

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024 and December 31, 2023

(In Millions of Rupiah)

No.	DESCRIPTION	September 30, 2024 (Reviewed)	December 31, 2023 (Audited)
ASSETS			
1	Cash	1.504.426	2.127.489
2	Placements with Bank Indonesia	23.050.434	48.706.822
3	Placements with other banks	3.363.143	2.203.459
4	Spot and derivative receivables/forward	54.812	32.176
5	Securities	54.493.294	41.199.802
6	Securities sold under repurchase agreements (Repo)	982.925	-
7	Securities purchased under resale agreements (Reverse Repo)	250.523	-
8	Acceptances receivables	955.198	544.567
9	Loans	313.356.831	296.583.860
10	Sharia financing	42.706.869	37.114.281
11	Investment in share	-	-
12	Others financials assets	13.753.295	12.110.180
13	Allowance for impairment on financial assets -/-		
a	Securities	(18)	(22.903)
b	Loans and Sharia financing	(14.573.882)	(15.591.964)
c	Others	(2.093)	(25.680)
14	Intangible assets	-	-
	Accumulated amortisation for intangible assets -/-	-	-
15	Premises and equipment	13.395.250	12.953.746
	Accumulated depreciation on premises and equipment -/-	(4.735.455)	(4.835.934)
16	Non earning assets		
a	Abandoned properties	1.410	1.410
b	Repossessed assets	77.591	77.591
c	Suspense account	-	-
d	Inter office assets	-	-
17	Other assets	6.472.443	5.570.834
	TOTAL ASSETS	455.106.996	438.749.736
LIABILITIES AND EQUITY			
LIABILITIES			
1	Demand deposits	148.644.697	143.534.817
2	Savings deposits	40.344.057	44.471.995
3	Time deposits	181.762.705	161.926.504
4	Electronic money	-	-
5	Fund from Bank Indonesia	-	-
6	Fund from other banks	1.065.715	1.300.316
7	Spot and derivative liabilities/forward	74	-
8	Securities sold under repurchase agreements (Repo)	934.363	-
9	Acceptances liabilities	955.198	544.567
10	Securities issued	5.279.990	6.834.647
11	Fund borrowings	38.008.237	42.874.926
12	Margin deposits received	9.535	9.690
13	Inter office liabilities	-	-
14	Other liabilities	6.094.881	6.773.122
15	Minority interest	-	-
	TOTAL LIABILITIES	423.099.452	408.270.584
EQUITY			
16	Share capital		
a	Authorised capital	10.239.216	10.239.216
b	Unpaid-in capital -/-	(3.221.994)	(3.221.994)
c	Treasury stock -/-	-	-
17	Additional Paid-in Capital		
a	Agio	4.418.900	4.418.900
b	Disagio -/-	-	-
c	Funds for paid-up capital	-	-
d	Others	-	-
18	Other comprehensive income		
a	Gain	3.577.151	3.565.773
b	Losses -/-	(1.226.867)	(1.361.686)
19	Reserve		
a	General reserve	4.621.242	4.621.242
b	Appropriated reserve	840.476	840.476
20	Retained Earning		
a	Previous years	10.677.027	7.876.237
b	Current year	2.082.393	3.500.988
c	Paid Dividend -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	32.007.544	30.479.152
	TOTAL EQUITY	32.007.544	30.479.152
	TOTAL LIABILITIES AND EQUITY	455.106.996	438.749.736

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended September 30, 2024 and 2023

(In Millions of Rupiah)

