





Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

0.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Dec 31, 2022 (Audited)	No.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Sep 30, 20
SS	ETS	(Izeviewed)	(Addited)	OPF	ERATING INCOME AND EXPENSES	(Iveviewed)	
Ĩ	Cash	1,426,965	1,661,533	Α.	Interest Income and Expenses		
	Placements with Bank Indonesia	32,389,827	37,992,835		·		
	Placements with other banks	2,718,071	1,872,318	1.	Interest income	20,833,168	18,976,9
	Spot and derivative receivables/forward	70,302	103,939	2.	Interest expenses	10,690,887	7,430,8
	Securities	43,570,867	53,688,141		Net interest income (Expenses)	10,142,281	11,546,1
	Securities sold under repurchase agreements (Repo)	2,505,591		_			
	Securities purchased under resale agreements (Reverse Repo)	040 200	1,434,190	В.	Operating Income and Expenses Other than Interest		
	Acceptances receivables Loans	810,390 282,507,999	420,562 266,657,565	1.	Gain (loss) from increase (decrease) in fair value of financial assets	22,904	(162,4
	Sharia financing	35,791,679	31,624,139	2.	Gain (loss) from decrease (increase) in fair value of financial liabilities		
	Investment in share	-		3.	Gain (loss) from sale of financial assets	477,518	(152,0
	Others financials assets	11,550,789	10,756,035	4.	Gain (Loss) from spot and derivative transaction/forward (realised)	59,942	(4,6
.	Allowance for impairment on financial assets -/-			5. 6.	Gain (Loss) from investment in shares under equity method Gain (Losses) from foreign currencies translation	(77 140)	35,2
	a. Securities	(2,212)	(2,399)	7.	Dividend Income	(77,140)	33,4
	b. Loans and Sharia financing	(15,972,715)	(15,674,923)	8.	Comissions/provisions/fees and administrative	1,037,975	907,4
	c. Others	(2,465)	(1,883)	9.	Other income	757,114	468,2
	Intangible assets Accumulated amortisation for intangible assets -/-	-	-	10.	Impairment for financial assets	2,937,036	2,615,4
	Accumulated amortisation for intangible assets -/- Premises and equipment	11,139,618	10,599,848	11.	Losses related to operational risk	_,507,003	2,010,4
	Accumulated depreciation on premises and equipment -/-	(4,675,809)	(4,246,045)	12.	Salaries and employee benefits	2,531,470	2,597,9
	Non earning assets	(1,010,000)	(1,270,040)	13.	Promotion expenses	357,901	275,
	a. Abandoned properties	1,410	1,410	14.	Other expenses	3,628,128	4,215,
	b. Repossessed assets	77,591	77,591		Other Operating Income (Expenses)	(7,176,222)	(8,612,
ı	c. Suspense account	-	-			1,,,,,,	4-7
ı	d. Inter office assets	-	-		PROFIT (LOSS) FROM OPERATIONS	2,966,059	2,933,
ı	Other assets	5,767,059	5,183,456	NON	N OPERATING INCOME AND EXPENSES		
T	AL ASSETS	409,674,957	402,148,312	1.	Gain (loss) from sale of premises and equipment		
_		400,014,001	402,140,012	2.	Other non operating income (expenses)	(50,080)	(34,9
В	ILITIES AND EQUITY				PROFIT (LOSS) FROM NON OPERATING	(50,080)	(34,9
ı	LIABILITIES				PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	2,915,979	2,898,7
ı	Demand deposits	118,060,777	114,006,513		Income tax expenses	2,010,010	2,000,1
ı	Savings deposits	42,199,259	42,195,160		a. Estimated current tax -/-	(630,490)	(680,4
	Time deposits	163,648,340	165,735,643		b. Deferred tax income (expenses)	27,232	56,5
ı	Electronic money Fund from Bank Indonesia	-	•		, , , ,		
	Fund from other banks	1 504 400	179,182		PROFIT (LOSS) CURRENT PERIOD	2,312,721	2,274,7
ı	Spot and derivative liabilities/forward	1,504,490	179,102		PROFIT (LOSS) MINORITY INTEREST		
ı	Securities sold under repurchase agreements (Repo)	2,381,964			PROFIT (E033) MINORITT INTEREST	-	
	Acceptances liabilities	810,390	420,562	OTH	HER COMPREHENSIVE INCOME		
	Securities issued	6,436,272	8,652,260				
.	Fund borrowings	35,626,674	33,979,224	1.	Unreclassified to profit (loss)	F7 000	
-	Margin deposits received	9,684	9,872		a. Gain (loss) from revaluation of premises and equipment b. Gain (loss) from remeasurement on defined benefit plans	57,208 (14,052)	59.0
1	Inter office liabilities				c. Others	2,670	(11,2
1	Other liabilities	9,943,173	11,060,542		C. Others	2,070	(11,2
1	Minority interest	-	-	2.	Reclassified to profit (loss)		
	TOTAL LIABILITIES	380,621,023	376,238,958	-	Gain (losses) from adjustments arising from translation		
ľ	FOURTY				of financial statement		
	EQUITY Share conital				b. Gain (loss) from changes of financial assets on measured		
1	Share capital	10 220 240	10,239,216		at fair value through other comprehensive income	26,284	(2,335,7
	a. Authorised capital b. Unpaid-in capital -/-	10,239,216 (3,221,994)	(4,944,216)		c. Others	38,671	440,8
	c. Treasury stock -/-	(0,221,354)	(4,544,210)		OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	110,781	(1,847,0
ı	Additional Paid-in Capital			TOT		2,423,502	
	a. Agio	4,418,900	2,054,454	101	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	2,423,502	427,7
	b. Disagio -/-	-	-		rant Vacy Not Drafit /Laga\ Attribute 1- t-		
	c. Funds for paid-up capital	-	2,756,575	Curi	rent Year Net Profit (Loss) Attributable to :	2 242 724	2,274,7
	d. Others	-	-		- Owner of Company - Non Controlling Interest	2,312,721	2,214,1
1	Other comprehensive income	0.505.770	2 500 505		-	-	
	a. Gain b. Losses -/-	3,565,773 (1,598,637)	3,508,565 (1,652,210)		TOTAL CURRENT YEAR NET PROFIT (LOSS)	2,312,721	2,274,
.	b. Losses -/- Reserve	(1,090,007)	(1,032,210)	T-4	Comprehensive Profit (Loss) For The Very Attaly to the		
1	a. General reserve	4,621,242	4,621,242	Iota	al Comprehensive Profit (Loss) For The Year Attributable to:	2 422 502	407.
	b. Appropriated reserve	840,476	840,476		- Owner of Company - Non Controlling Interest	2,423,502	427,7
ı	Retained Earning				-		
	a. Previous years	7,876,237	5,440,179		TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	2,423,502	427,7
1	b. Current year	2,312,721	3,045,073	TE	NOTER RECEIT (LOSS) TO LIFAR OFFICE		
	c. Paid Dividend -/-	-	-	TRA	ANSFER PROFIT (LOSS) TO HEAD OFFICE		
1	TOTAL EQUITY ATTRIBUTABLE TO OWNER	29,053,934	25,909,354	DIM	IDEND		
ŀ	TOTAL EQUITY	29,053,934	25,909,354	DIVI	DEND		
F				EAR	RNINGS PER SHARE (in rupiah)	165	
۰	AL LIABILITIES AND EQUITY	409.674.957	402.148.312			.00	

