



FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk

0.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)	No.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Jun 30, 202 (Unaudited
S	ETS	(Unaudited)	(Audited)	OPE	ERATING INCOME AND EXPENSES	(Unaudited)	(Unaudite
т	Cash	1,558,429	2,127,489				
	Placements with Bank Indonesia	27,990,563	48,706,822	A.	Interest Income and Expenses		
ı	Placements with other banks	6,597,503	2,203,459	1.	Interest income	14,974,674	13,521,94
ı	Spot and derivative receivables/forward	96,045	32,176	2.	Interest expenses	8,949,468	7,044,2
ı	Securities	46,968,444	41,199,802		Net interest income (Expenses)	6,025,206	6,477,73
ı	Securities sold under repurchase agreements (Repo)	4,722,319	-				
ı	Securities purchased under resale agreements (Reverse Repo)	-		B.	Operating Income and Expenses Other than Interest		
ı	Acceptances receivables	829,134 310,653,696	544,567 296,583,860	1.	Gain (loss) from increase (decrease) in fair value of financial assets	53,963	155,84
ı	Loans Sharia financing	41,412,015	37,114,281	2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	
ı	Investment in share	- 41,412,010		3.	Gain (loss) from sale of financial assets	355,981	326,04
ı	Others financials assets	14,611,406	12,110,180	4.	Gain (Loss) from spot and derivative transaction/forward (realised)	60,263	49,22
ı	Allowance for impairment on financial assets -/-	, ,	,,	5.	Gain (Loss) from investment in shares under equity method	44 200	(400.4)
ı	a. Securities	(19)	(22,903)	6.	Gain (Losses) from foreign currencies translation	11,298	(109,14
ı	b. Loans and Sharia financing	(14,961,718)	(15,591,964)	7. 8.	Dividend Income Comissions/provisions/fees and administrative	762,393	640,95
ı	c. Others	(2,197)	(25,680)	9.	Other income	706,882	545,89
ı	Intangible assets	-	-	10.	Impairment for financial assets	925,183	1,947,91
	Accumulated amortisation for intangible assets -/- Premises and equipment	13,486,274	12,953,746	11.	Losses related to operational risk		1,017,01
	Accumulated depreciation on premises and equipment -/-	(5,118,546)	(4,835,934)	12.	Salaries and employee benefits	2,364,330	1,827,76
	Non earning assets	(0,110,040)	(1,000,004)	13.	Promotion expenses	288,359	230,48
	a. Abandoned properties	1,410	1,410	14.	Other expenses	2,470,840	2,189,15
ı	b. Repossessed assets	77,591	77,591		Other Operating Income (Expenses)	(4,097,932)	(4,586,49
ı	c. Suspense account	-	-				
ı	d. Inter office assets				PROFIT (LOSS) FROM OPERATIONS	1,927,274	1,891,23
ı	Other assets	6,678,275	5,570,834	NOI	N OPERATING INCOME AND EXPENSES		
T	L ASSETS	455,600,624	438,749,736	1.	Gain (loss) from sale of premises and equipment	1,915	
-		,,	,	2.	Other non operating income (expenses)	(52,057)	(24,93
	ILITIES AND EQUITY				PROFIT (LOSS) FROM NON OPERATING	(50,142)	(24,93
ı	LIABILITIES				PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	1,877,132	1,866,30
ı	Demand deposits	147,504,153	143,534,817		Income tax expenses	.,,	.,,.
ı	Savings deposits	41,712,649	44,471,995		a. Estimated current tax -/-	(471,694)	(459,71
ı	Time deposits Electronic money	176,165,239	161,926,504		b. Deferred tax income (expenses)	96,424	67,78
ı	Fund from Bank Indonesia				PROFIT (LOSS) CURRENT PERIOD	1,501,862	1,474,37
ı	Fund from other banks	3,152,920	1,300,316		PROTTI (E000) OURICHT PERIOD	1,001,002	1,474,07
ı	Spot and derivative liabilities/forward	6,531	- 1,000,010		PROFIT (LOSS) MINORITY INTEREST		
ı	Securities sold under repurchase agreements (Repo)	4,549,696					
ı	Acceptances liabilities	829,134	544,567	OTH	HER COMPREHENSIVE INCOME		
ı	Securities issued	5,768,225	6,834,647	1.	Unreclassified to profit (loss)		
ı	Fund borrowings	38,769,264	42,874,926	"	a. Gain (loss) from revaluation of premises and equipment	_	
	Margin deposits received Inter office liabilities	9,579	9,690		b. Gain (loss) from remeasurement on defined benefit plans	36,645	(220,94
ı	Other liabilities	6,100,546	6,773,122		c. Others	(9,161)	55,23
ı	Minority interest	0,100,340	0,773,122			(-,,	
ŀ	·			2.	Reclassified to profit (loss)		
ŀ	TOTAL LIABILITIES	424,567,936	408,270,584		a. Gain (losses) from adjustments arising from translation		
	EQUITY				of financial statement	-	
ı	Share capital				b. Gain (loss) from changes of financial assets on measured	1600.00	
	a. Authorised capital	10,239,216	10,239,216		at fair value through other comprehensive income	(298,907)	530,57
	b. Unpaid-in capital -/-	(3,221,994)	(3,221,994)		c. Others	23,295	(74,89
	c. Treasury stock -/-	-	-		OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(248,128)	289,97
l	Additional Paid-in Capital	4.440.000	4.410.000	TOT	TAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	1,253,734	1,764,34
	a. Agio b. Disagio -/-	4,418,900	4,418,900				
	c. Funds for paid-up capital			Cur	rent Year Net Profit (Loss) Attributable to :		
	d. Others				- Owner of Company	1,501,862	1,474,37
	Other comprehensive income				- Non Controlling Interest	-	
	a. Gain	3,565,773	3,565,773		TOTAL CURRENT YEAR NET PROFIT (LOSS)	1,501,862	1,474,37
l	b. Losses -/-	(1,609,814)	(1,361,686)			,,	,,•.
1	Reserve	4.001.01	100:000	Tota	al Comprehensive Profit (Loss) For The Year Attributable to:		
1	a. General reserve	4,621,242	4,621,242		- Owner of Company	1,253,734	1,764,34
l	b. Appropriated reserve Retained Earning	840,476	840,476		- Non Controlling Interest	-	
l	a. Previous years	10,677,027	7,876,237		TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	1,253,734	1,764,34
1	b. Current year	1,501,862	3,500,988		, ,		, ,
1	c. Paid Dividend -/-	.,501,002	-	TRA	ANSFER PROFIT (LOSS) TO HEAD OFFICE		
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	31,032,688	30,479,152				
ŀ		-		DIV	IDEND		
L	TOTAL EQUITY	31,032,688	30,479,152		CANADA DED CHARE (I		
	AL LIABILITIES AND EQUITY	455,600,624	438,749,736	FΔF	RNINGS PER SHARE (in rupiah)	107	10

