



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

	As of March 31, 2024 and December (In Millions of Rupiah)				For the Period Ended March 31, 202- (In Millions of Rupiah)		
о.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Dec 31, 2023 (Audited)	No.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Mar 31, 202 (Unaudited
S	ETS			OPE	ERATING INCOME AND EXPENSES		
	Cash	3,334,989	2,127,489	A.	Interest Income and Expenses		
	Placements with Bank Indonesia	34,121,284	48,706,822	1.	Interest income	7.672.045	6,675,91
1	Placements with other banks	3,396,350	2,203,459 32,176	2.	Interest expenses	4,444,916	3,555,24
	Spot and derivative receivables/forward Securities	70,105 52,195,966	41,199,802		Net interest income (Expenses)	3,227,129	3,120,67
	Securities sold under repurchase agreements (Repo)	1,927,009	41,133,002		The medical modific (Expenses)	0,227,120	0,120,07
	Securities purchased under resale agreements (Reverse Repo)	-	-	В.	Operating Income and Expenses Other than Interest		
i.	Acceptances receivables	1,332,520	544,567	1.	Gain (loss) from increase (decrease) in fair value of financial assets	110,203	99,74
١.	Loans	305,107,254	296,583,860	2.	Gain (loss) from decrease (increase ) in fair value of financial liabilities	-	00,741
0.	Sharia financing	39,136,783	37,114,281	3.	Gain (loss) from sale of financial assets	122,274	99,070
1.	Investment in share Others financials assets	12 554 120	12 110 190	4.	Gain (Loss) from spot and derivative transaction/forward (realised)	22,838	2,32
3.	Allowance for impairment on financial assets -/-	13,554,129	12,110,180	5.	Gain (Loss) from investment in shares under equity method	-	
٠.	a. Securities	(698)	(22,903)	6.	Gain (Losses) from foreign currencies translation	2,431	(114,42)
	b. Loans and Sharia financing	(15,787,046)	(15,591,964)	7.	Dividend Income		
	c. Others	(8,657)	(25,680)	8.	Comissions/provisions/fees and administrative	366,359	312,779
4.	Intangible assets	-	-	9.	Other income Impairment for financial assets	337,358 616,125	361,512 750,770
_	Accumulated amortisation for intangible assets -/-	-	- 40.050.740	11.	Losses related to operational risk	010,125	750,770
5.	Premises and equipment Accumulated depreciation on premises and equipment -/-	13,215,637 (4,966,753)	12,953,746 (4,835,934)	12.	Salaries and employee benefits	1,019,714	849,29
6.	Non earning assets	(4,900,733)	(4,033,934)	13.	Promotion expenses	143,104	104,48
	a. Abandoned properties	1,410	1,410	14.	Other expenses	1,255,047	1,158,59
	b. Repossessed assets	77,591	77,591		Other Operating Income (Expenses)	(2,072,527)	(2,102,12
	c. Suspense account	-	-		PROFIT (LOSS) FROM OPERATIONS		
	d. Inter office assets				,	1,154,602	1,018,55
7.	Other assets	7,310,737	5,570,834	NON	N OPERATING INCOME AND EXPENSES		
OTA	AL ASSETS	454,018,610	438,749,736	1.	Gain (loss) from sale of premises and equipment	-	
IAD	ILITIES AND EQUITY			2.	Other non operating income (expenses)	(23,512)	(4,21
IAD					PROFIT (LOSS) FROM NON OPERATING	(23,512)	(4,21
.	LIABILITIES				PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	1,131,090	1,014,33
