

Lampiran 1 Laporan
Keuangan PT BTPN Syariah, Tbk Tahun 2016-2017

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH

LAPORAN POSISI KEUANGAN
PADA TANGGAL 31 DESEMBER 2017
(Diyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2017	2016	
ASET				ASSETS
Kas	4	228,525	191,862	Cash
Giro dan penempatan pada Bank Indonesia	21,5	1,448,883	1,548,277	Current account and placements with Bank Indonesia
Pendapatan yang akan diterima dari penempatan pada Bank Indonesia		15,762	560	Accrued income of placements with Bank Indonesia
		<u>1,464,345</u>	<u>1,548,897</u>	
Giro pada bank lain	21,6			Current account with other banks
- Pihak ketiga		1,735	538	Third parties -
- Pihak berelasi	21,37	35,708	33,562	Related parties -
		<u>37,443</u>	<u>34,100</u>	
Investasi pada surat berharga	21,7	38,872	-	Investment in marketable securities
Pendapatan yang akan diterima dari investasi pada surat berharga		752	-	Accrued income of investment in marketable securities
		<u>39,624</u>	<u>-</u>	
Eduk-duk yang dibeli dengan tunai di luar kembali (reverse repo)	21,8	563,401	-	Securities purchased under resale agreements (reverse repo)
Pendapatan yang akan diterima dari reverse repo		1,478	-	Accrued income of reverse repo
		<u>564,879</u>	<u>-</u>	
Piutang murabahah setelah dikurangi pendapatan yang dilampirkan sebesar Rp 1.456.851 dan Rp 1.239.596 pada tanggal 31 Desember 2017 dan 2016	21,9	6,053,105	+966,722	Murabahah receivables net deferred margin income of Rp 1,456,851 and Rp 1,239,596, as at 31 December 2017 and 2016
- Pihak ketiga				Third parties -
Pendapatan yang akan diterima dari piutang murabahah		75,112	57,917	Accrued income of murabahah receivables
Dikurangi: Cadangan kerugian penurunan nilai	21	(157,657)	(113,899)	Less: Allowance for impairment losses
		<u>5,970,560</u>	<u>+910,740</u>	
Pinjaman qawab— pihak ketiga	21	168	50	Funds of qawab—third parties
Biaya dibayar dimuka	21,10	71,297	70,805	Prepayments
Aset tetap	21,11	434,479	349,964	Fixed assets
Dikurangi: Akumulasi penyusutan		(244,215)	(163,629)	Less: Accumulated depreciation
		<u>190,264</u>	<u>186,335</u>	
Aset tak berwujud	21,12	68,976	55,130	Intangible assets
Dikurangi: Akumulasi amortisasi		(31,272)	(18,714)	Less: Accumulated amortization
		<u>37,704</u>	<u>36,416</u>	
Aset pajak tangguhan	21,17c	68,689	37,975	Deferred tax assets
Aset lain-lain - bersih	21,13	62,184	275,921	Other assets - net
JUMLAH ASET		<u>9,156,522</u>	<u>7,373,347</u>	TOTAL ASSETS

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH

LAPORAN POSISI KEUANGAN
PADA TANGGAL 31 DESEMBER 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017
(Expressed in millions of Rupiah,
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	Catatan/ Notes	2017	2018	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND SHAREHOLDERS' EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	20,14	20,406	79,666	Liabilities due immediately
Bagi hasil yang belum dibagikan	15	13,747	12,320	Undistributable revenue sharing
Simpanan nasabah - pihak ketiga	20,16			Deposits from customers - third parties
- Giro wadiah		95,169	13,400	Wadiah demand deposits -
- Tabungan wadiah		1,202,662	979,480	Wadiah saving deposits -
		<u>1,297,831</u>	<u>992,880</u>	
Utang pajak	17a			Tax payable
- Pajak penghasilan		85,696	66,403	Income taxes -
- Pajak lain-lain		10,033	7,793	Other taxes -
		<u>95,729</u>	<u>74,196</u>	
Liabilitas lain-lain	18	28,484	56,831	Other liabilities
Akrua	19	64,720	27,103	Accruals
Liabilitas imbalan kerja karyawan	20,36	132,911	92,962	Employee benefit liabilities
JUMLAH LIABILITAS		<u>1,663,828</u>	<u>1,326,917</u>	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank				Non-bank
Tabungan muharrabah	20,20			Muharrabah saving deposits
- Pihak ketiga		92,925	63,641	Third parties -
- Pihak berelasi	20,37	753	361	Related parties -
		<u>93,678</u>	<u>64,002</u>	
Deposito muharrabah	20,21			Muharrabah time deposits
- Pihak ketiga		5,147,649	4,324,203	Third parties -
- Pihak berelasi	20,37	6,711	6,509	Related parties -
		<u>5,154,360</u>	<u>4,330,712</u>	
JUMLAH DANA SYIRKAH TEMPORER		<u>5,248,048</u>	<u>4,394,714</u>	TOTAL TEMPORARY SYIRKAH FUNDS

