

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

STATEMENT OF FINANCIAL POSITION As Of September 30, 2023 And December 31, 2022 (In Millions of Rupiah)			
NO.	ACCOUNT	Sep 30, 2023 (Reviewed)	Dec 31, 2022 (Audited)
ASSETS			
1.	Cash	98,740	112,768
2.	Placement with Bank Indonesia	5,174,225	5,459,362
3.	Placement with Other Bank	1,700	1,198
4.	Investments in Marketable Securities	8,061,269	8,927,958
5.	Receivable Financing	31,004,135	26,776,404
6.	Revenue Sharing Financing	4,787,544	4,847,735
7.	Ijarah Receivable	-	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,548,209)	(1,572,011)
10.	Premises and Equipment	24,407	19,482
11.	Non Productive Assets	-	-
12.	Other Assets	809,594	762,679
TOTAL ASSETS		48,413,405	45,335,575
LIABILITIES			
1.	Wadiah Deposits	-	-
a.	Current Accounts	10,947,570	8,623,601
b.	Saving Accounts	1,238,766	1,193,717
2.	Temporary Syirkah Fund	-	-
a.	Current Accounts	609,437	480,787
b.	Saving Accounts	4,885,144	4,819,113
c.	Time Deposits	18,570,430	19,523,557
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	27,123	40,028
5.	Securities Issued	92,553	-
6.	Other Liabilities	4,234,764	3,365,774
7.	Profit Sharing Deposits	-	-
8.	Business Fund	7,379,678	6,940,992
9.	Retained Earning	-	-
a.	Other Comprehensive Income	22,254	9,636
b.	Previous Year	4,794	4,794
c.	Current Year	400,892	333,576
TOTAL LIABILITIES		48,413,405	45,335,575

REVENUE SHARING DISTRIBUTION Period September 30, 2023 (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	2	-	7.00%	0.67%
b.	Non Bank	586,892	4,716	9.57%	0.92%
III.	Mudharabah Saving Deposits	-	-	-	-
a.	Bank	15,757	127	32.56%	3.14%
b.	Non Bank	5,050,629	40,583	33.93%	3.27%
IV.	Mudharabah Time Deposits	-	-	-	-
a.	Bank	-	-	-	-
1	1 Month	700	6	29.50%	2.84%
3	3 Month	3,000	24	29.50%	2.84%
6	6 Month	10	-	29.50%	2.84%
12	12 Month	-	-	0.00%	-
b.	Non Bank	-	-	-	-
1	1 Month	3,988,102	32,045	26.29%	2.53%
3	3 Month	8,160,553	65,572	29.50%	2.84%
6	6 Month	1,075,651	8,643	29.50%	2.84%
12	12 Month	75,553	607	30.13%	2.91%
V.	Fund Borrowings	2,638,075	96,597	10.13%	4.45%
TOTAL		21,594,924	248,920		54,554

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	7,742,191	122,796
III.	Istishna Receivable	-	-
a.	Bank	-	-
b.	Non Bank	240,564	29,936
IV.	Multi-Service Receivable	-	-
a.	Bank	-	-
b.	Non Bank	12,020	45
V.	Rahn Financing	-	-
a.	Bank	-	-
b.	Non Bank	2	-
VI.	Mudharabah Financing	-	-
a.	Bank	-	-
b.	Non Bank	171,974	840
VII.	Musarakah Financing	-	-
a.	Bank	-	-
b.	Non Bank	4,712,190	32,832
VIII.	Ijarah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	-	-
IX.	Other Financing	-	-
a.	Bank	-	-
b.	Non Bank	147,574	5
TOTAL		13,026,515	186,454

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended September 30, 2023 and 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Sep 30, 2022
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib	-	-
a.	Income from Receivable Financing	1,899,529	1,365,622
b.	Income from Revenue Sharing Financing	268,840	266,404
c.	Income from Revenue from Ijarah	-	-
d.	Other Main Operating Income	455,842	259,050
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(1,024,108)	(550,625)
a.	Non Profit Sharing	(1,024,108)	(550,625)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	1,600,103	1,340,451
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	66,528	53,633
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(54,796)	(40,188)
6.	Impairment for Financial Assets	(186,795)	(428,919)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(46,438)	(94,444)
9.	Salaries and Employee Benefits	(434,893)	(215,178)
10.	Other Expense	(542,816)	(380,066)
Other Operating Income (Expenses)		(1,199,210)	(1,105,162)
PROFIT AND LOSS FROM OPERATIONS		400,893	235,289
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(1)	(17)
PROFIT AND LOSS FROM NON OPERATIONS		(1)	(17)
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		400,892	235,272
Income Tax Expenses		-	-
PROFIT AND LOSS CURRENT PERIOD		400,892	235,272
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	12,618	(50,607)
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		12,618	(50,607)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		413,510	184,665

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of September 30, 2023 And December 31, 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Sep 30, 2023 (Reviewed)	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	1,038,144	774,926
1.	Unused Loan Facilities Granted to Customer	-	-
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3.	CONTINGENT RECEIVABLE	-	-
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	3,140,012	2,823,561
4.	CONTINGENT PAYABLES	423	400
1.	Guarantees Issued	-	-
2.	Others	-	-

FINANCIAL RATIOS For the Period Ended September 30, 2023 and 2022			
NO.	RATIOS	Sep 30, 2023 (Reviewed)	Sep 30, 2022
1.	Total Assets Sharia Unit to Total Assets Consolidation	11.82%	10.61%
2.	Non Performing Productive Assets to Total Productive Assets	2.51%	3.04%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	3.53%	4.05%
4.	Gross NPF	3.07%	3.61%
5.	Net NPF	0.13%	0.85%
6.	Return On Assets (ROA)	1.15%	0.80%
7.	Financing Revenue Sharing to Total Financing	13.38%	18.76%
8.	Financing to Deposit Ratio (FDR)	98.73%	97.75%

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.

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Jakarta, November 28, 2023

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


M. Quraish Shihab
Sharia Supervisory Board


Hirwandi Gafar
Director of Consumer

**CIPTAKAN SURGA KECIL
DARI RUMAH PENUH BERKAH**
Melalui KPR BTN Platinum iB
Angsuran Ringan | Jangka Waktu s.d. 30 th

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**LANGKAH PASTI MEWUJUDKAN
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