

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of June 30 2023 and December 31, 2022

(In Millions of Rupiah)

No.	DESCRIPTION	June 30, 2023 (Unaudited)	December 31, 2022 (Audited)
ASSETS			
1	Cash	1,748,281	1,661,533
2	Placements with Bank Indonesia	28,817,356	37,992,835
3	Placements with other banks	2,960,393	1,872,318
4	Spot and derivative receivables/forward	54,095	103,939
5	Securities	45,663,360	53,688,141
6	Securities sold under repurchase agreements (Repo)	3,607,377	-
7	Securities purchased under resale agreements (Reverse Repo)	-	1,434,190
8	Acceptances receivables	964,833	420,562
9	Loans	273,767,450	266,657,565
10	Sharia financing	33,901,182	31,624,139
11	Investment in share	-	-
12	Others financials assets	12,177,273	10,756,035
13	Allowance for impairment on financial assets -/-		
	a Securities	(2,004)	(2,399)
	b Loans and Sharia financing	(15,652,953)	(15,674,923)
	c Others	(2,081)	(1,883)
14	Intangible assets	-	-
	Accumulated amortisation for intangible assets -/-	-	-
15	Premises and equipment	10,887,825	10,599,848
	Accumulated depreciation on premises and equipment -/-	(4,522,524)	(4,246,045)
16	Non earning assets		
	a Abandoned properties	1,410	1,410
	b Repossessed assets	77,591	77,591
	c Suspense account	-	-
	d Inter office assets	-	-
17	Other assets	6,095,846	5,183,456
	TOTAL ASSETS	400,544,710	402,148,312
LIABILITIES AND EQUITY			
LIABILITIES			
1	Demand deposits	128,676,936	114,006,513
2	Savings deposits	41,541,305	42,195,160
3	Time deposits	143,038,218	165,735,643
4	Electronic money	-	-
5	Fund from Bank Indonesia	-	-
6	Fund from other banks	1,526,348	179,182
7	Spot and derivative liabilities/forward	11,319	-
8	Securities sold under repurchase agreements (Repo)	3,482,205	-
9	Acceptances liabilities	964,833	420,562
10	Securities issued	6,637,794	8,652,260
11	Fund borrowings	34,994,364	33,979,224
12	Margin deposits received	9,843	9,872
13	Inter office liabilities	-	-
14	Other liabilities	11,266,764	11,060,542
15	Minority interest	-	-
	TOTAL LIABILITIES	372,149,929	376,238,958
EQUITY			
16	Share capital		
	a Authorised capital	10,239,216	10,239,216
	b Unpaid-in capital -/-	(3,221,994)	(4,944,216)
	c Treasury stock -/-	-	-
17	Additional Paid-in Capital		
	a Agio	4,418,900	2,054,454
	b Disagio -/-	-	-
	c Funds for paid-up capital	-	2,756,575
	d Others	-	-
18	Other comprehensive income		
	a Gain	3,508,565	3,508,565
	b Losses -/-	(1,362,239)	(1,652,210)
19	Reserve		
	a General reserve	4,621,242	4,621,242
	b Appropriated reserve	840,476	840,476
20	Retained Earning		
	a Previous years	7,876,237	5,440,179
	b Current year	1,474,378	3,045,073
	c Paid Dividend -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	28,394,781	25,909,354
	TOTAL EQUITY	28,394,781	25,909,354
	TOTAL LIABILITIES AND EQUITY	400,544,710	402,148,312

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended June 30, 2023 and 2022

(In Millions of Rupiah)