	As of June 30, 2024 and 2023 (In Millions of Rupiah)												
	June 30, 2024 (Unaudited)						J	lune 30, 202	3 (Unaudited	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								_			_	
	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) a. Rupiah			_				_	_			_	
	b. Foreign currencies												
6. 7.	Acceptances receivables Loans and financing provided												
	 Micro, Small and Medium loans (UMKM) 												
	Rupiah Foreign currencies			-									
	b, Non UMKM i. Rupiah	91,221	17				91,238	97,757					97,757
	ii. Foreign currencies	91,221	-	-	-		91,230	97,757	-				91,151
	c. Restructured loans i. Rupiah												
	ii. Foreign currencies			-	-			-	-				
8. 9.	Investments in shares Other receivable	:	:	:	:	:	:	:	:	:	:	:	
10.	Commitments and contingencies												
	Rupiah Foreign currencies			-				-					
II.	NON RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies	364,835 6,230,838		-	-	1,830	364,835 6,232,668	368,748 2,589,933	-	-	-	1,712	368,748 2,591,645
2.	Spot and derivative receivables/ forward	0,230,036	•	-	-	1,000	0,232,000	2,369,933	-		•	1,712	2,591,045
	Rupiah Foreign currencies	96,045		-	-		96,045	54,095		:			54,095
3.	Securities												
	Rupiah Foreign currencies	37,048,084 9,806,536	52,615	5,449	6,812	48,948	37,161,908 9,806,536	40,933,462 4,616,852	47,600	4,329	6,614	54,503	41,046,508 4,616,852
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	4,722,319		-	-		4,722,319	3,607,377	-				3,607,377
5.	b. Foreign currencies Securities purchased with agreement	-		-	-			-	-	-	-	-	
.	to resell (Reverse Repo)												
	Rupiah Foreign currencies			-	-								
6.	Acceptances receivables	829,134		-	-		829,134	964,833	-	-	-	-	964,833
7.	Loans and financing provided a. Micro, Small and Medium loans (UMKM)												
	Rupiah Foreign currencies	7,064,705	153,282	25,854	25,985	773,442	8,043,268	5,077,346	195,056	21,182	40,994	1,270,450	6,605,028
	b. Non UMKM												
	Rupiah Foreign currencies	298,221,543 2,527,186	32,985,752	934,354	1,706,867	7,555,503	341,404,019 2,527,186	260,201,810 1,706,275	29,138,814	917,539	1,444,943	7,556,466	299,259,572 1,706,275
	c. Restructured loans		00.000.000	500.00	4.057.44	F F40 000			45.040.00	F00.0/5	4 400 000	0.001.003	
	Rupiah Foreign currencies	30,456,405	20,329,968	589,908	1,257,416	5,510,680	58,144,377	30,665,721	15,840,806	523,646	1,108,075	6,294,220	54,432,468
8.	Investments in shares			-	-					-			
9. 10.	Other receivable Commitments and contingencies			-									
	a. Rupiah b. Foreign currencies	17,148,180 1,270,261	424,771	8,818	190	185,592	17,767,551 1,270,261	18,635,079 1,224,307	645,229	25,635	7,436	139,676	19,453,055 1,224,307
III.	OTHER INFORMATION												
III. 1.	Value of bank's assets pledge as collateral:												
$\overline{}$							-						

