FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

	STATEMENTS OF FINANCI As of March 31, 2023 and Dec (In Millions of Rupi	ember 31, 2022	 2		STATEM	IENTS OF INCOME For the Period Ende (In Milli	AND OTHER CO d March 31, 2023 ons of Rupiah)	DMPREHEN and 2022	NSIVE		STATEMENTS OF COMMITMENTS AND CC As of March 31, 2023 and December 3 (In Millions of Rupiah)		CIES	STATEMENT OF CASH FLOW For The Period Ended March 31, 2023 (In Millions of Rupiah)	/S And 2022	
No.	DESCRIPTION	Mar 31, 2 (Unaudit		Dec 31, 2022 (Audited)	No.	DESCRIPTION		Mar 31, 2023 (Unaudited)	Mar 31, 2022 (Unaudited)	No.		Mar 31, 2023 (Unaudited)			Mar 31, 2023 (Unaudited)	
ASS	SETS	(onddan		(ridditod)	OPERATING INCOM	E AND EXPENSES		(onduction)	(onadanou)		COMMITMENT RECEIVABLES	(onduction)	(ridanou)	CASH FLOWS FROM OPERATING ACTIVITIES	(onadanod)	(onautrou)
	Cash	1,866,		1,661,533	A. Interest Incom	e and Expenses					1. Unused fund borrowings/financing facilities	-	-	Interest, profit sharing, and margin	6,666,807	5,504,227
	Placements with Bank Indonesia Placements with other banks	33,228, 1,525,		37,992,835 1,872,318	1. Interest income			6,675,916	6,051,864	1	2. Outstanding purchase position on spot and derivative/forward 3. Others	2,167,204	2,641,853	Recoveries from loan debts written-off Interest and bonus, fees and commissions paid	120,323 (3,732,233)	81,000 (2,605,793)
4.	Spot and derivative receivables/forward	25,		103,939	2. Interest expens			3,555,240	2,477,866		3. Others	-	-	Corporate income tax paid	(190,631)	(190,405)
	Securities	55,756,	,383	53,688,141	Net interest in	come (Expenses)		3,120,676	3,573,998	П.	COMMITMENT PAYABLES			Other operating expenses - net Other non-operating Income (expense) - net	(1,821,134) (118,633)	(598,734) 19,142
0. 7.	Securities sold under repurchase agreements (Repo) Securities purchased under resale agreements (Reverse Rep	00)	-	1,434,190	B. Operating Inco	ome and Expenses Other tha	n Interest				1. Unused loan facilities granted to customer	000.000	00.400	Cash receipts before changes in operating assets and liabilities	924,499	2.209.437
	Acceptances receivables	785,		420,562		n increase (decrease) in fair val		99,748	(90,245)	11	a. Committed b. Uncommitted	239,860 18,490,236	80,128 15,029,853	Changes in operating assets and liabilities:		_,,
	Loans Sharia financing	267,122, 32,625,		266,657,565 31,624,139		n decrease (increase) in fair va n sale of financial assets	ue of financial liabilities	- 99,076	- 161,261		Outstanding irrevocable letters of credit Outstanding sales position on spot and derivative/forward	59,993 2,137,915	221,484 2,477,048	Decrease (increase) in operating assets:		
11.	Investment in share		-	-		n spot and derivative transaction	n/forward (realised)	2,325	(3,125)		4. Others	13,256	13,100	Fair value through profit or loss		
	Others financials assets Allowance for impairment on financial assets -/-	11,791,	,587	10,756,035	5. Gain (Loss) from	m investment in shares under e	quity method	-	-		CONTINGENT RECEIVABLES			securities Fair value through profit or loss	201,416	(51,114)
	a. Securities		2,010)	(2,399)	 Gain (Losses) fi Dividend Incom 	rom foreign currencies translati	on	(114,420)	25,606		1. Guarantees received	1,088,844	350,713	government bonds	(2,689,721)	(5,403,128)
	 b. Loans and Sharia financing c. Others 	(15,461,	,174) ,936)	(15,674,923) (1,883)		visions/fees and administrative		312,779	297,818		2. Others	9,465,161	5,169,262	Acceptance Receivable Derivative Receivable	(364,803) 78,228	(321,589)
14.	Intangible assets	(· · ·	-	-	9. Other income 10. Impairment for f	financial consta		361,512 750,770	94,640 785,792	IV.	CONTINGENT PAYABLES			Loans and sharia financing/receivables	(2,448,928)	(2,807,648)
15.	Accumulated amortisation for intangible assets -/- Premises and equipment	10,741,	,146	- 10,599,848		to operational risk		-	-		1. Guarantees issued	1,530,964	948,495	Other assets	(1,339,242)	(1,120,673)
	Accumulated depreciation on premises and equipment -/-	(4,376,		(4,246,045)	12. Salaries and em			849,293	834,862		2. Others	-	-	Increase (decrease) in operating liabilities:		
16.	Non earning assets a. Abandoned properties	1.	.410	1,410	13. Promotion expe 14. Other expenses			104,487 1,158,595	80,698 1,370,453		STATEMENTS OF CALCULATION OF CAPITAL			Current liabilities	879,831	538,281
