

FINANCIAL STATEMENTS

PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

No.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Dec 31, 2022 (Audited)
ASSETS			
1.	Cash	1,866,807	1,661,533
2.	Placements with Bank Indonesia	33,228,940	37,992,835
3.	Placements with other banks	1,525,724	1,872,318
4.	Spot and derivative receivables/forward	25,711	103,939
5.	Securities	55,756,383	53,686,141
6.	Securities sold under repurchase agreements (Repo)	-	-
7.	Securities purchased under resale agreements (Reverse Repo)	-	1,434,190
8.	Acceptances receivables	785,365	420,562
9.	Loans	287,122,798	266,657,565
10.	Sharia financing	32,625,248	31,624,139
11.	Investment in share	-	-
12.	Others financial assets	11,791,587	10,756,035
13.	Allowance for impairment on financial assets -/	(2,010)	(2,399)
a.	Securities	-	(2,399)
b.	Loans and Sharia financing	(15,461,174)	(15,674,923)
c.	Others	(1,936)	(1,883)
14.	Intangible assets	-	-
15.	Accumulated amortisation for intangible assets -/	-	-
16.	Premises and equipment	10,741,146	10,589,848
17.	Accumulated depreciation on premises and equipment -/	(4,376,241)	(4,246,045)
18.	Non earning assets	-	-
a.	Abandoned properties	1,410	1,410
b.	Repossessed assets	77,591	77,591
c.	Suspense account	-	-
d.	Inter office assets	-	-
19.	Other assets	5,800,258	5,183,456
TOTAL ASSETS		401,507,507	402,148,312
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Demand deposits	127,404,791	114,006,513
2.	Savings deposits	39,404,581	42,195,160
3.	Time deposits	152,798,232	165,735,643
4.	Electronic money	-	-
5.	Fund from Bank Indonesia	-	-
6.	Fund from other banks	1,350,237	179,182
7.	Spot and derivative liabilities/forward	-	-
8.	Securities sold under repurchase agreements (Repo)	-	-
9.	Acceptances liabilities	785,365	420,562
10.	Securities issued	6,644,812	8,652,290
11.	Fund borrowings	34,220,946	33,979,224
12.	Margin deposits received	9,787	9,787
13.	Inter office liabilities	-	-
14.	Other liabilities	11,264,311	11,060,542
15.	Minority interest	-	-
TOTAL LIABILITIES		373,883,062	376,238,958
EQUITY			
16.	Share capital	-	-
a.	Authorised capital	7,017,222	10,239,216
b.	Unpaid-in capital -/	-	(4,944,216)
c.	Treasury stock -/	-	-
17.	Additional Paid-in Capital	-	-
a.	Agio	4,465,565	2,054,454
b.	Disagio -/	-	-
c.	Funds for paid-up capital	-	2,756,575
18.	Other comprehensive income	3,508,565	3,508,565
a.	Gains -/	(1,505,750)	(1,652,210)
19.	Reserve	-	-
a.	General reserve	4,621,242	4,621,242
b.	Appropriated reserve	840,476	840,476
20.	Retained Earning	-	-
a.	Previous years	7,876,237	5,440,179
b.	Current year	800,888	3,045,073
c.	Paid Dividend -/	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER		27,624,445	25,909,354
TOTAL EQUITY		27,624,445	25,909,354
TOTAL LIABILITIES AND EQUITY		401,507,507	402,148,312

