





Sahabat Keluarga Indonesia

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

	STATEMENTS OF F As of December (In Million	FINANCIA r 31, 2023 a ns of Rupiat	L POSITION and 2022			the Period E	COME AND OTHER C nded December 31, 20 n Millions of Rupiah)		ISIVE		STATEMENTS OF COMMITMENTS AND CC As of December 31, 2023 and 20 (In Millions of Rupiah)			STATEMENT OF CASH FLOW For The Period Ended December 31, 202 (In Millions of Rupiah)	/S 3 and 2022	
No.	DESCRIPTION		Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)	No.	DESCRI	PTION	Dec 31, 2023 (Audited)		No.	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
ASSE	TS		(********	(********	OPERATING INCOME	AND EXPENSES		(	(	I. CO	OMMITMENT RECEIVABLES	(•••••••)	(	CASH FLOWS FROM OPERATING ACTIVITIES	(*******)	(
1.	Cash		2,127,489	1,661,533	A. Interest Income					1.	. Unused fund borrowings/financing facilities			Interest, profit sharing, and margin	27,618,186	24,331,326
	Placements with Bank Indonesia		48,706,822	37,992,835	1. Interest income			28,271,226	25,888,043	2.	. Outstanding purchase position on spot and derivative/forward	1,878,434	2,641,853	Recoveries from loan debts written-off	1,011,258	503,307
	Placements with other banks Spot and derivative receivables/forward		2,203,459 32,176	1,872,318 103,939	2. Interest expenses	s		14,647,645	10,740,281	3.	. Others		-	Interest and bonus, fees and commissions paid Corporate income tax paid	(14,892,249) (1,020,952)	(10,775,222) (1,001,324)
	Securities		41,199,802	53,688,141	Net interest inco	ome (Expenses)		13,623,581	15,147,762	II. CO	OMMITMENT PAYABLES			Recoveries from tax assessment letter	- (1,020,002)	402,428
	Securities sold under repurchase agreements (F		-	-						1.	. Unused loan facilities granted to customer			Other operating expenses - net	(5,790,828)	(6,896,183)
	Securities purchased under resale agreements ( Acceptances receivables	(Reverse Repo)	- 544.567	1,434,190 420,562	B. Operating Incom	•		(0.070)	(0.007)		a. Committed	127,083	80,128	Other non-operating Income (expense) - net Cash receipts before changes in operating assets and liabilities	(54,382) 6,871,033	13,828
9.			296,583,860	266,657,565			n fair value of financial assets in fair value of financial liabilities	(3,978)	(9,887)		b. Uncommitted Outstanding irrevocable letters of credit	18,806,569 20,106	15,029,853 221,484		0,071,033	0,570,100
	Sharia financing		37,114,281	31,624,139		sale of financial asset		548,061	(500,323)		. Outstanding sales position on spot and derivative/forward	1,806,505	2,477,048	Changes in operating assets and liabilities:		
	Investment in share Others financials assets		- 12,110,180	- 10,756,035	4. Gain (Loss) from	spot and derivative to	ransaction/forward (realised)	89,824	21,621	4.	. Others	13,735	13,100	Decrease (increase) in operating assets:		
	Allowance for impairment on financial assets -/-		12,110,100	10,700,000			under equity method	-	-	III. CO	ONTINGENT RECEIVABLES			Fair value through profit or loss securities	(246,380)	(104,885)
	a. Securities		(22,903)	(2,399)	7. Dividend Income	m foreign currencies	translation	(69,999)	119,610	1.	. Guarantees received	2,326,998	350,713	Fair value through profit or loss	,,	
	<ul> <li>Loans and Sharia financing</li> <li>Others</li> </ul>		(15,591,964) (25,680)	(15,674,923) (1,883)		sions/fees and admir	istrative	1,427,702	1,242,951	2.	. Others	7,761,202	5,169,262	government bonds Acceptance Receivable	15,788,979 (124,005)	(4,955,939) 33,578
	Intangible assets		-	-	9. Other income			1,824,297	826,742	IV. CO	ONTINGENT PAYABLES			Loans and sharia financing/receivables	(38,484,306)	(26,318,471)
	Accumulated amortisation for intangible assets -	-/-	-	-	10. Impairment for fin 11. Losses related to			3,764,258	4,018,453	1.	. Guarantees issued	2,579,175	948,495	Other assets	(785,307)	(196,503)
	Premises and equipment Accumulated depreciation on premises and equi	inment -/-	12,953,746 (4,835,934)	10,599,848 (4,246,045)	12. Salaries and emp			3,315,483	3,398,808	2.	. Others	-	-	Increase (decrease) in operating liabilities:		
	Non earning assets	ipition 4	(1,000,001)	(4,240,040)	13. Promotion expense			537,253	469,580							
	a. Abandoned properties		1,410	1,410	14. Other expenses			5,352,764	5,027,222	ST	ATEMENTS OF CALCULATION OF CAPITAL		' RATIO	Current liabilities Deposits from customer	74,415	(466,852)
	<ul> <li>Repossessed assets</li> <li>Suspense account</li> </ul>		77,591	77,591	Other Operating	g Income (Expenses	5)	(9,153,851)	(11,213,349)		As Of December 31, 2023 and 20	)22		Deposits from customer	24,468,372	31,538,044
	d. Inter office assets				PROFIT (LOSS)	FROM OPERATION	IS	4,469,730	3,934,413		(in Millions of Rupiah)			Wadiah demand deposits	4,814,656	3,268,857
17.	Other assets		5,570,834	5,183,456	NON OPERATING INC	OME AND EXPENS	ES				CAPITAL COMPONENTS	Dec 31, 2023		Savings deposits Savings deposits Wadiah	1,539,832 82,875	(10,617,072) 43,479
TOTA	LASSETS		438,749,736	402,148,312	1. Gain (loss) from	sale of premises and	equipment			1.0085	E CAPITAL (TIER 1)	(Audited) 27,154,078	(Audited) 22,533,407	Time deposits	(5,504,388)	(322,562)
LIABI	LITIES AND EQUITY					ting income (expense	,	(89,520)	(58,723)		ommon Equity Tier 1 (CET 1)	27,154,078	22,533,407	Deposits from other banks	(45,095)	70,400
	LIABILITIES					FROM NON OPERA		(89,520)	(58,723)	1.1	1. Paid-in Capital (net of Treasury Stock)	7,017,222	5,295,000	Acceptance liabilities Other liabilities	124,005 (4,184,154)	(33,578) 654,214