No	DESCRIPTION	September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1	Interest income	22.365.976	20.833.168
2	Interest expenses	13.475.445	10.690.887
	Net interest income (Expenses)	8.890.531	10.142.281
B. Operating Income and Expenses Other than Interest			
1	Gain (loss) from increase (decrease) in fair value of financial assets	122.739	22.904
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3	Gain (loss) from sale of financial assets	690.909	477.518
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(855)	59.942
5	Gain (Loss) from investment in shares under equity method	-	-
6	Gain (Losses) from foreign currencies translation	14.496	(77.140)
7	Dividend Income	-	-
8	Comissions/provisions/fees and administrative	1.102.743	1.037.975
9	Other income	779.924	757.114
10	Impairment for financial assets	1.305.084	2.937.036
11	Losses related to operational risk	-	-
12	Salaries and employee benefits	3.404.000	2.774.541
13	Promotion expenses	407.201	357.901
14	Other expenses	3.824.157	3.385.057
	Other Operating Income (Expenses)	(6.230.486)	(7.176.222)
	PROFIT (LOSS) FROM OPERATIONS	2.660.045	2.966.059
NON OPERATING INCOME AND EXPENSES			
1	Gain (loss) from sale of premises and equipment	3.045	-
2	Other non operating income (expenses)	(46.693)	(50.080)
	PROFIT (LOSS) FROM NON OPERATING	(43.648)	(50.080)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	2.616.397	2.915.979
	Income tax expenses		
a	Estimated current tax -/-	(153.690)	(630.490)
b	Deferred tax income (expenses)	(380.314)	27.232
	PROFIT (LOSS) CURRENT PERIOD	2.082.393	2.312.721
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to profit (loss)		
a	Gain (loss) from revaluation of premises and equipment	-	57.208
b	Gain (loss) from remeasurement on defined benefit plans	(31.219)	(14.052)
c	Others	5.932	2.670
2	Reclassified to profit (loss)		
a	Gain (losses) from adjustments arising from translation of financial statement	-	-
b	Gain (losses) from changes of financial assets on available for sale	158.933	26.284
c	Others	12.551	38.671
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	146.197	110.781
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		2.228.590	2.423.502
Current Year Net Profit (Loss) Attributable to :			
	- Owner of Company	2.082.393	2.312.721
	- Non Controlling Interest	-	-
	TOTAL CURRENT YEAR NET PROFIT (LOSS)	2.082.393	2.312.721
Total Comprehensive Profit (Loss) For The Year Attributable to:			
	- Owner of Company	2.228.590	2.423.502
	- Non Controlling Interest	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	2.228.590	2.423.502
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-
DIVIDEND		-	-
EARNINGS PER SHARE (in rupiah)		148	165

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024 and December 31, 2023

(In Millions of Rupiah)

No.	DESCRIPTION	September 30, 2024 (Reviewed)	December 31, 2023 (Audited)
I. COMMITMENT RECEIVABLES			
1	Unused fund borrowings/financing facilities	-	-
2	Outstanding purchase position on spot and derivative/forward	1.848.679	1.878.434
3	Others	-	-
II. COMMITMENT PAYABLES			
1	Unused loan facilities granted to customer		
	a Committed	143.151	127.083
	b Uncommitted	14.522.722	18.806.569
2	Outstanding irrevocable letters of credit	249.955	20.106
3	Outstanding sales position on spot and derivative/forward	1.808.171	1.806.505
4	Others	14.189	13.735
III. CONTINGENT RECEIVABLES			
1	Guarantees received	2.827.380	2.326.998
2	Others	8.879.176	7.761.202
IV. CONTINGENT PAYABLES			
1	Guarantees issued	3.163.484	2.579.175
2	Others	-	-