	b. Repossessed assets	77,		77,591		ng Income (Expenses)		(2,102,125)	(2,585,850)		As Of March 31, 2023 And 202		I KAIIU	Deposits from customer Demand deposits	12,989,715	2.891.184
	c. Suspense account d. Inter office assets		-			B) FROM OPERATIONS		1,018,551	988,148		(in Millions of Rupiah)			Wadiah demand deposits	423,154	589,444
17.	Other assets	5,800,	,258	5,183,456	NON OPERATING IN	ICOME AND EXPENSES						Mar 31, 2023		Savings deposits Savings deposits Wadiah	(2,605,460) 37,073	(6,237,761) 130,679
тот	AL ASSETS	401,507,	,507	402,148,312	1. Gain (loss) from	n sale of premises and equipm	ent				CORE CAPITAL (TIER 1)	(Unaudited) 24,337,411	(Unaudited) 18,178,176	Time deposits	(13,729,059)	(840,516)
	BILITIES AND EQUITY					ating income (expenses)		(4,213)	(6,464)		CORE CAPITAL (TIER 1) I. Common Equity Tier 1 (CET 1)	24,337,411 24,337,411	18,178,176	Deposits from other banks Acceptance liabilities	1,193,359 364,803	(27,209) 321,589
	LIABILITIES						E TAV	(4,213)	(6,464)		1.1. Paid-In Capital (net of Treasury Stock)	7,017,222	5,295,000	Other liabilities	(447,311)	(66,213)
1.	Demand deposits	127,404,		114,006,513	PROFIT (LOSS Income tax exp	6) CURRENT PERIOD BEFOR	E IAX	1,014,338	981,684		1.2. Disclosed Reserves 1.2.1 Additional Factor	20,169,474 21,272,497	15,569,229 16,198,291	Temporary syirkah funds	507,109	(1,982,759)
2.	Savings deposits Time deposits	39,404, 152,798,		42,195,160 165,735,643	a. Estimated of	current tax -/-		(193,925)	(331,165)		1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess differences arising from translation	3,508,565	3,307,991	Net Cash provided by (used in) Operating Activities	(6,025,337)	(12,177,996)
4.	Electronic money	102,190,	-			x income (expenses)		(19,525)	123,905		of financial statement			CASH FLOWS FROM INVESTING ACTIVITIES		
5.	Fund from Bank Indonesia Fund from other banks	1,350,	-	- 179,182	PROFIT (LOSS	6) CURRENT PERIOD		800,888	774,424		1.2.1.1.2 Potential gain due to increases of fair value of financial asset through other comprehensive income			Proceeds from matured amortized cost securities	773	837
0. 7.	Spot and derivative liabilities/forward	1,350,	-	179,182	PROFIT (LOSS	6) MINORITY INTEREST					1.2.1.1.3 Surplus of fixed assets revaluation 1.2.1.2 Other disclosed reserves	3,508,565 17,763,932	3,307,991 12,890,300	Acquisitions of premises and equipment Proceeds (Placement) from securities at fair value through	(188,467)	(90,773)
8.	Securities sold under repurchase agreements (Repo)	705	-	-							1.2.1.2.1 Agio	4,465,565	2,054,454	other comprehensive income	(487,978)	345,842
	Acceptances liabilities Securities issued	785, 6,644,		420,562 8,652,260	OTHER COMPREHE						1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit	4,621,242 7,876,237	4,621,242 5,440,180	Proceeds (Placement) from government bonds at fair value through other comprehensive income	165,919	(2,151,622)
	Fund borrowings	34,220,		33,979,224	1. Unreclassified t	to profit (loss) from revaluation of premises a	nd equipment				1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-in capital	800,888	774,424	Purchase of amortized cost government bonds	-	(432,499)
	Margin deposits received Inter office liabilities	9,	,787	9,872		from remeasurement on defin		(91,084)	231,063		1.2.1.2.6 Others 1.2.2 Deduction Factor	- (1,103,023)	(629,062)	Proceeds of amortized cost goverment bonds Purchase of amortized cost securities	1,282,876 (274,842)	(31,226)
	Other liabilities	11,264,	1,311	11,060,542	c. Others			22,771	(57,766)		1.2.2.1 Other comprehensive income	(1,103,023) (1,024,022)	(547,027)	Placement of securities purchased under agreement to resell	1,434,190	1,598,325
15,	Minority interest		-	-	2. Reclassified to	profit (loss)					1.2.2.1.1 Negative differences arising from translation of financial statement			Net Cash provided by (used in) Investing Activities	1,932,471	(761,116)
	TOTAL LIABILITIES	373,883,	,062	376,238,958		s) from adjustments arising from	m translation				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)	CASH FLOWS FROM FINANCING ACTIVITIES		
	EQUITY				of financial	statement from changes of financial asse	ts on measured		-		1.2.2.2 Other disclosed reserves	(79,001)	(82,035)	Payment of matured securities issued Proceeds from securities sold under repurchase agreements	(2,008,284)	(164) 592,326
