741	PR	OFIT (LOSS) !	MINORITY INT	EREST			-	-	1.2.1.2 Other disclosed reverses 14,390,674 11,492,668 1.2.1.2 (Mer disclosed reverses 12,390,674 11,492,668 1.2.1.2.1 Agio
9. 10.	Acceptances liabilities Securities issued			538,397 8,312,221	454,140 12,371,708	OTHER	COMPREHENS	SIVE INCOME						1.2.1.2.2 General reserves 4.621,242 4.621,242 1.2.1.2.3 Previous year profit 5.440,179 3.301,576
11.	Fund borrowings			31,802,711	30,822,035		reclassified to p Gain (loss) fro		of premises an	d equipment			_	1.2.1.2.4 Current year profit 2.274,799 1,515,396 1.2.1.2.5 Funds for paid-in capital 1,515,396
12. 13.	Margin deposits received Inter office liabilities			9,869	9,962	b.	Gain (loss) fro					63,743	96,963	1.2.1.2.6 Others 1.2.2 Deduction Factor (1,871,285) (82,035)
14. 15.	Other liabilities Minority interest			11,149,943	10,736,522	C.	Others					(15,936)	(24,241)	1.2.2.1 Other comprehensive income (1.789,250) 1.2.2.1.1 Negative differences arising from translation
	TOTAL LIABILITIES		3	67,695,068	350,461,664		classified to pro Gain (losses)		nte arisina from	translation				of financial statement 1.2.2.1.2 Potential losses due to decreases of fair value of
	EQUITY						of financial sta	tement				-	-	financial asset through other comprehensive income (1,789,250) 1.2.2.2 Other disclosed reserves (82,035) (82,035)
16.	Share capital			10 220 246	10 000 016		Gain (loss) fro at fair value th					(2,335,746)	(1,250,519)	1.2.2.2.1 Disagio 1.2.2.2.2 Previous year loss
	<ul><li>a. Authorised capital</li><li>b. Unpaid-in capital -/-</li></ul>			10,239,216 (4,944,216)	10,239,216 (4,944,216)	C.	Others					440,887	249,886	1.2.2.2.3 Current year loss 1.2.2.2.4 Negative difference in allowance for possible
17.	<ul> <li>c. Treasury stock -/-</li> <li>Additional Paid-in Capital</li> </ul>			-	-		HER COMPRE				TAX	(1,847,052) 427,747	(927,911) 587,485	losses and allowance for impairment on earning assets
	a. Agio b. Disagio -/-			2,054,454	2,054,454	TOTAL	OWFRENENS	IVE PROPIN	LUSS) FOR T	HE TEAK		421,141	307,403	1.2.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book
	c. Funds for paid-up capital						Year Net Profit wner of Compa		utable to :			2,274,799	1,515,396	1.2.2.2.6 Required allowance for non earning assets (82,035) 1.2.2.2.7 Others
18.	<ul> <li>Others</li> <li>Other comprehensive income</li> </ul>			-	-		on Controlling						-	1.3. Non Controlling Interest 1.4. Deduction Factor of CET 1 (2,906,920) (2,136,616)
			3,395,808 (478,136)	то	TAL CURREN	T YEAR NET F	PROFIT (LOSS	5)		2,274,799	1,515,396	1.4.1 Deferred ax calculation (2,906,920) (2,136,616) 1.4.2 Goodwill		
19.	Reserve					Total Co	mprehensive F	Profit (Loss) F	or The Year A	ttributable to:				1.4.3 Other intangible assets 1.4.4 Investments in share
	<ul><li>a. General reserve</li><li>b. Appropriated reserve</li></ul>			4,621,242 840,476	4,621,242 840,476		wner of Compa on Controlling					427,747	587,485	1.4.5 Shortfall of capital on insurance subsidiaries
20.	Retained Earning a. Previous years			5,440,179	3,301,576		-		OFIT (LOSS) F	OR THE YEAR	e 📃	427,747	587,485	1.4.7 Other deduction of CET 1 1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2
