

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENTS OF FINANCIAL POSITION As of December 31, 2023 and 2022 (In Millions of Rupiah)

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

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of December 31, 2023 and 2022 (In Millions of Rupiah)

STATEMENT OF CASH FLOWS For The Period Ended December 31, 2023 and 2022 (In Millions of Rupiah)

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO As of December 31, 2023 and 2022 (In Millions of Rupiah)

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As of December 31, 2023 and 2022 (In Millions of Rupiah)

Table with columns for No., Description, Current, Special Mention, Sub Standard, Doubtful, Loss, Total for 2023 and 2022.

CALCULATION OF FINANCIAL RATIOS For the Period Ended December 31, 2023 and 2022

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of December 31, 2023 (Audited)

PRIME LENDING RATE As of December 31, 2023 (% per annum)

MANAGEMENT OF THE BANK BOARD OF COMMISSIONER, BOARD OF DIRECTORS, SHARIA SUPERVISORY BOARD, SHAREHOLDER

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION (continued)

PRIME LENDING RATE (continued)

LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of December 31, 2023 and 2022 (In Millions of Rupiah)

Table with columns for No., Description, Allowance for Impairment, Required allowance for losses on earning assets for 2023 and 2022.

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FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENT OF FINANCIAL POSITION As of December 31, 2023 and 2022 (In Millions of Rupiah)			
NO.	ACCOUNT	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
ASSETS			
1.	Cash	109,085	112,768
2.	Placement with Bank Indonesia	6,440,216	5,459,362
3.	Placement with Other Bank	200	1,198
4.	Investments in Marketable Securities	10,795,395	8,927,958
5.	Receivable Financing	32,488,789	26,776,404
6.	Revenue Sharing Financing	4,624,042	4,847,735
7.	Ijarah Receivable	1,450	-
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,400,430)	(1,572,011)
10.	Premises and Equipment	23,259	19,482
11.	Non Productive Assets	-	-
12.	Other Assets	1,206,703	762,679
TOTAL ASSETS		54,288,709	45,335,575
LIABILITIES			
1.	Wadiah Deposits	-	-
a.	Current Accounts	13,439,465	8,623,601
b.	Saving Accounts	1,276,592	1,193,717
2.	Temporary Syirkah Fund	-	-
a.	Current Accounts	726,061	480,787
b.	Saving Accounts	5,473,242	4,819,113
c.	Time Deposits	20,887,524	19,523,557
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	23,235	40,028
5.	Securities Issued	265,846	-
6.	Other Liabilities	4,017,837	3,365,774
7.	Profit Sharing Deposits	-	-
8.	Business Fund	7,471,713	6,940,992
9.	Retained Earning	-	-
a.	Other Comprehensive Income	65	9,636
b.	Previous Year	4,794	4,794
c.	Current Year	702,335	333,576
TOTAL LIABILITIES		54,288,709	45,335,575

REVENUE SHARING DISTRIBUTION Period December 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	-	-	-	-	-
b.	Non Bank	680,508	5,020	9.71%	487	0.86%
III.	Mudharabah Saving Deposits	-	-	-	-	-
a.	Bank	17,976	133	32.97%	44	2.92%
b.	Non Bank	4,860,714	35,854	32.85%	11,779	2.91%
IV.	Mudharabah Time Deposits	-	-	-	-	-
a.	Bank	-	-	-	-	-
1	1 Month	710	5	29.50%	2	2.61%
3	3 Month	3,000	22	29.50%	7	2.61%
6	6 Month	300	2	29.50%	1	2.61%
12	12 Month	-	-	-	-	-
b.	Non Bank	-	-	-	-	-
1	1 Month	3,403,094	25,102	25.25%	6,339	2.24%
3	3 Month	5,925,838	43,710	29.50%	12,895	2.61%
6	6 Month	2,819,444	20,797	29.50%	6,135	2.61%
12	12 Month	1,831,535	13,510	29.50%	3,965	2.61%
V.	Fund Borrowings	3,181,349	108,623	10.86%	11,798	4.45%
TOTAL		22,724,468	252,778		53,472	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	8,155,909	127,597
III.	Istishna Receivable	-	-
a.	Bank	-	-
b.	Non Bank	133,898	29,813
IV.	Multi-Service Receivable	-	-
a.	Bank	-	-
b.	Non Bank	11,903	39
V.	Rahn Financing	-	-
a.	Bank	-	-
b.	Non Bank	-	-
VI.	Mudharabah Financing	-	-
a.	Bank	-	-
b.	Non Bank	130,256	567
VII.	Musyarakah Financing	-	-
a.	Bank	-	-
b.	Non Bank	4,595,831	24,564
VIII.	Ijarah Receivable	-	-
a.	Bank	-	-
b.	Non Bank	-	38
IX.	Other Financing	-	-
a.	Bank	-	-
b.	Non Bank	-	-
TOTAL		13,027,797	182,618