				As of S	eptembei (In Million	′ 30, 2023 s of Rupi	3 and 202 ah)	2					
			Sep	tember 30, 2	2023 (Reviev	/ed)				Septembe	er 30, 2022		
No.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	Rupiah Foreign currencies	-		-									
2.	Spot and derivative receivables/ forward a. Rupiah												
	b. Foreign currencies	-		-									
3.	Securities a. Rupiah	_											
	b. Foreign currencies	-		-			-			-			
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-							-	-			
5.	b. Foreign currencies Securities purchased with agreement	-		-					-				
	to resell (Reverse Repo)												
	Rupiah Foreign currencies												
6.	Acceptances receivables	-							-				
7.	Loans and financing provided a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	-		-	-				-	-	-	-	
	ii. Foreign currencies b. Non UMKM	-											
	i. Rupiah	97,730		-	-		97,730	105,220	662	-	143	2	106,027
	Foreign currencies Restructured loans	-		-									
	i. Rupiah	-		-	-				-	-	-	-	
8.	ii. Foreign currencies Investments in shares												
9.	Other receivable												
10.	Commitments and contingencies a. Rupiah												
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
II.	NON RELATED PARTIES												
1.	Placements with other banks	500.070					500.070	005.040					005.040
	Rupiah Foreign currencies	506,072 2,210,288		-		1,711	506,072 2,211,999	985,842 1,030,346				1,561	985,842 1,031,907
2.	Spot and derivative receivables/ forward												
	Rupiah Foreign currencies	70,302					70,302	82,621					82,621
3.	Securities	20 000 720	40.046	2.040	6.050	EE 400	20 202 075	E0 740 004	20 442	2 000	4,989	E0 020	E2 040 402
	Rupiah Foreign currencies	39,088,739 4,366,892	49,816	3,940	6,058	55,422	39,203,975 4,366,892	52,742,804 4,994,934	38,112	3,668	4,909	59,830	52,849,403 4,994,934
4.	Securities sold with agreement												
	to repurchase (Repo) a. Rupiah	2,505,591		-			2,505,591	1,527,210	-				1,527,210
,	b. Foreign currencies	-		-	-		-	-	-	-	-	-	
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-		-	-			-	-	-	-	-	
6.	b. Foreign currencies Acceptances receivables	810,390					810,390	538,397					538,397
7.	Loans and financing provided a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	5,592,406	156,865	27,566	51,578	1,075,323	6,903,738	3,584,680	236,518	111,685	172,136	1,278,431	5,383,450
	ii. Foreign currencies	-		-	-	-		-	-	-	-	-	
	b. Non UMKM i. Rupiah	269,036,978	29,749,143	635,110	1,178,196	8,270,657	308,870,084	252,246,942	23,515,071	384,414	496,250	7,553,382	284,196,059
	ii. Foreign currencies	2,428,126		-		-	2,428,126	7,678		-			7,678
	Restructured loans Rupiah	31,041,671	17,046,262	369,445	791,300	6,670,398	55,919,076	42,711,025	12,585,395	371,749	477,348	5,828,296	61,973,813
	ii. Foreign currencies	-				-				-			
8. 9.	Investments in shares Other receivable												
						405 400	10 704 404	17,089,706	1,222,367	14,053	19,162	67,784	18,413,072
10.	Commitments and contingencies	10 047 405	GDE 400	44.004							19.162		10.413.0/2
10.	a. Rupiah b. Foreign currencies	18,917,185 1,414,615	605,183	14,324	2,333	165,166	19,704,191 1,414,615	234,326	-	-	-	-	
10. III.	a. Rupiah		605,183	14,324	2,333	165,166			-	-	-	-	
	a. Rupiah b. Foreign currencies OTHER INFORMATION Value of bank's assets pledge as collateral:		605,183	14,324	2,333	165,166			1,222,007	-		-	
III.	a. Rupiah b. Foreign currencies OTHER INFORMATION		605,183	14,324	2,333	165,166			1,222,007	-		-	234,326

	LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of September 30, 2023 and 2022 (In Millions of Rupiah)										
	September 30, 2023 (Reviewed) September 30, 2022								2022		
No.	DESCRIPTION			Allowance for Impairment					lowance for rning assets		
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	24		1,711	27,163	1,711	16		1,561	20,162	1,561
2.	Spot and derivative receivables/forward	-	-	-	703	-	-	-	-	826	-
3.	Securities	212	-	2,000	42,210	61,533	20	-	2,000	52,893	64,780
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	730	-	-	8,104	-	181	-	-	5,384	-
7.	Loans and financing provided	2,770,739	3,281,402	9,920,574	2,743,987	10,584,253	2,856,216	2,363,872	9,823,241	2,624,292	7,076,586
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-		-	-	-	-	-	-		
10.	Commitments and contingencies	1,867	13	1,013	28,770	30,259	4,558	905	-	15,345	59,406

	STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of September 30, 2023 and December 31, 2022 (In Millions of Rupiah)				
No.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Dec 31, 2022 (Audited)		
I.	COMMITMENT RECEIVABLES				
	Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward Others	2,349,160	2,641,853 -		
I.	COMMITMENT PAYABLES				
	Unused loan facilities granted to customer a. Committed b. Uncommitted 2. Outstanding irrevocable letters of credit 3. Outstanding sales position on spot and derivative/forward 4. Others	199,371 18,042,501 75,941 2,269,713 13,575	80,128 15,029,853 221,484 2,477,048 13,100		
II.	CONTINGENT RECEIVABLES				
	Guarantees received Others	2,355,166 7,405,586	350,713 5,169,262		
V.	CONTINGENT PAYABLES				
	Guarantees issued Others	2,787,418	948,495		
	As Of September 30, 2023 And 2 (in Millions of Rupiah)	Sep 30, 2023	Y RATIO Sep 30, 2022		
	CAPITAL COMPONENTS ORE CAPITAL (TIER 1)	Sep 30, 2023 (Reviewed) 25,196,706	Sep 30, 2022		
	CAPITAL COMPONENTS ORE CAPITAL (TIER 1) . Common Equity Tier 1 (CET 1)	Sep 30, 2023 (Reviewed) 25,196,706 25,196,706	Sep 30, 2022 18,215,460 18,215,460		
	CAPITAL COMPONENTS ORE CAPITAL (TIER 1)	Sep 30, 2023 (Reviewed) 25,196,706	Sep 30, 2022		