	<ul> <li>b. Current year</li> <li>c. Paid Dividend -/-</li> </ul>			2,274,799	2,376,227	TRANSF	ER PROFIT (L	OSS) TO HEA	DOFFICE					to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition
	TOTAL EQUITY ATTRIBUTABLE TO OWNER			21,596,770	21,406,647	DIVIDEN								due to law, grants, or grants will
	TOTAL EQUITY			21,596,770	21,406,647									(settlement risk) - Non Delivery Versus Payment 1.4.7.4 Exposures in subsidiaries that to business activity
TOT	AL LIABILITIES AND EQUITY		3	89,291,838	371,868,311	EARNIN	GS PER SHAR	E (in rupiah)				215	143	based on sharia principle-           2. Additional Tier 1 (AT 1)
		STA	FEMENT	S OF ASS	ETS' QUA			R INFOR	MATION					Additional Terr (ALT)     -     -     2. Additional Terr (ALT)     -     -     2. Agio / Disagio     -     -
				As of S	eptember (In Million	30, 2022	2 and 202	1						2.3. Deduction Factor of AT 1     2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank     -
			Sei	ptember 30, 2	2022 (Unaudi	ted)			Ser	ptember 30, 2	2021 (Unau	dited)		2.3.2 Cross ownership in another entity acquired by the transition due to law, grants or grants will
No.	DESCRIPTION	Current	Special	Sub	Doubtful	Loss	Total	Current	Special	Sub	Doubtful		Total	II. SUPPLEMENTAL CAPITAL (TIER 2) 6,027,435 5,953,512
			Mention						Mention	Standard				Capital instrument in the form of stock or other which comply with Tier 2 requirements     4,617,579     4,602,073     4,601,579
<b>I</b> .	RELATED PARTIES													Agio/Disagio     General provision on earning assets (max. 1.25% credit risk - weighted assets)     1,409,856     1,351,439
1.	Placements with other banks a. Rupiah											-		Deduction supplemental capital     -     4.1. Sinking Fund     -     4.2. Placement of funds in instrumen Tier 2 to other bank     -     -
2.	<ul> <li>b. Foreign currencies</li> <li>Spot and derivative receivables/ forward</li> </ul>			-						-		-	•	4.2. Placement of tunds in instrumen lifer 2 to order bank     4.3. Cross-ownership in another entity acquired by the transition     due to law, grants, or grants will
	a. Rupiah b. Foreign currencies	-	-					-				-	: :	TOTAL CORE AND SUPPLEMENTAL CAPITAL 24,242,895 23,923,069
3.														Sep 30, 2022 Sep 30, 2021 RATIO Sep 30, 2021 (Unaudited) (Unaudited) (Unaudited) (Unaudited) (Unaudited) (Unaudited)
4.	a. Rupian b. Foreign currencies Securities sold with agreement			-								-		RISK WEIGHTED ASSETS CAR RATIO
4.	to repurchase (Repo)													CREDIT RISK WEIGHTED ASSETS         112,788,490         108,115,121         CET 1 Ratio (%)         13.01%         13.01%           MARKET RISK WEIGHTED ASSETS         3,260,516         3,075,160         Tier 1 Ratio (%)         13.01%         13.50%
	<ul><li>a. Rupiah</li><li>b. Foreign currencies</li></ul>		-			-	1	-				-		OPERATIONAL RISK-WEIGHTED ASSETS         23,938,858         21,913,665         Tier 2 Ratio (%)         4.31%         4.47%           TOTAL RISK WEIGHTED ASSETS         139,987,864         133,103,946         Capital Adequacy Ratio (%)         17.32%         17.97%