No	DESCRIPTION	PT BANK TABUNGAN NEGARA (PERSERO) Tbk											
		September 30, 2024 (Reviewed)						September 30, 2023(Reviewed)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. NON RELATED PARTIES													
1.	Placements with other banks												
a.	Rupiah	1.446.932	-	-	-	-	1.446.932	506.072	-	-	-	-	506.072
b.	Foreign currencies	1.914.446	-	-	-	1.765	1.916.211	2.210.288	-	-	-	1.711	2.211.999
2.	Spot and derivative receivables/ forward												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	54.812	-	-	-	-	54.812	70.302	-	-	-	-	70.302
3.	Securities												
a.	Rupiah	42.520.537	48.767	4.412	7.430	52.865	42.634.011	39.088.739	49.816	3.940	6.058	55.422	39.203.975
b.	Foreign currencies	11.859.283	-	-	-	-	11.859.283	4.366.892	-	-	-	-	4.366.892
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	982.925	-	-	-	-	982.925	2.505.591	-	-	-	-	2.505.591
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	250.523	-	-	-	-	250.523	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	955.198	-	-	-	-	955.198	810.390	-	-	-	-	810.390
7.	Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	7.278.718	216.376	16.873	40.865	757.352	8.310.184	5.592.406	156.865	27.566	51.578	1.075.323	6.903.738
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM												
i.	Rupiah	300.583.729	34.266.063	810.963	1.723.105	8.169.995	345.553.855	269.036.978	29.749.143	635.110	1.178.196	8.270.657	308.870.084
ii.	Foreign currencies	2.114.231	-	-	-	-	2.114.231	2.428.126	-	-	-	-	2.428.126
c.	Restructured loans												
i.	Rupiah	29.367.039	21.754.952	476.725	1.277.886	6.051.120	58.927.722	31.041.671	17.046.262	369.445	791.300	6.670.398	55.919.076
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	16.805.210	480.991	1.936	7.504	150.721	17.446.362	18.917.185	605.183	14.324	2.333	165.166	19.704.191
b.	Foreign currencies	647.139	-	-	-	-	647.139	1.414.615	-	-	-	-	1.414.615
III. OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						77.591						77.591

Losses and Allowance for Asset Quality Assessment
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024 and 2023

(In Millions of Rupiah)

NO	DESCRIPTION	September 30, 2024 (Reviewed)					September 30, 2023 (Reviewed)				
		Allowance for impairment			Required allowance for losses on earning assets		Allowance for impairment			Required allowance for losses on earning assets	
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placements with other banks	30	-	1.765	20.463	1.765	24	-	1.711	27.163	1.711
2.	Spot and derivative receivables/forward	-	-	-	548	-	-	-	-	703	-
3.	Securities	18	-	-	42.517	59.680	212	-	2.000	42.210	61.533
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	2.505	-	-	-	-	-	-
6.	Acceptances receivables	298	-	-	9.552	-	730	-	-	8.104	-
7.	Loans and financing provided	2.514.406	3.371.695	8.687.781	2.942.958	9.698.087	2.770.739	3.281.402	9.920.574	2.743.987	10.584.253
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1.049	-	-	34.134	24.049	1.867	13	1.013	28.770	30.259

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024 and 2023

(in Millions of Rupiah)