1.4.7.3 Exposure the	rants, or grant at give rise to d isk) - Non Deli n subsidiaries t	s will credit risk due very Versus P	the settlement ayment				Note
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 2.3.2 Cross ownership in a							
to law, grants or gran		icquired by tire	transmorrade				1
SUPPLEMENTAL CAPITAL (TIER 2)					43,777	6,027,435	1
Capital instrument in the form o with Tier 2 requirements Agio/Disagio	у	2,8	26,390	4,617,579			
General provision on earning as		25% credit risk	- weighted assets)	1,617,387 1,409,856			;
Deduction supplemental capital Sinking Fund							
4.1. Sinking Fund 4.2. Placement of funds in instr	umen Tier 2 to					:	:
Sinking Fund A.2. Placement of funds in instr Cross-ownership in another	umen Tier 2 to r entity acquire		sition			:	2)
4.1. Sinking Fund 4.2. Placement of funds in instr	umen Tier 2 to r entity acquire s will	ed by the trans	bition	29,6	40,483	24,242,895	:
Sinking Fund Placement of funds in instr Cross-ownership in anothed ue to law, grants, or grant	umen Tier 2 to r entity acquire s will	ed by the trans	RATIO	29,6	40,483 Sep 30, 202 (Reviewed)	3 Sep 30, 2022	2)
1.1. Sinking Fund 2. Placement of funds in instr 4.3. Cross-ownership in another due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed)	Sep 30, 2022	RATIO CAR RATIO	29,6	Sep 30, 202 (Reviewed)	3 Sep 30, 2022	2)
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed)	Sep 30, 2022	RATIO CAR RATIO CET 1 Ratio (%)	29,6	Sep 30, 202 (Reviewed)	3 Sep 30, 2022 6 13.01%	2)
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in another due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed) 129,390,995 4,040,147	Sep 30, 2022 112,788,490 3,260,516	RATIO CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%)	29,6	Sep 30, 202 (Reviewed) 16.659 16.659	3 Sep 30, 2022 6 13.01% 6 13.01%	2)
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed)	Sep 30, 2022 112,788,490 3,260,516 23,938,858	RATIO CAR RATIO CET 1 Ratio (%)		Sep 30, 202 (Reviewed)	3 Sep 30, 2022 6 13.01% 6 13.01% 6 4.31%	2) -
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or gran TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed) 129,390,995 4,040,147 17,889,426	Sep 30, 2022 112,788,490 3,260,516 23,938,858	RATIO CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	Ratio (%)	Sep 30, 202 (Reviewed) 16.659 16.659 2.949	3 Sep 30, 2022 6 13.01% 6 13.01% 6 4.31% 6 17.32%	2)
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed) 129,390,995 4,040,147 17,889,426 151,320,568 9.18%	Sep 30, 2022 112,788,490 3,260,516 23,938,858 139,987,864 9.40%	RATIO CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequacy f	Ratio (%)	Sep 30, 202 (Reviewed) 16.659 16.659 2.949 19.599	Sep 30, 2022 6 13.01% 6 13.01% 6 4.31% 6 17.32% 6 7.01%	2) -
4.1. Sinking Fund 4.2. Placement of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS CAR BASED ON RISK PROFILE (%) CAPITAL ALLOCATION FOR CAR BA From CET1 (%)	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed) 129,390,995 4,040,147 17,889,426 151,320,568 9.18% SED ON RISK 6.00%	Sep 30, 2022 112,788,490 3,260,516 23,938,858 139,987,864 9.40% PROFILE 6.00%	RATIO CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequacy F PERCENTAGE OF BU Capital Conservation	Ratio (%)) JFFER MANE n Buffer (%)	Sep 30, 202 (Reviewed) 16.659 16.659 2.949 19.599 10.659 DATORY FILLE	3 Sep 30, 2022 6 13.01% 6 13.01% 6 4.31% 6 17.32% 6 7.01% ED BY BANK (%) 6 2.500%	2)
4.1. Sinking Fund 4.2. Pilacoment of funds in instr 4.3. Cross-ownership in anothe due to law, grants, or grant TOTAL CORE AND SUPPLEMEN RISK WEIGHTED ASSETS CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS CARE BASED ON RISK PROPILE (%) CAPITAL ALLOCATION FOR CAR BASE	umen Tier 2 to r entity acquire s will TAL CAPITAL Sep 30, 2023 (Reviewed) 129,390,995 4,040,147 17,889,426 151,320,568 9.18% SED ON RISK	Sep 30, 2022 112,788,490 3,260,516 23,938,858 139,987,864 9.40% PROFILE	RATIO CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequacy F CET 1 for Buffer (% PERCENTAGE OF BU	Ratio (%)) IFFER MANU IN Buffer (%) Iffer (%)	Sep 30, 202 (Reviewed) 16.659 16.659 2.949 19.599 10.659	3 Sep 30, 2022 6 13.01% 6 13.01% 6 4.31% 6 17.32% 6 7.01% ED BY BANK (%) 6 0.000%	2) -