No.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Mar 31, 2022 (Unaudited)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest income	6,675,916	6,051,894
2.	Interest expenses	3,555,240	2,477,896
Net Interest Income (Expenses)		3,120,676	3,573,998
B. Operating Income and Expenses Other than Interest			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	99,748	(90,245)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	99,076	161,261
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	2,325	(3,125)
5.	Gain (Loss) from investment in shares under equity method	-	-
6.	Gain (Losses) from foreign currencies translation	(114,420)	25,806
7.	Dividend Income	-	-
8.	Commissions/provisions/fees and administrative	312,779	297,818
9.	Other income	361,512	94,640
10.	Impairment for financial assets	750,770	785,792
11.	Losses related to operational risk	-	-
12.	Salaries and employee benefits	849,293	834,892
13.	Promotion expenses	104,487	80,698
14.	Other expenses	1,158,595	1,370,453
Other Operating Income (Expenses)		(2,102,125)	(2,585,850)
PROFIT (LOSS) FROM OPERATIONS		1,018,551	988,148
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) from sale of premises and equipment	-	-
2.	Other non operating income (expenses)	(4,213)	(6,464)
PROFIT (LOSS) FROM NON OPERATING		(4,213)	(6,464)
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		1,014,338	981,684
PROFIT (LOSS) CURRENT PERIOD		800,888	774,424
PROFIT (LOSS) MINORITY INTEREST		-	-
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified profit (loss)	-	-
a.	Gain (loss) from revaluation of premises and equipment	(91,084)	231,063
b.	Gain (loss) from remeasurement on defined benefit plans	22,771	(67,786)
2.	Reclassified profit (loss)	-	-
a.	Gain (losses) from adjustments arising from translation of financial statement	-	-
b.	Gain (loss) from changes of financial assets on measured at fair value through other comprehensive income	196,203	(620,120)
c.	Others	16,570	186,884
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		146,460	(460,139)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		947,348	314,285
Current Year Net Profit (Loss) Attributable to:			
- Owner of Company			
800,888		774,424	
- Non Controlling Interest			
-		-	
TOTAL CURRENT YEAR NET PROFIT (LOSS)			
800,888		774,424	
Total Comprehensive Profit (Loss) For The Year Attributable to:			
- Owner of Company			
947,348		314,285	
- Non Controlling Interest			
-		-	
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR			
947,348		314,285	
TRANSFER PROFIT (LOSS) TO HEAD OFFICE			
-		-	
DIVIDEND			
-		-	
EARNINGS PER SHARE (in rupiah)			
57		73	

No.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Dec 31, 2022 (Audited)
I. COMMITMENT RECEIVABLES			
1.	Unused fund borrowings/financing facilities	-	-
2.	Outstanding purchase position on spot and derivative/forward	2,167,204	2,641,853
3.	Others	-	-
II. COMMITMENT PAYABLES			
1.	Unused loan facilities granted to customer	-	-
a.	Committed	239,860	80,128
b.	Uncommitted	18,490,236	15,029,853
2.	Outstanding irrevocable letters of credit	59,993	221,484
3.	Outstanding sales position on spot and derivative/forward	2,137,915	2,477,048
4.	Others	13,256	13,100
III. CONTINGENT RECEIVABLES			
1.	Guarantees received	1,088,844	350,713
2.	Others	9,465,161	5,169,262
IV. CONTINGENT PAYABLES			
1.	Guarantees issued	1,530,964	948,495
2.	Others	-	-