5.	Securities purchased with agreement to resell (Reverse Repo)													CAR BASED ON RISK PROFILE (%)         9.40%         9.25%         CET 1 for Buffer (%)         7.01%         8.72%           CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE         PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)
	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>		-			-	1	-				-		From CET1 (%) 6.00% 4.78% Capital Conservation Buffer (%) 2.500% 0.000%
6. 7.	Acceptances receivables Loans and financing provided	-	-	·   ·		-		-	· ·			-	· ·	From AT1 (%)         0.00%         0.00%         Countercyclical Buffer (%)         0.000%         0.000%           From Tier 2 (%)         3.40%         4.47%         Capital Surdrage for Systemic Bank (%)         1.000%         1.000%
	a. Micro, Small and Medium loans (UMKM)													CALCULATION OF FINANCIAL RATIOS
	i. Rupiah ii. Foreign currencies					-		-						For the Period Ended September 30, 2022 and 2021
	<ul> <li>b. Non UMKM</li> <li>i. Rupiah</li> </ul>	105,220	662		143	2	106,027	147,123	1,374	۰ - I		-	- 148,497	No. RATIOS Sep 30, 2022 Sep 30, 2021 (Unaudited) (Unaudited)
	<ul><li>ii. Foreign currencies</li><li>c. Restructured loans</li></ul>	-	-	-			-	-		-		-		PERFORMANCE RATIOS
	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>	-	-			-	1	-				-		1.         Capital Adequacy Ratio (CAR)         17.32%         17.97%           2.         Non performing earning assets and non earning assets         17.32%         17.97%
8. 9.	Investments in shares Other receivable			: :	:		:			: :		:	: :	to total earning assets and non earning assets 3. Non performing earning assets to total earning assets 2.75% 3.14%
10.	Commitments and contingencies a. Rupiah		_			-						_		Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets to earning assets     Allowance for impairment on financial assets     Allowance for impairment on finance for impairment on fi
	b. Foreign currencies	-	-	-	-		-	-				-		6. Net NPL 1.23% 1.50% 7. Return on Asset (ROA) 1.03% 0.74%
П.	NON RELATED PARTIES													Return on Equity (ROE)         1.65%         1.18%           9. Net Interest Margin (NIM)         4.51%         3.52%
1.	Placements with other banks a. Rupiah	985,842				-	985,842	956,234				-	- 956,234	Operating Expenses to Operating Income         85.61%         89.85%           11.         Cost to Income Ratio (CIR)         48.35%         51.17%
2.	<ul> <li>b. Foreign currencies</li> <li>Spot and derivative receivables/ forward</li> </ul>	1,030,346	-	-		1,561	1,031,907	2,117,895		-		- 1,734		12.         Loan to Deposit Ratio (LDR)         92.60%         92.79%
	<ul> <li>Rupiah</li> <li>b. Foreign currencies</li> </ul>	- 82,621	-	-	-	-	- 82,621	61,098		-		-	- 61,098	COMPLIANCE
3.	Securities a. Rupiah	52,742,804	20.440	2,000	4.000	50,000		41 014 000	54,241	5,855	8,36	0 66,538	3 41,146,627	1. a. Percentage violation of Legal Lending Limit i. Related parties 0.00% 0.00% II. Depted parties 0.00% 0.00%
	b. Foreign currencies	4,994,934	38,112	3,668	4,989	59,830 -	52,849,403 4,994,934	41,011,633 7,368,836			0,30	- 00,538	- 7,368,836	ii. Non - Related parties 0.00% 0.00% b. Percentage of excess of the Legal Lending Limit
4.	Securities sold with agreement to repurchase (Repo)													i. Related parties 0.00% 0.00% ii. Non - Related parties 0.00% 0.00%