1.2 L2.7 Others
1.3. Non Controlling Interest
1.4. Deduction Factor of CET 1
1.4.1 Deferred tax calculation
1.4.2 Goodwill
1.4.3 Other Intangible assets
1.4.5 Shortfall of capital on insurance subsidiaries
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 I Placement of funds in instrumen AT 1

1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2

(2,906,920) (2,906,920)

	For the Period Ende	ed Septe	mber 30,	2023 an	d 2022	
No.	RATIOS				30, 2023 riewed)	Sep 30, 2022
PER	FORMANCE RATIOS					
1. 2.	Capital Adequacy Ratio (CAR) Non performing earning assets and non earning assets and non earning as				19,59%	17,32% 2,77%
3.	Non performing earning assets to total ear	ning assets			2,95%	2,75%
4. 5.	Allowance for impairment on financial asse Gross NPL	ets to earning	assets		4,34% 3,53%	4,28% 3,45%
6. 7.	Net NPL Return on Asset (ROA)				1,58% 0,96%	1,23% 1,03%
8. 9.	Return on Equity (ROE) Net Interest Margin (NIM)				12,38% 3,76%	16,83% 4,51%
10. 11.	Operating Expenses to Operating Income Cost to Income Ratio (CIR)				87,21% 46,65%	85,61% 48,35%
12.	Loan to Deposit Ratio (LDR)				98,27%	92,60%
1.	a. Percentage violation of Legal Lending	Limit				
	Related parties ii. Non - Related parties b. Percentage of excess of the Legal Ler				0.00% 0.00%	0.00% 0.00%
	Related parties Non - Related parties	ding Limit			0.00% 0.00%	0.00%
2.	Reserve requirement a. Primary reserve requirement Rupiah a.) Conventional					
	- Daily				0.09%	0.20%
	- Average b.) Syariah				7.20% 8.36%	8.50% 7.70%
	b. Reserve requirement Foreign currenci	es (Daily)			4.27%	4.13% 4.68%
3.	Net Open Position - Overall STATEMENTS OF SPOT				8.31% NSACT	
	As of	Septembe (Review	er 30, 2023 ed)		Millions	of Rupiah)
No.	TRANSACTION	Notional Amount	Ту	pe		ve Receivables Payables
		Amount	Trading	Hedging	Receivab	les Payables
A.	Exchange Rate Related					

1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Written	-	-	-	-	
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap					
6.	Others	2,349,160	-	2,349,160	70,302	
В.	Interest Rate Related					
1.	Forward					
2.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future		-			
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-				
	TOTAL	2,349,160		2,349,160	70,302	

		September		(°	% per annum)
		Pri	me Lending F	Rate	
		Βι	ısiness Segm	ent	
	Corporate	Retail	Micro	Consur	ner Loan
	Loan	Loan	Loan	Mortgage	Non Mortgage
Prime Lending Rate	8.05%	8.30%	n/a	7.30%	8.80%

