

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENTS OF FINANCIAL POSITION As of March 31, 2024 and December 31, 2023 (In Millions of Rupiah)

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2024 and 2023 (In Millions of Rupiah)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of March 31, 2024 and December 31, 2023 (In Millions of Rupiah)

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO As of March 31, 2024 and 2023 (In Millions of Rupiah)

STATEMENT OF CASH FLOWS For The Period Ended March 31, 2024 and 2023 (In Millions of Rupiah)

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As of March 31, 2024 and 2023 (In Millions of Rupiah)

Table with columns for Description, Current, Special Mention, Sub Standard, Doubtful, Loss, Total for March 31, 2024 and 2023. Includes sections for Related Parties and Non Related Parties.

CALCULATION OF FINANCIAL RATIOS For the Period Ended March 31, 2024 and 2023

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of March 31, 2024 (Unaudited)

MANAGEMENT OF THE BANK BOARD OF COMMISSIONER, BOARD OF DIRECTORS, SHARIA SUPERVISORY BOARD, and SHAREHOLDER information.

LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of March 31, 2024 and 2023 (In Millions of Rupiah)

Table with columns for Description, Allowance for Impairment, and Required allowance for losses on earning assets for March 31, 2024 and 2023.

PRIME LENDING RATE As of March 31, 2024 (% per annum)

Table showing Prime Lending Rate for Corporate, Retail, and Micro Loans, with and without Mortgage.

Head Office: Monera Bank BTN, Branch Office: list of branches, and contact information for Jakarta, April 26, 2024.

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

STATEMENT OF FINANCIAL POSITION As Of March 31, 2024 And December 31, 2023 (In Millions of Rupiah)			
NO.	ACCOUNT	Mar 31, 2024 (Unaudited)	Dec 31, 2023 (Audited)
<b>ASSETS</b>			
1.	Cash	136,455	109,085
2.	Placement with Bank Indonesia	5,474,046	6,440,216
3.	Placement with Other Bank	200	200
4.	Investments in Marketable Securities	10,545,761	10,795,395
5.	Receivable Financing	34,528,886	32,488,789
6.	Revenue Sharing Financing	4,606,522	4,624,042
7.	Ijarah Receivable	1,375	1,450
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,446,505)	(1,400,430)
10.	Premises and Equipment	31,864	23,259
11.	Non Productive Assets	-	-
12.	Other Assets	966,754	1,206,703
<b>TOTAL ASSETS</b>		<b>54,845,358</b>	<b>54,288,709</b>
<b>LIABILITIES</b>			
1.	Wadiah Deposits		
a.	Current Accounts	13,625,398	13,439,465
b.	Saving Accounts	1,328,510	1,276,592
2.	Temporary Syariah Fund		
a.	Current Accounts	863,106	726,061
b.	Saving Accounts	5,659,916	5,473,242
c.	Time Deposits	21,381,061	20,887,524
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	31,272	23,235
5.	Securities Issued	260,733	265,846
6.	Other Liabilities	4,044,153	4,017,837
7.	Profit Sharing Deposits	-	-
8.	Business Fund	7,475,143	7,471,713
9.	Retained Earning		
a.	Other Comprehensive Income	7,140	65
b.	Previous Year	4,794	4,794
c.	Current Year	164,132	702,335
<b>TOTAL LIABILITIES</b>		<b>54,845,358</b>	<b>54,288,709</b>