No.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Mar 31, 2022 (Unaudited)
I. CORE CAPITAL (TIER 1)			
1. Common Equity Tier 1 (CET 1)			
1.1. Paid-in Capital (net of Treasury Stock)		7,017,222	5,295,000
1.2. Disclosed Reserves		20,169,474	15,969,229
1.2.1 Additional Factor		21,272,497	16,169,291
1.2.1.1 Other comprehensive income		3,508,565	3,507,991
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 financial asset through other comprehensive income		-	-
1.2.1.1.3 Surplus of fixed assets revaluation		3,508,565	3,307,991
1.2.1.2 Ago		17,763,932	12,890,300
1.2.1.2.1 General reserves		4,465,565	2,054,454
1.2.1.2.2 Previous year profit		4,621,242	4,621,242
1.2.1.2.3 Previous year profit		5,440,180	5,440,180
1.2.1.2.4 Current year profit		800,888	774,424
1.2.1.2.5 Funds for paid-in capital		-	-
1.2.2 Deduction Factor		(1,103,023)	(629,062)
1.2.2.1 Other comprehensive income		(1,024,022)	(547,027)
1.2.2.1.1 Negative differences arising from translation of financial statement		-	-
1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income		(1,024,022)	(547,027)
1.2.2.2 Other disclosed reserves		(79,001)	(82,035)
1.2.2.2.1 Disagio		-	-
1.2.2.2.2 Previous year loss		-	-
1.2.2.2.3 Investments in share		-	-
1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets		-	-
1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book		-	-
1.2.2.2.6 Required allowance for non earning assets		(79,001)	(82,035)
1.2.2.2.7 Others		-	-
1.3. Non Controlling Interest			
1.4. Deduction Factor of CET 1			
1.4.1 Delivered tax calculation		(2,849,285)	(2,849,285)
1.4.2 Goodwill		-	-
1.4.3 Other intangible assets		-	-
1.4.4 Investments in share		-	-
1.4.5 Shortfall of capital on insurance subsidiaries		-	-
1.4.6 Securitisation exposure		-	-
1.4.7 Other deduction of CET 1		-	-
1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank		-	-
1.4.7.2 Cross-ownership in another entity acquired by the transaction due to law, grants, or gifts will		-	-
1.4.7.3 Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment		-	-
1.4.7.4 Exposure in subsidiaries that to business activity based on sharia principle		-	-
2. Additional Tier 1 (AT 1)		-	-
2.1 Instrument which comply with AT 1 requirements		-	-
2.2 Ago / Disagio		-	-
2.3 Deduction Factor of AT 1		-	-
2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank		-	-
2.3.2 Cross ownership in another entity acquired by the transaction due to law, grants or gifts will		-	-
II. SUPPLEMENTAL CAPITAL (TIER 2)			
1. Capital instrument in the form of stock or other which comply with the 2 requirements		3,689,163	5,380,969
2. Ago/Disagio		-	-
3. General provision on earning assets (max. 1.25% credit risk - weighted assets)		1,483,964	1,368,962
4. Deduction supplemental capital		-	-
4.1 Sinking Fund		-	-
4.2 Placement of funds in instrument Tier 2 to other bank		-	-
4.3 Cross-ownership in another entity acquired by the transaction due to law, grants or gifts will		-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL		29,510,538	24,928,107
RISK WEIGHTED ASSETS		118,717,094	105,516,981
MARKET RISK WEIGHTED ASSETS		2,499,789	4,743,060
OPERATIONAL RISK WEIGHTED ASSETS		17,889,426	23,710,793
TOTAL RISK WEIGHTED ASSETS		138,106,299	133,970,834
CAR BASED ON RISK PROFILE (%)		8.40%	8.25%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)	PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)
From CET 1 (%)		6.00%	6.00%
From AT 1 (%)		0.00%	0.00%
From Tier 2 (%)		3.40%	3.25%
Capital Conservation Buffer (%)		2.500%	0.000%
Countercyclical Buffer (%)		0.000%	0.000%
Capital Surcharge to Systemic Risk (%)		1.000%	1.000%

No.	TRANSACTION	Notional Amount	Type	Derivative Receivables & Payables
			Trading	Hedging
A. Exchange Rate Related				
1.	Spot	-	-	-
2.	Forward	-	-	-
3.	Option	-	-	-
a.	Written	-	-	-
b.	Purchased	-	-	-
4.	Future	-	-	-
5.	Swap	-	-	-
6.	Others	2,167,204	-	2,167,204
B. Interest Rate Related				
1.	Forward	-	-	-
2.	Option	-	-	-
a.	Written	-	-	-
b.	Purchased	-	-	-
3.	Future	-	-	-
4.	Swap	-	-	-
5.	Others	-	-	-
C. Others				
TOTAL		2,167,204	-	2,167,204