STATEMENT OF CASH FLOWS For The Period Ended September 30, 2023 And 2022 (In Millions of Rupiah)					
DESCRIPTION	Sep 30, 2023 (Reviewed)	Sep 30, 202			
CASH FLOWS FROM OPERATING ACTIVITIES					
Interest, profit sharing, and margin	20.542.507	17.745.245			
Recoveries from loan debts written-off	453.875	273.613			
Interest and bonus, fees and commissions paid Corporate income tax paid	(10.988.518) (819.981)	(7.682.474 (812.472			
Recoveries from tax assesment letter	(019.901)	402.428			
Other operating expenses - net	(4.378.980)	(5.367.801			
Other non-operating Income (expense) - net	(35.452)	390			
Cash receipts before changes in operating assets and liabilities	4.773.451	4.558.929			
Changes in operating assets and liabilities:					
Decrease (increase) in operating assets:					
Fair value through profit or loss					
securities	(709.959)	101.678			
Fair value through profit or loss government bonds	6.344.448	(12.816.71)			
Acceptance Receivable	(389.828)	(84.256			
Loans and sharia financing/receivables	(22.713.709)	(16.910.852			
Other assets	(720.286)	(1.270.84			
Increase (decrease) in operating liabilities:					
Current liabilities	(190.411)	230.494			
Deposits from customer	(150.411)	200.40			
Demand deposits	1.602.851	16.419.969			
Wadiah demand deposits	2.322.760	2.211.14			
Savings deposits	(106.980)	(6.751.72			
Savings deposits Wadiah Time deposits	45.049 (1.214.457)	(12.404 5.389.23			
Deposits from other banks	1.335.967	1.501.58			
Acceptance liabilities	389.828	84.25			
Other liabilities	(437.541)	(78.69			
Temporary syirkah funds	(772.757)	(366.474			
Net Cash provided by (used in) Operating Activities	(10.441.574)	(7.794.67			
CASH FLOWS FROM INVESTING ACTIVITIES					
(Purchase) receipt from matured amortized cost securities	(621.754)	135.782			
Receipt (purchase) of amortized cost government bonds	1.451.405	(4.020.08)			
Acquisitions of premises and equipment (Purchase) receipt in fair value through other comprehensive income securities	(494.580) (1.245.692)	(347.40) 362.39			
Placement of securities purchased under agreement to resell	(39.779.940)	(120.090.544			
Receipt of securities purchased under agreement to resell	41.214.130	121.688.87			
Receipt in fair value through other comprehensive income government bonds	2.335.190	3.240.62			
Net Cash provided by (used in) Investing Activities	2.858.759	969.64			
CASH FLOWS FROM FINANCING ACTIVITIES					
Payment of matured securities issued	(2.751.853)	(5.263.00			
Proceeds of securities issued Payments of dividends	533.196 (609.015)	1.201.62			
Proceeds from fund borrowings	3.755.422	6.463.40			
Payment of fund borrowings	(1.986.492)	(5.823.75			
Proceeds from securities sold under repurchase agreements	2.378.769	1.988.170			
Payments of matured securities sold under repurchase agreements	-	(592.326			
Payment of lease liabilities	(59.128)	(42.91			
Shares issuance Net Cash provided by (used in) Financing Activities	1.330.093 2.590.992	(2.306.42			
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	(4.991.823) 41.526.686	(9.131.44 41.229.90			
CASH AND CASH EQUIVALENTS AT END OF PERIOD	36.534.863	32.098.459			
The details of cash and cash equivalents at end of period are as follows:	1.426.965	1.351.30			
Cash	12.434.735	21.149.342			
Cash Current accounts with Bank Indonesia					
Current accounts with Bank Indonesia Current accounts with other banks	2.718.010	1.417.70			
Current accounts with Bank Indonesia Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within	2.718.010	1.417.700			
Current accounts with Bank Indonesia Current accounts with other banks		8.180.117 32.098.45			

The above interim financial information is taken from the interim financial statements of PT Bank Tabungan Negara (Persero) Tbk ('the Bank') as of September 30, 2023 and for the nine-month period ended on that date, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been reviewed by the Public Accounting Firm Purwantono, Sungkoro & Surja ('PSS'), a member firm of Ernst & Young Global Limited, with the partner in charge is Christophorus Alvin Kossim, in accordance with Standard on Reviewe Engagements 2410, 'Review of Interim Financial Information Performed by the Indonesian Institute of Certified Public Accountants, with a review opinion there are no matters of concern to PSS which cause PSS to believe that the interim financial statements do not present fairly, in all material respects, the financial position of the Bank as of September 30, 2023, as well as its financial performance and cash flows for the inne-month period ended on that date, in accordance with Indonesian Financial Accounting Standards, as stated in their report dated November 27, 2023 which are not included in this publication. Since the above financial information is taken from the financial statements, its therefore not a complete presentation of the financial statements. As corresponding figures, the interim financial information for the nine-month period ended September 30, 2022 was unaudited and not reviewed. Therefore, PSS does not express an opinion, conclusion, or other form of assurance on the Interim Financial Information as of September 30, 2022.