	<ul> <li>Rupiah</li> <li>Foreign currencies</li> </ul>	1,527,210	-			-	1,527,210	-				-		2. Reserve requirement a. Primary reserve requirement Rupiah
5.	Securities purchased with agreement to resell (Reverse Repo)													a.)Conventional - Daily 0.20% 0.56%
	a. Rupiah b. Foreign currencies	-	-	-		-		6,278,643				-	- 6,278,643	- Average 8.50% 3.00% b.) Syariah 7.70% 3.52%
6. 7.	Acceptances receivables Loans and financing provided	538,397					538,397	128,624				-	- 128,624	b.         Reserve requirement Foreign currencies (Daily)         4.13%         5.09%           3.         Net Open Position - Overall         4.68%         2.95%
'.	a. Micro, Small and Medium loans (UMKM)					4.000								
	i. Rupiah ii. Foreign currencies	3,584,680	236,518	111,685	172,136	1,278,431	5,383,450	5,562,435	1,755,845	5 54,708	176,43	1 3,101,548	3 10,650,967	STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of September 30, 2022
	<ul> <li>b. Non UMKM</li> <li>i. Rupiah</li> </ul>	252,246,942	23,515,071	384,414	496,250	7,553,382	284,196,059	237,624,374	14,545,708	238,486	346,36	5 6,722,628	3 259,477,561	(In Millions of Rupiah)
	ii. Foreign currencies c. Restructured loans	7,678	-	-	-	-	7,678	-		-		-		No TRANSACTION Notional Type Perivative Receivables
	i. Rupiah ii. Foreign currencies	42,711,025	12,585,395	371,749	477,348	5,828,296	61,973,813	53,465,643	10,023,657	207,539	402,38	5 5,882,43	69,981,661	No. TRANSACTION Amount Type & Payables Amount Trading Hedging Receivables Payables
8. 9.	Investments in shares Other receivable		-	-		-		-				-		A. Exchange Rate Related
9. 10.	Commitments and contingencies					-								1. Spot
	<ul><li>a. Rupiah</li><li>b. Foreign currencies</li></ul>	17,089,706 234,326	1,222,367	14,053	19,162	67,784	18,413,072 234,326	15,793,488 26,279		3 7,710	9,23	3 47,829	9 17,341,138 - 26,279	2. Forward
III.	OTHER INFORMATION													a. Written
1.	Value of bank's assets pledge as collateral:													4. Future
	<ul><li>a. To Bank Indonesia</li><li>b. To others</li></ul>												-	6. Others
2.	Repossessed assets						77,591						77,591	B.     Interest Rate Related       1.     Forward
		LOS	SE <u>S AN</u>	D ALLOW	ANCE FO	R ASSET	r qu <u>alit</u>	Y ASSES	SMENT					2. Option a. Written
				As of S	eptember (In Million	<sup>-</sup> 30, 2022 s of Rupi	2 and 202 ah)	1						b. Purchased
				_	er 30, 2022 (l	_			S	September 30	0, 2021 (Un	audited)		4. Swap
No.	DESCRIPTION		Allowa	nce for Impa		Require	d allowance h earning as		Allowance f	or Impairme			lowance for rning assets	C. Others         -
		-	Stage 1	Stage 2	Stage 3	Genera			ge 1 St	age 2 S	tage 3	General	Special	
1.	Placements with other banks		16		1,561	20,1		,561	2	-	1,716	30,741	1,734	PRIME LENDING RATE As Of September 30, 2022
2.	Spot and derivative receivables/forward Securities		20	-	2,000	. 8	26	-	02,000	-	2,000	611 23,270	74,308	(% per annum)
4.	Securities sold with agreement to repurchase (Rep		-	-	2,000		-		-	-	-	-	-	Prime Lending Rate Business Segment
	Securities purchased with agreement to resell (Reve Acceptances receivables	етsе керо)	- 181	-		- 5,3	84		68			62,786 1,286	-	Corporate Retail Micro Consumer Loan