No	DESCRIPTION	June 30, 2023 (Unaudited)	June 30, 2022 (Audited)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1	Interest income	13,521,941	12,677,010
2	Interest expenses	7,044,211	4,940,284
	Net interest income (Expenses)	6,477,730	7,736,726
B. Operating Income and Expenses Other than Interest			
1	Gain (loss) from increase (decrease) in fair value of financial assets	155,845	(138,576)
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3	Gain (loss) from sale of financial assets	326,044	9,867
4	Gain (Loss) from spot and derivative transaction/forward (realised)	49,225	278
5	Gain (Loss) from investment in shares under equity method	-	-
6	Gain (Losses) from foreign currencies translation	(109,143)	17,325
7	Dividend Income	-	-
8	Comissions/provisions/fees and administrative	640,951	599,887
9	Other income	545,898	348,507
10	Impairment for financial assets	1,947,918	2,069,785
11	Losses related to operational risk	-	-
12	Salaries and employee benefits	1,730,030	1,641,996
13	Promotion expenses	230,480	177,830
14	Other expenses	2,286,885	2,741,512
	Other Operating Income (Expenses)	(4,586,493)	(5,793,835)
	PROFIT (LOSS) FROM OPERATIONS	1,891,237	1,942,891
NON OPERATING INCOME AND EXPENSES			
1	Gain (loss) from sale of premises and equipment	-	-
2	Other non operating income (expenses)	(24,936)	(25,416)
	PROFIT (LOSS) FROM NON OPERATING	(24,936)	(25,416)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	1,866,301	1,917,475
	Income tax expenses		
a	Estimated current tax -/-	(459,712)	(461,669)
b	Deferred tax income (expenses)	67,789	15,120
	PROFIT (LOSS) CURRENT PERIOD	1,474,378	1,470,926
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to profit (loss)		
a	Gain (loss) from revaluation of premises and equipment	-	-
b	Gain (loss) from remeasurement on defined benefit plans	(220,941)	86,517
c	Others	55,235	(16,438)
2	Reclassified to profit (loss)		
a	Gain (losses) from adjustments arising from translation of financial statement	-	-
b	Gain (losses) from changes of financial assets on available for sale	530,571	(2,108,519)
c	Others	(74,894)	383,978
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	289,971	(1,654,462)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	1,764,349	(183,536)
Current Year Net Profit (Loss) Attributable to :			
	- Owner of Company	1,474,378	1,470,926
	- Non Controlling Interest	-	-
	TOTAL CURRENT YEAR NET PROFIT (LOSS)	1,474,378	1,470,926
Total Comprehensive Profit (Loss) For The Year Attributable to:			
	- Owner of Company	1,764,349	(183,536)
	- Non Controlling Interest	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	1,764,349	(183,536)
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNINGS PER SHARE (in rupiah)	105	139

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of June 30, 2023 and December 31, 2022

(In Millions of Rupiah)

No.	DESCRIPTION	June 30, 2023 (Unaudited)	December 31, 2022 (Audited)
I. COMMITMENT RECEIVABLES			
1	Unused fund borrowings/financing facilities	-	-
2	Outstanding purchase position on spot and derivative/forward	1,680,973	2,641,853
3	Others	-	-
II. COMMITMENT PAYABLES			
1	Unused loan facilities granted to customer		
a	Committed	190,449	80,128
b	Uncommitted	18,442,970	15,029,853
2	Outstanding irrevocable letters of credit	411,005	221,484
3	Outstanding sales position on spot and derivative/forward	1,658,625	2,477,048
4	Others	13,415	13,100
III. CONTINGENT RECEIVABLES			
1	Guarantees received	1,253,508	350,713
2	Others	9,982,421	5,169,262
IV. CONTINGENT PAYABLES			
1	Guarantees issued	1,619,523	948,495
2	Others	-	-