Repless and opinort, conclusion, or other form or assistantee on the intermit minarical miorination as of September 30, 2022.

The above published Financial Statements are presented to comply with:

Financial Services Authority Regulation (POJK) Number 37/POJK 03/2019 Dated December 19, 2019 regarding "Transparency and Published Financial Statements of The Banks"

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".

Financial Services Authority Regulation (POJK) Number 17/POJK 03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 17/POJK 03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 17/POJK 03/2016 Tegarding "Capital Adequacy Ratio for The Commercial Banks" and Financial Services Authority Regulation (POJK) Number 17/POJK 03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".

Financial Services Authority Regulation (POJK) Number 17/POJK 03/2022 Dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies".

Capital Market and Financial Institution Supervisory Agency (Bapepan-LK) Regulation Number VIII. G.7, Decision of Chairman of Bapepam-LK Number KEP-347/EU2012 Dated June 25, 2012 regarding "Persentation 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. Related Parties in the Statements of Assets' Quality and Other Information are presented in accordance

with Bank Indonesia Regulation Number 73/PBII/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 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. Exchange rate of 1 US Dollar as at September 30, 2023, December 31, 2022 and September 30, 2022 were Rp. 15.455,00, Rp. 15.567,50 and Rp. 15.227,50 respectively.

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

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	

SHARIA SUPERVISORY BOARD Chairman Member		I. Quraish Shihab Iohammad 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

lead Office : Menara Bank BTN

Jl. Gajah Mada No. 1 Jakarta 10130, Phone. (021) 6336789. 6332666 Fax. (021) 6346704 Branch Office :

Branch Office:

Ambon Balikpapan Bandar Lampung Bandung Bandung Timur Bangkalan Banjarmasin Cibinong Cibibubur Cikarang Cilegon Cimahi Ciputat Cirebon Denpasar Depok Gresik Gorontalo Harapan Indah Jakarta Cawang Jakarta Kuningan Jakarta Harmoni Jakarta Melawai Jakatar Pulit Jambi Jayapura Jember Karawaci Karawang Kelapa Gading Square Kebon Jenuk Kediri Kendari Kudus Kupang Madiun Magelang Makassar Malang Mamuju Manado Mataram Medan Mojokerto Kudus Padang Palangkaraya Palembang Palu Panakukkang Pangkal Pinang Pare-Pare Pekalongan Pekanbaru Pematang Siantar Pontianak Purwakarta Purwokerto Samarinda Semarang Sidoarjo Singaraja Solo Sukabumi Surabaya Surabaya Bukit Darmo Tanjarag Tanjung Pinang Tarakan Tasikmalaya Tegal Temate Yogyakarta.

Jakarta, November 28, 2023 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Directors

President Director

Nofry Rony Poetra

Contact Center: 1500286 www.btn.co.id



CAPEK-CAPEK KELILING NAIK MOBIL, TERNYATA CARI RUMAH BISA **DENGAN FITUR CARI PROPERTI**

BTN Mobile

KARENA HIDUP GAK CUMA TENTANG HARI INI

HAyoPunyaRumah
DenganBankTabungan
Bank BTN X@bankbtn @ bankbtn

Info: bit.ly/btnmobile













Sahabat Keluarga Indonesia

FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

STATEMENT OF FINANCIAL POSITION As Of September 30, 2023 And December 31, 2022 (In Millions of Rupiah)

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

REVENUE SHARING DISTRIBUTION Period September 30, 2023 (In Millions of Rupiah)