CAPITAL COMPONENTS			September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)			
I CORE CAPITAL (TIER 1)			29.079.844	25.196.706			
1	Common Equity Tier 1 (CET 1)		29.079.844	25.196.706			
1.1	Paid-in Capital (net of Treasury Stock)		7.017.222	7.017.222			
1.2	Disclosed Reserves		24.645.093	21.117.235			
1.2.1	Additional Factor		25.365.335	22.794.873			
1.2.1.1	Other comprehensive income		3.565.773	3.565.773			
1.2.1.1.1	Excess differences arising from translation of financial statement		-	-			
1.2.1.1.2	Potential gain due to increases of fair value of financial asset through other comprehensive income		-	-			
1.2.1.1.3	Surplus of fixed assets revaluation		-	-			
1.2.1.2	Other disclosed reserves		3.565.773	3.565.773			
1.2.1.2.1	Agio		21.799.562	19.229.100			
1.2.1.2.2	General reserves		4.418.900	4.418.900			
1.2.1.2.3	Previous year profit		4.621.242	4.621.242			
1.2.1.2.4	Current year profit		10.677.027	7.876.237			
1.2.1.2.5	Funds for paid-in capital		2.082.393	2.312.721			
1.2.1.2.6	Others		-	-			
1.2.2	Deduction Factor		(720.242)	(1.677.638)			
1.2.2.1	Other comprehensive income		(641.241)	(1.598.637)			
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		(641.241)	(1.598.637)			
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 adjustment amounts from fair value of financial assets in trading book		-	-			
1.2.2.2.6	Required allowance for non earning assets		(79.001)	(79.001)			
1.2.2.2.7	Others		-	-			
1.3	Non Controlling Interest		-	-			
1.4	Deduction Factor of CET 1		(2.582.471)	(2.937.751)			
1.4.1	Deferred tax calculation		(2.582.471)	(2.937.751)			
1.4.2	Goodwill		-	-			
1.4.3	Other intangible assets		-	-			
1.4.4	Investments in share		-	-			
1.4.5	Shortfall of capital on insurance subsidiaries		-	-			
1.4.6	Securitisation exposure		-	-			
1.4.7	Other deduction of CET 1		-	-			
1.4.7.1	Placement of funds in instrumen AT 1 and/or Tier 2 to other bank		-	-			
1.4.7.2	Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-			
1.4.7.3	Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment		-	-			
1.4.7.4	Exposures in subsidiaries that to business activity based on sharia principle		-	-			
2	Additional Tier 1 (AT 1)		-	-			
2.1	Instrument which comply with AT 1 requirements		-	-			
2.2	Agio / Disagio		-	-			
2.3	Deduction Factor of AT 1		-	-			
2.3.1	Placements of fund in instrument AT 1 and/or Tier 2 to other bank		-	-			
2.3.2	Cross ownership in another entity acquired by the transition due to law, grants or grants will		-	-			
II SUPPLEMENTAL CAPITAL (TIER 2)			2.836.485	4.443.777			
1	Capital instrument in the form of stock or other which comply with Tier 2 requirements		1.000.262	2.826.390			
2	Agio/Disagio		-	-			
3	General provision on earning assets (max. 1.25% credit risk - weighted assets)		1.836.223	1.617.387			
4	Deduction supplemental capital		-	-			
4.1	Sinking Fund		-	-			
4.2	Placement of funds in instrumen Tier 2 to other bank		-	-			
4.3	Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-			
TOTAL CORE AND SUPPLEMENTAL CAPITAL			31.916.329	29.640.483			
DESCRIPTIONS		September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)	DESCRIPTIONS		September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
RISK WEIGHTED ASSETS				CAR RATIO			
CREDIT RISK -WEIGHTED ASSETS		145.317.561	129.390.995	CET 1 Ratio (%)		17,04%	16,65%
MARKET RISK -WEIGHTED ASSETS		6.287.932	4.040.147	Tier 1 Ratio (%)		17,04%	16,65%
OPERATIONAL RISK - WEIGHTED ASSETS		19.055.594	17.889.426	Tier 2 Ratio (%)		1,66%	2,94%
TOTAL RISK WEIGHTED ASSETS		170.661.087	151.320.568	Capital Adequacy Ratio (%)		18,70%	19,59%
CAR BASED ON RISK PROFILE (%)		9,25%	9,18%	CET 1 for Buffer (%)		9,45%	10,65%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)			
From CET1 (%)		7,59%	6,00%	Capital Conservation Buffer (%)		2,500%	2,500%
From AT1 (%)		0,00%	0,00%	Countercyclical Buffer (%)		0,000%	0,000%
From Tier 2 (%)		1,66%	3,18%	Capital Surcharge for Systemic Bank (%)		1,000%	1,000%

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
For The Period Ended September 30, 2024 And 2023

(in Millions of Rupiah)