No	DESCRIPTION	PT BANK TABUNGAN NEGARA (PERSERO) Tbk											
		June 30, 2023 (Unaudited)						June 30, 2022 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. NON RELATED PARTIES													
1.	Placements with other banks												
	a. Rupiah	368,748	-	-	-	-	368,748	557,438	-	-	-	-	557,438
	b. Foreign currencies	2,589,933	-	-	-	1,712	2,591,645	2,073,728	-	-	-	1,624	2,075,352
2.	Spot and derivative receivables/ forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	54,095	-	-	-	-	54,095	57,832	-	-	-	-	57,832
3.	Securities												
	a. Rupiah	40,933,462	47,600	4,329	6,614	54,503	41,046,508	53,520,453	39,992	4,139	6,398	60,884	53,631,866
	b. Foreign currencies	4,616,852	-	-	-	-	4,616,852	5,094,663	-	-	-	-	5,094,663
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	3,607,377	-	-	-	-	3,607,377	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	964,833	-	-	-	-	964,833	384,912	-	-	-	-	384,912
7.	Loans and financing provided												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	5,077,346	195,056	21,182	40,994	1,270,450	6,605,028	7,343,732	2,057,537	92,788	241,052	2,714,318	12,449,427
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	260,201,810	29,138,814	917,539	1,444,943	7,556,466	299,259,572	247,746,168	18,750,427	271,821	808,213	6,008,426	273,585,055
	ii. Foreign currencies	1,706,275	-	-	-	-	1,706,275	7,678	-	-	-	-	7,678
	c. Restructured loans												
	i. Rupiah	30,665,721	15,840,806	523,646	1,108,075	6,294,220	54,432,468	45,044,384	9,725,474	157,140	823,345	5,009,497	60,759,840
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	18,635,079	645,229	25,635	7,436	139,676	19,453,055	16,474,810	1,063,223	-	-	-	17,538,033
	b. Foreign currencies	1,224,307	-	-	-	-	1,224,307	277,092	-	-	-	-	277,092
III. OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Reposessed assets						77,591						77,591

Losses and Allowance for Asset Quality Assessment
PT Bank Tabungan Negara (Persero) Tbk
As of June 30, 2023 and 2022

NO	DESCRIPTION	June 30, 2023 (Unaudited)					June 30, 2022 (Audited)				
		Allowance for Impairment			Required allowance for losses on earning assets		Allowance for Impairment			Required allowance for losses on earning assets	
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	23	-	1,712	28,837	1,712	35	-	1,624	26,312	1,624
2.	Spot and derivative receivables/forward	-	-	-	541	-	-	-	-	578	-
3.	Securities	4	-	2,000	103,463	60,839	3	-	2,000	16,288	66,703
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	346	-	-	9,648	-	2,905	-	-	3,849	-
7.	Loans and financing provided	3,426,007	2,907,364	9,319,582	2,646,760	10,251,307	2,513,891	1,040,823	11,623,633	2,535,380	9,358,831
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	10,810	1,157	-	28,341	147,867	3,865	1,123	-	23,501	53,161

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO
PT Bank Tabungan Negara (Persero) Tbk.
As of June 30, 2023 And 2022

(in Millions of Rupiah)