16.	Share capital a. Authorised capital	7,017,	222	10.239,216		through other comprehensive		196,203	(820,120)		1.2.2.2.1 Disagio 1.2.2.2.2 Previous year loss			Proceeds from securities sold under reputchase agreements Payments of dividends	(609,015)	(237,623)
	b. Unpaid-in capital -/-		-	(4,944,216)	c. Others			18,570	186,684		1.2.2.2.3 Current year loss 1.2.2.2.4 Negative difference in allowance for possible	•		Proceeds of fund borrowings Payment from fund borrowings	446,231	825,508 (2,372,564)
17.	c. Treasury stock -/- Additional Paid-in Capital		-	-		REHENSIVE INCOME FOR TI		146,460	(460,139)		losses and allowance for impairment on earning assets			Payment of lease liabilities	(18,140)	(26,942)
	a. Agio	4,465,	,565	2,054,454	TOTAL COMPREHEN	NSIVE PROFIT (LOSS) FOR	THE YEAR	947,348	314,285		1.2.2.2.5 Negative difference in adjusment amounts			Shares issuance	1,376,759	-
	 b. Disagio -/- c. Funds for paid-up capital 		1	2,756,575	Current Year Net Pro	ofit (Loss) Attributable to :					from fair value of financial assets in trading book 1.2.2.2.6 Required allowance for non earning assets	- (79,001)	(82,035)	Net Cash (used in) Provided by Financing Activities	(812,449)	(1,219,459)
	d. Others		-	-	- Owner of Com			800,888	774,424		1.2.2.2.7 Others 1.3. Non Controlling Interest			NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(4,905,315)	(14,158,571)
18.	Other comprehensive income a. Gain	3,508,	565	3,508,565	- Non Controllin	ng Interest ENT YEAR NET PROFIT (LOS	0	- 800,888	- 774,424		1.4. Deduction Factor of CET 1 1.4.1 Deferred tax calculation	(2,849,285)	(2,686,053)	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	41,526,686	41,229,907
	b. Losses -/-	(1,505,		(1,652,210)	TOTAL CORRE	ENT TEAR NET PROFIT (LOS	5)	800,888	//4,424		1.4.2 Goodwill	(2,849,285)	(2,686,053)	CASH AND CASH EQUIVALENTS AT END OF PERIOD	36,621,371	27,071,336
19.	Reserve a. General reserve	4,621,	242	4,621,242		e Profit (Loss) For The Year	Attributable to:				1.4.3 Other intangible assets 1.4.4 Investments in share			The details of cash and cash equivalents at end of period are as follows:		
	b. Appropriated reserve	4,021,		840,476	- Owner of Com - Non Controllin			947,348	314,285		1.4.5 Shortfall of capital on insurance subsidiaries 1.4.6 Securitisation exposure			Cash Current accounts with Bank Indonesia	1,866,807 19,472,605	1,489,802 12,360,491
20.	Retained Earning	7.070	007	5 440 470		REHENSIVE PROFIT (LOSS)	FOR THE YEAR	947,348	314,285		1.4.7 Other deduction of CET 1			Current accounts with other banks	1,525,663	1,661,655
	a. Previous years b. Current year	7,876, 800,		5,440,179 3,045,073		,		011,010		1	1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank			Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	13,756,296	11,559,388
	c. Paid Dividend -/-		-	-	TRANSFER PROFIT	(LOSS) TO HEAD OFFICE			•		1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			Total of cash and cash equivalents	36,621,371	27,071,336
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	27,624,		25,909,354	DIVIDEND						1.4.7.3 Exposure that give rise to credit risk due the settlement					
	TOTAL EQUITY	27,624,	,445	25,909,354							(settlement risk) - Non Delivery Versus Payment 1.4.7.4 Exposures in subsidiaries that to business activity			Notes :		
TOT	AL LIABILITIES AND EQUITY	401,507,	,507	402,148,312	EARNINGS PER SH	ARE (in rupian)		57	73		based on sharia principle 2. Additional Tier 1 (AT 1)		•	 The financial information as of March 31, 2023 and March 31, 202 information as of December 31, 2022 is extracted from the financial s 	tatements of PT	Bank Tabungan
											2.1. Instrument which comply with AT 1 requirements			Negara (Persero) Tbk as of December 31, 2022 and for the year the Management in accordance with Indonesian Financial Accounting Star		
	STA	TEMENTS OF		of March 31	LITY AND OTH , 2023 and 2022	ER INFORMATION					2.2. Agio / Disagio 2.3. Deduction Factor of AT 1			by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member firm of E Muhammad Kurniawan, as partner in charge, independent auditor, ir	mst & Young Glo	obal Limited with
					of Rupiah)						2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank			Auditing established by the Indonesian Institute of Certified Public Acco	untants, with an	unmodified audit