DESCRIPTION	September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	22.176.608	20.542.507
Recoveries from loan debts written-off	566.698	453.875
Interest and bonus, fees and commissions paid	(13.682.216)	(10.988.518)
Corporate income tax paid	(773.501)	(819.981)
Other operating expenses - net	(5.238.291)	(4.378.980)
Other non-operating expense - net	(1.947)	(35.452)
Cash receipts before changes in operating assets and liabilities	3.047.351	4.773.451
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Fair value through profit or loss securities	(15.686.789)	(709.959)
Fair value through profit or loss government bonds	193.617	6.344.448
Acceptance Receivable	(410.631)	(389.828)
Derivative Receivable	(22.636)	-
Loans and sharia financing/receivables	(24.803.142)	(22.713.709)
Other assets	(2.433.896)	(720.286)
Increase (decrease) in operating liabilities:		
Current liabilities	119.128	(190.411)
Deposits from customer		
Demand deposits	852.782	1.602.851
Wadiah demand deposits	3.894.854	2.322.760
Savings deposits	(4.706.524)	(106.980)
Savings deposits Wadiah	199.314	45.049
Time deposits	18.965.834	(1.214.457)
Deposits from other banks	137.964	1.335.967
Acceptance liabilities	410.631	389.828
Other liabilities	(457.703)	(437.541)
Temporary syirkah funds	1.803.476	(772.757)
Net Cash provided (used in) by Operating Activities	(18.896.370)	(10.441.574)
CASH FLOWS FROM INVESTING ACTIVITIES		
Receipt (purchase) of amortized cost securities	326.662	(621.754)
Acquisitions of premises and equipment	(543.839)	(494.580)
Receipt of amortized cost government bonds	2.286.468	1.451.405
(Purchase) receipt in fair value through other comprehensive income securities	75.508	(1.245.692)
Receipt from securities purchased under agreement to resell	15.426.611	41.214.130
(Purchase) receipt in fair value through other comprehensive income government bonds	(1.300.516)	2.335.190
Placement of securities purchased under agreement to resell	(15.677.134)	(39.779.940)
Sales of premises and equipment	3.045	-
Net Cash provided by (used in) Investing Activities	596.805	2.858.759
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of matured securities issued	(2.642.500)	(2.751.853)
Proceeds of securities issued	516.709	533.196
Payments of dividends	(700.198)	(609.015)
Proceeds from fund borrowings	3.391.935	3.755.422
Payment from fund borrowings	(8.171.902)	(1.986.492)
Proceeds from securities sold under repurchase agreements	933.527	2.378.769
Payment of lease liabilities	(70.673)	(59.128)
Payment of subordinated borrowings	(77.100)	-
Paid-up in capital in advance	-	1.330.093
Net Cash Provided by (used in) Financing Activities	(6.820.202)	2.590.992

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
For The Period Ended September 30, 2024 And 2023

(in Millions of Rupiah)

NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(25.119.767)	(4.991.823)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	53.037.770	41.526.686
CASH AND CASH EQUIVALENTS AT END OF PERIOD	27.918.003	36.534.863
The details of cash and cash equivalents at end of period are as follows:		
Cash	1.504.426	1.426.965
Current accounts with Bank Indonesia	11.125.896	12.434.735
Current accounts with other banks	2.048.082	2.718.010
Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	13.239.599	19.955.153
Total of cash and cash equivalents	27.918.003	36.534.863

CALCULATION OF FINANCIAL RATIOS
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024 and 2023

(in %)

RATIOS		September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	18,70%	19,59%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2,72%	2,97%
3.	Non performing earning assets to total earning assets	2,70%	2,95%
4.	Allowance for impairment on financial assets to earning assets	3,50%	4,34%
5.	NPL gross	3,24%	3,53%
6.	NPL net	1,57%	1,58%
7.	Return on Asset (ROA)	0,77%	0,96%
8.	Return on Equity (ROE)	10,07%	12,38%
9.	Net Interest Margin (NIM)	2,92%	3,76%
10.	Operating Expenses to Operating Income	89,43%	87,21%
11.	Cost to Income Ratio (CIR)	59,86%	46,65%
12.	Loan to Deposit Ratio (LDR)	96,04%	98,27%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Non - Related parties	0,00%	0,00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Non - Related parties	0,00%	0,00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah		
	1.) Conventional		
	- Daily	0,27%	0,09%
	- Average	5,00%	7,20%
	2.) Syariah	5,84%	8,36%
	b. Reserve requirement Foreign currencies (Daily)	4,64%	4,27%
3.	Net Open Position - Overall	1,97%	8,31%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024
(Reviewed)