	Demand deposits		143,534,817	114,006,513		CURRENT PERIOD	BEFORE TAX	4,380,210	3,875,690	1.2	2. Disclosed Reserves	23,135,138	20,153,835	Temporary syirkah funds	2,243,821	2,094,203
2.	Savings deposits		44,471,995	42,195,160	Income tax exper a. Estimated cu			(1.018.692)	(1,019,298)		1.2.1 Additional Factor 1.2.1.1 Other comprehensive income	23,983,140 3,565,773	21,426,088 3,508,565			
	Time deposits Electronic money		161,926,504	165,735,643		irrent tax -/- income (expenses)		(1,018,692) 139,470	(1,019,298) 188,681		1.2.1.1.1 Excess differences arising from translation of financial statement			Net Cash provided by (used in) Operating Activities	6,634,353	1,265,073
	Electronic money Fund from Bank Indonesia		1			CURRENT PERIOD	1	3,500,988	3,045,073		1.2.1.1.2 Potential gain due to increases of fair value of			CASH FLOWS FROM INVESTING ACTIVITIES		
6.	Fund from other banks		1,300,316	179,182				-,,	-,		financial asset through other comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation	3,565,773	- 3,508,565	(Purchase) receipt from matured amortized cost securities	(2,868,515)	199,964
	Spot and derivative liabilities/forward	Derrel	-		PROFIT (LOSS)	MINORITY INTERE	ST	-	-		1.2.1.2 Other disclosed reserves	20,417,367	17,917,523	Receipt (purchase) of amortized cost government bonds Acquisitions of premises and equipment	(1,655,566) (2,313,490)	(7,816,426) (1,042,464)
	Securities sold under repurchase agreements (F Acceptances liabilities	керо)	544,567	420,562	OTHER COMPREHEN						1.2.1.2.1 Agio 1.2.1.2.2 General reserves	4,418,900 4,621,242	2,054,454 4,621,242	(Purchase) receipt in fair value through other comprehensive income securities	(1.247.159)	381.580
	Securities issued		6,834,647	8,652,260							1.2.1.2.3 Previous year profit	7,876,237	5,440,179	Placement of securities purchased under agreement to resell	(43.597.267)	(165.520.488)
	Fund borrowings		42,874,926	33,979,224	1. Unreclassified to a. Gain (loss) from		emises and equipment	57,208	200,574		1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-in capital	3,500,988	3,045,073 2,756,575	Receipt of securities purchased under agreement to resell Receipt in fair value through other comprehensive income government bonds	45.031.457 2.211.325	165.683.898 5.714.402
	Margin deposits received Inter office liabilities		9,690	9,872			on defined benefit plans	(186,027)	59,872		1.2.1.2.6 Others	-	-			
14.	Other liabilities		6,773,122	11,060,542	c. Others			35,345	(11,376)		1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income	(848,002) (769,001)	(1,272,253) (1,193,252)	Net Cash provided by (used in) Investing Activities	(4,439,215)	(2,399,534)
15.	Minority interest		-		2 Reclassified to p	rofit (loss)					1.2.2.1.1 Negative differences arising from translation	,	( )/	CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued	(2,769,764)	(5 262 000)
	TOTAL LIABILITIES		408,270,584	376,238,958	<ol> <li>Reclassified to pr a. Gain (losses)</li> </ol>		rising from translation				of financial statement 1.2.2.1.2 Potential losses due to decreases of fair value of			Payment of matured securities issued Proceeds from issuance of securities	(2,769,764) 2,449,019	(5,263,000) 1,541,330
	EQUITY				of financial st	tatement	-				financial asset through other comprehensive income 1.2.2.2 Other disclosed reserves	(769,001) (79,001)	(1,193,252)	Payments of dividends	(609,015)	(237,624)
	EQUITY Share capital						cial assets on measured		(4 570 607		1.2.2.2.1 Disagio	(79,001)	(79,001)	Proceeds from fund borrowings Payment from fund borrowings	11,185,162 (2,187,576)	11,814,826 (9,095,884)
	a. Authorised capital		10,239,216	10,239,216	at fair value t c. Others	hrough other compre	enensive income	517,528 (76,322)	(1,576,967) 266,580		1.2.2.2.2 Previous year loss 1.2.2.2.3 Current year loss			Payment from fund borrowings Proceeds from securities sold under repurchase agreements	(2,187,576) 67,691,353	(9,095,884) 592,326
	<ul> <li>b. Unpaid-in capital -/-</li> <li>c. Treasury stock -/-</li> </ul>		(3,221,994)	(4,944,216)		EHENSIVE INCOME	FOR THE YEAR AFTER TAX	(76,322) <b>347,732</b>	(1,061,317)		1.2.2.2.4 Negative difference in allowance for possible			Payments of matured securities sold under repurchase agreements	(67,691,353)	(592,326)
	Additional Paid-in Capital		-		TOTAL COMPREHENS			3,848,720	1,983,756		losses and allowance for impairment on earning assets			Payment of lease liabilities Shares issuance	(81,973) 1,330,093	(84,983) 2,756,575
	a. Agio		4,418,900	2,054,454	TOTAL COMPREHENS	SIVE FROFIL (LUSS	JI OK THE TEAK	3,046,720	1,903,750		1.2.2.2.5 Negative difference in adjusment amounts			Net Cash provided by (used in) Financing Activities	9,315,946	1,431,240
	<ul> <li>Disagio -/-</li> <li>Funds for paid-up capital</li> </ul>		-	2,756,575	Current Year Net Prof	it (Loss) Attributabl	e to :				from fair value of financial assets in trading book 1.2.2.2.6 Required allowance for non earning assets	- (79,001)	(79,001)	Gain provided by (used iii) minimum Activities	3,310,940	1,431,240
	<ul> <li>c. Funds for paid-up capital</li> <li>d. Others</li> </ul>			2,750,575	- Owner of Comp	bany		3,500,988	3,045,073		1.2.2.2.7 Others	-	-	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	11,511,084	296,779
18.	Other comprehensive income				- Non Controlling			-	-		3. Non Controlling Interest 4. Deduction Factor of CET 1	(2,998,282)	- (2,915,428)	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	41,526,686	41,229,907
	a. Gain		3,565,773 (1,361,686)	3,508,565	TOTAL CURREN	NT YEAR NET PROP	FIT (LOSS)	3,500,988	3,045,073		1.4.1 Deferred tax calculation	(2,998,282)	(2,915,428)	CASH AND CASH EQUIVALENTS AT END OF YEAR	53,037,770	41,526,686