		March	31, 202	23 (Unaudited)			March 31, 2022 (Una	udited)			2.3.2 Cross ownership in another entity acquired by the transition due to law, grants or grants will			opinion, as stated in their report dated February 17, 2023 which is not in 2) The above published Financial Statements are presented to comply with		uncation.
No.	DESCRIPTION		Sub	Doubtful	Loss Total	Current Specia		,	Total		SUPPLEMENTAL CAPITAL (TIER 2)	5,173,127	6,749,931	 a) Financial Services Authority Regulation (POJK) Number 37/POJK. regarding "Transparency and Published Financial Statements of Th 	3/2019 Dated De	cember 19, 2019
	Cultent		andard	Doubtiu	1000 Total	Mentio		2035	Total		 Capital instrument in the form of stock or other which comply with Tier 2 requirements 	3,689,163	5,380,969	b) Circular Letter of Financial Services Authority (SEOJK) Number 9	/SEOJK.03/2020	Dated June 30,
١.	RELATED PARTIES										2. Agio/Disagio	1,483,964	1,368,962	2020 regarding "Transparency and Published Financial Statements c) Financial Services Authority Regulation (POJK) Number 34/POJ	of The Commerc	cial Banks".
1.	Placements with other banks										 B. General provision on earning assets (max. 1.25% credit risk - weighted assets) B. Deduction supplemental capital 	1,483,964	1,368,962	2016 on Amendments of POJK Number 11/POJK.03/2016 regarding	g "Capital Adequa	acy Ratio for The
	a. Rupiah -	• •	-		-	• •		-	• •		4.1. Sinking Fund4.2. Placement of funds in instrumen Tier 2 to other bank			Commercial Banks". d) Financial Services Authority Regulation (POJK) Number 14/POJK	.04/2022 Dated	August 18, 2022
2.	b. Foreign currencies - Spot and derivative receivables/ forward							-			4.3. Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			regarding "Submission of Periodic Financial Statements for Issuers	or Public Compa	nies"
	a. Rupiah -	• •	-		-	• •		-			TOTAL CORE AND SUPPLEMENTAL CAPITAL	- 29,510,538	- 24,928,107	 Capital Market and Financial Institution Supervisory Agency (Bi VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-34 	7/BL/2012 Dated	June 25, 2012
3.	b. Foreign currencies - Securities -				-			-			M 04 0000 M 04 0000		24,523,107	regarding "Presentation and Disclosure of Periodic Financial S Companies".	tatements for Is	suers or Public
	a. Rupiah -		-		-	• •		-	•		(Unaudited) (Unaudited)	(Unaudi		f) Circular Letter of Financial Services Authority Number S-2/PB.1	1/2020 dated Ja	anuary 20, 2020
	b. Foreign currencies - Securities sold with agreement										K WEIGHTED ASSETS T18,717,084 109,516,981 CET 1 Ratio (%)	17	50% 13.23%	regarding Changes to Published Financial Statements. 3) Related Parties in the Statements of Assets' Quality and Other Informa	tion are presente	ed in accordance
	to repurchase (Repo) a. Rupiah									M	ARKET RISK WEIGHTED ASSETS 2,499,789 4,743,060 Tier 1 Ratio (%)	17.	50% 13.23%	with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 20), 2005 regarding	the Amendment
	b. Foreign currencies		1								PERATIONAL RISK - WEIGHTED ASSETS 17,889,426 23,110,793 Tier 2 Ratio (%) DTAL RISK WEIGHTED ASSETS 139,106,299 137,370,834 Capital Adequacy R		71% 4.92% 21% 18.15%	of Financial Services Authority Regulation Number 38/POJK.03/2019 da the Amendment of Financial Services Authority Regulation Number 32/P		
5.	Securities purchased with agreement to resell (Reverse Repo)										R BASED ON RISK PROFILE (%) 9.40% 9.25% CET 1 for Buffer (%)		50% 7.23%	Lending Limit and Provisions of Large Fund for Commercial Banks.4) Exchange rate of 1 US Dollar as at March 31, 2023, December 31,	2022 and March	31 2022 wore
	a. Rupiah -				-			-			PITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BUF rom CET1 (%) 6.00% 6.00% Capital Conservation		LLED BY BANK (%) 0.000%	Rp. 14.994,50 , Rp. 15.567,50 dan Rp. 14.369,00 respectively.		
	b. Foreign currencies - Acceptances receivables -		-						: .	Fr	om AT1 (%) 0.00% 0.00% Countercyclical Buff	ffer (%) 0.0	0.000% 0.000%	 Basic earnings per share is computed by dividing income for the year av- shares (residual income) by the weighted average number of ordinal 		
	Loans and financing provided									Fr	om Tier 2 (%) 3.40% 3.25% Capital Surcharge for Syste	temic Bank (%) 1.0	1.000%	current year.	, snares outstal	
	a. Micro, Small and Medium loans (UMKM) i. Rupiah							-			CALCULATION OF FINANCIAL R	ATIOS		MANAGEMENT OF THE BANK		
	ii. Foreign currencies				-			-			For the Period Ended March 31, 2023			BOARD OF COMMISSIONER		
	b. Non UMKM												Mar 21, 2022		ra M. Hamzah	