Net Revenue Sharing

	COLLECTIVE TYPE	BALANCE TH	INCOME	SHARE OF SHAHIBUL MAAL		
NO.			THAT MUST BE DIVIDED	RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-	
II.	Mudharabah Current Deposits a. Bank b. Non Bank	2 586,892	4,716	7.00% 9.57%	- 451	0.67% 0.92%
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	15.757 5,050,629	127 40,583	32.56% 33.93%	41 13,769	3.149 3.279
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	700 3,000 10	6 24 -	29.50% 29.50% 29.50% 0.00%	2 7 -	2.84% 2.84% 2.84%
	b. Non Bank 1 Month 3 Month 6 Month 12 Month	3,988,102 8,160,553 1,075,651 75,553	32,045 65,572 8,643 607	26.29% 29.50% 29.50% 30.13%	8,424 19,344 2,550 183	2.53% 2.84% 2.84% 2.91%
V.	Fund Borrowings	2,638,075	96,597	10.13%	9,783	4.45%
	TOTAL	21.594.924	248.920		54.554	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
	a. Bank b. Non Bank	7,742,191	122,796
III.	Istishna Receivable	7,742,191	122,730
	a. Bank	-	_
	b. Non Bank	240,564	29,936
IV.	Multi-Service Receivable		
	a. Bank b. Non Bank	12.020	- 45
V.	Rahn Financing	12,020	45
٧.	a. Bank	_	_
	b. Non Bank	2	-
VI.	Mudharabah Financing		
	a. Bank	-	-
,,,,	b. Non Bank	171,974	840
VII.	Musyarakah Financing a. Bank	_	_
	b. Non Bank	4,712,190	32,832
VIII.	ljarah Receivable		
	a. Bank	-	-
	b. Non Bank	-	-
IX.	Other Financing a. Bank		
	a. Bank b. Non Bank	147.574	5
	TOTAL	13,026,515	186,454

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the Period Ended September 30, 2023 and 2022
(1 2011)

NO.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Sep 30, 2022		
OPE	OPERATING INCOME AND EXPENSES				
A.	Operating Income and Expenses				
	Revenue from Fund Management as Mudharib a. Income from Receipable Financing b. Income from Revenue Sharing Financing c. Income from Revenue from Ijarah d. Other Main Operating Income Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing Revenue after Sharing Distribustion	1,899,529 268,840 - 455,842 (1,024,108) (1,024,108) - 1,600,103	1,365,622 266,404 - 259,050 (550,625) (550,625) - 1,340,451		
B.	Other Operating Income and Expenses				
	Gain (Loss) from foreign Currencies Transaction Income Bank as Mudharib from Revenue Sharing Comissions / Provisions / Fees and Administrative Other Income Bonus on Wadiah Demand Deposite Impairment for Financial Assets	66,528 - (54,796) (186,795)	53,633 - (40,188) (428,919)		
	Losses Related to Financial Assets Impairment for Other Financial Assets Salaries and Employee Benefits Other Expense	(46,438) (434,893) (542,816)	(215,178)		
	Other Operating Income (Expenses)	(1,199,210)	(1,105,162)		
	PROFIT AND LOSS FROM OPERATIONS	400,893	235,289		
NOI	OPERATING INCOME AND EXPENSES				
1. 2.	Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses)	(1)	(17)		
	PROFIT AND LOSS FROM NON OPERATIONS	(1)	(17)		
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	400,892	235,272		
	Income Tax Expenses PROFIT AND LOSS CURRENT PERIOD	400,892	235,272		
OTHER COMPREHENSIVE INCOME					
1. 2.	Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	12,618	(50,607)		
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	12,618	(50,607)		
T01	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR 413,510 184,665				

STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of September 30, 2023 And December 31, 2022

	(In Millions of Rupiah)			
NO.	DESCRIPTION	Sep 30, 2023 (Reviewed)	Dec 31, 2022 (Audited)	
1.	COMMITMENT RECEIVABLES 1. Unused Fund Borrowing/Financing Fasilities 2. Outstanding Purchase Position on Spot and Derivative/forward 3. Others			
2.	COMMITMENT PAYABLES 1. Unused Loan Fasilities Granted to Customer 2. Outstanding Sales Position on Spot and Derivative/forward 3. Others	1,038,144	774,926	
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	- - - 3,140,012	- - - 2,823,561	
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	423	400	

FINANCIAL RATIOS	
r the Period Ended September 30, 2023 and 2022	

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

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

Head Office : Menara Bank BTN. Jl. Gajah Mada No. 1. Jakarta 10130 Phone : (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
- Karawang - Kendari - Makassar - Malang - Mataram - Medan - Padang - Palembang - Palu
- Pekanbaru - Pontianak - Semarang - Serang - Solo - Surabaya - Tangerang - Tasikmalaya
- Tegal - Yogyakarta

M. Quraish Shihab

Hirwandi Gafar rector of Consumer Dire

BUMN UNTUK Bank @ BTN CIPTAKAN SURGA KECIL DARI RUMAH PENUH BERKAH Melalui KPR BTN Platinum iB Angsuran Ringan | Jangka Waktu s.d. 30 th (के *BTN ≦*पवटां वी 150-286 H AyoPunyaRumah 1500-286 H DenganbankTabungan Basil Basil