	LOSSES AND ALLOWANCE FOR ASSET QUALITY ASSESSMENT As of June 30, 2024 and 2023 (In Millions of Rupiah)											
			June 3	0, 2024 (Una	udited)			June 30, 2023 (Unaudited)				
No,	DESCRIPTION	Allowa	ance for Impai	irment	Required allowance for losses on earning assets Allowance for Impai			rment	ent Required allowance for losses on earning assets			
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special	
1.	Placements with other banks	80		1,830	65,955	1,830	23		1,712	28,837	1,712	
2.	Spot and derivative receivables/forward	-	-	-	960	-	-	-	-	541	-	
3.	Securities	19	-	-	265,492	55,802	4	-	2,000	103,463	60,839	
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	21,500	-	-	-	-	-	-	
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	287	-	-	8,264	-	346	-	-	9,648	-	
7.	Loans and financing provided	2,381,493	3,372,760	9,207,465	3,049,901	9,937,424	3,426,007	2,907,364	9,319,582	2,646,760	10,251,307	
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	1,071			48,896	187,861	10,810	1,157		28,341	147,867	

lo.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
I.	COMMITMENT RECEIVABLES		
	Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward Others	4,279,629	1,878,434 -
II.	COMMITMENT PAYABLES		
	Unused loan facilities granted to customer a. Committed b. Uncommitted Coutstanding irrevocable letters of credit Outstanding sales position on spot and derivative/forward Others	133,261 15,051,205 445,573 4,094,693 14,059	127,083 18,806,569 20,106 1,806,505 13,735
III.	CONTINGENT RECEIVABLES		
	Guarantees received Others	2,971,719 11,906,751	2,326,998 7,761,202
IV.	CONTINGENT PAYABLES		
	Guarantees issued Others	3,393,714	2,579,175

		,	,	
III.	CONTINGENT RECEIVABLES			
	Guarantees received	2,971,719	2,326,998	
	2. Others	11,906,751	7,761,202	
IV.	CONTINGENT PAYABLES			
	Guarantees issued	3,393,714	2,579,175	
	2. Others	-	-	
_				
-	STATEMENTS OF CALCUL ATION OF CARITAL	ADEQUAG	V DATIO	
ľ	STATEMENTS OF CALCULATION OF CAPITAL	ADEQUAC	TRAIIU	
	As of June 30, 2024 and 2023 (in Millions of Rupiah)	,		
	(in willions of Ruplan)			
	CAPITAL COMPONENTS	Jun 30, 2024	Jun 30, 2023	
	CALITAL COMIT CITELLES	(Unaudited)	(Unaudited)	
I. C	ORE CAPITAL (TIER 1)	27,524,771	25,188,525	
1.	Common Equity Tier 1 (CET 1)	27,524,771	25,188,525	
	1.1. Paid-in Capital (net of Treasury Stock)	7,017,222	7,017,222	
	1.2. Disclosed Reserves 1.2.1 Additional Factor	23,706,289	21,067,525	
	1.2.1.1 Additional Factor 1.2.1.1 Other comprehensive income	24,784,804 3,565,773	21,899,322 3,508,565	
	1.2.1.1.1 Excess differences arising from translation	0,000,110	0,500,505	
	of financial statement			
	1.2.1.1.2 Potential gain due to increases of fair value of			
	financial asset through other comprehensive income	0.505.770	0.500.505	
	1.2.1.1.3 Surplus of fixed assets revaluation 1.2.1.2 Other disclosed reserves	3,565,773 21,219,031	3,508,565 18,390,757	
	1.2.1.2.1 Agio	4,418,900	4,418,900	
	1.2.1.2.2 General reserves	4,621,242	4,621,242	
	1.2.1.2.3 Previous year profit	10,677,027	7,876,237	
	1.2.1.2.4 Current year profit	1,501,862	1,474,378	
	1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others			
	1.2.2 Deduction Factor	(1,078,515)	(831,797)	
	1.2.2.1 Other comprehensive income	(999,514)	(752,796)	
	1.2.2.1.1 Negative differences arising from translation			
	of financial statement			
	1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income	(999,514)	(752,796)	
	1.2.2.2 Other disclosed reserves	(79,001)	(79,001)	
	1.2.2.2.1 Disagio	,,		
	1.2.2.2.2 Previous year loss			
	1.2.2.2.3 Current year loss 1.2.2.2.4 Negative difference in allowance for possible			
	losses and allowance for impairment			
	on earning assets			
	1.2.2.2.5 Negative difference in adjusment amounts			
	from fair value of financial assets in trading book	(70.004)	(70.004)	
	1.2.2.2.6 Required allowance for non earning assets 1.2.2.2.7 Others	(79,001)	(79,001)	
	1.3. Non Controlling Interest			Ш,
	1.4. Deduction Factor of CET 1	(3,198,740)	(2,896,222)	
	1.4.1 Deferred tax calculation	(3,198,740)	(2,896,222)	'
	1.4.2 Goodwill 1.4.3 Other intangible assets			Ι.
	1.4.3 Other intangible assets 1.4.4 Investments in share			Ш.
	1.4.5 Shortfall of capital on insurance subsidiaries			
	1.4.6 Securitisation exposure			
	1.4.7 Other deduction of CET 1			
	1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank			
	1.4.7.2 Cross-ownership in another entity acquired by the transition			
	due to law, grants. or grants will			•
	1.4.7.3 Exposure that give rise to credit risk due the settlement			L
	(settlement risk) - Non Delivery Versus Payment			N
	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle			1)
	·			
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			
	E.O. DOGGOOD OF THE			1