ļ.	Demand deposits	135,764,768	143,534,817		Income tax expenses		
2.	Savings deposits Time deposits	42,841,540 179,133,750	44,471,995 161,926,504		a. Estimated current tax -/-	(452,616)	(193,92
1.	Electronic money	-	101,320,004		b. Deferred tax income (expenses)	181,720	(19,52
5.	Fund from Bank Indonesia	-	-		PROFIT (LOSS) CURRENT PERIOD	860,194	800,88
ô.	Fund from other banks	5,357,967	1,300,316				,
7.	Spot and derivative liabilities/forward	3,019	-		PROFIT (LOSS) MINORITY INTEREST		
3.	Securities sold under repurchase agreements (Repo)	1,870,835					
9.	Acceptances liabilities	1,332,520	544,567	OTH	HER COMPREHENSIVE INCOME		
0. 1.	Securities issued Fund borrowings	6,809,546 42,762,914	6,834,647 42,874,926	1.	Unreclassified to profit (loss)		
2.	Margin deposits received	9,730	9,690		a. Gain (loss) from revaluation of premises and equipment	-	
3.	Inter office liabilities	-	- 0,000		b. Gain (loss) from remeasurement on defined benefit plans	90,345	(91,084
4.	Other liabilities	7,564,159	6,773,122		c. Others	(22,586)	22,77
5.	Minority interest	-	-				
ı	TOTAL LIABILITIES	423,450,748	408,270,584	2.	Reclassified to profit (loss)		
ď	TOTAL EMBILITIES	420,400,140	400,210,004		Gain (losses) from adjustments arising from translation     of financial statement		
	EQUITY				b. Gain (loss) from changes of financial assets on measured		
6.	Share capital				at fair value through other comprehensive income	(167,620)	196,20
	a. Authorised capital b. Unpaid-in capital -/-	10,239,216	10,239,216		c. Others	28,575	18,570
	b. Unpaid-in capital -/- c. Treasury stock -/-	(3,221,994)	(3,221,994)		OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(71,286)	146,46
7.	Additional Paid-in Capital			TOT	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		
	a. Agio	4,418,900	4,418,900	101	AL COMPREHENSIVE PROFIT (LUSS) FOR THE YEAR	788,908	947,34
	b. Disagio -/-	-	-	0	want Von Not Burfit (Look) Attribute blocks		
	c. Funds for paid-up capital	-	-	Curi	rent Year Net Profit (Loss) Attributable to :	960.404	900.00
	d. Others	-	-		- Owner of Company - Non Controlling Interest	860,194	800,88
8.	Other comprehensive income	2 505 772	2 565 772		-	******	***
	a. Gain b. Losses -/-	3,565,773 (1,432,972)	3,565,773 (1,361,686)		TOTAL CURRENT YEAR NET PROFIT (LOSS)	860,194	800,88
9.	Reserve	(1,702,012)	(1,001,000)	Tota	al Comprehensive Profit (Loss) For The Year Attributable to:		
	a. General reserve	4,621,242	4,621,242	100	- Owner of Company	788,908	947,348
	b. Appropriated reserve	840,476	840,476		- Non Controlling Interest	700,000	047,041
0.	Retained Earning				TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	788,908	047.24
	a. Previous years	10,677,027	7,876,237		TOTAL COMPREHENSIVE PROFIT (LUSS) FOR THE YEAR	700,908	947,348
	b. Current year	860,194	3,500,988	TRA	NSFER PROFIT (LOSS) TO HEAD OFFICE		
	c. Paid Dividend -/-	-	-	110	(Edda) to them of the		
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	30,567,862	30,479,152	DIVI	DEND		
- [	TOTAL EQUITY	30,567,862	30,479,152				
- 8				EAR	RNINGS PER SHARE (in rupiah)	57	5
)T/	AL LIABILITIES AND EQUITY	454,018,610	438,749,736				