	b. Losses -/- Reserve		(1,301,086)	(1,652,210)	Total Comprehensive	Profit (Lose) For Th	e Year Attributable to:				1.4.2 Goodwill 1.4.3 Other intangible assets			The details of cash and cash equivalents at end of period are as follows:		
	a. General reserve		4,621,242	4,621,242	- Owner of Comp		is teal Automable to.	3,848,720	1,983,756		1.4.4 Investments in share 1.4.5 Shortfall of capital on insurance subsidiaries			Cash	2,127,489	1,661,533
	b. Appropriated reserve		840,476	840,476	- Non Controlling			-	-		1.4.6 Securitisation exposure			Current accounts with Bank Indonesia	18,145,761	25,416,941
	Retained Earning a. Previous years		7,876,237	5,440,179	TOTAL COMPRE	EHENSIVE PROFIT	(LOSS) FOR THE YEAR	3,848,720	1,983,756		1.4.7 Other deduction of CET 1 1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2	•		Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within	2,203,398	1,472,257
	b. Current year		3,500,988	3,045,073							to other bank			three months or less since the acquisition date	30,561,122	12,975,955
	c. Paid Dividend -/-		-		TRANSFER PROFIT (I	LOSS) TO HEAD OF	FICE	-	-		1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will			Total of cash and cash equivalents	53,037,770	41,526,686
	TOTAL EQUITY ATTRIBUTABLE TO OWNER		30,479,152	25,909,354	DIVIDEND						1.4.7.3 Exposure that give rise to credit risk due the settlement					
	TOTAL EQUITY		30,479,152	25,909,354							(settlement risk) - Non Delivery Versus Payment 1.4.7.4 Exposures in subsidiaries that to business activity			Notes :		
TOTA	L LIABILITIES AND EQUITY		438.749.736	402,148,312	EARNINGS PER SHAP	RE (in rupiah)		249	288		based on sharia principle			1) The above financial information is extracted from the financial sta	tements of PT	Bank Tabungan
					<u> </u>						dditional Tier 1 (AT 1)			Negara (Persero) Tbk as of December 31, 2023 and for the year ther Management in accordance with Indonesian Financial Accounting Star		
		STAT	EMENTS OF AS	SSETS' QUA	LITY AND OTHE		TION				1. Instrument which comply with AT 1 requirements		-	by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member firm of Er	nst & Young Glo	bal Limited with
		0 IAT	As o	f December	31, 2023 and 202	22					2. Agio / Disagio 3. Deduction Factor of AT 1	1		Christophorus Alvin Kossim, as partner in charge, independent auditor, Auditing established by the Indonesian Institute of Certified Public Acco		
				(In Millions	of Rupiah)						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			opinion, as stated in their report dated February 12, 2024 which is not in		
			December 3	31, 2023 (Audited	d)		December 31, 2022	(Audited)			2.3.2 Cross ownership in another entity acquired by the transition due to law, grants or grants will			2) The above published Financial Statements are presented to comply with		
No.	DESCRIPTION	0		· · ·	,	0		. ,	Tetel	II. SUPP	PLEMENTAL CAPITAL (TIER 2)	4,076,204	5,635,050	<ul> <li>Financial Services Authority Regulation (POJK) Number 37/POJK.03 regarding "Transparency and Published Financial Statements of The</li> </ul>		cember 19, 2019
		Current	Special Sub Mention Standar		Loss Total		Special Sub Dou Mention Standard	ibtful Loss	Total	1. Ca	apital instrument in the form of stock or other which comply			b) Circular Letter of Financial Services Authority (SEOJK) Number 9	SEOJK.03/2020	
			oundu	-		· · · ·					th Tier 2 requirements jio/Disagio	2,367,557	4,206,070	2020 regarding "Transparency and Published Financial Statements		
	RELATED PARTIES									3. Ge	eneral provision on earning assets (max. 1,25% credit risk - weighted assets)	1,708,647	1,428,980	<li>c) Financial Services Authority Regulation (POJK) Number 27/POJ 2022 on Second Amendments of POJK Number 11/POJK.03/20</li>	16 regarding "C	apital Adequacy
1.	Placements with other banks a. Rupiah										eduction supplemental capital 1. Sinking Fund			Ratio for The Commercial Banks" and Financial Services Authority	Regulation (PC	JK) Number 34/
	a. Rupian b. Foreign currencies									4.2	2. Placement of funds in instrumen Tier 2 to other bank			POJK.03/2016 Dated September 22, 2016 on Amendments of regarding "Capital Adequacy Ratio for The Commercial Banks".	-OJK Number 1	I/POJK.03/2016
2.	Spot and derivative receivables/ forward									4.3	<ol> <li>Cross-ownership in another entity acquired by the transition due to law, grants, or grants will</li> </ol>			d) Financial Services Authority Regulation (POJK) Number 14/POJK.		
	a. Rupiah b. Foreign currencies	-		: .						TOTA	AL CORE AND SUPPLEMENTAL CAPITAL	31,230,282	28,168,457	regarding "Submission of Periodic Financial Statements for Issuers e) Capital Market and Financial Institution Supervisory Agency (Ba		
3.	Securities	-									B 04 0000 B 04 0000		Dec 31, 2022	VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-34	7/BL/2012 Dated	June 25, 2012
	a. Rupiah	-	-	• •	-			-	· ·		(Audited) (Audited)	(Audite		regarding "Presentation and Disclosure of Periodic Financial S Companies".	tatements for Is	suers or Public
	<ul> <li>Foreign currencies</li> <li>Securities sold with agreement</li> </ul>	-	•		•						IGHTED ASSETS 136.691.761 114.318.357 CET 1 Ratio (%)		E0/ 40.400	<ul> <li>f) Circular Letter of Financial Services Authority Number S-2/PB.1</li> </ul>	1/2020 dated Ja	nuary 20. 2020
	to repurchase (Repo)										ITRISK WEIGHTED ASSETS 136,691,761 114,318,357 CET 1 Ratio (%) ETRISK WEIGHTED ASSETS 942,326 1,373,299 Tier 1 Ratio (%)	17.4	5% 16.13% 5% 16.13%	regarding Changes to Published Financial Statements.		