1.4.7.4 Exposures in based on sh						1)	te				
2. Additional Tier 1 (AT 1)											
2.1. Instrument which comply v 2.2. Agio / Disagio	vith AT 1 requir	ements					-				
2.3. Deduction Factor of AT 1					- 1						
2.3.1 Placements of fund i	n instrument A	T 1 and/or Tie	r 2 to other bank								
 2.3.2 Cross ownership in a to law, grants or grant 		acquired by the	e transition due					2)			
II. SUPPLEMENTAL CAPITAL (TIE	₹ 2)			3,2	66,701		4,811,928				
Capital instrument in the form of with Tier 2 requirements Agio/Disagio General provision on earning a Deduction supplemental capital		87,675 - 79,026 -		3,240,431 1,571,497							
 4.2. Placement of funds in instr 4.3. Cross-ownership in another 	Sinking Fund S				-		:		(
TOTAL CORE AND SUPPLEMEN	ITAL CAPITAL			30,7	91,472	:	30,000,453				
	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)	RATIO		Jun 30, 2 (Unaudi		Jun 30, 2023 (Unaudited)		1		
RISK WEIGHTED ASSETS			CAR RATIO								
CREDIT RISK WEIGHTED ASSETS		125,719,733	CET 1 Ratio (%)			61%	17.14%	3)			
MARKET RISK WEIGHTED ASSETS	6,015,918	3,338,458	Tier 1 Ratio (%)			61%	17.14%				
OPERATIONAL RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	19,055,594 165,760,553	17,889,426 146,947,617	Tier 2 Ratio (%) Capital Adequacy F	Ratio (%)		97% 58%	3.28% 20.42%				
CAR BASED ON RISK PROFILE (%)	9.25%	9.18%	CET 1 for Buffer (%	. ,		33%	11.14%				
CAPITAL ALLOCATION FOR CAR BA	SED ON RISK	PROFILE	PERCENTAGE OF BU	FFER MAN	DATORY FI	LLED E	BY BANK (%)	4)			
From CFT1 (%)	7 28%	6.00%	Canital Conservation	Ruffer (%)	2.5	00%	2 500%	-			