(In Millions of Rupiah)

NO	TRANSACTION	NOTIONAL AMOUNT	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot			-		
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1.590	-	-	9	74
6.	Others	1.847.080	-	-	54.803	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C. Others						
		-	-	-	-	-
	TOTAL	1.848.670	-	-	54.812	74

PRIME LENDING RATE
PT Bank Tabungan Negara (Persero) Tbk
As of September 30, 2024

Description	Prime Lending Rate (% per annum)				
	Business Segment				
	Corporate Loan	Retail Loan	Micro Loan	Consumer Loan	
				Mortgage	Non Mortgage
Prime Lending Rate	8,05%	8,30%	n/a	7,40%	8,80%

Catatan :

- 1) The above interim financial information is taken from the interim financial statements of PT Bank Tabungan Negara (Persero) Tbk ("the Bank") as of September 30, 2024 and for the nine-month period ended on that date, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been reviewed by the Public Accounting Firm Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Christophorus Alvin Kossim, in accordance with Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", established by the Indonesian Institute of Certified Public Accountants, with a review opinion there are no matters of concern to PSS which cause PSS to believe that the interim financial statements do not present fairly, in all material respects, the financial position of the Bank as of September 30, 2024, as well as its financial performance and cash flows for the nine-month period ended on that date, in accordance with Indonesian Financial Accounting Standards, as stated in their report dated November 29, 2024 which are not included in this publication. Since the above financial information is taken from the financial statements, it is therefore not a complete presentation of the financial statements.
- 2) The above published Financial Statements are presented to comply with:
 - a) Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 Dated December 19, 2019 regarding "Transparency and Published Financial Statements of The Banks".
 - b) Circular Letter of Financial Services Authority (SEOJK) Number 9/SEOJK.03/2020 Dated June 30, 2020 regarding "Transparency and Published Financial Statements of The Commercial Banks".
 - c) Financial Services Authority Regulation (POJK) Number 27/POJK.03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks" and Financial Services Authority Regulation (POJK) Number 34/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".
 - d) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 Dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies".
 - e) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-347/BL/2012 Dated June 25, 2012 regarding "Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies".
 - f) Circular Letter of Financial Services Authority Number S-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements .
- 3) Related Parties in the Statements of Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3/PBI/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Services Authority Regulation Number 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
- 4) Exchange rate of 1 US Dollar as at September 30, 2024, December 31, 2023 and September 30, 2023 were Rp. 15.140,00, Rp.15.397,00 dan Rp. 15.455,00 respectively.
- 5) Basic earnings per share is computed by dividing income for the year available to shareholders of ordinary shares (residual income) by the weighted average number of ordinary shares outstanding during the current year.

Management of The Bank

Board of Commissioner

President Commissioner/ Independent Commissioner	: Chandra M. Hamzah
Vice President Commissioner/Independent Commissioner	: Iqbal Latarro
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

Shareholder

Ultimate Shareholder	
- Republic of Indonesia	: 60,00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nil
Non Ultimate Shareholder through non Capital Market (≥ 5%)	: Nil

* Appointed as a member of Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk based on the Annual General Meeting of Shareholders dated March 6, 2024 has effectively served since receiving OJK approval on October 7, 2024 based on OJK Letter No. SR-438/PB.02/2024 dated October 7, 2024.

** 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 has effectively served since receiving OJK approval on August 8, 2024 based on OJK Letter No. SR-333/PB.02/2024 dated August 8, 2024 .