- Capital Market and Financial Institution Supervisory Agency (Bapeparr-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapeparr-LK Number KEP-347/BI/2012 Dated June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".

- Companies<sup>7</sup>.
  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 37/BPL/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation Number 33/POJK 03/2018 regarding the Parter 19, 2019 regarding the Amendment of Financial Services Authority Regulation Number 33/POJK 03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
  Further state 16 / 11/2 Delites at Presenter 26.2009 and 2020 www.pp.46.2009 and PD 46.563.200
- 4) Exchange rate of 1 US Dollar as at December 31, 2023 and 2022 were Rp.15.397,00, and Rp.15.567,50 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 later. current year.

MANAGEMENT OF THE BANK

CALCULATION OF FINANCIAL RATIOS For the Period Ended December 31, 2023 and 2022 Dec 31, 2023 Dec 31, 2022 (Audited) (Audited)

20.07%

2.59% 2.58% 4.14% 3.01% 1.32% 1.07% 13.86% 3.75% 86.10% 45.26% 95.36%

0.00% 0.00%

0.00% 0.00%

0.24% 5.80% 6.10% 4.40% 1.73%

VE TRANSACTIONS

1,878,434

- 1,878,434 32,176

(In Millions of Rupia Derivative Receivables & Payables

Hedging Receivables Payables

32,176

Consumer Loan

16.13% 16.13% 4.04% 20.17%

17.45% 17.45% 2.62% 20.07%

 CARE BASE DO NISSE ROFILE (%)
 1/32,000,1147
 Capital Analoguagh Rand (%)
 2/2007 %
 2/2017 %

 CARE BASE DO NISSE ROFILE (%)
 0.183 %
 9.44%
 (CF1 10F Buffer (%))
 10.83%
 10.13%

 CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE
 PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)
 10.83%
 10.13%

 From CET1 (%)
 6.56%
 6.00%
 Capital Conservation Buffer (%)
 2.500%
 2.500%

 From Tif (%)
 0.00%
 COUNTERvice (%)
 0.00%
 0.000%
 0.000%

 From Tif 2 (%)
 2.62%
 3.40%
 Capital Surbarge for Systemic Bark (%)
 1.000%
 1.000%

 Kik WEIGHTED ASSETS
 (Addited)
 (Addited)

 CREDIT RISK WEIGHTED ASSETS
 136,691,761
 114,318,357
 CET I Ratio (%)

 MARKER RISK WEIGHTED ASSETS
 194,226
 1,372,299
 Ter I Ratio (%)

 OPERATIONER, RSK-WEIGHTED ASSETS
 179,600
 2339,888
 Ter I Ratio (%)

 OPERATIONER, RSK-WEIGHTED ASSETS
 155,590,147
 139,630,514
 Capital Adequacy Ratio (%)