CAPI	ITAL ALLOCATION FOR CAR BASI	SED ON RISK PROFILE PERCENTAGE OF BUFFER MANDATORY FIL					ILLED BY BANK (%
From CET1 (%)			6.00%	Capital Conserva	ation Buffer (%) 2.5	500% 2.500%
Fro	m AT1 (%)	0.00%	0.00%	Countercyclical			0.000%
Fro	m Tier 2 (%)	1.97%	3.18%	Capital Surcharge for	Systemic Bank (%) 1.0	000% 1.000%
				NANCIAL ne 30, 2024			
lo.		RATIOS				0, 2024 idited)	Jun 30, 2023 (Unaudited)
PER	FORMANCE RATIOS						
1.	Capital Adequacy Ratio (CAR)					18.58%	20.42%
2.	Non performing earning assets	and non ea	rning assets				
	to total earning assets and nor					2.64%	3.03%
3.	Non performing earning assets					2.62%	3.01%
4.	Allowance for impairment on fi			assets		3.64%	4.34%
5.	Gross NPL		٠			3.13%	3,66%
6.	Net NPL					1.49%	1.75%
7.	Return on Asset (ROA)					0.84%	0.93%
8.	Return on Equity (ROE)		11.06%	11.95%			
9.	Net Interest Margin (NIM)		3.00%	3.62%			
10.	Operating Expenses to Operat		88.65%	87.59%			
11.	Cost to Income Ratio (CIR)					58.77%	47.76%
12.	Loan to Deposit Ratio (LDR)		96.36%	98.22%			
CON	MPLIANCE						
1.	a. Percentage violation of Le	nal Lending	Limit				
	i. Related parties	J ==				0.00%	0.00%
	ii. Non - Related parties					0.00%	0.00%
	b. Percentage of excess of th	e Legal Len	dina Limit				
	i. Related parties					0.00%	0.00%
	ii. Non - Related parties					0.00%	0.00%
2.	Reserve requirement						
	Primary reserve requireme	nt Rupiah					
	a.) Conventional						
	- Daily					0.04%	0.08%
	- Average					5.00%	7.20%
	b.) Svariah					6.08%	7.75%
	b. Reserve requirement Fore	ian currenci	es (Daily)			9.88%	4.57%
3.	Net Open Position - Overall	.g ou., oilon	(50)			3.27%	2.96%
	.,						
	STATEMENTS OF		AND DI of June 3 (Unaudi	30, 2024			ΓIONS of Rupiah)
No.	TRANSACTION		Notional	Тур		Derivat	tive Receivables & Payables
10.	INANGACTION		Amount	Trading	Hedging		hles Pavahles
				Iraging	meagina	Keceiva	DIES PAVADIES

TRANSACTION	Notional	Ту	pe	Derivative F & Pay	Receivables /ables	
	Amount	Trading	Hedging	Receivables	Payables	
Exchange Rate Related						
Spot	234,906	234,906		231	146	
Forward	-		-	-		
	2 046 976		2 046 975	-	6,38	
Others	1,997,750		1,997,750	95,814	0,30	
Interest Rate Related						
Forward						
Option						
a. Written	-		-	-		
b. Purchased	-	-	-	-		
	-		-	-		
	-	-		-		
Others			-			
Others						
TOTAL	4,279,531	234,906	4,044,625	96,045	6,53	
	Exchange Rate Related Spot Forward Option a. Written b. Purchased Future Swap Others Interest Rate Related Forward Option a. Written b. Purchased Future Swap Others Others Others Others Others	TRANSACTION	TRANSACTION	Trading Hedging	TRANSACTION	

As Of June 30, 2024 (% per annun											
Prime Lending Rate											
	Business Segment										
	Corporate	Retail	Micro	Consun	ner Loan						
	Loan	Loan	Loan	Mortgage	Non Mortgage						
Prime Lending Rate	8.05%	8.30%	n/a	7.40%	8.80%						