CAPITAL COMPONENTS			June 30, 2023 (Unaudited)	June 30, 2022 (Audited)	
I CORE CAPITAL (TIER 1)			25,188,525	17,643,409	
1 Common Equity Tier 1 (CET 1)			25,188,525	17,643,409	
1.1 Paid-in Capital (net of Treasury Stock)			7,017,222	5,295,000	
1.2 Disclosed Reserves			21,067,525	15,194,418	
1.2.1 Additional Factor			21,899,322	16,894,792	
1.2.1.1 Other comprehensive income			3,508,565	3,307,991	
1.2.1.1.1 Excess differences arising from translation of financial statement			-	-	
1.2.1.1.2 Potential gain due to increases of fair value of financial asset through other comprehensive income			-	-	
1.2.1.1.3 Surplus of fixed assets revaluation			3,508,565	3,307,991	
1.2.1.2 Other disclosed reserves			18,390,757	13,586,801	
1.2.1.2.1 Agio			4,418,900	2,054,454	
1.2.1.2.2 General reserves			4,621,242	4,621,242	
1.2.1.2.3 Previous year profit			7,876,237	5,440,179	
1.2.1.2.4 Current year profit			1,474,378	1,470,926	
1.2.1.2.5 Funds for paid-in capital			-	-	
1.2.1.2.6 Others			-	-	
1.2.2 Deduction Factor			(831,797)	(1,700,374)	
1.2.2.1 Other comprehensive income			(752,796)	(1,618,339)	
1.2.2.1.1 Negative differences arising from translation of financial statement			-	-	
1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income			(752,796)	(1,618,339)	
1.2.2.2 Other disclosed reserves			(79,001)	(82,035)	
1.2.2.2.1 Disagio			-	-	
1.2.2.2.2 Previous year loss			-	-	
1.2.2.2.3 Current year loss			-	-	
1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets			-	-	
1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book			-	-	
1.2.2.2.6 Required allowance for non earning assets			(79,001)	(82,035)	
1.2.2.2.7 Others			-	-	
1.3 Non Controlling Interest			-	-	
1.4 Deduction Factor of CET 1			(2,896,222)	(2,846,009)	
1.4.1 Deferred tax calculation			(2,896,222)	(2,846,009)	
1.4.2 Goodwill			-	-	
1.4.3 Other intangible assets			-	-	
1.4.4 Investments in share			-	-	
1.4.5 Shortfall of capital on insurance subsidiaries			-	-	
1.4.6 Securitisation exposure			-	-	
1.4.7 Other deduction of CET 1			-	-	
1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank			-	-	
1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			-	-	
1.4.7.3 Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment			-	-	
1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle			-	-	
2 Additional Tier 1 (AT 1)			-	-	
2.1 Instrument which comply with AT 1 requirements			-	-	
2.2 Agio / Disagio			-	-	
2.3 Deduction Factor of AT 1			-	-	
2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank			-	-	
2.3.2 Cross ownership in another entity acquired by the transition due to law, grants or grants will			-	-	
II SUPPLEMENTAL CAPITAL (TIER 2)			4,811,928	6,400,740	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements			3,240,431	5,020,454	
2 Agio/Disagio			-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)			1,571,497	1,380,286	
4 Deduction supplemental capital			-	-	
4.1 Sinking Fund			-	-	
4.2 Placement of funds in instrumen Tier 2 to other bank			-	-	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			-	-	
TOTAL CORE AND SUPPLEMENTAL CAPITAL			30,000,453	24,044,149	
DESCRIPTIONS	June 30, 2023 (Unaudited)	June 30, 2022 (Audited)	RATIO	June 30, 2023 (Unaudited)	June 30, 2022 (Audited)
RISK WEIGHTED ASSETS			CAR RATIO		
CREDIT RISK -WEIGHTED ASSETS	125,719,733	110,422,875	CET 1 Ratio (%)	17.14%	12.74%
MARKET RISK -WEIGHTED ASSETS	3,338,458	4,116,441	Tier 1 Ratio (%)	17.14%	12.74%
OPERATIONAL RISK - WEIGHTED ASSETS	17,889,426	23,938,858	Tier 2 Ratio (%)	3.28%	4.62%
TOTAL RISK WEIGHTED ASSETS	146,947,617	138,478,174	Capital Adequacy Ratio (%)	20.42%	17.36%
CAR BASED ON RISK PROFILE (%)	9.18%	9.40%	CET 1 for Buffer (%)	11.14%	6.74%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE			PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)		
From CET1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.500%	2.500%
From AT1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%
From Tier 2 (%)	3.18%	3.40%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%

CALCULATION OF FINANCIAL RATIOS
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended June 30, 2023 and 2022

(in %)

RATIOS		June 30, 2023 (Unaudited)	June 30, 2022 (Audited)
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	20.42%	17.36%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3.03%	2.81%
3.	Non performing earning assets to total earning assets	3.01%	2.79%
4.	Allowance for impairment on financial assets to earning assets	4.34%	4.36%
5.	Gross NPL	3.66%	3.54%
6.	Net NPL	1.75%	1.04%
7.	Return on Asset (ROA)	0.93%	1.03%
8.	Return on Equity (ROE)	11.95%	16.42%
9.	Net Interest Margin (NIM)	3.62%	4.58%
10.	Operating Expenses to Operating Income	87.59%	85.77%
11.	Cost to Income Ratio (CIR)	47.76%	46.07%
12.	Loan to Deposit Ratio (LDR)	98.22%	93.12%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non - Related parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non - Related parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah		
	a.) Conventional		
	- Daily	0.08%	0.04%
	- Average	7.20%	6.00%
	b.) Syariah	7.75%	5.90%
	b. Reserve requirement Foreign currencies (Daily)	4.57%	4.33%
3.	Net Open Position - Overall	2.96%	2.32%