5.	Securities purchased with agreement to resell (Reverse Repo)														R BASED ON RISK PROFILE (			CET 1 for Buffer PERCENTAGE OF	
	a. Rupiah						-		-				-		PITAL ALLOCATION FOR CA om CET1 (%)	6.56%		Capital Conserva	
6. 7.	b. Foreign currencies Acceptances receivables Loans and financing provided a. Micro, Small and Medium Ioans (UMKM)			:	:		:					: :	:	FI	om AT1 (%) om Tier 2 (%)	0.00%	0.00%	Countercyclical Capital Surcharge for	al Buffer (%)
	i. Rupiah ii. Foreign currencies	:	:	:	:	:	:	:	-			: :	:			LCULATIC			
	b. Non UMKM i. Rupiah	97,110					97,110	101,246	1,396			- 139	102,781						Dec
	ii. Foreign currencies		:				-	-	-				-	No		RATIOS	5		(A
	c. Restructured loans i. Rupiah													PE	RFORMANCE RATIOS				
	ii. Foreign currencies													1.	Capital Adequacy Ratio		arning accete		
8.	Investments in shares		· ·	· ·	•						•		•	2.	to total earning assets	, and non earning a	ssets		
9. 10.	Other receivable Commitments and contingencies										•			3.	Non performing earning Allowance for impairme			accate	
	a. Rupiah	-	· ·	· ·		-	-	-	-	· ·			· ·	5.	Gross NPL		sets to earning	100010	
	b. Foreign currencies	-	-	-	-	-	-	-	-				-	6.	Net NPL Return on Asset (ROA)				
Π.	NON RELATED PARTIES		1	1						1	1		1	8.	Return on Equity (ROE Net Interest Margin (NI	)			
1.	Placements with other banks a. Rupiah	234,102					234,102	940,113					940,113	10.	Operating Expenses to	Operating Income	9		
	b. Foreign currencies	1,967,579				1,778	1,969,357	930,474				- 1,731	932,205	11.	Cost to Income Ratio ( Loan to Deposit Ratio (	CIR)			
2.	Spot and derivative receivables/ forward a. Rupiah														MPLIANCE	2011)			
	b. Foreign currencies	32.176	.				32.176	103.939					103.939	1.	1	n of Legal Lending	a Limit		
3.	Securities a. Rupiah	36,028,481	50,696	4,644	5,769	45,390	36,134,980	48.752.703	36,727	3,153	5,43	6 48,879	48,846,898		i. Related parties ii. Non - Related p		, ,		
	b. Foreign currencies	5,064,822			-	40,000	5,064,822	4,841,243			-		4,841,243		b. Percentage of exce		nding Limit		
4.	Securities sold with agreement														i. Related parties ii. Non - Related p	-	-		
	to repurchase (Repo) a. Rupiah													2.	Reserve requirement				
	b. Foreign currencies	-	· ·	· ·		-		-	-				· ·		<ul> <li>a. Primary reserve rec a.) Conventional</li> </ul>	uirement Rupiah			
5.	Securities purchased with agreement to resell (Reverse Repo)														- Daily				
	a. Rupiah	-	-	· ·		-		1,434,190	-				1,434,190		- Average b.) Syariah				
6.	b. Foreign currencies Acceptances receivables	- 544,567				-	- 544,567	420,562	-			: :	420,562		b. Reserve requireme	nt Foreign currend	cies (Daily)		
7.	Loans and financing provided	011,001					011,001	120,002					120,002	3.	Net Open Position - Ov	erall			
	<ul> <li>a. Micro, Small and Medium loans (UMKM)</li> <li>i. Rupiah</li> </ul>	6,658,625	129,871	13,611	19,228	1,075,435	7,896,770	3,976,969	232,407	27,570	71,28	9 1,402,564	5,710,799		STATEMENT				
	ii. Foreign currencies	0,030,025	- 129,071	-	-	1,075,435	1,090,110	3,970,909	232,407	27,570	-		- 5,710,799		STATEMENT	S OF SFU As of	f Decembe	er 31, 2023	
	b. Non UMKM	000 004 504	00 000 770	EE7 000	0E0 E0E	7 704 970	323.243.980	262 820 050	10 000 670	550.046	040.00	7 400 200	201 200 200				(Audite	d)	(15
	i. Rupiah ii. Foreign currencies	288,034,581 2,460,281	26,268,773	557,662	658,585	7,724,379	2,460,281	262,829,959 1,168,755	19,900,672	552,646	816,69	3 7,199,399	291,299,369 1,168,755			_	_		(In
	c. Restructured loans		15 000 100		000 500	5 005 000				107.004				No	TRANSAC	TION	Notional	Тур	ie
	i. Rupiah ii. Foreign currencies	34,026,641	15,689,430	371,784	320,508	5,905,023	56,313,386	39,179,730	11,733,213	467,981	689,84	9 5,890,755	57,961,528				Amount	Trading	Hedging
8.	Investments in shares		-			-	-	-	-					Α.	Exchange Rate Relate	ud.			_
9. 10.	Other receivable Commitments and contingencies	-	-	· ·		-	-		-		•		· ·	1.	Spot	u.			
10.	a. Rupiah	20,224,533	517,162	7,343	318	168,460	20,917,816	15,134,427	754,249	21,204	12,72	2 24,205	15,946,807	2.	Forward				
	b. Foreign currencies	628,852	-	· ·	-	-	628,852	346,253	-		•		346,253	3.	Option a. Written				
III.	OTHER INFORMATION														b. Purchased		1		
1.	Value of bank's assets pledge as collateral:													4.	Future Swap				
	a. To Bank Indonesia b. To others						-							6.	Others		1,878,434		1,878,43
2.							77.591						77.591	В.	Interest Rate Related				
														1.	Forward		-	•	
		LOS	SES AND		ANCE FOI	R ASSET			SMENT					2.	Option a. Written				
				As of D	)ecember	31, 2023	and 2022								b. Purchased		-	•	
					(In Million	s of Rupia	ah)							3.	Future Swap		1	:	
				Decemb	er 31, 2023 (	Audited)				December	31, 2022 (Aı	udited)		5.			-	•	
No.	DESCRIPTION		Allowar	nce for Impai	rment	Required	l allowance f	or A	Allowance for	or Impairme	ent	Required allo	wance for	C.	Others			•	
NU.	DESCRIPTION			·		losses on	earning ass	ets			ŀ	osses on ear	ning assets		TOTAL		1,878,434	•	1,878,43
			Stage 1	Stage 2	Stage 3	General	Specia	I Stag	e 1 Sta	age 2 S	Stage 3	General	Special			PRIM		NG RATE	
1.	Placements with other banks		26		1,778	22,01	16 1,3	778	16	-	1,731	18,706	1,731					er 31, 2023	
2.	Spot and derivative receivables/forward		-	-	-	32		-	-	-	-	1,039	-						
	Securities Securities sold with agreement to repurchase (Rep	00)	22,903		-	46,97	78 51,5	- 100	399		2,000	16,284	54,522					Prime Lendir	
3.				-	-		-	-	-		-	-	-					Business Se	gment
	Securities purchased with agreement to resell (Reve	erse Repo)	-																
3. 4. 5. 6.	Securities purchased with agreement to resell (Reve Acceptances receivables	erse Repo)	1,447	22,429	-	5,44		-	136	-	-	4,206	-			Corporate	Retail	Micro	
3. 4. 5. 6. 7.	Securities purchased with agreement to resell (Reve Acceptances receivables Loans and financing provided	erse Repo)	- 1,447 2,441,079	22,429 3,407,511	9,743,374			- 3,01		- 525,156	9,135,700	4,206 2,663,032	9,246,776			Corporate Loan	Retail Loan	Micro Loan	
3. 4. 5. 6.	Securities purchased with agreement to resell (Reve Acceptances receivables	erse Repo)			- 9,743,374 -			- 086 3,01 -		- 525,156 -	- 9,135,700 - -		- 9,246,776 -	Pri	ne Lending Rate				