AGEMENT OF THE B BOARD OF COMMISSIONER Chandra M. Hamzah Igbal Latanro

BUM UNTUK INDONESIA Bank BTN

ASEAN INDONESIA 2023 🜑

9. Other receivable

10. Commitments and contingencies

6,563

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	 a. Micro, Small and Medium Ioans (UMKM) i. Rupiah ii. Foreign currencies 		: :	:	:		:	:		-		: :				ALCULATIO		
	b. Non UMKM i. Rupiah	101,64	40 1,348			133	103,121	133,514	3,032			29 835	137,410			_	_) IT J
	ii. Foreign currencies	101,04				-	-	-	3,032	•	-		- 137,410	No.		RATIOS	;	
	 Restructured loans Rupiah 					-				-	-				RFORMANCE RATIOS	- (040)		
	ii. Foreign currencies		· ·	· ·		-		-		-	-	· ·	· ·	1.	Non performing earnin		earning assets	
8.	Investments in shares Other receivable		: :			:	:								to total earning assets			
10.	Commitments and contingencies													3.	Non performing earnin Allowance for impairm	g assets to total ea ent on financial as	arning assets sets to earning a	assets
	 Rupiah Foreign currencies 										-		1 :	5.	Gross NPL Net NPL			
						-	-	-						6. 7.	Return on Asset (ROA			
1.	NON RELATED PARTIES Placements with other banks													8.	Return on Equity (ROE Net Interest Margin (N	:) IM)		
- 1 ¹	a. Rupiah	427,28	86 -			-	427,286	1,018,858		-	-		1,018,858	10.	Operating Expenses to	Operating Income	e	
	b. Foreign currencies	1,096,73	- 34	-	· ·	1,704	1,098,438	1,000,686		-	-	- 1,672	1,002,358	11.	Cost to Income Ratio (Loan to Deposit Ratio	(LDR)		
2.	Spot and derivative receivables/ forward a. Rupiah							41,163		-	-		41,163	CO	MPLIANCE			
	b. Foreign currencies	25,7	11 -	-		-	25,711	-		-	-			1.	a. Percentage violation		g Limit	_
3.	Securities a. Rupiah	51,010,07	48,611	4,136	5,185	52,229	51,120,177	48,774,746	43,763	4.5	372 6,3	60,811	48,890,009		 Related parties Non - Related p 	arties		
	b. Foreign currencies	4,636,20		-	-	-	4,636,206	5,749,746		-	-	-	5,749,746		b. Percentage of exc	ess of the Legal Le	nding Limit	
4.	Securities sold with agreement														 Related parties Non - Related parties 			
	to repurchase (Repo) a. Rupiah					-		636,754			-		636,754	2.	Reserve requirement			
	b. Foreign currencies			-	· ·	-	-	-		-	-	· ·	· ·		 a. Primary reserve re a.) Conventional 	quirement Rupiah		
5.	Securities purchased with agreement to resell (Reverse Repo)														- Daily			
	a. Rupiah			-		-		-		-	-		· ·		- Average b.) Svariah			
6.	 b. Foreign currencies Acceptances receivables 	785.36					- 785.365	775,729					775,729		b. Reserve requireme	ent Foreign current	cies (Daily)	
7.	Loans and financing provided	100,00					100,000						110,120	3.	Net Open Position - O	/erall		
	 Micro, Small and Medium loans (UMKM) Rupiah 	3,889,63	35 235,448	32,531	59,950	1,374,121	5,591,685	7,467,348	2,193,814	98,5	517 133,7	710 3,192,847	13,086,236		STATEMENT			PIV
	ii. Foreign currencies	5,005,00		-	-	-	-	-	2,155,014	-	-		-		STATEMENT		of March 3	
	b. Non UMKM	057 550 00	00 00 040 040	000.045	4 000 004	7 004 400	000 007 540	044.054.054	45.055.000		004 004	0.050.004	000 770 000				(Unaudite	ed)
	 Rupiah ii. Foreign currencies 	257,552,99		699,245	1,209,964	7,221,499	292,927,542 1,125,698	241,254,951 143,186	15,955,923	3 208,8	801 291,6	646 6,058,681	263,770,002 143,186					
	c. Restructured loans													No.	TRANSA	CTION	Notional	
	 Rupiah ii. Foreign currencies 	17,974,87	19 8,386,802	334,690	563,276	5,656,585	32,916,172	48,327,132	9,630,096	6 218,0	065 265,3	5,863,924	64,304,555	110.	- Indition	, non	Amount	Trac
8.	Investments in shares					-					-		:	Α.	Exchange Rate Relat	- 4		
9. 10.	Other receivable Commitments and contingencies		· ·	-	· ·	-	-	-		-	-	· ·	· ·	A. 1.		aq		_
10.	a. Rupiah	19,144,82	20 723,572	14,053	19,162	67,783	19,969,390	17,349,991	1,395,805	5 15,2	272 19,1	162 67,784	18,848,014	2.	Spot Forward			
	b. Foreign currencies	364,9	19 -	-	· ·	-	364,919	264,339		-	-		264,339	3.	Option			
111.	OTHER INFORMATION														 a. Written b. Purchased 			
1.	Value of bank's assets pledge as collateral:													4.	Future Swap			
	a. To Bank Indonesia b. To others						-						· ·	6.	Others		2,167,204	
2.	Repossessed assets						77,591						77,591	В.	Interest Rate Related			
														1.	Forward		-	
		LO	SSES AND	ALLOW	ANCE FO	R ASSET	QUALITY	ASSES	SMENT					2.	Option a. Written			
				As o	f March 3 (In Million									3.	 b. Purchased Future 			
			_		<u> </u>			_	_				_	4. 5.	Swap Others		-	
		-			31, 2023 (Un	,					31, 2022 (Una	,		C.	Others			_
No.	DESCRIPTION		Allowa	nce for Impa	irment		allowance f earning ass		llowance f	or Impair	ment	Required all losses on ear			TOTAL		2,167,204	
		-	Stage 1	Stage 2	Stage 3	General	Specia	I Stage	e 1 St	age 2	Stage 3	General	Special					_
1.	Placements with other banks		16		1,704	15,24	40 1.	704	44		1,672	20,196	1,672				IE LENDII Of March 3	
2.	Spot and derivative receivables/forward		-			2	57		-	-		412				~ ~ ~ ~		, 2
3.	Securities		10	-	2,000	534,47	71 57,	872	3	-	2,000	72,664	65,962				Р	rime
4. 5.	Securities sold with agreement to repurchase (Rep Securities purchased with agreement to resell (Rev		-						-		-		-					Busin
6.	Acceptances receivables		216			7,8	54	-	2,620	-		7,757				Corporate	Retail	
7.	Loans and financing provided		3,319,407	2,846,154	9,295,613	2,605,52	9,650,	595 2,60	6,511 2	2,274,117	9,770,397	2,689,998	8,534,255			Loan	Loan	
8. 9	Investments in shares Other receivable		-	-					-	-	-	-	-		na Landina Data	0.05%	0.20%	