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk.
For The Period Ended June 30, 2023 And 2022

DESCRIPTION	June 30, 2023 (Unaudited)	June 30, 2022 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	13,426,650	11,777,946
Recoveries from loan debts written-off	236,438	182,930
Interest and bonus, fees and commissions paid	(7,218,679)	(5,070,244)
Corporate income tax paid	(625,836)	(585,942)
Recoveries from tax assessment letter	-	402,428
Other operating expenses - net	(2,886,084)	(3,473,726)
Other non-operating Income (expense) - net	(134,079)	(8,091)
Cash receipts before changes in operating assets and liabilities	2,798,410	3,225,301
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Fair value through profit or loss securities	(98,584)	85,646
Fair value through profit or loss government bonds	2,737,594	(10,238,867)
Acceptance Receivable	(544,271)	69,228
Derivative Receivable	49,844	-
Loans and sharia financing/receivables	(11,365,982)	(12,667,800)
Other assets	(2,124,369)	(977,050)
Increase (decrease) in operating liabilities:		
Current liabilities	1,499,492	(596,206)
Deposits from customer		
Demand deposits	13,432,555	9,886,912
Wadiah demand deposits	1,186,146	1,396,341
Savings deposits	(758,601)	(4,627,541)
Savings deposits Wadiah	7,123	(19,519)
Time deposits	(22,109,037)	4,792,997
Deposits from other banks	1,367,618	1,316,934
Acceptance liabilities	544,271	(69,228)
Other liabilities	(467,577)	(243,879)
Temporary syirkah funds	(1,050,067)	(134,504)
Net Cash provided by (used in) Operating Activities	(14,895,435)	(8,801,235)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from matured amortized cost securities	-	24,570
Purchase of amortized cost securities	(659,854)	(10,172)
Purchase of amortized cost government bonds	5,404,931	(1,397,864)
Acquisitions of premises and equipment	(223,337)	(266,284)
Proceeds (Placement) from securities at fair value through other comprehensive income	(1,239,615)	366,368
Placement of securities purchased under agreement to resell	1,434,190	1,598,325
Proceeds (Placement) from government bonds at fair value through other comprehensive income	(1,238,660)	(1,017,047)
Net cash provided by (used in) Investing Activities	3,477,655	(702,104)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of matured securities issued	(2,016,569)	(3,168,329)
Proceeds of securities issued	-	1,000,000
Payments of dividends	(609,015)	(237,624)
Proceeds of fund borrowings	1,773,719	5,312,154
Payment from fund borrowings	(500,000)	(4,955,410)
Proceeds from securities sold under repurchase agreements	3,477,396	592,326
Payment of matured securities sold under repurchase agreements	-	(592,326)
Payment of lease liabilities	(38,500)	(44,559)
Shares issuance	1,330,093	-
Net Cash (used in) Provided by Financing Activities	3,417,124	(2,093,768)

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk.
For The Period Ended June 30, 2023 And 2022

DESCRIPTION	June 30, 2023 (Unaudited)	June 30, 2022 (Audited)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(8,000,656)	(11,597,107)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	41,526,686	41,229,907
CASH AND CASH EQUIVALENTS AT END OF PERIOD	33,526,030	29,632,800
The details of cash and cash equivalents at end of year are as follows:		
Cash	1,748,281	1,356,382
Current accounts with Bank Indonesia	16,650,986	14,890,813
Current accounts with other banks	2,810,407	2,632,453
Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	12,316,356	10,753,152
TOTAL OF CASH AND CASH EQUIVALENTS	33,526,030	29,632,800

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT Bank Tabungan Negara (Persero) Tbk
As of June 30, 2023
(Unaudited)

(In Millions of Rupiah)