PT BANK TABUNGAN PENSIONAN NASIONAL SYARIAH

LAPORAN POSISI KEUANGAN
PADA TANGGAL 31 DESEMBER 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017
(Expressed in millions of Rupiah,
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	Catatan/ Notes	2017	2016	
EKUITAS				SHAREHOLDERS' EQUITY
Modal saham	22			Share capital
Nilai nominal Rp 100 per saham (2016 : Rp 1.000.000) (nilai penuh), Modal dasar— 15.000.000.000 saham (2016 : 1.500.000 saham) Modal dilem palkan dan dise kor peruh—6.933.333.000 saham (2016 : 693.333 saham)		693,333	693,333	Nominal value Rp 100 per share (2016 : Rp 1,000,000) (full amount), Authorized— 15,000,000,000 shares (2016 : 1,500,000 shares) Issued and fully paid- capital — 6,933,000,000 shares (2016 : 693,333 shares)
Tambahan modal dise kor		182,456	182,456	Additional paid-in capital
Cadangan pembayaran berbasis saham	2x, 24	17,612	11,586	Share-based payment reserve
Cadangan revaluasi aset	2n	5,239	5,239	Asset revaluation reserve
Saldo laba				Retained earnings
- Dikadangkan	23	20,000	15,000	Appropriated -
- Belum dikadangkan		1,330,006	679,102	Non-appropriated -
JUM LAH EKUITAS		2,254,646	1,592,716	TOTAL EQUITY
JUM LAH LIABILITAS, DANA SYURKAH TEMPORER, DAN EKUITAS		9,166,522	7,323,347	TOTAL LIABILITIES, TEMPORARY SYURKAH FUNDS, AND EQUITY

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2017
(Expressed in millions of Rupiah,
unless otherwise stated)

	Salinan/ Notes	2017	2016	
KEGIATAN SYARIAH				SHARIA BUSINESS
Pendapatan pengelolaan dana oleh Bank sebagai <i>Muadharib</i>	25			<i>Income from fund management by the Bank as Muadharib</i>
Pendapatan dari jual beli makin-murah		2,833,239	2,177,696	<i>Income from sales and purchases- murabahah margin</i>
Pendapatan usaha utama lainnya	26	72,014	48,526	<i>Other main operating income</i>
		<u>2,905,253</u>	<u>2,226,482</u>	
Hak pihak ketiga atas bagi hasil dana <i>syariah</i> temporer	21,27	134,500	120,310	<i>Third party's shares on return of temporary syariah funds</i>
Hak bagi hasil milik bank		<u>2,659,653</u>	<u>1,936,172</u>	<i>Bank shares' / sharing</i>
PENDAPATAN OPERASIONAL LAINNYA	2u,28	7,046	4,856	OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSE
Beban tenaga kerja	29	(833,539)	(771,058)	<i>Personnel expenses</i>
Beban umum dan administrasi	30	(528,446)	(452,830)	<i>General and administrative expenses</i>
Pembentukan cadangan kerugian penurunan nilai aset produktif dan nonproduktif	2e, 31	(235,183)	(118,669)	<i>Provision for allowance of impairment losses on earning and non-earning assets</i>
Beban operasional lainnya	32	(61,270)	(43,751)	<i>Other operating expenses</i>
		<u>(1,658,438)</u>	<u>(1,386,308)</u>	
PENDAPATAN OPERASIONAL - BERSIH		<u>508,251</u>	<u>554,829</u>	NET OPERATING INCOME
Pendapatan non-operasional - bersih	33	437	514	<i>Non-operating income - net</i>
LABA SEBELUM PAJAK PENGHABILAN		<u>508,688</u>	<u>555,743</u>	INCOME BEFORE TAX
BEBAN PAJAK				TAX EXPENSE
- Kini	2w, 17b	(264,471)	(166,531)	<i>Current -</i>
- Tanggahan	2w, 17b	26,566	22,283	<i>Deferred -</i>
		<u>(237,905)</u>	<u>(144,248)</u>	
LABA BERSIH TAHUN BERJALAN		<u>670,182</u>	<u>412,495</u>	NET PROFIT FOR THE YEAR

PT BANK TABUNGAN PENSIONAN NASIONAL SYARIAH

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2017
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2017	2018	
PENGHABILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Po yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	11	-	5,480	Surplus of asset revaluation
Pengukuran kembali imbalan pasca kerja	36	(19,037)	6,318	Remeasurement from post-employment benefit obligation
Beban pajak terkait		4,755	(1,820)	Related income tax
Penghasilan komprehensif lain tahun berjalan, setelah pajak		(14,272)	9,978	Other comprehensive income for the year, net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK		666,504	472,473	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX
LABA BERSIH PER BAHAM DABAR/DILUBAHAM (NILAI PENUH)¹⁾	21,35	97	99	BASIC/DILUTED EARNINGS PER SHARE (FULL AMOUNT)¹⁾

¹⁾ Laba persaham dasar dan dilutan periode sebelumnya telah dikalikan kembali untuk mencerminkan dampak atas pemecahan nilai nominal saham (Catatan 1 dan 22).

Prior period's basic and diluted earnings per share have been restated to reflect the impact of the change in par value per share (Note 1 and 22).