				AS O	า March 3 (In Million	1, 2024 a is of Rupi	na 2023 ah)						
			N	larch 31, 202	24 (Unaudite	d)	_		N	larch 31, 202	3 (Unaudite	d)	
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								-	-			
3.	b. Foreign currencies Securities												
	a. Rupiah								-	-		-	
4.	b. Foreign currencies Securities sold with agreement												
	to repurchase (Repo)												
	Rupiah     Foreign currencies	-											
5.	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	80,961	90				81,051	101,640	1,348			133	103,1
	ii. Foreign currencies								-	-		-	
	c. Restructured loans i. Rupiah												
	ii. Foreign currencies	-							-				
8. 9.	Investments in shares Other receivable												
9. 10.	Commitments and contingencies		·										
	a. Rupiah				-				-	-			
	b. Foreign currencies	-							-	-			
II.	NON RELATED PARTIES												
1.	Placements with other banks a. Rupiah	188,276					188,276	427,286					427,28
	b. Foreign currencies	3,206,287				1,787	3,208,074	1,096,734				1,704	1,098,4
2.	Spot and derivative receivables/ forward												
	Rupiah     Foreign currencies	70,105					70,105	25,711					25,7
3.	Securities												
	Rupiah     Foreign currencies	42,787,026 9,293,114	55,552	4,391	6,623	49,260	42,902,852 9,293,114	51,010,016 4,636,206	48,611	4,136	5,185	52,229	51,120,1 4,636,2
4.	Securities sold with agreement	0,200,114					0,200,114	4,000,200					4,000,2
	to repurchase (Repo) a. Rupiah	1,927,009					1,927,009						
	b. Foreign currencies	1,927,009					1,927,009						
5.	Securities purchased with agreement												
	to resell (Reverse Repo) a. Rupiah												
	b. Foreign currencies								-	-			
6. 7.	Acceptances receivables  Loans and financing provided	1,332,520					1,332,520	785,365	-	-			785,3
	a, Micro, Small and Medium loans (UMKM)												
	Rupiah     Foreign currencies	6,890,398	124,580	17,828	46,129	883,519	7,962,454	3,889,635	235,448	32,531	59,950	1,374,121	5,591,6
	b. Non UMKM	-											
	i. Rupiah	293,009,417	31,242,686	740,654	947,684	7,694,856	333,635,297	257,552,992	26,243,842	699,245	1,209,964	7,221,499	292,927,5
	Foreign currencies     Restructured loans	2,565,235					2,565,235	1,125,698		-			1,125,6
	i. Rupiah	32,574,262	18,178,898	457,593	566,737	5,659,150	57,436,640	35,481,982	14,570,837	515,907	948,271	6,131,117	57,648,1
8.	ii. Foreign currencies Investments in shares	-											
9.	Other receivable												
10.	Commitments and contingencies  a. Rupiah	21.192.267	544,246	11.388	1,129	193,465	21.942.495	19,144,820	723,572	14,053	19,162	67,783	19,969,3
	Kupian     Foreign currencies	1,289,178	J44,Z4b -	11,368	1,129	193,405	1,289,178	364,919	123,372	14,053	19,102	07,763	364,9
III.	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia												
2.	b. To others Representational assets						77,591						77,59
۷.	Repossessed assets						77,591						77,58

	LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of March 31, 2024 and 2023 (In Millions of Rupiah)										
			March	31, 2024 (Una	udited)			March	31, 2023 (Una	audited)	
No.	D. DESCRIPTION	Allowance for Impairment			Required al losses on ea	lowance for rning assets	Allowance for Impairment Required allowance losses on earning a				
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	41		1,787	30,775	1,787	16		1,704	15,240	1,704
2.	Spot and derivative receivables/forward	-	-		701	-	-	-	-	257	-
3.	Securities	698	-	-	268,370	56,008	10	-	2,000	534,471	57,872
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	6,829	-	-	13,325		216	-	-	7,854	-
7.	Loans and financing provided	2,507,193	3,346,682	9,933,171	3,238,769	8,710,758	3,319,407	2,846,154	9,295,613	2,605,524	9,650,595
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-			-		-	-	-		
10.	Commitments and contingencies	3,037	-	-	42,202	196,001	6,563	-	-	184,671	34,466

	STATEMENTS OF COMMITMENTS AND C As of March 31, 2024 and December (In Millions of Rupiah)		CIES
No.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Dec 31, 2023 (Audited)
I.	COMMITMENT RECEIVABLES		
	Unused fund borrowings/financing facilities     Outstanding purchase position on spot and derivative/forward     Others	5,289,180	1,878,434
II.	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     Others	324,309 19,606,383 423,429 5,164,029 13,896	127,083 18,806,569 20,106 1,806,505 13,735
III.	CONTINGENT RECEIVABLES		
	Guarantees received     Others	2,650,622 11,401,288	2,326,998 7,761,202
IV.	CONTINGENT PAYABLES		
	Guarantees issued     Others	2,863,656	2,579,175
	STATEMENTS OF CALCULATION OF CAPITAL As Of March 31, 2024 And 202 (in Millions of Rupiah) CAPITAL COMPONENTS		Y RATIO  Mar 31, 2023 (Unaudited)
I. C	ORE CAPITAL (TIER 1)	26,983,968	24,337,411
1.	Common Equity Tier 1 (CET 1)	26,983,968	24,337,411
	1.1. Paid-in Capital (net of Treasury Stock)     1.2. Disclosed Reserves     1.2.1 Additional Fador     1.2.1.1 Other comprehensive income     1.2.1.1 Excess differences arising from translation of financial statement	7,017,222 23,170,946 24,143,136 3,565,773	7,017,222 20,169,474 21,272,497 3,508,565
	12.1.1.2 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 1.2.1.2 Other disclosed reserves 1.2.1.2.1.1 Agin.	3,565,773 20,577,363 4,418,900	3,508,565 17,763,932 4,465,565
	1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit	4,621,242 10,677,027	4,621,242 7,876,237

		Mar 31, 2024 Mai		RATIO	Mar 31,	2024 Mar 31, 2023		
TO	OTAL CORE AND SUPPLEME	NTAL CAPITAL			30,631,510	29,510,538		е
2.	Capital instrument in the form with Tier 2 requirements Agio/Disagio General provision on earning a Deduction supplemental capita 4.1. Sinking Fund 4.2. Placement of funds in inst 4.3. Cross-ownership in anoth due to law, grants, or gran	assets (max. 1.25% al trumen Tier 2 to other er entity acquired by	credit risk er bank	- weighted assets)	1.933.512 - 1,714,030 - -	3.689.163 - 1,483,964 - -		c
	UPPLEMENTAL CAPITAL (TIE		ich compl	v	3,647,542	5,173,127	H	
	Instrument which comply     Agio / Disagio     Deduction Factor of AT 1     3.1 Placements of fund     3.2 Cross ownership in to law, grants or gra	in instrument AT 1 a another entity acqui ants will	and/or Tie		:	:	2	() () () () () ()
2.	Additional Tier 1 (AT 1)	printipio					Η.	ii N
	due to law, 1.4.7.3 Exposure the (settlement 1.4.7.4 Exposures	grants, or grants wil hat give rise to credi risk) - Non Delivery in subsidiaries that that haria principle	II it risk due Versus P	the settlement ayment				Total
	to other bar	of funds in instrume nk ership in another en						Plac
	1.4.6 Securitisation expos 1.4.7 Other deduction of				:	:		Cur
	1.4.4 Investments in shar 1.4.5 Shortfall of capital of		aries		:	:		Cas
	1.4.2 Goodwill 1.4.3 Other intangible ass	sets						The
	1.4. Deduction Factor of CE  1.4.1 Deferred tax calcula	T 1			(3,204,200) (3,204,200)	(2,849,285) (2,849,285)		CA
	fr	rom fair value of fina Required allowance f Others	incial asse	ets in trading book	(79,001)	(79,001)		NE
	1.2.2.2.4 N lo o	Current year loss Negative difference in osses and allowance on earning assets Negative difference in	e for impa	irment				
		Disagio Previous year loss			(79,001)	(79,001)		
	0 1.2.2.1.2 P fi		t to decrea		(893,189)	(1,024,022)		CA
	1.2.2.1 Other comp				(893,189)		Ш	
	1.2.1.2.6 C 1.2.2 Deduction Factor	Others			(972.190)	(1.103.023)	Ш	
	1.2.1.2.4 C	Previous year profit Current year profit Funds for paid-in cap	oital		10,677,027 860,194	7,876,237 800,888		