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As Of December 31, 2023 and 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
A. Sources and Distribution of Zakat Funds			
1.	Zakat Funds Received From:		
a.	Internal UUS	9	14
b.	External UUS	-	-
	Total Zakat Funds Received	9	14
2.	Distribution of Zakat Funds		
a.	Zakat Receiving Institutions	9	31
b.	Zakat Receiving Body	-	-
	Total Zakat Funds Distributed	9	31
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	-	-

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended December 31, 2023 and 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib	-	-
a.	Income from Receivable Financing	2,582,739	1,937,143
b.	Income from Revenue Sharing Financing	351,216	348,736
c.	Income from Revenue from Ijarah	27	-
d.	Other Main Operating Income	627,303	389,418
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(1,372,916)	(815,803)
a.	Non Profit Sharing	(1,372,916)	(815,803)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	2,188,369	1,859,494
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	91,807	77,730
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(71,621)	(57,558)
6.	Impairment for Financial Assets	(51,127)	(602,661)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(86,170)	(52,034)
9.	Salaries and Employee Benefits	(553,974)	(342,330)
10.	Other Expense	(814,858)	(549,025)
Other Operating Income (Expenses)		(1,485,943)	(1,525,878)
PROFIT AND LOSS FROM OPERATIONS		702,426	333,616
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(91)	(40)
PROFIT AND LOSS FROM NON OPERATIONS		(91)	(40)
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		702,335	333,576
Income Tax Expenses		-	-
PROFIT AND LOSS CURRENT PERIOD		702,335	333,576
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	(9,571)	(49,913)
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(9,571)	(49,913)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		692,764	283,663

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of December 31, 2023 and 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2023 (Audited)	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	1,143,774	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	3,219,644	2,823,561
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	439	400
2.	Others	-	-

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As Of December 31, 2023 and 2022 (In Millions of Rupiah)			
NO.	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
1.	Beginning Balance of Benevolent Funds	123	2,272
2.	Sources of Benevolent Funds	-	-
a.	Sources of Benevolent Funds	-	1
b.	Repayment of productive benevolent funds	-	-
c.	Penalty; and	447	121
d.	Non halal income	2	1
e.	Other	-	-
	Total benevolent funds received	449	122
3.	Uses of Benevolent Funds	-	-
a.	Productive benevolent funds	-	-
b.	Charity	-	-
c.	Other uses for public interest	104	2,271
	Total uses of benevolent funds	104	2,271
4.	Surplus (deficit) of Benevolent Funds	345	(2,149)
5.	Ending Balance of Benevolent Funds	468	123


FINANCIAL RATIOS For the Period Ended December 31, 2023 and 2022			
NO.	RATIOS	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	12.37%	11.27%
2.	Non Performing Productive Assets to Total Productive Assets	1.85%	2.58%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	2.92%	3.88%
4.	Gross NPF	2.39%	3.31%
5.	Net NPF	0.00%	0.00%
6.	Return On Assets (ROA)	1.29%	0.74%
7.	Financing Revenue Sharing to Total Financing	12.46%	15.33%
8.	Financing to Deposit Ratio (FDR)	88.78%	91.29%

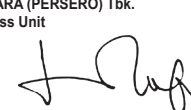
Notes:
- Circular Letter of Financial Services Authority (SEOJK) Number 10/SEOJK.03/2020 regarding "Transparency and Published Financial Statements of The Sharia Commercial Bank and Sharia Unit."

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 • Banjarmasin • Batam • Bekasi • Bengkulu • Bogor • Cirebon • Depok • Jakarta Harmoni • Jakarta Pasar Minggu • Jambi • Jember • Karawang • Kendari • Makassar • Malang • Mataram • Medan • Padang • Palembang • Palu • Pekanbaru • Pontianak • Semarang • Serang • Solo • Surabaya • Tangerang • Tasikmalaya • Tegay • Yogyakarta

Jakarta, February 12, 2024
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.
Sharia Business Unit


M. Quraish Shihab
 Sharia Supervisory Board


Hirwandi Gafar
 Director of Consumer





WUJUDKAN SURGA DUNIA DI DALAM RUMAH MELALUI KPR BTN PLATINUM iB

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