Lampiran 2 Laporan
Keuangan PT BTPN Syariah, Tbk Tahun 2017-2018

PT BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH TBH

LAPORAN POSISI KEUANGAN
31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2018 AND 2017
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan Notes	31 Desember/December		
		2018	2017	
Aset				ASSET
Kas	4	415,589	228,528	Cash
Ges dan penempatan pada Bank Indonesia	20,5	2,840,562	1,442,329	Current accounts and placements with Bank Indonesia
Pendapatan yang akan diterima dan penempatan pada Bank Indonesia		23,491	13,182	Accrued income from placements with Bank Indonesia
		<u>2,869,642</u>	<u>1,464,039</u>	
Ges pada bank lain	20,6	14,915	1,125	Current accounts with other banks
- Pihak ketiga			1,125	(third parties) -
- Pihak berelasi	20,6B	27,490	26,703	Related party -
		<u>42,405</u>	<u>28,449</u>	
Penempatan pada bank lain	20,7	215,000	-	Placements with other banks
Investasi pada surat berharga	20,8	1,020,832	52,312	Investment in marketable securities
Pendapatan yang akan diterima dan investasi pada surat berharga		1,281	2,221	Accrued income from investment in marketable securities
		<u>1,022,113</u>	<u>54,533</u>	
Cek-stok yang dibek dengan pengalihan kembali (reverse repo)	20,9	-	222,401	Securities purchased under resale agreements (reverse repo)
Pendapatan yang akan diterima dan reverse repo		-	1,413	Accrued income from reverse repo
		<u>-</u>	<u>223,814</u>	
Piutang musabahah setelah dikurangi pendapatan yang ditangguhkan sebesar Rp 1,781,422 dan Rp 1,458,281 pada tanggal 31 Desember 2018 dan 2017	20,10	1,211,011	8,052,105	Allowance receivable net delayed margin income of Rp 1,781,422 and Rp 1,458,281 as of 31 December 2018 and 2017
- Pihak ketiga				(third parties) -
Pendapatan yang akan diterima dan piutang musabahah		32,122	75,112	Accrued income from musabahah receivable
Dewanang Cadangan keuangan penurunan nilai	20	(215,242)	(1,517,857)	(acc. Allowance for impairment losses)
		<u>1,027,891</u>	<u>6,569,360</u>	
Piutang gadai - pihak ketiga	20	152	183	Funds of gash - third parties
Biaya dibayar dimuka	20,11	33,982	11,291	Prepayments
Aset tetap	20,12	432,125	434,412	Fixed assets
Dewanang Akumulasi penyusutan		(212,224)	(244,212)	(acc. Accumulated depreciation)
		<u>179,901</u>	<u>190,200</u>	
Aset tak berwujud	20,13	22,041	53,915	Intangible assets
Dewanang Akumulasi amortisasi		(48,201)	(21,212)	(acc. Accumulated amortization)
		<u>45,794</u>	<u>32,703</u>	
Aset pajak tangguhan	20,13a	22,524	53,822	Deferred tax assets
Aset lain-lain - bersih	20,14	44,224	52,124	Other assets - net
JUMLAH ASET		<u>12,029,275</u>	<u>9,156,572</u>	TOTAL ASSET

PT BANK TABUNGAN PANSIUNAN NASIONAL SYARIAH Tbk

LAPORAN POSISI KEUANGAN
31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam jutaan Rupiah,
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STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2018 AND 2017
(Expressed in millions of Rupiah,
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	Catatan/ Notes	31 Desember/December		
		2018	2017	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND SHAREHOLDERS' EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2p, 15	3,199	20,406	Liabilities due immediately
Bagi hasil yang belum dibagikan	16	17,036	13,747	Undistributed revenue sharing
Simpalan nasabah - pihak ketiga Giro wadiah	2q, 17	100,350	95,169	Deposits from customers - third parties Wadiah demand deposits
Tabungan wadiah		<u>1,518,904</u>	<u>1,202,662</u>	Wadiah saving deposits
		<u>1,619,254</u>	<u>1,297,831</u>	
Utang pajak	18a			Taxes payable
- Pajak penghasilan		94,121	85,696	Income taxes -
- Pajak lain-lain		<u>12,323</u>	<u>10,033</u>	Other taxes -
		<u>106,444</u>	<u>95,729</u>	
Liabilitas lain-lain	19	28,329	28,484	Other liabilities
Akumulasi	20	128,799	64,720	Accruals
Liabilitas imbalan kerja karyawan	2u, 37	<u>146,423</u>	<u>132,911</u>	Employee benefit liabilities
JUMLAH LIABILITAS		<u>2,049,453</u>	<u>1,653,828</u>	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank				Non-bank
Tabungan <i>mudharabah</i>	21, 21			<i>Mudharabah</i> saving deposits
- Pihak ketiga		113,788	92,925	Third parties -
- Pihak berelasi	38	<u>594</u>	<u>763</u>	Related parties -
		<u>114,382</u>	<u>93,688</u>	
Deposito <i>mudharabah</i>	21, 22			<i>Mudharabah</i> time deposits
- Pihak ketiga		5,872,246	5,147,649	Third parties -
- Pihak berelasi	38	<u>6,232</u>	<u>6,711</u>	Related parties -
		<u>5,878,478</u>	<u>5,154,360</u>	
JUMLAH DANA SYIRKAH TEMPORER		<u>5,992,860</u>	<u>5,248,048</u>	TOTAL TEMPORARY SYIRKAH FUNDS

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH Tbk

LAPORAN POSISI KEUANGAN
31 DESEMBER 2018 DAN 2017
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kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2018 AND 2017
(Expressed in millions of Rupiah,
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	Catatan/ Notes	31 Desember/December		
		2018	2017	
EKUITAS				SHAREHOLDERS' EQUITY
Modal saham	23			Share capital
Nilai nominal Rp 100 per saham (2017: Rp 1.000.000) (100 per 100), Modal dasar - 27.500.000.000 saham (2017: 15.000.000.000 saham) Modal ditempatkan dan dikekor pelekat - 7.703.700.000 saham (2017: 6.933.330.000 saham)		770.370	693.333	Nominal value Rp 100 per share, (2017: Rp 1,000,000) (100 amount), Authorized - 27,500,000,000 shares, (2017: 15,000,000,000 shares) Issued and fully paid - capital - 7,703,700,000 shares (2017: 6,933,330,000 shares)
Tambahan modal dikekor	23	846,440	188,456	Additional paid-in capital
Cadangan pembayaran berbasik saham	23,25	21,130	17,612	Share-based payment reserve
Cadangan revaluasi aset	23	5,239	5,239	Asset revaluation reserve
Kerugian yang belum direalisasi atas efek-efek dalam kategori nilai wajar melalui pendapatan komprehensif lain	23,25	706	-	Unrealised gain on marketable securities categorized as fair value through other comprehensive income
Saldo laba	24			Retained earnings
- Dikadangkai		25,000	20,000	Appropriated -
- Belum dikadangkai		2.328.047	1.330.006	Non-appropriated -
JUMLAH EKUITAS		3.996.932	2.254.646	TOTAL EQUITY
JUMLAH LIABILITAS, DANA SYARIAH TEMPORER, DAN EKUITAS		12.039.275	9.196.522	TOTAL LIABILITIES, TEMPORARY SYARIAH FUNDS, AND EQUITY