CAPI	TAL ALLOCATION FOR CAR BAS	SED ON RISK	PROFILE	PERCENTAGE (	OF BUFFER MA	NDATORY FILL	ED BY BANK (%)			
	m CET1 (%)	6.92%	6.00%		rvation Buffer (%					
From AT1 (%) 0.00%			0.00%	Countercyclic		0.000				
Fro	m Tier 2 (%)	2.26%	3.40%	Capital Surcharge	for Systemic Bank (9	6) 1.000	1.000%			
	CALCI For the P			NANCIAI rch 31, 20						
0.		RATIOS					/lar 31, 2023 (Unaudited)			
ER	FORMANCE RATIOS									
1.	Capital Adequacy Ratio (CAF	₹)				19.00%	21.21%			
2.	Non performing earning asse	ts and non ea	arning assets							
	to total earning assets and no	on earning as	sets			2.50%	2.87%			
3.	Non performing earning asse					2.49%	2.85%			
4.	Allowance for impairment on	financial ass	ets to earning	assets		3.92%	4.32%			
5.	Gross NPL					3.00%	3.54%			
6.	Net NPL					1.38%	1.46%			
7.	Return on Asset (ROA)					1.02%	1.02%			
8.	Return on Equity (ROE)					12.67%	13.08%			
9.	Net Interest Margin (NIM)					3.26%	3.51%			
0.	Operating Expenses to Opera	ating Income				86.63% 86.51%				
11.	Cost to Income Ratio (CIR)					54.56%	47.41%			
2.	Loan to Deposit Ratio (LDR)					96.23%	93.79%			
ON	MPLIANCE									
1.	a. Percentage violation of Le	egal Lending	Limit							
	i. Related parties	-9				0.00%	0.00%			
	ii. Non - Related parties					0.00%	0.00%			
	b. Percentage of excess of	the Legal Ler	nding Limit							
	i. Related parties					0.00%	0.00%			
	ii. Non - Related parties					0.00%	0.00%			
2.	Reserve requirement									
	a. Primary reserve requirem	nent Rupiah								
	a.) Conventional									
	- Daily					0.05%	0.09%			
	- Average					5.45%	7.10%			
	b.) Syariah					6.20%	7.74%			
	b. Reserve requirement For	eign currenci	es (Daily)			6.34%	4.74%			
3.	Net Open Position - Overall					4.67%	2.72%			
3.	- Average b.) Syariah	F SPOT		31, 2024	/E TRAN	5.45% 6.20% 6.34% 4.67%	7. 7. 4. 2.			
			(Onadui	roa)	(In N	Millions o	f Rupiah)			
lo.	TRANSACTION	TRANSACTION Notional Amount		Ту	pe	Derivative Receivables & Payables				
			Amount	Trading	Hedging	Receivable	s Payables			
^	Evolungo Pata Polated									
A.	Exchange Rate Related									

CAR BASED ON RISK PROFILE (%) 9.18% 9.40% CET 1 for Buffer (%) 9.82% 11.50% CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)

		PRIME LENDING RATE As Of March 31, 2024 (% per annum)											
		TOTAL	5,289,103	183,793	5,105,310	70,105	3,019						
	C.	Others	-			-							
	5.	Others	-		-	-	-						
ı	4.	Swap											
ı	3.	b. Purchased Future											
ı		a. Written	-		-	-							
i	2.	Option											
J	1.	Forward											
	В.	Interest Rate Related											
	6.	Others	1,934,310	-	1,934,310	69,710	-						
	5.	Swap	3,171,000		3,171,000	280	2,966						
-	4.	Future											
-		a. Written b. Purchased	-		-								
	3.	Option											
	2.	Forward	-	-	-	-							
	1.	Spot	183,793	183,793		115	53						

As Of March 31, 2024										
(% per annum)										
	Prime Lending Rate									
	Business Segment									
	Corporate	Retail	Micro	Consumer Loan						
	Loan Loan		Loan	Mortgage	Non Mortgage					
Prime Lending Rate	8.05%	8.30%	n/a	7.40%	8.80%					