NO	TRANSACTION	NOTIONAL AMOUNT	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	1,829,085	-	1,829,085	54,095	11,319
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C. Others						
		-	-	-	-	-
	TOTAL	1,829,085	-	1,829,085	54,095	11,319

PRIME LENDING RATE
PT Bank Tabungan Negara (Persero) Tbk
As of June 30, 2023

Keterangan	Prime Lending Rate				
	Business Segment				
	Corporate Loan	Retail Loan	Micro Loan	Consumer Loan	
				Mortgage	Non Mortgage
Prime Lending Rate	8.05%	8.30%	n/a	7.30%	8.80%

Notes :

- 1) The financial information as of June 30, 2023 is extracted from the interim financial statements as of June 30, 2023 and for the six-months period then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards, which is unaudited. Meanwhile, the financial information as of June 30, 2022 is extracted from the interim financial statements as of June 30, 2022 and for the six-months period then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member firm of Ernst & Young Global Limited with Muhammad Kurniawan, as partner in charge, independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated September 15, 2022 which is not included in this publication. Since the above financial information is taken from the financial statements, it is therefore not a complete presentation of the financial statements.
- 2) The above published Financial Statements are presented to comply with:
 - a) Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 Dated December 19, 2019 regarding "Transparency and Published Financial Statements of The Banks"
 - b) Circular Letter of Financial Services Authority (SEOJK) Number 9/SEOJK.03/2020 Dated June 30, 2020 regarding "Transparency and Published Financial Statements of The Commercial Banks".
 - c) Financial Services Authority Regulation (POJK) Number 27/POJK.03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks" and Financial Services Authority Regulation (POJK) Number 34/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".
 - d) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 Dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies"
 - e) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-347/BL/2012 Dated June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".
 - f) Circular Letter of Financial Services Authority Number S-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements
- 3) Related Parties in the Statements of Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
- 4) Exchange rate of 1 US Dollar as at June 30, 2023, December 31, 2022 and June 30, 2022 were Rp. 14.992,50, Rp. 15.567,50 dan Rp. 14.897,50 respectively.
- 5) Basic earnings per share is computed by dividing income for the year available to shareholders of ordinary shares (residual income) by the weighted average number of ordinary shares outstanding during the current year.

Management of The Bank	
Board of Commissioner	
President Commissioner/ Independent Commissioner	: Chandra M. Hamzah
Vice President Commissioner/Independent Commissioner	: Iqbal Latanro
Commissioner	: Andin Hadiyanto
Commissioner	: Herry Trisaputra Zuna
Commissioner	: Himawan Arief Sugoto
Commissioner	: Mohamad Yusuf Permana
Independent Commissioner	: Armand B. Arief
Independent Commissioner	: Ahdi Jumhari Luddin
Independent Commissioner	: Sentot A. Sentausa
Board of Directors	
President Director	: 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	: Eko Waluyo
Director of Risk Management	: Setiyo 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

* Appointed as a member of Board of Directors of PT Bank Tabungan Negara (Persero) Tbk based on the Annual General Meeting of Shareholders dated March 16, 2023 and will be effective upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

Jakarta, July 21 2023

S.E. & O

PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Board of Director



Nixon L.P. Napitupulu
President Director



Nofry Rony Poetra
Director of Finance

STATEMENT OF FINANCIAL POSITION
As of June 30, 2023 and December 31, 2022
(In Millions of Rupiah)