PT BANK TABUNGAN Pensiunan Nasional Syariah Tbk

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2018 DAN 2017
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STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2018 AND 2017
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	Catatan/ Notes	31 Desember/December		
		2018	2017	
KEGIATAN SYARIAH				
Pendapatan pengelolaan dana oleh Bank sebagai <i>Mudharib</i>	2s			<i>SHARIA BUSINESS</i> <i>Income from fund management by the Bank as Mudharib</i>
Pendapatan dari jual beli - margin murabahah		3,303,491	2,833,239	<i>Income from sales and purchases - murabahah margin</i>
Pendapatan usaha utama lainnya	27	143,775	72,014	<i>Other main operating income</i>
		<u>3,447,266</u>	<u>2,905,253</u>	
Hak pihak ketiga atas bagi hasil dana <i>syirkah</i> temporer	2t,28	(367,672)	(345,600)	<i>Third parties' shares on return of temporary syirkah funds</i>
Hak bagi hasil milik bank		<u>3,079,594</u>	<u>2,559,653</u>	<i>Bank shares' in profit sharing</i>
PENDAPATAN OPERASIONAL LAINNYA				
	2u,29	13,149	7,046	OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				
Beban tenaga kerja	2u			OTHER OPERATING EXPENSE <i>Personnel expenses</i>
Beban umum dan administrasi	30	(899,148)	(833,539)	<i>General and administrative expenses</i>
Pembentukan cadangan kerugian penurunan nilai aset produktif dan non-produktif	31	(536,595)	(528,446)	<i>Provision for allowance for impairment losses on earning and non-earning assets</i>
Beban operasional lainnya	2e,32	(275,902)	(235,183)	<i>Other operating expenses</i>
	33	<u>(78,549)</u>	<u>(61,270)</u>	
		<u>(1,790,194)</u>	<u>(1,658,438)</u>	
PENDAPATAN OPERASIONAL-BERSIH				
		<u>1,302,549</u>	<u>908,261</u>	NET OPERATING INCOME
(Beban)pendapatan non-operasional-bersih	34	<u>(3,530)</u>	<u>437</u>	<i>Non-operating (expense) income - net</i>
LABA SEBELUM PAJAK PENGHASILAN				
		<u>1,299,019</u>	<u>908,698</u>	INCOME BEFORE TAX
BEBAN PAJAK				
- Kini	2w,18b	(377,414)	(264,471)	TAX EXPENSE <i>Current -</i>
- Tangguhan	2w,18b	<u>43,706</u>	<u>25,955</u>	<i>Deferred -</i>
		<u>(333,708)</u>	<u>(238,516)</u>	
LABA BERSIH TAHUN BERJALAN				
		<u>965,311</u>	<u>670,182</u>	NET INCOME FOR THE YEAR

PT BANK TABUNGAN Pensiunan Nasional Syariah Tbk

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2018 AND 2017
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	Catatan/ Notes	31 Desember/December		
		2018	2017	
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Pengukuran kembali imbalan pasca kerja		50,306	(19,037)	Remeasurement from post-employment benefit obligation
Beban pajak terkait		(12,576)	4,759	Related income tax
		37,730	(14,278)	
Pos yang akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan yang belum direalisasi atas efek-efek dalam kategori nilai wajar melalui pendapatan komprehensif lain		941	-	Unrealized gain on marketable securities categorized as fair value through other comprehensive income
Beban pajak terkait		(235)	-	Related income tax
		706	-	
Penghasilan/(beban) komprehensif lain tahun berjalan, setelah pajak		38,436	(14,278)	Other comprehensive income/(expense) for the year, net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK		1,003,747	655,804	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX
LABA BERSIH PER SAHAM DASAR/DILUSIAN (NILAI PENUH)	2aa,36	130	97	BASIC/DILUTED EARNINGS PER SHARE (FULL AMOUNT)