34,466

5,056

906

13,789

68,261

184,671

	RATIOS				31, 2023 audited)	Mar 31, (Unaud	
FORMANCE RATIOS							
Capital Adequacy Ration		arning assets			21.21%	18	3.15%
to total earning assets					2.87%	2	2.89%
Non performing earning					2.85%		2.87%
Allowance for impairme	ent on financial ass	ets to earning a	assets		4.32%		4.37%
Gross NPL					3.54%		3.60%
Net NPL					1.46%		1.28%
Return on Asset (ROA)					1.02% 13.08%		1.07%
Return on Equity (ROE					3.51%		5.91% 4.29%
Net Interest Margin (NI Operating Expenses to	Operating Income				3.51% 86.51%		4.29% 5.10%
Cost to Income Ratio (Cipi				47.41%		5.02%
Loan to Deposit Ratio					93.79%		5.39%
IPLIANCE	. ,						
a. Percentage violation	n of Legal Lending	Limit					
i. Related parties	ertice				0.00%		0.00%
ii. Non - Related p		adia a Linait			0.00%	(0.00%
 b. Percentage of excerning i. Related parties 	55 OF THE LEGALLE	iuing Limit			0.00%		0.00%
ii. Non - Related parties	ortios				0.00%		0.00%
Reserve requirement	41400				0.0076	(
a. Primary reserve re-	uirement Rupiah						
a.) Conventional							
- Daily					0.09%	(0.05%
- Average					7.10%	5	5.00%
b.) Syariah					7.74%		4.23%
	ent Foreign currenc	ies (Daily)			4.74%		4.39%
b. Reserve requireme	/erall				2.72%	3	3.82%
b. Reserve requireme Net Open Position - Ov	S OF SPOT As	AND DE of March 3 (Unaudit	ERIVATIV 31, 2023 ed)		Millions	of Rupi	
Net Open Position - Ov	As	of March 3 (Unaudit Notional	ERIVATIV 31, 2023 ed) Ty	(In	Millions Derivat		
Net Open Position - Ou	As	of March 3 (Unaudit	31, 2023 ed)	(In	Millions Derivat	of Rupi ive Receive Payables	
Net Open Position - Ou	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relater Spot Forward Option a. Written b. Purchased Future	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty	(In pe	Millions Derivat	of Rupi ive Receive Payables	ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Ty	(In pe Hedging	Millions Derivat 8 9 Receival	of Rupi ive Receiva Payables bles Paya	ables ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future	As CTION	of March 3 (Unaudit Notional	31, 2023 ed) Ty Trading - - - - - - - - -	(In pe	Millions Derivat 8 9 Receival	of Rupi ive Receiva Payables bles Paya	ables
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Ty Trading - - - - - - - - -	(In pe Hedging	Millions Derivat 8 9 Receival	of Rupi ive Receiva Payables bles Paya	ables ables
Net Open Position - Ov STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Related Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Forward Option a. Written b. Purchased Forward Option a. Written b. Purchased Future	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Related Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Forward Option a. Written b. Purchased Forward Option a. Written b. Purchased Future	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Related Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Receival - - - - 4 25,7	of Rupi ive Receive Payables les Paya	ables ables - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others	As CTION	of March : (Unaudit Notional Amount	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In pe Hedging	Millions Derivat 8 Perivat	of Rupi	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204	31, 2023 ed) Trading - - - - - - - - - - - - - - - - - - -	(In Hedginji 2,167,20 2,167,20	Millions Derivat 8 Perivat	of Rupi	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As CTION ed PRIM	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204 2,167,204 E LENDI	31, 2023 ed) Trading 	(In Hedginji 2,167,20 2,167,20	Millions Derivat 8 Perivat	of Rupi	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As CTION ed PRIM	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204	31, 2023 ed) Trading 	(In Hedginji 2,167,20 2,167,20	Millions Derivat 8 Perivat	of Rupi	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As CTION ed PRIM	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204 2,167,204 E LENDI Df March	31, 2023 ed) Trading 	(In Pe 4edging 2,167,20 2,167,20 E mg Rate	Millions Derivat 8 Perivat	of Rupi ve Receive Anterna State Payables 	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As CTION ed PRIM	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204 2,167,204 E LENDI Df March	81, 2023 ed) Trading 	(In Pe 4edging 2,167,20 2,167,20 E mg Rate	Millions Derivat 8 Perivat	of Rupi ve Received and the second se	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Relate Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others	As CTION ed PRIM As C	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204 2,167,204 E LENDI Df March F Retail	11, 2023 ed) Trading Trading 	(In Pe Hedginų 2,167,20 2,167,20 E E ng Rate egment	Millions Derivat 8 Perivat	of Rupi ve Receive Anterna State Payables 	ables ables - - - - - - - - - - - - - - - - - - -
Net Open Position - Ox STATEMENT TRANSAC Exchange Rate Related Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others	As CTION ed PRIM As C	of March 3 (Unaudit Notional Amount 2,167,204 2,167,204 2,167,204 E LENDI Of March	31, 2023 ed) Trading 	(In Pe Hedginų 2,167,20 2,167,20 E Ing Rate egment	Millions Derivat 8 Perivat	of Rupi ve Received and the second se	ables ables - - - - - - - - - - - - - - - - - - -