	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	14,666,984	13,426,650
Recoveries from loan debts written-off	451,629	236,438
Interest and bonus, fees and commissions paid	(9,021,130)	(7,218,679
Corporate income tax paid	(619,666)	(625,836
Other operating expenses - net	(3,211,151)	(2,886,084
Other non-operating expense - net	(37,353)	(134,079
Cash receipts before changes in operating assets and liabilities	2,229,313	2,798,410
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Fair value through profit or loss securities	(13,966,343)	(98,584
Fair value through profit or loss government bonds	(949,624)	2,737,594
Acceptance Receivable	(284,567)	(544,271
Derivative Receivable	(63,869)	49,844
Loans and sharia financing/receivables	(20,017,784)	(11,365,982
Other assets	(2,682,152)	(2,124,369
Increase (decrease) in operating liabilities:		
Current liabilities	843,383	1,499,492
Deposits from customer		
Demand deposits	780,521	13,432,555
Wadiah demand deposits	2,680,557	1,186,146
Savings deposits	(3,306,745)	(758,601
Savings deposits Wadiah	109.834	7,123
Time deposits	13.200.938	(22,109,037
Deposits from other banks	2,213,306	1,367,618
Acceptance liabilities	284,567	544,271
Other liabilities	(909,406)	(467,577
Temporary syirkah funds	1,511,201	(1,050,067
Net Cash provided (used in) by Operating Activities	(18,326,870)	(14,895,435
CASH FLOWS FROM INVESTING ACTIVITIES		
Receipt from matured amortized cost securities	309,592	
Acquisitions of premises and equipment	(583,967)	(223,337
Receipt of amortized cost government bonds	4,092,252	5,404,931
(Purchase) receipt in fair value through other comprehensive income securities	217,465	(1,239,615
	217,400	
		1,434,190
Receipt from securities purchased under agreement to resell		(1,238,660
Purchase in fair value through other comprehensive income government bonds	(474,005)	
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities	-	(659,854
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities	(474,005) - 3,561,337	(659,854
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES	3,561,337	(659,854 3,477,655
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued	3,561,337 (1,729,725)	(659,854 3,477,655
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued	3,561,337 (1,729,725) 162,437	(659,854 3,477,655 (2,016,569
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends	3,561,337 (1,729,725) 162,437 (700,198)	(659,854 3,477,655 (2,016,569 - (609,015
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184	(659,854 3,477,655 (2,016,569 - (609,015 1,773,719
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038)	(659,854 3,477,655 (2,016,569 - (609,015 1,773,719 (500,000
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Proceeds from securities sold under repurchase agreements	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919	(659,854 3,477,655 (2,016,569 - (609,015 1,773,719 (500,000 3,477,396
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Payment of lease liabilities	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038)	(2,016,569 - (609,015 1,773,719 (500,000 3,477,396 (38,500
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Payment from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance	(1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321)	(2,016,569 (2,016,569 (609,015 1,773,719 (500,000 3,477,396 (38,500 1,330,093
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Payment of lease liabilities	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919	(2,016,569 (2,016,569 (609,015 1,773,719 (500,000 3,477,396 (38,500 1,330,093
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Proceeds from fund borrowings Payment from fund borrowings Payment flease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321)	(659,854 3,477,655 (2,016,569 (609,015 1,773,719 (500,000 3,477,396 (38,500 1,330,093 3,417,124
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities	(1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742)	(659,854 3,477,655 (2,016,569
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Proceeds from fund borrowings Payment from fund borrowings Payment flease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742) (16,891,275)	(659,854
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows:	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569 (609,015 1,773,719 (650,000 3,477,396 (38,500 1,330,093 3,417,124 (8,000,656 41,526,686 33,526,030
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment for fund borrowings Payment for fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows: Cash	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569 (609,015 1,773,719 (500,000 3,477,396 (38,500 1,330,093 3,417,124 (8,000,656 41,526,686 33,526,030
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment flease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows: Cash Current accounts with Bank Indonesia	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569 (600,015 1,773,719 (500,000 3,477,396 1,330,093 3,417,124 (8,000,656 41,526,686 33,526,030
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Proceeds from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569 (600,015 1,773,719 (500,000 3,477,396 1,330,093 3,417,124 (8,000,656 41,526,686 33,526,030
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Payment from fund borrowings Payment from fund borrowings Payment flease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows: Cash Current accounts with Bank Indonesia	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569
Purchase in fair value through other comprehensive income government bonds Purchase of amortized cost securities Net Cash provided by (used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Payment of matured securities issued Proceeds of securities issued Payments of dividends Proceeds from fund borrowings Proceeds from fund borrowings Proceeds from securities sold under repurchase agreements Payment of lease liabilities Paid-up in capital in advance Net Cash Provided by (used in) Financing Activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD The details of cash and cash equivalents at end of period are as follows: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia	3,561,337 (1,729,725) 162,437 (700,198) 2,158,184 (6,513,038) 4,546,919 (50,321) (2,125,742) (16,891,275) 53,037,770 36,146,495	(659,854 3,477,655 (2,016,569 (600,015 1,773,719 (500,000 3,477,396 1,330,093 3,417,124 (8,000,656 41,526,686 33,526,030

STATEMENT OF CASH FLOWS

ces: The financial information as of June 30, 2024 and June 30, 2023 are unaudited. The financial information as of December 31, 2023 is extracted from the financial statements of PT Bank Tabungan Negara (Perseror) 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 Puwantono, Sungkoro, & Surja (PSSS), 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.

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.

2) The above published Financial Statements are presented to comply with:

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

b) Circular Letter of Financial Services Authority (SEOJK) Number 9/SEOJK.03/2020 Dated June 30, 2020 regarding "Transparency and Published Financial Statements of The Commercial Banks".

c) Financial Services Authority Regulation (POJK) Number 27/POJK.03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 17/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks" and Financial Services Authority Regulation (POJK) Number 14/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".

d) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 Dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies".

e) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapepam-LK Number 1E7-3/FBL/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 Capital Services Authority Regulation Number 3/POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Statements.

3) Related Parties in the Statements of Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 20, 2020 regarding Changes to Published Financial Statements.