Lampiran 3 Laporan
Keuangan PT BTPN Syariah, Tbk Tahun 2018-2019

LAPORAN POSISI KEUANGAN 31 DESEMBER 2019 DAN 2018 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)	STATEMENTS OF FINANCIAL POSITION 31 DECEMBER 2019 AND 2018 (Expressed in millions of Rupiah, unless otherwise stated)			
	Catatan/ Notes	2019	2018	
ASSET				ASSETS
Kas	5	711,333	415,583	Cash
Giro dan penempatan pada Bank Indonesia Pendapatan yang akan diterima dari penempatan pada Bank Indonesia	3a,6	3,108,402	2,640,552	Current accounts and placements with Bank Indonesia Accrued income from placements with Bank Indonesia
		7,401,010	28,437	
		<u>3,182,412</u>	<u>2,668,989</u>	
Giro pada bank lain - Pihak ketiga - Pihak berelasi	3b,7	13,472	14,975	Current accounts with other banks Third parties - Related party -
	3b,3u,7,38	24,395	27,490	
		<u>37,867</u>	<u>42,465</u>	
Penempatan pada bank lain	3c,8	-	275,000	Placements with other banks
Investasi pada surat berharga Pendapatan yang akan diterima dari investasi pada surat berharga	3d,9	2,071,753	1,030,689	Investments in marketable securities Accrued income from investments in marketable securities
		14,836	7,361	
		<u>2,086,589</u>	<u>1,038,050</u>	
Piutang murabahah sebelum dikurangi pendapatan margin yang ditanggungkan sebesar 2019: Rp 2.173.555 dan 2018: Rp 1.761.499 - Pihak ketiga Pendapatan yang akan diterima dari piutang murabahah	3e,10	8,969,565	7,277,011	Murabahah receivables net of net margin income of 2019: Rp 2,173,555 and 2018: Rp 1,761,499 Third parties - Accrued income from murabahah receivables
		89,601	82,139	
		<u>(291,820)</u>	<u>(215,949)</u>	Less: Allowance for impairment losses
Dikurangi: Cadangan kerugian penurunan nilai	3f	<u>8,767,346</u>	<u>7,143,201</u>	
Piutang qardh - pihak ketiga Dikurangi: Cadangan kerugian penurunan nilai	3g	880	152	Funds of qardh - third parties Less: Allowance for impairment losses
		(8)	-	
		<u>872</u>	<u>152</u>	
Pembayaan masyarakat - pihak ketiga Dikurangi: Cadangan kerugian penurunan nilai	3h,11	29,129	-	Masyarakat financing - third parties Less: Allowance for impairment losses
		(291)	-	
		<u>28,838</u>	<u>-</u>	
Beban dibayar dimuka	12	93,628	89,362	Prepayments
Aset tetap Dikurangi: Akumulasi penyusutan	3i,13	580,511	489,125	Fixed assets Less: Accumulated depreciation
		(341,061)	(312,324)	
		<u>239,450</u>	<u>176,801</u>	
Aset tak berwujud Dikurangi: Akumulasi amortisasi	3j,14	127,274	92,041	Intangible assets Less: Accumulated amortization
		(60,480)	(46,307)	
		<u>66,794</u>	<u>45,734</u>	
Aset pajak tangguhan	3k,19f	144,875	99,584	Deferred tax assets
Aset lain-lain - bersih	3k,15	52,934	44,354	Other assets - net
JUMLAH ASSET		<u>15,382,038</u>	<u>12,039,275</u>	TOTAL ASSETS

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK

LAPORAN POSISI KEUANGAN
31 DESEMBER 2019 DAN 2018
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2019 AND 2018
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2019	2018	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND SHAREHOLDERS' EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	31,16	9,624	3,199	Liabilities due immediately
Bagi hasil yang belum dibagikan	17	21,861	17,035	Undistributed revenue sharing
Simpansi karabahi	3m,18			Deposits from customers
- Pihak ketiga				Third parties -
Giro wadiah		25,248	100,350	Wadiah demand deposits
Tabungan wadiah		1,870,115	1,518,904	Wadiah saving deposits
- Pihak berelasi				Related parties -
Tabungan wadiah	3u,38	522	-	Wadiah saving deposits
		1,895,885	1,619,254	
Utang pajak	19a			Taxes payable
- Pajak penghasilan badan		58,166	94,121	Corporate income tax -
- Pajak lainnya		16,417	12,323	Other taxes -
		74,583	106,444	
Liabilitas lain-lain	20	41,605	28,329	Other liabilities
Akumulasi	21	184,841	128,799	Accruals
Liabilitas imbalan kerja karyawan	3r,4,3r	210,655	146,423	Employee benefits liabilities
JUMLAH LIABILITAS		2,439,054	2,049,483	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank				Non-bank
Tabungan mudharabah	31,22			Mudharabah saving deposits
- Pihak ketiga		104,628	113,788	Third parties -
- Pihak berelasi	3u,38	250	594	Related parties -
		104,878	114,382	
Deposito mudharabah	31,23			Mudharabah time deposits
- Pihak ketiga		7,428,302	5,872,246	Third parties -
- Pihak berelasi	3u,38	17,484	6,232	Related parties -
		7,445,786	5,878,478	
JUMLAH DANA SYIRKAH TEMPORER		7,550,664	5,992,860	TOTAL TEMPORARY SYIRKAH FUNDS

PT BANK TABUNGAN PENSIONAN NASIONAL SYARIAH TBK

LAPORAN POSISI KEUANGAN
31 DESEMBER 2019 DAN 2018
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2019 AND 2018
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2019	2018	
EKUITAS				SHAREHOLDERS' EQUITY
Modal saham	24			Share capital
Modal dasar - 27.500.000.000 saham				Authorized - 27,500,000,000 shares
Modal ditempatkan dan disetor penuh - 7.703.700.000 saham		770,370	770,370	Issued and fully paid - capital - 7,703,700,000 shares
Tambahan modal disetor	24	846,440	846,440	Additional paid-in capital
Cadangan pembayaran berbasis saham	3f	19,063	21,130	Share-based payments reserve
Cadangan revaluasi aset	3j	5,239	5,239	Asset revaluation reserve
Keuntungan yang belum diakuisitas investasi pada aset berjangka yang diklasifikasikan sebagai diukur pada nilai wajar melalui pendapatan komprehensif lain - bersih	3d	139	706	Unrealized gain on investments in marketable securities classified as measured at fair value through other comprehensive income - net
Saldo laba				Retained earnings
- Dikadangkai	25,26	45,000	25,000	Appropriated -
- Belum dikadangkai		3,716,832	2,328,047	Unappropriated -
		5,403,083	3,996,932	
Saham treasury	3aa	(9,763)	-	Treasury shares
JUMLAH EKUITAS		5,393,320	3,996,932	TOTAL EQUITY
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER, DAN EKUITAS		15,383,038	12,039,275	TOTAL LIABILITIES, TEMPORARY SYRKAH FUNDS, AND EQUITY

PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
TAHUN BERAKHIR 31 DESEMBER 2019 DAN 2018
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
YEARS ENDED 31 DECEMBER 2019 AND 2018
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2019	2018	
Pendapatan pengelolaan dana oleh Bank sebagai fidusia				Income from fund management by the Bank as fiduciary
Pendapatan dari jual beli - murabahah	30	4,203,294	3,303,491	Income from sales and purchases - murabahah margin
Pendapatan bagi hasil - pembiayaan masyarakat	30	1,045	-	Revenue from profit sharing - masyarakat financing
Pendapatan usaha utama lainnya	27	253,013	143,775	Other main operating income
		<u>4,457,352</u>	<u>3,447,266</u>	
Hak pihak ketiga atas bagi hasil dana syaria'ah temporer	3p,3u,28,38	(623,881)	(367,672)	Third parties' shares on return of temporary syaria'ah funds
Hak bagi hasil milik Bank		<u>3,933,765</u>	<u>3,079,594</u>	Bank's share in profit sharing
PENDAPATAN OPERASIONAL LAINNYA	3q,29	17,742	13,149	OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA	3j			OTHER OPERATING EXPENSES
Beban kepegawain	3u,30,38	(1,099,025)	(899,148)	Personnel expense
Beban umum dan administratif	31	(561,428)	(536,595)	General and administrative expense
Provisi untuk cadangan kerugian penurunan nilai aset produktif dan non-produktif	31,32	(309,402)	(275,902)	Provision for allowance for impairment losses on earning and non-earning assets
Beban operasional lainnya	33	(100,558)	(78,549)	Other operating expense
		<u>(2,070,413)</u>	<u>(1,790,194)</u>	
PENDAPATAN OPERASIONAL BERSIH		<u>1,881,054</u>	<u>1,302,549</u>	NET OPERATING INCOME
Beban non-operasional - bersih	34	(2,815)	(3,530)	Non-operating expenses - net
LABA SEBELUM PAJAK PENGHASILAN		<u>1,878,249</u>	<u>1,299,019</u>	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN				INCOME TAX EXPENSE
- Kiri	3s,19b	626,767	(317,414)	Current -
- Tanggihan	3s,19b	48,152	43,706	Deferred -
		<u>(478,615)</u>	<u>(333,708)</u>	
LABA BERSIH TAHUN BERJALAN		<u>1,399,634</u>	<u>965,311</u>	NET INCOME FOR THE YEAR

PT BANK TABUNGAN Pensiunan Nasional Syariah TBK

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
TAHUN BERAKHIR 31 DESEMBER 2019 DAN 2018
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
YEARS ENDED 31 DECEMBER 2019 AND 2018
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2019	2018	
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Poss yang tidak akan direklasifikasi ke laba rugi				Items that would never be reclassified to profit or loss
Pengukuran kembali liabilitas imbalan kerja karyawan	31,37	12,201	50,306	Remeasurement of employee benefits liabilities
Pajak pengkhasilan terkait	191	(9,060)	(12,576)	Related income tax
		9,151	37,730	
Poss yang akan direklasifikasi ke laba rugi ketika nilai keuangannya yang belum direklasifikasi ke tingkat pada saat berakhirnya yang diklasifikasi ke sebagai dikur pada nilai wajar melalui pendapatan komprehensif lain	9a	(756)	941	Items that will be reclassified to profit or loss
Pajak pengkhasilan terkait	191	189	(235)	Unrealized gain/loss on investments in marketable securities classified as measured at fair value through other comprehensive income
		(567)	706	Related income tax
Penghasilan komprehensif lain tahun berjalan, setelah pajak penghasilan		8,584	38,436	Other comprehensive income for the year, net of income tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK PENGHASILAN		1,408,218	1,003,747	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF INCOME TAX
LABA BERSIH PER SAHAM DASAR/DILUSIAN (NILAI PENUH)	30,36	182	130	BASIC/DILUTED EARNINGS PER SHARE (FULL AMOUNT)

Lampiran 4 Laporan
Keuangan PT BTPN Syariah, Tbk Tahun 2019-2020

PT BANK BTPN SYARIAH TBK
(DAHULU/FORMERLY PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK)

LAPORAN POSISI KEUANGAN
31 DESEMBER 2020 DAN 2019
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah,
unless otherwise stated)