No.	TRANSACTION	Notional Amount	Type	Derivative Receivables & Payables
			Trading	Hedging
A. Exchange Rate Related				
1.	Spot	-	-	-
2.	Forward	-	-	-
3.	Option	-	-	-
a.	Written	-	-	-
b.	Purchased	-	-	-
4.	Future	-	-	-
5.	Swap	-	-	-
6.	Others	2,167,204	-	2,167,204
B. Interest Rate Related				
1.	Forward	-	-	-
2.	Option	-	-	-
a.	Written	-	-	-
b.	Purchased	-	-	-
3.	Future	-	-	-
4.	Swap	-	-	-
5.	Others	-	-	-
C. Others				
TOTAL		2,167,204	-	2,167,204

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENT OF FINANCIAL POSITION As Of March 31, 2023 And December 31, 2022 (In Millions of Rupiah)

NO.	ACCOUNT	Mar 31, 2023 (Unaudited)	Dec 31, 2022 (Audited)
ASSETS			
1.	Cash	95,013	112,768
2.	Placement with Bank Indonesia	6,166,641	5,459,362
3.	Placement with Other Bank	699	1,198
4.	Investments in Marketable Securities	8,454,699	8,927,958
5.	Receivable Financing	27,842,718	26,776,404
6.	Revenue Sharing Financing	4,782,530	4,847,735
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,707,842)	(1,572,011)
10.	Premises and Equipment	26,821	19,482
11.	Non Productive Assets	-	-
12.	Other Assets	854,008	762,679
	TOTAL ASSETS	46,515,287	45,335,575
LIABILITIES			
1.	Wadiah Deposits		
a.	Current Accounts	9,047,963	8,623,601
b.	Saving Accounts	1,230,791	1,193,717
2.	Temporary Syariah Fund		
a.	Current Accounts	466,195	480,787
b.	Saving Accounts	4,596,921	4,819,113
c.	Time Deposits	20,288,653	19,523,557
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	21,548	40,028
5.	Securities Issued	-	-
6.	Other Liabilities	3,560,538	3,365,774
7.	Profit Sharing Deposits	-	-
8.	Business Fund	7,198,103	6,940,992
9.	Retained Earning		
a.	Other Comprehensive Income	(5,368)	9,636
b.	Previous Year	4,794	4,794
c.	Current Year	105,149	333,576
	TOTAL LIABILITIES	46,515,287	45,335,575

REVENUE SHARING DISTRIBUTION Period March 31, 2023 (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	56	1	7.00%	-	0.84%
b.	Non Bank	419,415	4,189	11.31%	474	1.36%
III.	Mudharabah Saving Deposits					
a.	Bank	12,125	121	32.39%	39	3.88%
b.	Non Bank	4,264,449	42,587	32.17%	13,699	3.85%
IV.	Mudharabah Time Deposits					
a.	Bank					
1 Month		2,033	20	29.50%	-	3.54%
3 Month		1,839	18	29.50%	5	3.54%
6 Month		19	-	0.00%	-	3.54%
12 Month		-	-	0.00%	-	-
b.	Non Bank					
1 Month		3,739,203	37,341	28.79%	10,750	2.97%
3 Month		3,466,975	34,623	29.50%	10,214	2.98%
6 Month		1,127,963	11,264	29.50%	3,323	3.19%
12 Month		30,554	305	29.50%	90	4.29%
V.	Fund Borrowings	2,011,315	7,145	104.38%	7,459	4.45%
	TOTAL	15,075,946	137,614		46,059	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
a.	Bank	-	-
b.	Non Bank	7,212,347	106,214
III.	Istishna Receivable		
a.	Bank	-	-
b.	Non Bank	164,472	27,467
IV.	Multi-Service Receivable		
a.	Bank	-	-
b.	Non Bank	10,352	49
V.	Rahn Financing		
a.	Bank	-	-
b.	Non Bank	29	-
VI.	Mudharabah Financing		
a.	Bank	-	-
b.	Non Bank	292,673	1,316
VII.	Musyarakah Financing		
a.	Bank	-	-
b.	Non Bank	4,399,876	10,407
VIII.	Ijarah Receivable		
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing		
a.	Bank	-	-
b.	Non Bank	147,574	16
	TOTAL	12,227,323	145,469