Jakarta, November 29 2024

S.E. & O

PT BANK TABUNGAN NEGARA (PERSERO) Tbk

Board of Director

Nixon L.P. Napitupulu
President Director

Nofry Rony Poetra
Director of Finance

STATEMENT OF FINANCIAL POSITION
As of September 30, 2024 and December 31, 2023
(In Millions of Rupiah)

NO	DESCRIPTION	September 30, 2024 (Reviewed)	December 31, 2023 (Audited)
ASET			
1	Cash	107,521	109,085
2	Placement with Bank Indonesia	5,464,150	6,440,216
3	Placement with Other Bank	200	200
4	Investments in Marketable Securities	9,351,154	10,795,395
5	Receivable Financing	37,333,046	32,488,789
6	Revenue Sharing Financing	5,366,961	4,624,042
7	Ijarah Receivable	6,862	1,450
8	Other Productive Assets	-	-
9	Allowance for Impairment on Financial Assets	(1,482,425)	(1,400,430)
10	Premises and Equipment	45,254	23,259
11	Non Productive Assets	-	-
12	Other Assets	1,535,442	1,206,703
TOTAL ASSETS		57,728,165	54,288,709
LIABILITAS			
1	Wadiah Deposits		
	a. Current Accounts	17,334,320	13,439,465
	b. Saving Accounts	1,475,906	1,276,592
2	Temporary Syirkah Fund		
	a. Current Accounts	1,088,304	726,061
	b. Saving Accounts	5,852,514	5,473,242
	c. Time Deposits	21,932,266	20,887,524
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to Other Bank	37,450	23,235
5	Securities Issued	331,464	265,846
6	Other Liabilities	4,646,973	4,017,837
7	Profit Sharing Deposits	-	-
8	Business Fund	4,464,484	7,471,713
9	Retained Earning		
	a. Other Comprehensive Income	13,721	65
	b. Previous Year	4,794	4,794
	c. Current Year	545,969	702,335
TOTAL LIABILITIES		57,728,165	54,288,709

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the Period Ended September 30, 2024 and 2023
(In Millions of Rupiah)

NO	DESCRIPTION	September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib		
	a. Income from Receivable Financing	2,170,443	1,899,529
	b. Income from Revenue Sharing Financing	267,838	268,840
	c. Income from Revenue from Ijarah	192	-
	d. Other Main Operating Income	595,444	455,842
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(1,354,646)	(1,024,108)
	a. Non Profit Sharing	(1,354,646)	(1,024,108)
	b. Profit Sharing	-	-
3.	Revenue after Sharing Distribution	1,679,271	1,600,103
B. Other Operating Income and Expenses			
1	Gain (Loss) from foreign Currencies Transaction	-	-
2	Income Bank as Mudharib from Revenue Sharing	-	-
3	Comissions / Provisions / Fees and Administrative	78,532	66,528
4	Other Income	-	-
5	Bonus on Wadiah Demand Deposite	(102,684)	(54,796)
6	Impairment for Financial Assets	(257,736)	(186,795)
7	Losses Related to Financial Assets	-	-
8	Impairment for Other Financial Assets	14,451	(46,438)
9	Salaries and Employee Benefits	(274,679)	(434,893)
10	Other Expense	(591,281)	(542,816)
	Other Operating Income (Expenses)	(1,133,397)	(1,199,210)
	PROFIT AND LOSS FROM OPERATIONS	545,874	400,893
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	95	(1)
	PROFIT AND LOSS FROM NON OPERATIONS	95	(1)
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	545,969	400,892
	Income Tax Expenses	-	-
	PROFIT AND LOSS CURRENT PERIOD	545,969	400,892
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to Profit (Loss)	-	-
2	Reclassified to Profit (Loss)	13,656	12,618
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	13,656	12,618
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		559,625	413,510