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2024 and 2023 (In Millions of Rupiah)			
NO.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Mar 31, 2023 (Unaudited)
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Operating Income and Expenses</b>			
1.	Revenue from Fund Management as Mudharib		
a.	Income from Receivable Financing	685,827	609,626
b.	Income from Revenue Sharing Financing	92,352	87,265
c.	Income from Revenue from Ijarah	40	-
d.	Other Main Operating Income	211,489	160,660
2.	Third Parties Share on Returns of Temporary Syariah Funds	(439,942)	(347,295)
a.	Non Profit Sharing	(439,942)	(347,295)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	549,766	510,256
<b>B. Other Operating Income and Expenses</b>			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Commissions / Provisions / Fees and Administrative	24,253	19,155
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(25,327)	(17,480)
6.	Impairment for Financial Assets	(85,093)	(208,497)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	(15,800)	-
9.	Salaries and Employee Benefits	(81,920)	(71,276)
10.	Other Expense	(201,777)	(127,009)
<b>Other Operating Income (Expenses)</b>		<b>(385,664)</b>	<b>(405,107)</b>
<b>PROFIT AND LOSS FROM OPERATIONS</b>		<b>164,102</b>	<b>105,149</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	30	-
<b>PROFIT AND LOSS FROM NON OPERATIONS</b>		<b>30</b>	<b>-</b>
<b>PROFIT AND LOSS CURRENT PERIOD BEFORE TAX</b>		<b>164,132</b>	<b>105,149</b>
<b>Income Tax Expenses</b>		<b>-</b>	<b>-</b>
<b>PROFIT AND LOSS CURRENT PERIOD</b>		<b>164,132</b>	<b>105,149</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	7,075	(15,004)
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>		<b>7,075</b>	<b>(15,004)</b>
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>171,207</b>	<b>90,145</b>

REVENUE SHARING DISTRIBUTION Period March 31, 2024 (In Millions of Rupiah)					
Net Revenue Sharing					
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	RATIOS	SHARE OF SHAHIBUL MAAL BONUS AND REVENUE SHARING INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-
II.	Mudharabah Current Deposits				
a.	Bank	-	-	-	-
b.	Non Bank	854,866	6,614	10.31%	682 0.96%
III.	Mudharabah Saving Deposits				
a.	Bank	16,189	125	33.14%	42 3.08%
b.	Non Bank	5,547,898	42,924	33.19%	14,246 3.08%
IV.	Mudharabah Time Deposits				
a.	Bank				
1 Month	1,269	10	29.50%	3 2.74%	
3 Month	1,000	8	29.50%	3 2.74%	
6 Month	19	0	29.50%	0 2.74%	
12 Month	-	-	-	-	
b.	Non Bank				
1 Month	2,821,199	21,827	28.02%	6,117 2.60%	
3 Month	7,069,149	54,693	29.50%	16,134 2.74%	
6 Month	2,658,189	20,566	29.50%	6,067 2.74%	
12 Month	1,805,378	13,968	29.50%	4,120 2.74%	
V.	Fund Borrowings	3,191,813	27,796	42.58%	11,836 4.45%
<b>TOTAL</b>		<b>23,966,969</b>	<b>188,531</b>		<b>59,250</b>

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of March 31, 2024 And December 31, 2023 (In Millions of Rupiah)			
NO.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Dec 31, 2023 (Audited)
<b>1. COMMITMENT RECEIVABLES</b>			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>2. COMMITMENT PAYABLES</b>			
1.	Unused Loan Facilities Granted to Customer	1,144,584	1,143,774
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>3. CONTIGENT RECEIVABLE</b>			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	3,273,245	3,219,644
<b>4. CONTIGENT PAYABLES</b>			
1.	Guarantees Issued	332	439
2.	Others	-	-

FINANCIAL RATIOS For the Period Ended March 31, 2024 and 2023			
NO.	RATIOS	Mar 31, 2024 (Unaudited)	Mar 31, 2023 (Unaudited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	12.08%	11.59%
2.	Non Performing Productive Assets to Total Productive Assets	2.24%	2.61%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	2.91%	4.16%
4.	Gross NPF	2.84%	3.29%
5.	Net NPF	0.50%	0.38%
6.	Return On Assets (ROA)	1.20%	0.92%
7.	Financing Revenue Sharing to Total Financing	11.77%	14.66%
8.	Financing to Deposit Ratio (FDR)	91.32%	91.57%

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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, April 26, 2024  
PT BANK TABUNGAN NEGARA (PERSERO) Tbk.  
Sharia Business Unit

*M. Quraish Shihab*  
Sharia Supervisory Board

*Hirwandi Gafar*  
Director of Consumer

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