STATEMENT OF CASH FLOWS For The Period Ended March 31, 2024 And 2023 (In Millions of Rupiah)								
DESCRIPTION	Mar 31, 2024 (Unaudited)	Mar 31, 202 (Unaudited						
CASH FLOWS FROM OPERATING ACTIVITIES								
Interest, profit sharing, and margin	7,323,000	6,666,807						
Recoveries from loan debts written-off	140,135	120,323						
Interest and bonus, fees and commissions paid	(4,550,269)	(3,732,233						
Corporate income tax paid	(279,128)	(190,631						
Other operating expenses - net	(1,899,856)	(1,821,134						
Other non-operating expense - net	(20,305)	(118,633						
Cash receipts before changes in operating assets and liabilities	713,577	924,499						
Changes in operating assets and liabilities:								
Decrease (increase) in operating assets:								
Fair value through profit or loss securities	(10,866,722)	201,416						
Fair value through profit or loss government bonds	(2,351,593)	(2,689,72						
Acceptance Receivable	(787,953)	(364,803						
Derivative Receivable	(37,929)	78,228						
Loans and sharia financing/receivables Other assets	(11,029,148) (1,979,270)	(2,448,928						
Outer assets	(1,373,270)	(1,000,242						
Increase (decrease) in operating liabilities:								
Current liabilities	1,679,141	879,83						
Deposits from customer	(0.000.007)	40.000.74						
Demand deposits Wadiah demand deposits	(8,093,027) 185,933	12,989,71 423,15						
Savings deposits	(1,869,047)	(2,605,46)						
Savings deposits Wadiah	51,918	37,07						
Time deposits	16,468,623	(13,729,05						
Deposits from other banks	4,043,501	1,193,35						
Acceptance liabilities	787,953	364,80						
Other liabilities	(759,063)	(447,31						
Temporary syirkah funds	821,471	507,10						
Net Cash provided by (used in) Operating Activities	(13,021,635)	(6,025,33						
CASH FLOWS FROM INVESTING ACTIVITIES								
Receipt from matured amortized cost securities	71,293	77						
Acquisitions of premises and equipment	(299,343)	(188,46						
Purchase in fair value through other comprehensive income securities	(16,655)	(487,97						
Receipt from Securities purchased under agreement to resell	197,457	1,434,19						
Receipt in fair value through other comprehensive income government bonds Receipt (purchase) of amortized cost government bonds		165,91 1,282,87						
Purchase of amortized cost securities	(8,933)	(274,84						
Net Cash provided by (used in) Investing Activities	(56,181)	1,932,47						
CASH FLOWS FROM FINANCING ACTIVITIES								
Payment of matured securities issued	(25,569)	(2,008,28						
Payments of dividends	(700,198)	(609,01						
Proceeds from fund borrowings	-	446,23						
Payment from fund borrowings	(223,064)							
Proceeds from securities sold under repurchase agreements  Payment of lease liabilities	1,869,536 (28,036)	(18,14						
Paid-up in capital in advance	(20,030)	1,376,75						
Net Cash provided by (used in) Financing Activities	892,669	(812,44						
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(12,185,147)	(4,905,31						
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	53,037,770	41,526,68						
CASH AND CASH EQUIVALENTS AT END OF PERIOD	40,852,623	36,621,37						
The details of cash and cash equivalents at end of period are as follows:								
Cash	3,334,989	1,866,80						
	17,941,737	19,472,60						
Current accounts with Bank Indonesia		1,525,66						
Current accounts with other banks	2,920,639							
Current accounts with Bank Indonesia Current accounts with other banks Placements with Bank Indonesia and other banks - maturing within								
Current accounts with other banks	16,655,258	13,756,29						

The financial information as of March 31, 2024 and March 31, 2023 are unaudited. The financial information as of December 31, 2023 is extracted from the financial statements of PT Bank Tabungan Negara (Persero) Tbk as of December 31, 2023 and for the year 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 Christophorus Alvin Kossim, 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 February 12, 2024 which is not included in this publication.

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 37/EOJK.03/2020 Dated June 30, 2020 regarding 'Transparency and Published Financial Statements of The Commercial Banks\*

c) Financial Services Authority Regulation (POJK) Number 37/EOJK.03/2016 regarding 'Cepital 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 2022 Dated August 18, 2022 Financial Services Authority Regulation (POJK) Number 14/POJK 2022 Dated August 18, 2022

regarding "Capital Adequacy Ratio for The Commercial Banks".

d) Financial Services Authority Regulation (POLK) 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.6.7, Decision of Chairman of Bapepam-LK Number KEP-34/PL/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.