Commissioner Commissioner Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Independent Commissioner BOARD OF DIRECTORS President Director	Idjai Latanio Andin Hadiyanto Herry Trisaputra Zuna Himawan Arief Sugoto Mohamad Yusuf Permana* Armand B, Arief Andi Junhari Luddin Sentot A, Sentausa Nixon L.P, Napitupulu**
Vice President Director	: Oni Febriarto Rahardjo***
Director of Finance	: Nofry Rony Poetra
Director of Assets Management	: Elisabeth Novie Riswanti
Director of Human Capital, Compliance, and Legal Director of Risk Management	: Eko Waluyo : Setivo Wibowo
Director of Distribution and Funding	: Jasmin
Director of IT and Digital	: Andi Nirwoto
Director of Consumer	Hirwandi Gafar
Director of Institutional Banking	: Hakim Putratama****
SHARIA SUPERVISORY BOARD	
Chairman	: M. Quraish Shihab
Member	: Mohammad Bagus Teguh Perwira
SHAREHOLDER	
Ultimate Shareholder	
- Republic of Indonesia	: 60.00%
Non Ultimate Shareholder through Capital Market (≥5%)	: Nil
Non Ultimate Shareholder through non Capital Market (≥5%)	: Nil

inted as a member of Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk based e Extraordinary General Meeting of Shareholders dated January 11, 2023 and will be effective upon val from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing and regulations.

and regulations. eve assignment transfer as President Director of The Board of Directors of PT Bank Tabungan Negara sero) Tbk based on the Annual General Meeting of Shareholders dated March 16, 2023 and will be etwe upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance the prevailing laws and regulations. binted as Vice President Director of PT Bank Tabungan Negara (Persero) Tbk based on the Annual eral Meeting of Shareholders dated March 16, 2023 and will be effective upon approval from the Financial cines Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations. binted as a member of Board of Directors of PT Bank Tabungan Negara (Persero) Tbk based on the Annual eral Meeting of Shareholders dated March 16, 2023 and will be effective upon approval from the Financial ces Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

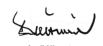
fice :

a Bank BTN

Mada No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (021) 6346704 Office :

Office: • Balikpapan • Bandar Lampung • Bandung • Bandung Timur • Bangkalan • Banjarmasin au · Batam • Banyuwangi • Bekasi • Bengkulu • Bintaro Jaya • Bogor • Bumi Serpong Damai g • Cibubur • Cikarang • Cilegon • Cimahi • Ciputat • Cirebon • Denpasar • Depok • Gresik • Gorontalo Indah • Jakarta Alemian • Jakarta Harmoni • Jakarta Harmoni • Jakarta Pelamoni • Jakarta Pelangen • Jakara Malamoni • Jakarta Pelamoni • Jakarta Pelamotari • Medidari • Kudusa • Madium • Maggelang • Makasar • Malang • Manuju • Manado • Mataram • Medeni • Mulyosari • Palangkaraya • Palembang • Palu • Panakukkang • Pangkal Pinang • Pare-Pare • Pekalongan aru • Pematang Siantar • Pontianak • Purwakarta • Purwokerto • Samarinda • Semarang • Sidoarjo • Solo m • Surabaya = Surabaya Bukit Darmo • Tangerang • Tanjung Pinang • Tarakan • Tasikmalaya • Tegal • Yogyakarta.

Jakarta, April 27, 2023 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors





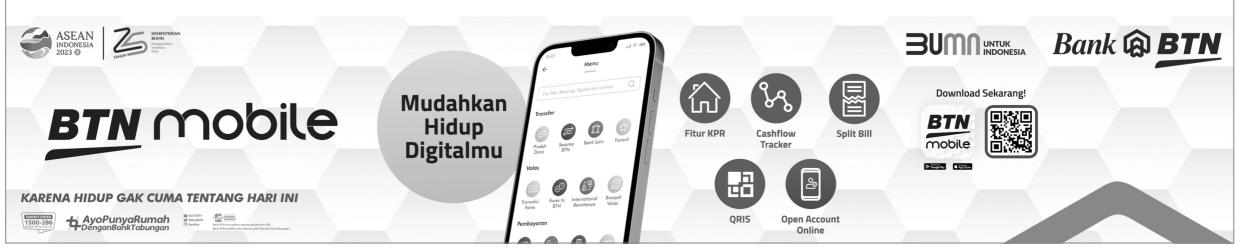
Andi Nirwoto Director of IT and Digital

7,30%

8,80%

Nofry Rony Poetra Director of Finance

Contact Center : 1500286 www.btn.co.id



Prime Lending Rate

8,05%

8,30%

n/a





BUMN UNTUK Bank B BTN

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

DESCRIPTION

OPERATING INCOME AND EXPENSES

Mar 31, 2023 (Unaudited) Mar 31, 2022 (Unaudited)

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

NO.