NO	Account	June 30, 2023 Unaudited	December 31, 2022 Audited
ASET			
1	Cash	101,171	112,768
2	Placement with Bank Indonesia	6,261,226	5,459,362
3	Placement with Other Bank	199	1,198
4	Investments in Marketable Securities	6,783,324	8,927,958
5	Receivable Financing	29,081,892	26,776,404
6	Revenue Sharing Financing	4,819,290	4,847,735
7	Ijarah Receivable	-	-
8	Other Productive Assets	-	-
9	Allowance for Impairment on Financial Assets	(1,748,042)	(1,572,011)
10	Premises and Equipment	24,263	19,482
11	Non Productive Assets	-	-
12	Other Assets	948,652	762,679
TOTAL ASSETS		46,271,975	45,335,575
LIABILITIES			
1	Wadiah Deposits		
	a. Current Accounts	9,810,955	8,623,601
	b. Saving Accounts	1,200,841	1,193,717
2	Temporary Syirkah Fund		
	a. Current Accounts	532,508	480,787
	b. Saving Accounts	4,916,736	4,819,113
	c. Time Deposits	18,472,499	19,523,557
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to Other Bank	22,618	40,028
5	Securities Issued	-	-
6	Other Liabilities	3,811,717	3,365,774
7	Profit Sharing Deposits	-	-
8	Business Fund	7,186,273	6,940,992
9	Retained Earning		
	a. Other Comprehensive Income	31,823	9,636
	b. Previous Year	4,794	4,794
	c. Current Year	281,211	333,576
TOTAL LIABILITIES		46,271,975	45,335,575

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the Period Ended June 30, 2023 and 2022
(In Millions of Rupiah)

NO	DESCRIPTION	June 30, 2023 Unaudited	June 30, 2022 Audited
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib		
	a. Income from Receivable Financing	1,254,869	900,225
	b. Income from Revenue Sharing Financing	167,071	171,859
	c. Income from Revenue from Ijarah	-	-
	d. Other Main Operating Income	314,269	166,094
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(677,307)	(366,211)
	a. Non Profit Sharing	(677,307)	(366,211)
	b. Profit Sharing	-	-
3.	Revenue after Sharing Distribution	1,058,902	871,967
B. Other Operating Income and Expenses			
1	Gain (Loss) from foreign Currencies Transaction	-	-
2	Income Bank as Mudharib from Revenue Sharing	-	-
3	Comissions / Provisions / Fees and Administrative	40,769	32,081
4	Other Income	-	-
5	Bonus on Wadiah Demand Deposite	(36,535)	(24,901)
6	Impairment for Financial Assets	(327,632)	(221,938)
7	Losses Related to Financial Assets	-	-
8	Impairment for Other Financial Assets	(9,000)	(72,444)
9	Salaries and Employee Benefits	(185,209)	(156,493)
10	Other Expense	(260,084)	(237,355)
	Other Operating Income (Expenses)	(777,691)	(681,050)
	PROFIT AND LOSS FROM OPERATIONS	281,211	190,917
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	-	(17)
	PROFIT AND LOSS FROM NON OPERATIONS	-	(17)
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	281,211	190,900
	Income Tax Expenses	-	-
	PROFIT AND LOSS CURRENT PERIOD	281,211	190,900
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to Profit (Loss)	-	-
2	Reclassified to Profit (Loss)	22,187	(40,711)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	22,187	(40,711)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	303,398	150,189

STATEMENT OF COMMITMENTS AND CONTIGENCIES
As of June 30, 2023 and December 31, 2022
(In Millions of Rupiah)

NO	DESCRIPTION	June 30, 2023 Unaudited	December 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	990,824	774,926
	2. Outstanding Sales Position on Spot and Derivative/forward		
	3. Others		
3	CONTIGENT RECEIVABLE	-	-
	1. Guarantees Received	-	-
	2. Income in Progress	-	-
	3. Others	3,017,961	2,823,561
4	CONTIGENT PAYABLES		
	1. Guarantees Issued	200	400
	2. Others	-	-

REVENUE SHARING DISTRIBUTION

Period June 30, 2023

(In Millions of Rupiah)