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 38/POJK.032019 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 38/POJK.03/2019 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

4) Exchange rate of 1 US Dollar as at March 31, 2024, December 31, 2023 and March 31, 2023 were Rp. 15.855.00, Rp. 15.397,00 dan Rp. 14.994,50 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	Вι	ANK
BOARD OF COMMISSIONER		
President Commissioner/ Independent Commissioner	:	Chandra M. Hamzah
Vice President Commissioner/Independent Commissioner		Igbal Latanro
Independent Commissioner		Armand B. Arief
Independent Commissioner		Sentot A. Sentausa
Independent Commissioner	:	Bambang Widjanarko*
Independent Commissioner	:	Adi Sulistvowati*
Commissioner	:	Andin Hadiyanto
Commissioner	:	Herry Trisaputra Zuna
Commissioner	:	Himawan Arief Sugoto
BOARD OF DIRECTORS		
President Director	:	Nixon L.P. Napitupulu
Vice President Director	:	Oni Febriarto Rahardjo
Director of Information Technology	:	Andi Nirwoto
Director of Assets Management	:	Elisabeth Novie Riswanti
Director of Distribution and Institutional Funding	:	Jasmin
Director of Risk Management	:	Setiyo Wibowo
Director of Consumer	:	Hirwandi Gafar
Director of Finance	:	Nofry Rony Poetra
Director of Human Capital, Compliance, and Legal	:	Eko Waluyo
Director of Operations and Customer Experience	:	Hakim Putratama
Director of SME and Retail Funding	:	Muhammad Iqbal **
SHARIA SUPERVISORY BOARD		
Chairman	:	M. Quraish Shihab
Member	:	Mohammad Bagus Teguh Perwira
Member	:	Muhammad Faiz
SHAREHOLDER	2	

Non Ultimate Shareholder through non Capital Market (≥5%) Appointed as a member of Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk based on the Annual Ceneral Meeting of Shareholders dated March 6, 2024 and will be effective upon approval the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and

regulations.

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 6, 2024 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

### lead Office :

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

Branch Office:

- Ambon - Ballkpapan - Bandar Lampung - Bandung - Bandung Timur - Bangkalan - Banjarmasin - Banjarbaru - Batam - Banyuwangi - Bekasi - Bengkulu - Bintaro Jaya - Bogor - Burni Serpong Damai - Cibinong - Cibubur - Cikarang - Cilegon - Cimahi - Ciputat - Cirebon - Denpasar - Depok - Gresik - Gorontalo - Harapan Indah - Jakarta Cawang - Jakarta Kuningan - Jakarta Harmoni - Jakarta Melawai - Jakarta Pluti - Jambi - Jayapura - Jember - Karawaci - Karawang - Kelapa Gading Square - Kebon Jeruk - Kediri - Kendari - Kudus - Kupang - Madiun - Magelang - Makassar - Malang - Mamuju - Manado - Mataram - Medan - Mojokerto - Mulyosari - 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 - Tangerang - Tanjung Pinang - Tarakan - Tasikmalaya - Tegal - Temate - Yogyakarta.

Jakarta, April 26, 2024 S.E. & O PT BANK TABUNGAN NEGARA (PERSERO) Tbk.

Contact Center: 1500286 www.btn.co.id



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

# STATEMENT OF FINANCIAL POSITION As Of March 31, 2024 And December 31, 2023 (In Millions of Rupiah)

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

# REVENUE SHARING DISTRIBUTION Period March 31, 2024 (In Millions of Rupiah)

1,269 1,000 19

2.821.199

7,069,149 2,658,189 1,805,378

3,191,813

23,966,969

a. Bank
1 Month
3 Month
6 Month
12 Month

b. Non Bank 1 Month 3 Month 6 Month 12 Month

TOTAL

Fund Borrowings

Net Revenue Sharing										
		INCOME	SHARE	OF SHAHIBUL MAAL						
COLLECTIVE TYPE	AVERAGE BALANCE	THAT MUST BE DIVIDED	RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.					
Liabilities to Other Bank	-	-		-						
Mudharabah Current Deposits a. Bank b. Non Bank	- 854,866	6,614	10.31%	682	0.96%					
Mudharabah Saving Deposits a. Bank b. Non Bank	16,189 5,547,898	125 42,924	33.14% 33.19%	42 14,246	3.08% 3.08%					
Mudharabah Time Deposits										