	BOARD OF COMMISSIONER		
20.17%	President Commissioner/Independent Commissioner Vice President Commissioner/Independent Commissioner Independent Commissioner Independent Commissioner	:	Chandra M. Hamzah Iqbal Latanro Armand B. Arief Ahdi Jumhari Luddin*
2.76% 2.74% 4.41%	Independent Commissioner Commissioner Commissioner	:	Sentot A. Sentausa Andin Hadiyanto Herry Trisaputra Zuna
3.38% 1.32%	Commissioner Commissioner	:	Himawan Arief Sugoto Mohamad Yusuf Permana
1.02% 16.42% 4.40% 86.00% 46.66% 92.65%	BOARD OF DIRECTORS President Director Vice President Director Director of IT and Digital Director of Assets Management Director of Distribution and Funding Director of Risk Management Director of Consumer Director of Finance Director of Finance Director of Human Capital, Compliance, and Legal Director of Institutional Banking SHARLA SUPERVISORY BOARD Chairman		Nixon L.P. Napitupulu Oni Febriarto Rahardjo Andi Nirvoto Elisabeth Novie Riswanti Jasmin Setiyo Wibowo Hirwandi Gafar Nofry Rony Poetra Eko Waluyo Hakim Putratama M. Quraish Shihab
0.00%	Member Member	:	Mohammad Bagus Teguh Perwira Muhammad Faiz**
0.18%	SHAREHOLDER		
0.18% 8.10% 7.76% 4.13% 4.17%	Ultimate Shareholder - Republic of Indonesia Non Ultimate Shareholder through Capital Market (≥5%) Non Ultimate Shareholder through non Capital Market (≥5%)		: 60.00% : Nil : Nil
	L		

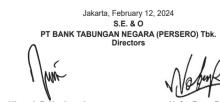
\* Ends of term of positions on August 12, 2023 due to passed away.
\* Appointed as a member of the Sharia Supervisory Board of PT Bank Tabungan Negara (Persero) Tbk based on the results of the Company's Annual GMS decision on March 16, 2023, having obtained OJK approval on October 18, 2023, abade on OLUK Letter. No. S267/PB0/2023 dated October 18, 2023, and effective since the approval of the Board of Commissioners on November 29, 2023, based on the Letter of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk No. 144/KOM/BTN/XI/2023 dated November 29, 2023.

#### Head Office :

Menara Bank BTN

JI. 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 Banjarbaru · Batam · Banyuwang i · Bekasi · Bengkulu · Bintaro Jaya · Bogor · Bumi Serpong Damai Cibinong · Cibubur · Cikarang · Cilegon · Cimahi · Ciputat · Cirebon · Denpasar · Depok · Gresik · Gorontalo Harapan Indah · Jakata Cawang · Jakata Kuningan · Jakatar Harmoni · Jakatar Melawai · Jakata Pulit · Jamib Jayapura · Jember · Karawad · Karawang · Kelapa Gading Square · Kebon Jenk · Kedni · Kendari · Kudus · Kupang · Madiun · Magelang · Makasar · Malang · Mandu · Manado · Mataram · Medan · Mojokero · Mulyosari · Padang · Palangkaraya · Palembang · Palu · Panakukkang · Pangkal Pinang · Pare-Pare · Peekahongan · Pekanbaru · Penntang Siantar · Pontianak · Hurwakata · Samarinda · Semarang · Sidaojo · Singaraja · Solo · Sukabumi · Surabaya · Surabaya Bukit Darmo · Tangerang · Tanjung Pinang · Tarakan · Tasikmalaya · Tegal · Temate · Yogyakata.