	Daftar/ Kode	2020	2019	
ASET				ASSETS
Kas	5	1,109,974	711,333	Cash
Giro dan penempatan pada Bank Indonesia	3a,6	2,979,322	3,108,402	Current accounts and placements with Bank Indonesia
Pendapatan yang akan diterima dari penempatan pada Bank Indonesia		46,422	74,010	Accrued income from placements with Bank Indonesia
		<u>3,025,718</u>	<u>3,182,745</u>	
Giro pada bank lain				Current accounts with other banks
- Pihak ketiga	3b,7	2,496	13,412	Third parties-
- Pihak berelasi	3b,3a,7,3b	25,225	24,366	Related party-
		<u>27,721</u>	<u>37,778</u>	
Investasi pada surat berharga	3c,8	2,803,239	2,071,753	Investments in marketable securities
Pendapatan yang akan diterima dari investasi pada surat berharga		23,553	14,836	Accrued income from investments in marketable securities
		<u>2,826,792</u>	<u>2,086,589</u>	
Piutang murabahah selebih dikurangi pendapatan margin yang di langgunkan sebesar 31 Desember 2020: Rp 2.334.078 dan 31 Desember 2019: Rp 2.173.555				Murabahah receivables net deferred margin income of 31 December 2020: Rp 2,334,078 and 31 December 2019: Rp 2,173,555
- Pihak ketiga	3d,9	9,514,196	8,969,565	Third parties-
Pendapatan yang akan diterima dari piutang murabahah		87,749	89,601	Accrued income from murabahah receivables
Dikurangi: Cadangan kerugian penurunan nilai	3e	(849,396)	(291,820)	Less: Allowance for impairment losses
		<u>8,752,549</u>	<u>8,767,346</u>	
Pinjaman qaradh - pihak ketiga	3f	366	880	Funds of qaradh - third parties
Dikurangi: Cadangan kerugian penurunan nilai		(11)	(8)	Less: Allowance for impairment losses
		<u>344</u>	<u>872</u>	
Pembayaran musyarakah - pihak ketiga	3g,10	8,315	29,129	Musyarakah financing - third parties
Dikurangi: Cadangan kerugian penurunan nilai		(83)	(291)	Less: Allowance for impairment losses
		<u>8,232</u>	<u>28,838</u>	
Beban dibayar dimuka	11	34,509	93,628	Prepayments
Aset tetap	3,31,12	814,666	590,611	Fixed assets
Dikurangi: Akumulasi penyusutan		(482,539)	(341,061)	Less: Accumulated depreciation
		<u>332,127</u>	<u>249,550</u>	
Aset takberwujud	3,13	185,391	127,274	Intangible assets
Dikurangi: Akumulasi amortisasi		(83,083)	(60,480)	Less: Accumulated amortization
		<u>102,308</u>	<u>66,794</u>	
Aset pajak tangguhan	3,18f	196,487	144,875	Deferred tax assets
Aset lain-lain - bersih	3,14	17,829	52,934	Other assets - net
JUMLAH ASET		<u>18,486,006</u>	<u>16,888,088</u>	TOTAL ASSETS

PT BANK BTPN SYARIAH TBK
(DAHULU/FORMERLY PT BANK TABUNGAN PENSIONAN NASIONAL SYARIAH TBK)

LAPORAN POSISI KEUANGAN
31 DESEMBER 2020 DAN 2019
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah,
unless otherwise stated)

	Gedung/ Notes	2020	2019	
LIABILITAS, DANA BIRUKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYRIKAH FUNDS AND SHAREHOLDERS' EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	3k,15	47,505	9,624	<i>Liabilities due immediately</i>
Bagi hasil yang belum dibagikan	16	18,966	21,861	<i>Unallocated revenue sharing</i>
Simpanan nasabah	3,17			<i>Deposits from customers</i>
- Pihak ketiga				<i>Third parties -</i>
Giro wadiah		50,954	25,248	<i>Wadiah current deposits</i>
Tabungan wadiah		1,805,777	1,870,115	<i>Wadiah saving deposits</i>
- Pihak berelasi	3u,38			<i>Related parties -</i>
Tabungan wadiah		384	522	<i>Wadiah saving deposits</i>
		<u>1,857,115</u>	<u>1,895,885</u>	
Utang pajak	18a			<i>Taxes payable</i>
- Pajak penghasilan badan		107,265	58,166	<i>Corporate income tax -</i>
- Pajak lainnya		10,568	15,417	<i>Other taxes -</i>
		<u>118,253</u>	<u>74,583</u>	
Surat berharga yang diterbitkan	3u,19,38	200,000	-	<i>Securities issued</i>
Liabilitas sewa	3l	52,909	-	<i>Lease liabilities</i>
Liabilitas lain-lain	20	34,329	41,805	<i>Other liabilities</i>
Akumulasi	21	122,010	184,841	<i>Accruals</i>
Liabilitas imbalan kerja karyawan	3q,4,37	142,072	210,655	<i>Employee benefits liabilities</i>
JUMLAH LIABILITAS		<u>2,632,880</u>	<u>2,439,054</u>	TOTAL LIABILITIES
DANA BIRUKAH TEMPORER				TEMPORARY SYRIKAH FUNDS
Bukan bank				Non-bank
Tabungan mudharabah	3m,22			<i>Mudharabah saving deposits</i>
- Pihak ketiga		167,171	104,628	<i>Third parties -</i>
- Pihak berelasi	3u,38	112	250	<i>Related parties -</i>
		<u>167,283</u>	<u>104,878</u>	
Deposito mudharabah	3m,23			<i>Mudharabah time deposits</i>
- Pihak ketiga		7,717,545	7,428,302	<i>Third parties -</i>
- Pihak berelasi	3u,38	38,538	17,484	<i>Related parties -</i>
		<u>7,756,083</u>	<u>7,445,786</u>	
JUMLAH DANA BIRUKAH TEMPORER		<u>7,923,366</u>	<u>7,890,664</u>	TOTAL TEMPORARY SYRIKAH FUNDS

PT BANK BTPN SYARIAH TBK
(DAHULU/FORMERLY PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK)

LAPORAN POSISI KEUANGAN
31 DESEMBER 2020 DAN 2019
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah,
unless otherwise stated)