15.345

7,076,586

59,406

2,624,292

1,554,924

1,871

9,204,573

2,590,036

5,465

9. Other receivable

Loans and financing provided Investments in shares

10. Commitments and contingencies

4.558

2,363,872

905

9,823,241

2,856,216

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

BOARD OF COMMISSIONER : Chandra M. Hamzah issioner/ Independent Commissioner President Cor Vice President Commissioner/Independent Commissioner Igbal Latanro issione Andin Hadivanto

				Commissioner
PER	RFORMANCE RATIOS			Commissioner
1.	Capital Adequacy Ratio (CAR)	17.32%	17.97%	Commissioner
2.	Non performing earning assets and non earning assets			Independent Commissioner Independent Commissioner
	to total earning assets and non earning assets	2.77%	3.14%	Independent Commissioner
3.	Non performing earning assets to total earning assets	2.75%	3.12%	
4.	Allowance for impairment on financial assets to earning assets	4.28%	4.10%	BOARD OF DIRECTORS
5.	Gross NPL	3.45%	3.94%	President Director
6.	Net NPL	1.23%	1.50%	Vice President Director
7.	Return on Asset (ROA)	1.03%	0.74%	Director of Consumer
8.	Return on Equity (ROE)	16.83%	11.81%	Director of Human Capital, C
9.	Net Interest Margin (NIM)	4.51%	3.52%	Director of Finance
10.	Operating Expenses to Operating Income	85.61%	89.85%	Director of Assets Managem
11.	Cost to Income Ratio (CIR)	48.35%	51.17%	Director of IT and Digital Director of Distribution and F
12.	Loan to Deposit Ratio (LDR)	92.60%	92.79%	Director of Risk Managemen
CO	MPLIANCE			Director of Risk Managemen
1.	a. Percentage violation of Legal Lending Limit			
	i. Related parties	0.00%	0.00%	Ultimate Shareholder
	ii. Non - Related parties	0.00%	0.00%	- Republic of Indonesia
	<ul> <li>Percentage of excess of the Legal Lending Limit</li> </ul>			Non Ultimate Shareholder thr
	i. Related parties	0.00%	0.00%	Non Ultimate Shareholder three
	ii. Non - Related parties	0.00%	0.00%	Non Ultimate Shareholder the
2.	Reserve requirement			* Based on the Company's Let
	a. Primary reserve requirement Rupiah			
	a.)Conventional			Facts dated October 14, 2022
	- Daily	0.20%	0.56%	of Commissioners ends since I
	- Average	8.50%	3.00%	on October 17, 2022. In conner
	b.) Syariah	7.70%	3.52%	Company will hold a General M
	<ul> <li>Reserve requirement Foreign currencies (Daily)</li> </ul>	4.13%	5.09%	and the articles of association of
3.	Net Open Position - Overall	4.68%	2.95%	
	1			
	STATEMENTS OF SPOT AND DERIVATIVE	TRANSACTIC	NIS	Head Office :
	As of September 30, 2022	MANSACIIC		Menara Bank BTN
	AS OF September 30, 2022.			

	STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of September 30, 2022 (In Millions of Rupiah)								
o.	TRANSACTION	Notional Amount	Ту	pe	Derivative Receivables & Payables				
		Anount	Trading	Hedging	Receivables	Payables			
۹.	Exchange Rate Related								
1. 2. 3.	Spot Forward Option	-	-	-		-			
1.	a. Written b. Purchased Future	-	-	-		-			
5. 5.	Swap Others	1,462,343	-	1,462,343	82,621	11,152			
З.	Interest Rate Related								
1. 2.	Forward Option	-	-	-	-	-			
	a. Written b. Purchased	-	-	-	-	-			
3.	Future								
1. 5.	Swap Others	-	-	-	-	-			
<b>)</b> .	Others	-	-	-	-	-			
	TOTAL	1,462,343	-	1,462,343	82,621	11,152			

Retail Loan

8.25%

Corporate Loan

8.00%

Micro Loan

n/a

Non Mortgage

8.75%

Mortgage

7.25%

Commissioner	÷	Herry Trisaputra Zuna
Commissioner	÷	Himawan Arief Sugoto
		Armand B. Arief
		Ahdi Jumhari Luddin
Independent Commissioner	÷	Sentot A. Sentausa
BOARD OF DIRECTORS		
President Director	:	Haru Koesmahargyo
Vice President Director	:	Nixon L.P. Napitupulu
Director of Consumer	:	Hirwandi Gafar
Director of Human Capital, Compliance and Legal	1	Eko Waluyo
Director of Finance	1	Nofry Rony Poetra
Director of Assets Management	1	Elisabeth Novie Riswanti
Director of IT and Digital	1	Andi Nirwoto
Director of Distribution and Funding	1	Jasmin
Director of Risk Management	:	Setiyo Wibowo
SHAREHOLDER		
Ultimate Shareholder		
- Republic of Indonesia	1	60.00%
Non Ultimate Shareholder through Capital Market (> 5%)		Nil
Non Ultimate Shareholder through non Capital Market (≥ 5%)		NI
	Independent Commissioner Independent Commissioner BOARD OF DIRECTORS President Director Vice President Director Director of Consumer Director of Finance Director of Finance Director of Finance Director of Finance Director of Finance Director of Finance Director of Stefsthulting and Funding Director of Risk Management SHAREHOLDER Ultimate Shareholder - Republic of Indonesia Non Ultimate Shareholder through Capital Market (> 5%)	Independent Commissioner : : : : : : : : : : : : : : : : : : :