Nixon L.P. Napitupulu President Director

Nofry Rony Poetra Director of Finance

Contact Center : 1500286 www.btn.co.id

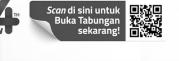






to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah

AyoPunyaRumah DenganBankTabungan Bank BTN X@bankbin @bankbin





10.





Sahabat Keluarga Indonesia

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

STATEMENT OF FINANCIAL POSITION As of December 31, 2023 and 2022 (In Millions of Rupiah) Dec 31, 2023 Dec 31, 2022 (Audited) (Audited) ACCOUNT ASSETS 1. Cash 2. Placement with Bank Indonesia 3. Placement with Other Bank 4. Investments in Marketable Securities 5. Receivable Financing 6. Revenue Sharing Financing 7. Iljarah Receivable 9. Other Declarkting Agents 109,085 6,440,216 200 10,795,395 32,488,789 4,624,042 1 450 112,768 5,459,362 1,198 8,927,958 26,776,404 4,847,735

8. 9.	Other Productive Assets Allowance for Impairment on Finansial Assets	(1,400,430)	(1,572,011)
10.	Premisses and Equipment	23,259	19,482
11.	Non Productive Assets		-
12.	Other Assets	1,206,703	762,679
	TOTAL ASSETS	54,288,709	45,335,575
	LIABILITIES		
1.	Wadiah Deposits		
	a. Current Accounts	13,439,465	8,623,601
	b. Saving Accounts	1,276,592	1,193,717
2.	Temporary Syirkah Fund		
	a. Current Accounts	726,061	480,787
	b. Saving Accounts	5,473,242	4,819,113
	c. Time Deposits	20,887,524	19,523,557
3.	Liabilities to Bank Indonesia		
4.	Liabilities to Other Bank	23,235	40,028
5.	Securities Issued	265,846	
6.	Other Liabilities	4,017,837	3,365,774
7.	Profit Sharing Deposits Business Fund	7.471.713	6.940.992
9.	Retained Earning	7,471,713	0,940,992
9.	a. Other Comprehensive Income	65	9.636
	b. Previous Year	4.794	4,794
	c. Current Year	702,335	333,576
	TOTAL LIABILITIES	54,288,709	45,335,575

	REVENUE SHARING DISTRIBUTION Period December 31, 2023 (In Millions of Rupiah)					
		Net Reven	ue Sharing			
			INCOME	SHARE	OF SHAHIBUI	MAAL
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	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	680,508	5,020	9.71%	- 487	0.86%
III.	Mudharabah Saving Deposits a. Bank b. Non Bank	17,976 4,860,714	133 35,854	32.97% 32.85%	44 11,779	2.92% 2.91%
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	710 3,000 300	5 22 2	29.50% 29.50% 29.50%	2 7 1	2.61% 2.61% 2.61%
	b. Non Bank 1 Month 3 Month 6 Month 12 Month	3,403,094 5,925,838 2,819,444 1,831,535	25,102 43,710 20,797 13,510	25.25% 29.50% 29.50% 29.50%	6,339 12,895 6,135 3,985	2.24% 2.61% 2.61% 2.61%
V.	Fund Borrowings	3,181,349	108,623	10,86%	11,798	4.45%
	TOTAL	22,724,468	252,778		53,472	
				AVERAG	E I	NCOME

NO.	TYPE OF DISBURSEMENT	BALANCE	RECEIVED
I.	Placement with Other Bank	-	-
П.	Murabahah Receivable		
	a. Bank b. Non Bank	8,155,909	- 127,597
ш.	Istishna Receivable	0,100,000	121,001
	a. Bank	-	-
IV.	b. Non Bank	133,898	29,813
IV.	Multi-Service Receivable a. Bank	-	-
	b. Non Bank	11,903	39
V.	Rahn Financing		
	a. Bank b. Non Bank	-	-
VI.	Mudharabah Financing		
	a. Bank	-	-
VII.	b. Non Bank Musyarakah Financing	130,256	567
vii.	a. Bank	-	-
	b. Non Bank	4,595,831	24,564
VIII.	ljarah Receivable a. Bank		
	b. Non Bank	-	38
IX.	Other Financing		
	a. Bank b. Non Bank	-	-
	D. INOTI DATIK	-	-
	TOTAL	13,027,797	182,618

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

	Total Zakat Funds Distributed	9	
<b>B.</b> 1.	Sources and Distributions of Waqf Funds Waqf Fund Received From:		
	a. Internal UUS	-	
	b. External UUS Total Waqf Funds Received		
2.	Distribution of Waqf Funds a. Badan Wakaf Indonesia		
	b. Other Nadzir	-	
	c. Other Total Waqf Funds Distributed		
_			