	<i>Catatan/ Notes</i>	2020	2019	
EKUITAS				SHAREHOLDERS' EQUITY
Modal saham	24			<i>Share capital</i>
Modal dasar - 27.500.000.000 saham				<i>Authorized - 27,500,000,000 shares</i>
Modal ditempatkan dan dikekor penuh - 7.703.700.000 saham		770,370	770,370	<i>Issued and fully paid - capital - 7,703,700,000 shares</i>
Tambahan modal dikekor	3w,24	846,440	846,440	<i>Additional paid-in capital</i>
Cadangan pembayaran berbasis saham	3e	20,916	19,063	<i>Share-based payment reserve</i>
Cadangan revaluasi aset	3l	5,239	5,239	<i>Asset revaluation reserve</i>
Ketertinggalan yang belum dialokasikan luas basis pada aset berjangka yang diklasifikasikan sebagai diukur pada nilai wajar melalui pengisian komprehensif nilai bersih	3c,3a	62	139	<i>Unrealized gain on investments in marketable securities classified as measured at fair value through other comprehensive income - net</i>
Saldo laba				<i>Retained earnings</i>
- Dikadangkai	25,26	65,000	45,000	<i>Appropriated -</i>
- Belum dikadangkai		4,180,485	3,716,832	<i>Unappropriated -</i>
		5,888,512	5,403,083	
Saham treasury	3z	(9,763)	(9,763)	<i>Treasury shares</i>
JUMLAH EKUITAS		5,878,749	5,393,320	TOTAL EQUITY
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER, DAN EKUITAS		16,435,005	15,385,038	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY

PT BANK BTPN SYARIAH TBK
(DAHULU/FORMERLY PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK)

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN
TAHUN BERAKHIR 31 DESEMBER 2020 DAN 2019
(Dinyatakan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
YEARS ENDED 31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2020	2019	
Pendapatan pengelolaan dana oleh Bank sebagai manajer				<i>Income from fund management by the Bank as manager</i>
Pendapatan dari jual beli -margin trading	3i	3,767,696	4,203,294	<i>Income from sale and purchase -margin trading</i>
Pendapatan bagi hasil -pembayaan masyarakat	3i	2,246	1,045	<i>Revenue from profitsharing -masyarakat financing</i>
Pendapatan usaha lainnya	2f	267,532	253,013	<i>Other main operating income</i>
		<u>4,037,474</u>	<u>4,457,352</u>	
Hak pihak ketiga atas bagi hasil dana syariah temporer	3o,3i,28,38	(497,511)	(623,587)	<i>Third parties' shares on return of temporary syariah funds</i>
Hak bagi hasil milik Bank		<u>3,539,963</u>	<u>3,933,765</u>	<i>Bank's share in profitsharing</i>
PENDAPATAN OPERASIONAL LAINNYA	3p,29	21,893	17,742	<i>OTHER OPERATING INCOME</i>
BEBAN OPERASIONAL LAINNYA	3p			<i>OTHER OPERATING EXPENSES</i>
Beban tenaga kerja	3i,30,38	(1,050,103)	(1,099,025)	<i>Personnel expenses</i>
Beban umum dan administratif	3i	(499,966)	661,428)	<i>General and administrative expenses</i>
Pembentukan cadangan kerugian penurunan nilai aset produktif dan non-produktif	3e,32	(850,184)	(309,402)	<i>Provision for allowance for impairment losses on earning and non-earning assets</i>
Beban operasional lainnya	33	(41,963)	(100,588)	<i>Other operating expense</i>
		<u>(2,442,216)</u>	<u>(2,870,443)</u>	
PENDAPATAN OPERASIONAL BERSIH		<u>1,119,640</u>	<u>1,881,064</u>	<i>NET OPERATING INCOME</i>
Pendapatan (Beban) non-operasional - bersih	34	4,656	(2,815)	<i>Non-operating income (expense) - net</i>
LABA SEBELUM PAJAK PENGHASILAN		<u>1,124,296</u>	<u>1,878,249</u>	<i>INCOME BEFORE INCOME TAX</i>
BEBAN PAJAK PENGHASILAN				<i>INCOME TAX EXPENSE</i>
- Kini	3r,18a	(816,829)	(626,767)	<i>Current -</i>
- Tanggihan	3r,18b	47,147	48,152	<i>Deferred -</i>
		<u>(269,682)</u>	<u>(478,615)</u>	
LABA BERSIH TAHUN BERJALAN		<u>854,614</u>	<u>1,399,634</u>	<i>NET INCOME FOR THE YEAR</i>

PT BANK BTPN SYARIAH TBK
(DAHULU/FORMERLY PT BANK TABUNGAN PENSUNAN NASIONAL SYARIAH TBK)

<p>LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN TAHUN BERAKHIR 31 DESEMBER 2020 DAN 2019 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)</p>	<p>STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME YEARS ENDED 31 DECEMBER 2020 AND 2019 (Expressed in millions of Rupiah, unless otherwise stated)</p>
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	Catatan/ Notes	2020	2019	
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos yang tidak akan direklasifikasi ke laba rugi				<i>Items that would never be reclassified to profit or loss</i>
Pengukuran kembali liabilitas imbalan kerja karyawan	3q,37	(13,575)	12,201	<i>Remeasurement to employee benefits liabilities</i>
Pajak penghasilan terkait	18f	4,436	(3,050)	<i>Related income tax</i>
		(9,139)	9,151	
Pos yang akan direklasifikasi ke laba rugi				<i>Items that will be reclassified to profit or loss</i>
Keuntungan/kehilangan yang belum direalisasi atas investasi pada surat berharga yang diklasifikasikan sebagai ditransfer pada nilai wajar melalui penghasilan komprehensif lain	8a	(105)	(756)	<i>Unrealized gains/loss on investments in marketable securities classified as measured at fair value through other comprehensive income</i>
Pajak penghasilan terkait	18f	29	189	<i>Related income tax</i>
		(77)	(567)	
Penghasilan komprehensif lain tahun berjalan, setelah pajak penghasilan		(9,216)	8,584	<i>Other comprehensive income for the year, net of income tax</i>
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK PENGHASILAN		845,398	1,408,218	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF INCOME TAX
LABA BERSIH PER SAHAM DASAR/DILUSIAN (NILAI PENUH)	3u,36	111	182	BASIC/ADJUSTED EARNINGS PER SHARE (FULL AMOUNT)