4) Exchange rate of 1 US Dollar as at Ju

MANAGEMENT OF THE BANK

President Commissioner/ Independent Commissioner		Chandra M. Hamzah
Vice President Commissioner/Independent Commissione	er :	Iqbal Latanro
Independent Commissioner	:	Armand B. Arief
Independent Commissioner	:	Sentot A. Sentausa
Independent Commissioner	:	Bambang Widjanarko*
Independent Commissioner		Adi Sulistyowati*
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

Member Member	Mohammad Bagus Teguh Perwira Muhammad Faiz	
SHAREHOLD	ER	
Ultimate Shareholder - Republic of Indonesia	: 60.00%	
Non Ultimate Shareholder through Capital Market (≥5%)	: Nil	
Non Ultimate Shareholder through non Capital Market (≥5	5%) : Nil	

Appointed as a member of Board of Commissioners 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 (OKI) on Fit and Proper Test and in compliance with the prevailing laws and ледывногов.

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 regulations.

Kantor Pusat :

Jl. Gajah Mada No. 1 Jakarta 10130, Telp. (021) 6336789, 6332666 Fax. (021) 6346704

Jl. Gajah Mada No. 1 Jakarta 10130, 1eip. (UZ1) 0000709, 00000001 aA. (UZ1) 00007070.

Kantor Cabang:

Ambon · Balikpapan · Bandar Lampung · Bandung · Bandung Timur · Bangkalan · Banjarmasin · Batain · Banyuwangi · Bekasi · Bengkulu · Bilatira Jaya · Bogor · Bumi Serpong Damai · Cibinong · Cibubur · Cikarang · Cilegon · Cimahi · Ciputat · Cirebon · Denpasar · Depok · Gresik · Gorontalo · Harapan Indah · Jakarta Agung Sedayu · Jakarta Cawang · Jakarta Kuningan Jakarta Harmoni · Jakarta Melawai · Jakarta Pilut · Jambi · Jayapura · Jember · Karawang · Kalapa Gading Square · Kebon Jeruk · Kediri · Kendari · Kudus · Kupang · Madikara · Mangelang · Makasara · Malang · Mamuju · Manado · Mataram · Medan · Mojokert · Mulyosari · Padang · Palangkaraya · Palembang · Palu · Panakukkang · Pangkal Pinang · Pare-Pare · Pekalongan · Pekanbaru · Pematang Siantar · Pontianak · Purwakarta · Purwokoto · Samarinda · Semarang · Sidoarjo · Singaraja · Solo · Sukabumi · Surabaya · Surabaya Bukit Darmo · Tangerang · Tanjung Pinang · Tarakan · Tasikmalaya · Tegal · Ternate · Yogyakarta

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

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FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk

STATEMENT OF FINANCIAL POSITION As of June 30, 2024 and December 31, 2023 (In Millions of Rupiah) Jun 30, 2024 Dec 31, 2023 (Unaudited) (Audited) ACCOUNT ASSETS Cash Placement with Bank Indonesia Placement with Other Bank Investments in Marketable Securities Receivable Financing Igrath Receivable Other Productive Assets Allowance for Impairment on Finansial Assets Premises 98,113 6,687,337 109,085 6,440,216 (1,461,174) 51,221 (1,400,430) 23,259 TOTAL ASSETS TOTAL ASSETS LIABILITIES Wadiah Deposits a. Current Accounts b. Saving 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 Inc b. Previous Year c. Current Year 55,548,618 54,288,709 16,120,023 13,439,465 23,235 265,846 4,017,837 7.471.713 4.466.296

REVENUE SHARING DISTRIBUTI Period June 30, 2024 (In Millions of Rupiah)	ON
Net Revenue Sharing	

55,548,618

54,288,709

TOTAL LIABILITIES

net revenue onamg							
			INCOME	SHARE OF SHAHIBUL 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	1,041,583	7,096	9.56%	678	0.78%	
III,	Mudharabah Saving Deposits a. Bank b. Non Bank	15,071 5,391,743	102 36,731	32.67% 33.07%	34 12,148	2.67% 2.70%	
IV.	Mudharabah Time Deposits a. Bank 1 Month 3 Month 6 Month 12 Month	1,000 300	- 7 2	29.50% 29.50%	2 1	2.41% 2.41% -	
	b. Non Bank 1 Month 3 Month 6 Month 12 Month	3,315,603 6,838,236 1,902,951 1,801,925	22,588 46,585 12,963 12,275	27.01% 29.50% 29.50% 29.50%	6,102 13,743 3,824 3,621	2.21% 2.41% 2.41% 2.41%	
V.	Fund Borrowings	3,764,993	72,818	19.17%	13,962	4.45%	
	TOTAL	24,073,405	211,167		54,114		