10 8 0

21.827

54,693 20,566 13,968

27,796

188,531

29.50% 29.50% 29.50%

28.02% 29.50% 29.50% 29.50%

42.58%

13,079,261

3 3 0

6.117

11,836

59,250

2.60%

4.45%

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
	a. Bank b. Non Bank	8,426,655	131,086
III.	Istishna Receivable	0,420,000	131,000
	a. Bank	_	_
	b. Non Bank	125,151	30,159
IV.	mani con nocon abio		
	a. Bank b. Non Bank	15,842	- 54
V.		15,042	34
٧.	a. Bank	_	_
	b. Non Bank	-	-
VI.			
	a. Bank b. Non Bank	88,217	324
VII.		00,217	324
	a. Bank	-	-
	b. Non Bank	4,423,396	26,946
VIII.	ljarah Receivable		
	a. Bank b. Non Bank		38
IX.			30
	a. Bank	-	-
	b. Non Bank	-	6

# STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended March 31, 2024 and 2023

(iii iiiiiioiio oi reapian)			
NO.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Mar 31, 2023 (Unaudited)
OPE	ERATING INCOME AND EXPENSES		
A.O	perating Income and Expenses		
1.	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	685,827 92,352 40 211,489	609,626 87,265 - 160,660
2.	Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing Revenue after Sharing Distribustion	(439,942) (439,942) - 549,766	(347,295) (347,295) - 510,256
В.	Other Operating Income and Expenses	040,100	010,200
1. 2. 3. 4.	Gain (Loss) from foreign Currencies Transaction Income Bank as Mudharib from Revenue Sharing Comissions / Provisions / Fees and Administrative Other Income	24,253	19,155
5. 6. 7. 8.	Bonus on Wadiah Demand Deposite Impairment for Financial Assets Losses Related to Financial Assets Impairment for Other Financial Assets	(25,327) (85,093) - (15,800)	(17,480) (208,497)
9. 10.	Salaries and Employee Benefits Other Expense	(81,920) (201,777)	(71,276) (127,009)
	Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS	(385,664)	(405,107)
NO		164,102	105,149
_	N OPERATING INCOME AND EXPENSES		
1. 2.	Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses)	30	-
	PROFIT AND LOSS FROM NON OPERATIONS	30	-
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	164,132	105,149
	Income Tax Expenses PROFIT AND LOSS CURRENT PERIOD	164,132	105,149
OTH	HER COMPREHENSIVE INCOME		
1. 2.	Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	7,075	(15,004)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	7,075	(15,004)
TOT	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	171,207	90,145

# STATEMENT OF COMMITMENTS AND CONTINGENCIES As Of March 31, 2024 And December 31, 2023

(in Millions of Ruplan)			
NO.	DESCRIPTION	Mar 31, 2024 (Unaudited)	Dec 31, 2023 (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	1,144,584	1,143,774
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	- - - 3,273,245	- - - 3,219,644
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	332	439

### FINANCIAL RATIOS Period Ended March 31, 2024 and 202

NO.	RATIOS	Mar 31, 2024 (Unaudited)	Mar 31, 2023 (Unaudited)		
1.	Total Assets Sharia Unit to Total Assets Consolidation	12.08% 2.24%	11.59% 2.61%		
2. 3.	Non Performing Productive Assets to Total Productive Assets Allowance for Impairment on Productive Assets	2.24%	2.01%		
	to Total Productive Assets	2.91%	4.16%		
4.	Gross NPF	2.84%	3.29%		
5.	Nett NPF	0.50%	0.38%		
6.	Return On Assets (ROA)	1.20%	0.92%		
7.	Financing Revenue Sharing to Total Financing	11.77%	14.66%		
8.	Financing to Deposit Ratio (FDR)	91.32%	91.57%		

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

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• Palembang • Palu • Pekanbaru • Pontianak • Semarang • Serang • Solo • Surabaya
• Tangerang • Tasikmalaya • Tegal • Yogyakarta

Jakarta, April 26, 2024 PT BANK TABUNGAN NEGARA (PERSERO) Tbk.