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2023 and 2022 (In Millions of Rupiah)

NO.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Mar 31, 2022 (Unaudited)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib		
a.	Income from Receivable Financing	609,626	456,732
b.	Income from Revenue Sharing Financing	87,265	84,212
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	160,660	86,529
2.	Third Parties Share on Returns of Temporary Syariah Funds	(347,295)	(181,414)
a.	Non Profit Sharing	(347,295)	(181,414)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	510,256	446,059
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	19,155	14,624
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(17,480)	(11,437)
6.	Impairment for Financial Assets	(208,497)	(156,032)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	-	(96,000)
9.	Salaries and Employee Benefits	(71,276)	(61,188)
10.	Other Expense	(127,009)	(60,599)
	Other Operating Income (Expenses)	(405,107)	(370,632)
	PROFIT AND LOSS FROM OPERATIONS	105,149	75,427
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	-	(17)
	PROFIT AND LOSS FROM NON OPERATIONS	-	(17)
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	105,149	75,410
	Income Tax Expenses	-	-
	PROFIT AND LOSS CURRENT PERIOD	105,149	75,410
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	(15,004)	(7,769)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(15,004)	(7,769)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	90,145	67,641

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of March 31, 2023 And December 31, 2022 (In Millions of Rupiah)

NO.	DESCRIPTION	Mar 31, 2023 (Unaudited)	Dec 31, 2022 (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	880,145	774,926
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3. CONTINGENT RECEIVABLE			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	2,915,212	2,823,561
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	400	400
2.	Others	-	-

FINANCIAL RATIOS For the Period Ended March 31, 2023 and 2022

NO.	RATIOS	Mar 31, 2023 (Unaudited)	Mar 31, 2022 (Unaudited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	11.59%	10.16%
2.	Non Performing Productive Assets to Total Productive Assets	2.61%	3.40%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	4.16%	4.09%
4.	Gross NPF	3.29%	4.04%
5.	Net NPF	0.38%	0.57%
6.	Return on Assets (ROA)	0.92%	0.81%
7.	Financing Revenue Sharing to Total Financing	14.66%	18.10%
8.	Financing to Deposit Ratio (FDR)	91.57%	100.89%

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."

Kantor Pusat :
Menara Bank BTN, Jl. Gajah Mada No. 1, Jakarta 10130 Telp : (021) 6336789. 6332666
Kantor Cabang Syariah :
• Balikpapan • Banda Aceh • Bandar Lampung • Bandung • Batam • Banjarmasin • Bekasi • Bengkulu • Bogor • Cirebon • Depok • Jakarta Harmoni • Jakarta Pasar Minggu • Jambi • Karawang • Kendari • Makassar • Malang • Mataram • Medan • Padang • Palembang • Palu • Pekanbaru • Pontianak • Semarang • Serang • Solo • Surabaya • Tangerang • Tasikmalaya • Tegay • Yogyakarta

Jakarta, April 27, 2023

PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
Sharia Business Unit

M. Quraish Shihab
Sharia Supervisory Board

Hirwandi Gafar
Director of Consumer

KPR HITS
For Millennial
Periode s.d. 31 Mei 2023

BTN Syariah
Info: bit.ly/kprbnkbtntabung

BUMN UNTUK INDONESIA **Bank** **BTN**

uang mulai dari **1%**
lunak mulai dari **6,73%**
jangka waktu maksimal **30th**
angsuran super ringan

BUMN UNTUK INDONESIA **Bank** **BTN**

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

Periode s.d. 31 Desember 2023 | Info: bit.ly/hajidaruahib

BTN Syariah