dated October 14, 2022, Heru Budi Hartono's term of office as a member of the Company's Board missioners ends since his inauguration as Acting Governor of the Special Capital Region of Jakarta ober 17, 2022. In connection with the expiration of During the term of office of Heru Budi Hartono, the y will hold a General Meeting of Shareholders to comply with the provisions of laws and regulations articles of association of the Company.

#### ce : 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 • Batan • Bandar Lampung • Bandung • Bandung Timur • Bangkalan • Banjarmasin

 Banjarbaru • Statan • Bandar Lampung • Bandung • Bandung Timur • Bangkalan • Banjarmasin

 Cibinong • Cibubur • Cikarang • Cilegon • Cimali • Ciputat • Cirebon • Denpasar • Depok • Cresik • Corotalo

 Harapan India · Jakard Eawang · Jakarta #uningan · Jakarta Harmoni · Jakarta Melawai · Jakarta Piluit · Jambi · Jayapura · Jember · Karawang · Kelapa Gading Square · Kebon Jeruk · Kediri · Kendari · Kudus

 Kupang · Madiaun · Magelang · Makasar · Malang · Mamuju · Manado · Mataram · Medan · Mojokerto · Mulyosari · Palangkaraya · Palembang · Palu · Panakukkang · Pangkal Pinang · Pare-Pare • Pekalongan · Pekanbaru · Pematang Siantar · Pontianak · Purwakarta • Purwokerto · Samarinda · Semarang · Sidoarjo · Solo · Sukabumi · Surabaya · Bukit Darmo · Tangerang · Tanjung Pinang · Tarakan · Taskmalaya · Tegal · Termate · Yogyakarta.

Jakarta, October 27, 2022 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors

Ð Haru Koesmahargyo

President Director

Nofry Rony Poetra Director of Finance

Contact Center : 1500286 www.btn.co.id



Prime Lending Rate

9,791

9,676,679

77,510

2,412,360



# Bank 🟟 BTN

Sahabat Keluarga Indonesia

### **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					
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ASSETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Ijarah Receivable Other Productive Assets Allowance for Impairment on Finansial Assets Premisses and Equipment Non Productive Assets Other Assets	83,235 5,861,638 498 5,767,819 25,462,171 4,885,224 (1,461,560) 18,393 668,270	88,340 6,525,919 896 4,847,186 22,381,830 5,168,028 (1,271,865) 16,885 605,509					
	TOTAL ASSETS	41,285,688	38,362,728					
1. 2. 3. 4. 5. 6. 7. 8. 9.	LIABILITIES Wadiah Deposits a. Current Accounts b. Saving Accounts Temporary Syrikah Fund a. Current Accounts b. Saving Accounts c. Time Deposits Liabilities to Bank Indonesia Liabilities to Other Bank Securities Issued Other Liabilities Profit Sharing Deposits Business Fund Retained Earning a. Other Comprehensive Income b. Previous Year c. Current Year	7,567,099 1,137,835 531,589 4,523,278 17,287,108 6,3,349 3,049,783 8,942 4,794 235,272	5,349,965 1,150,239 479,614 3,972,092 18,311,438 10,916 2,413,428 6,425,496 59,549 4,794 185,197					
	TOTAL LIABILITIES	41,285,688	38,362,728					