#### 

### **WUJUDKAN SURGA DUNIA DI DALAM RUMAH MELALUI**

**KPR BTN PLATINUM iB** 

Angsuran Ringan | Proses Mudah & Cepat | Jangka Waktu s.d. 30 Tahun

@ BTN Syacian

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	STATEMENT OF INCOME AND OTHER C For the Period Ended December 31, 202 (In Millions of Rupiah)	OMPREHE	NSIVE
э.	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
_	ERATING INCOME AND EXPENSES		
	Operating Income and Expenses Revenue from Fund Management as Mudharib		
	a. Income from Receipable Financing b. Income from Revenue Sharing Financing	2.582,739 351,216	1,937,143 348,736
	c. Income from Revenue from Ijarah d. Other Main Operating Income	27 627,303	389,418
	Third Parties Share on Returns of Temporary Syirkah Funds	(1,372,916)	(815,803
	a. Non Profit Sharing b. Profit Sharing	(1,372,916)	(815,803
	Revenue after Sharing Distribustion	2,188,369	1,859,494
	Other Operating Income and Expenses Gain (Loss) from foreign Currencies Transaction		
	Income Bank as Mudharib from Revenue Sharing Comissions / Provisions / Fees and Administrative	- 91,807	- 77,730
	Other Income	· -	
	Bonus on Wadiah Demand Deposite Impairment for Financial Assets	(71,621) (51,127)	(57,558 (602,661
	Losses Related to Financial Assets Impairment for Other Financial Assets	(86,170)	- (52,034
	Salaries and Employee Benefits Other Expense	(553,974) (814,858)	(342,330 (549,025
	Other Operating Income (Expenses)	(1,485,943)	(1,525,878
	PROFIT AND LOSS FROM OPERATIONS	702,426	333,616
זכ	OPERATING INCOME AND EXPENSES Gain (Loss) for Sales of Premises and Equipment		
	Other Non Operating Income (Expenses) PROFIT AND LOSS FROM NON OPERATIONS	(91) (91)	(40 (40
20	DFIT AND LOSS CURRENT PERIOD BEFORE TAX	702,335	333,576
	Income Tax Expenses		-
20	DFIT AND LOSS CURRENT PERIOD	702,335	333,576
	IER COMPREHENSIVE INCOME		
	Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	(9,571)	- (49,913
	OTHER COMPREHENSIVE INCOME FOR THE YEAR	(0.574)	(40.040
דר	AFTER TAX AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(9,571) 692,764	(49,913 283,663
	STATEMENT OF COMMITMENTS AND C As Of December 31, 2023 and 2 (In Millions of Rupiah)	022	NCIES
).	DESCRIPTION	Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
I	COMMITMENT RECEIVABLES	(********)	(
	<ol> <li>Unused Fund Borrowing/Financing Fasilities</li> <li>Outstanding Purchase Position on Spot and Derivative/forward</li> </ol>	-	-
	3. Others	-	-
	COMMITMENT PAYABLES 1. Unused Loan Fasilities Granted to Customer	1,143,774	774,926
	<ol> <li>Outstanding Sales Position on Spot and Derivative/forward</li> <li>Others</li> </ol>		
	CONTIGENT RECEIVABLE	-	-
	Guarantees Received     Jncome in Progress	-	-
	3. Others CONTIGENT PAYABLES	3,219,644	2,823,561
	1. Guarantees Issued 2. Others	439	400
			-
ľ	REPORT OF THE SOURCES AND USE OF As Of December 31, 2023 and 2 (In Millions of Rupiah)		FUNDS
).	DESCRIPTION	Dec 31, 2023	Dec 31, 2022
	Beginning Balance of Benevolent Funds	(Audited) 123	(Audited) 2.272
	Sources of Benevolent Funds	120	
	<ul><li>a. Sources of Benevolent Funds</li><li>b. Repayment of productive benevolent funds</li></ul>	-	1
	c. Penalty; and d. Non halal income	447 2	121 1
	e. Other Total benevolent funds received	449	122
	Uses of Benevolent Funds	443	122
	<ul><li>a. Productive benevolent funds</li><li>b. Charity</li></ul>	-	-
	c. Other uses for public interest Total uses of benevolent funds	104 104	2.271 2.271
	Surplus (deficit) of Benevolent Funds	345	(2.149
	Ending Balance of Benevolent Funds	468	123
	FINANCIAL RATIOS For the Period Ended December 31, 202	3 and 2022	
		Dec 31, 2023 (Audited)	Dec 31, 2022 (Audited)
).	RATIOS		11.27%
	Total Assets Sharia Unit to Total Assets Consolidation	12.37%	2 5,9%
	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets	1.85%	
	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF	1.85% 2.92% 2.39%	2.58% 3.88% 3.31%
<b>).</b>	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF Nett NPF Return On Assets (ROA)	1.85% 2.92% 2.39% 0.00% 1.29%	3.88% 3.31% 0.00% 0.74%
	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF Net NPF	1.85% 2.92% 2.39% 0.00%	3.88%
te	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF Nett NPF Return On Assets (ROA) Financing Revenue Sharing to Total Financing Financing to Deposit Ratio (FDR) <b>\$</b> :	1.85% 2.92% 2.39% 0.00% 1.29% 12.46% 88.78%	3.88% 3.31% 0.00% 0.74% 15.33% 91.29%
e	Total Assets Sharia Unit to Total Assets Consolidation Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets to Total Productive Assets Gross NPF NetWin On Assets (ROA) Financing Revenue Sharing to Total Financing Financing to Deposit Ratio (FDR)	1.85% 2.92% 2.39% 0.00% 1.29% 12.46% 88.78% er 10/SEOJK.03	3.88% 3.31% 0.00% 0.74% 15.33% 91.29%

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

# Jakarta, February 12, 2024 PT BANK TABUNGAN NEGARA (PERSERO) Tbk. Sharia Business Unit , M. Quraish Shihab ory Board

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Hirwandi Gafar Director of Consumer