A.

	STATEMENT OF FINANCIAL P(As Of March 31, 2023 And December (In Millions of Rupiah)	DSITION 31, 2022	
NO.	ACCOUNT	Mar 31, 2023 (Unaudited)	Dec 31, 2022 (Audited)
	ASSETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Revenue Sharing Financing Ijarah Receivable Other Productive Assets Premisses and Equipment Non Productive Assets Other Assets	95,013 6,166,641 699 27,842,718 4,782,530 (1,707,842) 26,821 854,008	112,768 5,459,362 1,198 8,927,958 26,776,404 4,847,735 (1,572,011) 19,482 762,679
14.	TOTAL ASSETS	46,515,287	45,335,575
2. 3. 4. 5. 6. 7.	LIABILITIES Wadiah Deposits a. Current Accounts b. Saving Accounts Temporary Syirkah Fund a. Current Accounts b. Saving Accounts b. Saving Accounts c. Time Deposits 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	9,047,963 1,230,791 466,195 4,596,921 20,288,653 21,548 3,560,538 7,198,103 (5,368) 4,794 105,149	8,623,601 1,193,717 480,787 4,819,113 19,523,557 40,028 3,365,774 6,940,992 9,636 4,794 333,576
	TOTAL LIABILITIES	46,515,287	45,335,575

REVENUE SHARING DISTRIBUTION Period March 31, 2023

	Net Revenue Sharing								
			INCOME	SHARE OF SHAHIBUL MAAL					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	THAT MUST BE DIVIDED	RATIOS	BONUS AND REVENUE SHARING	indikasi Eqv.			
I.	Liabilities to Other Bank	-	-	-	-				
11.	Mudharabah Current Deposits a. Bank b. Non Bank	56 419,415	1 4,189	7.00% 11.31%	- 474	0.84% 1.36%			
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	12,125 4.264,449	121 42,587	32.39% 32.17%	39 13,699	3.88% 3.85%			
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month b. Non Bank	2,033 1,839 19 -	20 18 -	29.50% 29.50% 0.00% 0.00%	5 - -	3.54% 3.54% 3.54% -			
	1 Month 3 Month 6 Month 12 Month	3,739,203 3,466,975 1,127,963 30,554	37,341 34,623 11,264 305	28.79% 29.50% 29.50% 29.50%	10,750 10,214 3,323 90	2.97% 2.98% 3.19% 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
٧.	Rahn Financing		
	a. Bank b. Non Bank	- 29	-
VI.	Mudharabah Financing		
	a. Bank b. Non Bank	- 292,673	- 1,316
VII.		202,010	1,010
	a. Bank b. Non Bank	- 4,399,876	- 10,407
VIII.	ljarah Receivable	4,399,070	10,407
	a. Bank	-	-
IX.	b. Non Bank Other Financing	-	-
	a. Bank	-	-
	b. Non Bank	147,574	16
	TOTAL	12,227,323	145,469

Operating Income AND EAFENSES Operating Income and Expenses Revenue from Fund Management as Mudharib a. Income from Receipable Financing b. Income from Revenue Sharing Financing c. Income from Revenue from Ijarah d. Other Main Operating Income Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing Purspane der Stacke Sharing Income 609,626 456,732 84,212 87.265 160.660 86.529 (181,414) (181,414) 2. **(347,295)** (347,295) Revenue after Sharing Distribustion 3. 510,256 446,059 Other Operating Income and Expenses Gain (Loss) from foreign Currencies Transaction Income Bank as Mudhanib from Revenue Sharing Comissions / Provisions / Fees and Administrative Other Income Bonus on Wadiah Demand Deposite Impairment for Financial Assate В. 19,155 14,624 (17,480) (208,497) (11,437) (156,032) 5. 6. 7. Impairment for Financial Assets Losses Related to Financial Assets Impairment for Other Financial Assets Salaries and Employee Benefits Other Expense Other Operating Income (Expenses) (96,000) (61,188) (60,599) 8 (71,276) (127,009) (405,107) q 10 (370,632) PROFIT AND LOSS FROM OPERATIONS 105.149 75,427 NON OPERATING INCOME AND EXPENSES Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses) PROFIT AND LOSS FROM NON OPERATIONS 1. 2. -(17) (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. Unreclasiffied to Profit (Loss) 2. Reclasiffied 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 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	880,145	774,926					
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	- - 2,915,212	- - 2,823,561					
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	400	400 -					
	FINANCIAL RATIOS							

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.	Nett 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 • Tegal • Yogyakarta

Jakarta, April 27, 2023 PT BANK TABUNGAN NEGARA (PERSERO) Tbk Sharia Business Unit



I. Qura sh Sh



Sasean 35 Bank 🟟 BTN LANGKAH PASTI MEWUJUDKAN IBADAH HAJI SEDINI MUNGKIN dengan Tabungan BTN Haji dan Umroh iB ش BTN Suariah 0-286 HAyoPunyaRumah

For Millennial

BTN Syariah 🗤 1500-286 HAyoPunyaRumah

KPR HITS

ASEAN 35