#### REVENUE SHARING DISTRIBUTION Period September 30, 2022 (In Millions of Rupiah) Net Revenue Sharing INCOME THAT MUST BE DIVIDED SHARE OF SHAHIBUL MAAL AVERAGE BALANCE BONUS AND REVENUE SHARING NO COLLECTIVE TYPE INDIKASI EQV. RATIOS I. Liabilities to Other Bank Mudharabah Current Deposits a. Bank b. Non Bank Ш. 59 423,765 7.00% 11.89% 0.67% 1.14% 3,382 402 Mudharabah Saving Deposits a. Bank b. Non Bank 111. 13,905 4,280,245 32.47% 34.45% 3.11% 3.30% 111 34,157 36 11,768 IV. Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month 1,916 1,883 10 2.82% 2.82% 2.82% 15 15 29.50% 29.50% 5 4 12 Month b. Non Bank 1 Month 3 Month 6 Month 12 Month 2,704,453 4,011,444 162,915 184,712 21,582 32,012 1,300 1,474 28.52% 29.50% 29.50% 36.56% 6,156 9,443 384 539 2.73% 2.82% 2.82% 3.50% V. Fund Borrowings 1,611,231 46,672 12.83% 5,987 4.46%

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
ΙΙ.	Murabahah Receivable a. Bank b. Non Bank	6,795,358	- 94,926
III.	<b>Istishna Receivable</b> 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.	<b>Mudharabah Financing</b> a. Bank b. Non Bank	396,353	- 1,868
VII.	<b>Musyarakah Financing</b> a. Bank b. Non Bank	4,645,800	- 14,623
VIII.	<b>Ijarah Receivable</b> a. Bank b. Non Bank	-	-
IX.	<b>Other Financing</b> a. Bank b. Non Bank	147,574	- 9
	TOTAL	12,178,137	136,589

13,396,538

140,720

34,724

TOTAL

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1%

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1500-286 H AyoPunyaRumah

5,5%

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

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BIK 6201

	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			
OPE	RATING INCOME AND EXPENSES					
Α.	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 Sharing Financing         d. Other Main Operating Income         2. Third Parties Share on Returns of Temporary Syirkah Funds         a. Non Profit Sharing         b. Profit Sharing	1,365,622 266,404 - 259,050 <b>(550,625)</b> (550,625)	1,294,313 245,468 - 238,322 (703,306) (703,306) -			
	3. Revenue after Sharing Distribustion	1,340,451	1,074,797			
<ol> <li>B.</li> <li>1.</li> <li>2.</li> <li>3.</li> <li>4.</li> <li>5.</li> <li>6.</li> <li>7.</li> <li>8.</li> <li>9.</li> <li>10.</li> </ol>	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 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 Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS	- 53,633 - (40,188) (428,919) - (94,444) (215,178) (380,066) (1,105,162) 235,289	- 43,018 - (21,937) (688,509) - (17,600) (183,685) (181,352) (181,352) (1,050,065) 24,732			
NOM	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)	- 117,005 117,005			
PRC	FIT AND LOSS CURRENT PERIOD BEFORE TAX	235,272	141,737			
PRC	INTER TAX Expenses IFIT AND LOSS CURRENT PERIOD IER COMPREHENSIVE INCOME Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	- <b>235,272</b> - (50,607)	- <b>141,737</b> - 1,489			
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(50,607)	1,489			
тот	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	184,665	143,226			
	STATEMENT OF COMMITMENTS AND As of September 30, 2022 AND DECEME (In Millions of Rupiah)	CONTIGEN BER 31, 2021	CIES			
NO.	DESCRIPTION	Sep 30, 2022	Dec 31, 2021			
1.	COMMITMENT RECEIVABLES					

ΝΟ.	DESCRIPTION	Sep 30, 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	777,370	593,314 - -
3.	CONTINGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	- - 2,742,082	- - 2,383,545
4.	CONTINGENT PAYABLES 1. Guarantees Issued 2. Others	1,131 -	1,089 -

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

Bank (a) BTN



Bank 🗿 BTN

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

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AyoPunyaRumah 1500-286 H. DenganSankTabungan