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable a. Bank	_	_
	b. Non Bank	8,771,825	143,535
III.	a. Bank	-	-
	b. Non Bank	116,271	32,391
IV.	Multi-Service Receivable a. Bank		
	a. Bank b. Non Bank	17,315	69
V.	Rahn Financing		
	a. Bank	-	-
	b. Non Bank	-	-
VI.	Mudharabah Financing a. Bank		
	b. Non Bank	66,394	130
VII.	Musyarakah Financing		
	a. Bank	-	-
	b. Non Bank	4,390,811	34,253
VIII.	ljarah Receivable		
	a. Bank b. Non Bank	-	38
IX.		_	30
IA.	a. Bank	_	_
	b. Non Bank	-	2
	TOTAL	13,362,616	210,418

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS

	(In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)	
A. 1.	Sources and Distribution of Zakat Funds Zakat Funds Received From: a. Internal UUS b. External UUS	3	9	
2.	Total Zakat Funds Received Distribution of Zakat Funds a. Zakat Receiving Institutions	3	9	
	b. Zakat Receiving Body Total Zakat Funds Distributed	1	9	
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	:	-	

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended June 30, 2024 and 2023

_			
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
OP	ERATING INCOME AND EXPENSES		
A. 1.	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 Ilgrah d. Other Main Operating Income Third Parties Share on Returns of Temporary Syirkah Funds a. Non Profit Sharing b. Profit Sharing	1,404,985 179,408 81 412,748 (880,139) (880,139)	1,254,869 167,071 314,269 (677,307) (677,307)
3.	Revenue after Sharing Distribustion	1,117,083	1,058,902
B. 1. 2. 3. 4.	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	50,972 - (56,713)	40,769 - (36,535)
6. 7. 8. 9.	Impairment for Financial Assets Losses Related to Financial Assets Impairment for Other Financial Assets Salaries and Employee Benefits Other Excense	(167,601) - 31,451 (188,340) (416,553)	(327,632) - (9,000) (185,209) (260,084)
	Other Operating Income (Expenses) PROFIT AND LOSS FROM OPERATIONS	(746,784) 370,299	(777,691) 281,211
NON	OPERATING INCOME AND EXPENSES		
1. 2.	Gain (Loss) for Sales of Premises and Equipment Other Non Operating Income (Expenses) PROFIT AND LOSS FROM NON OPERATIONS	39 39	
PRO	OFIT AND LOSS CURRENT PERIOD BEFORE TAX	370,338	281,211
PRO	Income Tax Expenses OFIT AND LOSS CURRENT PERIOD	- 370,338	- 281,211
1. 2.	IER COMPREHENSIVE INCOME Unreclasiffied to Profit (Loss) Reclasiffied to Profit (Loss)	- 221	22,187
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	221	22,187
тот	AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	370,559	303,398

STATEMENT OF COMMITMENTS AND CONTINGENCIES As of June 30, 2024 and December 31, 2023

	(iii iiiiiiiiii)			
NO.	DESCRIPTION	Jun 30, 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	1,265,708	774,926	
3.	CONTIGENT RECEIVABLE 1. Guarantees Received 2. Income in Progress 3. Others	3,354,670	- - - 2,823,561	
4.	CONTIGENT PAYABLES 1. Guarantees Issued 2. Others	343	400	

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As June 30, 2024 and December 31, 2023

(in millions of Ruplan)				
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)	
1.	Beginning Balance of Benevolent Funds	468	123	
2.	Sources of Benevolent Funds a. Sources of Benevolent Funds b. Repayment of productive benevolent funds c. Penalty; and d. Non halal income	- 1,885 1	- - 447 2	
3.	e. Other Total benevolent funds received Uses of Benevolent Funds a. Productive benevolent funds	1,886	449	
	b. Charity c. Other uses for public interest Total uses of benevolent funds	84 84	104 104	
4.	Surplus (deficit) of Benevolent Funds	1,802	345	
5.	Ending Balance of Benevolent Funds	2,270	468	

FINANCIAL RATIOS For the Period Ended June 30, 2024 and 2023				
NO.	RATIOS	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)	
1.	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	12.19%	11.55%	
2.		2.40%	2.73%	
3.		2.99%	4.30%	
4.	Gross NPF Nett NPF Return On Assets (ROA)	2.83%	3.27%	
5.		0.74%	0.72%	
6.		1.34%	1.22%	
7.	Financing Revenue Sharing to Total Financing Financing to Deposit Ratio (FDR)	11.66%	14.22%	
8.		89.84%	97.04%	

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.

Sharia Branch Office:

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, July 26, 2024 PT BANK TABUNGAN NEGARA (PERSERO) Tbk Sharia Business Unit

I. Quraish Shihab

Hirwandi Gafar rector of Consum