Net Revenue Sharing						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL		
				RASIO	BONUS AND REVENUE SHARING	INDIKASI EQV.
I	Liabilities to Other Bank	-	-	-	-	-
II	Mudharabah Current Deposits					
	a. Bank	65	-	7.00%	-	0.62%
	b. Non Bank	517,236	3,820	10.45%	399	0.93%
III	Mudharabah Saving Deposits					
	a. Bank	8,592	63	32.32%	20	2.86%
	b. Non Bank	4,970,541	36,711	38.39%	14,093	3.40%
IV	Mudharabah Time Deposits					
	a. Bank					
	1 Month	700	5	29.50%	1	2.61%
	3 Month	3,000	22	29.50%	7	2.61%
	6 Month	300	2	29.50%	1	2.61%
	12 Month	-	-	0.00%	-	-
	b. Non Bank					
	1 Month	4,503,945	33,073	28.75%	9,508	2.53%
	3 Month	4,446,364	32,766	29.50%	9,666	2.61%
	6 Month	1,856,749	13,706	29.50%	4,043	2.61%
	12 Month	79,594	588	29.50%	173	2.61%
V	Fund Borrowings	2,324,650	52,235	16.50%	8,621	4.45%
	TOTAL	18,711,736	172,991		46,532	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I	Placement with Other Bank	-	-
II	Murabahah Receivable		
	a. Bank	-	-
	b. Non Bank	7,398,834	112,694
III	Istishna Receivable		
	a. Bank	-	-
	b. Non Bank	153,729	27,782
IV	Multi-Service Receivable		
	a. Bank	-	-
	b. Non Bank	10,555	33
V	Rahn Financing		
	a. Bank	-	-
	b. Non Bank	19	-
VI	Mudharabah Financing		
	a. Bank	-	-
	b. Non Bank	153,114	1,121
VII	Musyarakah Financing		
	a. Bank	-	-
	b. Non Bank	4,496,294	22,105
VIII	Ijarah Receivable		
	a. Bank	-	-
	b. Non Bank	-	-
IX	Other Financing		
	a. Bank	-	-
	b. Non Bank	147,574	10
	TOTAL	12,360,119	163,745

Financial Ratios
For the Period Ended June 30, 2023 and 2022

NO	Rasio	June 30, 2023 Unaudited	June 30, 2022 Audited
1	Total Assets Sharia Unit to Total Assets Consolidation	11.55%	10.57%
2.	Non Performing Productive Assets to Total Productive Assets	2.73%	3.40%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	4.30%	4.10%
4.	Gross NPF	3.27%	3.99%
5.	Nett NPF	0.72%	0.68%
6.	Return On Assets (ROA)	1.22%	1.00%
7.	Financing Revenue Sharing to Total Financing	14.22%	17.68%
8	Financing to Deposit Ratio (FDR)	97.04%	95.91%

Report of the Sources and Distributions of Zakat and Waqf Fund
As June 30, 2023 and 31 December 2022
(In Millions of Rupiah)

NO	URAIAN	June 30, 2023 Unaudited	December 31, 2022 Audited
A.	Sources and Distribution of Zakat Funds		
1	Zakat Funds Received From:		
a	Internal UUS	3	14
b	External UUS	-	-
	Total Zakat Funds Received	3	14
2	Distribution of Zakat Funds		
a.	Zakat Receiving Institutions	1	31
b.	Zakat Receiving Body	-	-
	Total Zakat Funds Distributed	1	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 <i>Nadzir</i>	-	-
c.	Other	-	-
	Total Waqf Funds Distributed	-	-

**Report of the Sources and Uses of Witness Fund
As June 30, 2023 and December 31, 2022
(In Millions of Rupiah)**

NO	URAIAN	June 30, 2023 Unaudited	December 31, 2022 Audited
1	Beginning Balance of Benevolent Funds	123	2,272
2	Sources of Benevolent Funds		
a	Infaq and sadaqa	-	-
b	Repayment of productive benevolent funds	-	-
c	Penalty; and	815	121
d	Non halal income	1,866	1
e	Other		
	Total benevolent funds received	2,681	122
3	Uses of Benevolent Funds		
a	Productive benevolent funds	-	-
b	Charity	-	-
c	Other uses for public interest	1,621	2,271
	Total uses of benevolent funds	1,621	2,271
4	Surplus (deficit) of Benevolent Funds	1,060	(2,149)
5	Ending Balance of Benevolent Funds	1,183	123

Note:

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.

Jakarta, Juli 21, 2023
PT. Bank Tabungan Negara (Persero) Tbk
Sharia Business Unit



M. Quraish Shihab
Sharia Supervisory Board



Hirwandi Gafar
Director