

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

STATEMENT OF FINANCIAL POSITION As Of December 31, 2022 And December 31, 2021 (In Millions of Rupiah)			
NO.	ACCOUNT	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)
ASSETS			
1.	Cash	112,768	88,340
2.	Placement with Bank Indonesia	5,459,362	6,525,919
3.	Placement with Other Bank	1,198	896
4.	Investments in Marketable Securities	8,927,958	4,847,186
5.	Receivable Financing	26,776,404	22,381,830
6.	Revenue Sharing Financing	4,847,735	5,168,028
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,572,011)	(1,271,865)
10.	Premises and Equipment	19,482	16,885
11.	Non Productive Assets	-	-
12.	Other Assets	762,679	605,509
TOTAL ASSETS		45,335,575	38,362,728
LIABILITIES			
1.	Wadiah Deposits	-	-
a.	Current Accounts	8,623,601	5,349,965
b.	Saving Accounts	1,193,717	1,150,239
2.	Temporary Syirkah Fund	-	-
a.	Current Accounts	480,787	479,614
b.	Saving Accounts	4,819,113	3,972,092
c.	Time Deposits	19,523,557	18,311,438
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	40,028	10,916
5.	Securities Issued	-	-
6.	Other Liabilities	3,365,774	2,413,428
7.	Profit Sharing Deposits	-	-
8.	Business Fund	6,940,992	6,425,496
9.	Retained Earning	-	-
a.	Other Comprehensive Income	9,636	59,549
b.	Previous Year	4,794	4,794
c.	Current Year	333,576	185,197
TOTAL LIABILITIES		45,335,575	38,362,728

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended December 31, 2022 and 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
Revenue from Fund Management as Mudharib			
a.	Income from Receivable Financing	1,937,143	1,763,555
b.	Income from Revenue Sharing Financing	348,736	322,793
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	389,418	327,819
2. Third Parties Share on Returns of Temporary Syirkah Funds		(815,803)	(923,166)
a.	Non Profit Sharing	(815,803)	(923,166)
b.	Profit Sharing	-	-
3. Revenue after Sharing Distribution		1,859,494	1,491,001
B. Other Operating Income and Expenses			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Commissions / Provisions / Fees and Administrative	77,730	59,390
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(57,558)	(32,175)
6.	Impairment for Financial Assets	(602,661)	(769,291)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(52,034)	(61,600)
9.	Salaries and Employee Benefits	(342,330)	(232,090)
10.	Other Expense	(549,025)	(270,043)
Other Operating Income (Expenses)		(1,525,878)	(1,305,809)
PROFIT AND LOSS FROM OPERATIONS		333,616	185,192
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(40)	5
PROFIT AND LOSS FROM NON OPERATIONS		(40)	5
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		333,576	185,197
Income Tax Expenses		-	-
PROFIT AND LOSS CURRENT PERIOD		333,576	185,197
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	(49,913)	7,158
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(49,913)	7,158
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		283,663	192,355

REVENUE SHARING DISTRIBUTION Period December 31, 2022 (In Millions of Rupiah)					
Net Revenue Sharing					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL	
				RATIOS	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-
II.	Mudharabah Current Deposits	-	-	-	-
a.	Bank	56	1	7.00%	-
b.	Non Bank	448,845	3,492	12.19%	426
III.	Mudharabah Saving Deposits	-	-	-	-
a.	Bank	19,063	148	33.06%	49
b.	Non Bank	4,247,518	33,047	34.66%	11,453
IV.	Mudharabah Time Deposits	-	-	-	-
a.	Bank	-	-	-	-
1.	1 Month	10,543	82	29.50%	24
2.	3 Month	2,328,344	14	29.50%	4
3.	6 Month	19	-	0.00%	-
4.	12 Month	-	-	-	-
b.	Non Bank	-	-	-	-
1.	1 Month	4,542,106	35,339	29.22%	10,328
2.	3 Month	2,328,344	18,115	29.50%	5,344
3.	6 Month	1,021,299	7,946	29.50%	2,344
4.	12 Month	23,853	186	29.50%	55
V.	Fund Borrowings	1,901,021	65,839	10.71%	7,049
TOTAL		14,544,506	164,209		37,076

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2022 And December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)
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	774,926	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	2,823,561	2,383,545
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	400	1,089
2.	Others	-	-

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	7,059,756	103,877
III.	Istishna Receivable	-	-
a.	Bank	-	-
b.	Non Bank	174,911	26,890
IV.	Multi-Service Receivable	-	-
a.	Bank	-	-
b.	Non Bank	8,601	37
V.	Rahn Financing	-	-
a.	Bank	-	-
b.	Non Bank	34	1
VI.	Mudharabah Financing	-	-
a.	Bank	-	-
b.	Non Bank	343,371	1,600
VII.	Musyarakah Financing	-	-
a.	Bank	-	-
b.	Non Bank	4,460,559	11,194
VIII.	Ijarah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing	-	-
a.	Bank	-	-
b.	Non Bank	-	19
TOTAL		12,047,232	143,618

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As Of December 31, 2022 and December 31, 2021 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)
A. Sources and Distribution of Zakat Funds			
1. Zakat Funds Received From:			
a.	Internal UUS	14	9
b.	External UUS	-	-
Total Zakat Funds Received		14	9
2. Distribution of Zakat Funds			
a.	Zakat Receiving Institutions	31	5
b.	Zakat Receiving Body	-	-
Total Zakat Funds Distributed		31	5
B. Sources and Distributions of Waqf Funds			
1. 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		-	-

FINANCIAL RATIOS For the Period Ended December 31, 2022 and 2021			
NO.	RATIOS	Dec 31, 2022 (Audited)	Dec 31, 2021 (Audited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	11.27%	10.31%
2.	Non Performing Productive Assets to Total Productive Assets	2.58%	3.68%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	3.88%	3.93%
4.	Gross NPF	3.31%	4.32%
5.	Net NPF	0.00%	0.54%
6.	Return On Assets (ROA)	0.74%	0.48%
7.	Financing Revenue Sharing to Total Financing	15.33%	18.76%
8.	Financing to Deposit Ratio (FDR)	91.29%	94.14%

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 • Bandar Lampung • 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, February 17, 2023
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
Sharia Business Unit

M. Quraish Shihab
Sharia Supervisory Board

Hirwandi Gafar
Director of Consumer

KPR BTN HITS For Millennial

uang muka mulai dari **1%** | agih mulai dari **6.99%** | jangka waktu maksimal **30th** | angsuran super ringan

Periods s.d. 28 Februari 2023 | <https://bit.ly/igbtbhitsyasarah>

BTN Syariah 73

LANGKAH PASTI MEWUJUDKAN IBADAH HAJI SEDINI MUNGKIN
dengan Tabungan BTN Haji dan Umroh iB

Periods s.d. 31 Desember 2023 | Info: bitjy/hajdanumrohbit

BTN Syariah 73