STATEMENT OF COMMITMENTS AND CONTIGENCIES
As of September 30, 2024 and December 31, 2023
(In Millions of Rupiah)

NO	DESCRIPTION	September 30, 2024 (Reviewed)	December 31, 2023 (Audited)
1. COMMITMENT RECEIVABLES			
	1. Unused Fund Borrowing/Financing Facilities	-	-
	2. Outstanding Purchase Position on Spot and Derivative/forward	-	-
	3. Others	-	-
2. COMMITMENT PAYABLES			
	1. Unused Loan Facilities Granted to Customer	1,327,741	1,143,774
	2. Outstanding Sales Position on Spot and Derivative/forward		
	3. Others		
3. CONTIGENT RECEIVABLE			
	1. Guarantees Received	-	-
	2. Income in Progress	-	-
	3. Others	3,436,577	3,219,644
4. CONTIGENT PAYABLES			
	1. Guarantees Issued	523	439
	2. Others	-	-

REVENUE SHARING DISTRIBUTION						
Sharia Business Unit PT Bank Tabungan Negara (Persero) Tbk.						
PERIOD September 30, 2024						
in million Rp						
Net Revenue Sharing						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL		
				RASIO	BONUS AND REVENUE SHARING	INDIKASI EQV.
I	Liabilities to Other Bank	-	-	-	-	-
II	Mudharabah Current Deposits					
	a. Bank	-	-	-	-	-
	b. Non Bank	1,077,055	7,732	9.14%	707	0.79%
III	Mudharabah Saving Deposits					
	a. Bank	18,108	130	33.12%	43	2.85%
	b. Non Bank	5,178,961	37,179	28.61%	10,638	2.47%
IV	Mudharabah Time Deposits					
	a. Bank					
	1 Month	-	-	-	-	-
	3 Month	1,000	7	29.50%	2	2.54%
	6 Month	10	-	29.50%	-	2.54%
	12 Month	-	-	-	-	-
	b. Non Bank					
	1 Month	2,797,496	20,083	26.17%	5,256	2.25%
	3 Month	8,198,785	58,858	29.50%	17,363	2.54%
	6 Month	2,638,492	18,941	29.50%	5,588	2.54%
	12 Month	1,796,149	12,894	29.50%	3,804	2.54%
V	Fund Borrowings	4,058,967	127,244	11.83%	15,052	4.45%
	TOTAL	25,765,023	283,068		58,453	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I	Placement with Other Bank	-	-
II	Murabahah Receivable		
	a. Bank	-	-
	b. Non Bank	9,161,347	148,265
III	Istishna Receivable		
	a. Bank	-	-
	b. Non Bank	128,383	34,104
IV	Multi-Service Receivable		
	a. Bank	-	-
	b. Non Bank	19,839	136
V	Rahn Financing		
	a. Bank	-	-
	b. Non Bank	-	-
VI	Mudharabah Financing		
	a. Bank	-	-
	b. Non Bank	56,841	-
VII	Musyarakah Financing		
	a. Bank	-	-
	b. Non Bank	4,810,235	24,443
VIII	Ijarah Receivable		
	a. Bank	-	-
	b. Non Bank	-	105
IX	Other Financing		
	a. Bank	-	-
	b. Non Bank	-	4
	TOTAL	14,176,645	207,057



Financial Ratios
For the Period Ended September 30, 2024 and 2023

NO	ratio	September 30, 2024 (Reviewed)	September 30, 2023 (Reviewed)
1	Total Assets Sharia Unit to Total Assets Consolidation	12.68%	11.82%
2	Non Performing Productive Assets to Total Productive Assets	2.29%	2.51%
3	Allowance for Impairment on Productive Assets to Total Productive Assets	2.85%	3.53%
4	Gross NPF	2.79%	3.07%
5	Nett NPF	0.22%	0.13%
6	Return On Assets (ROA)	1.30%	1.15%
7	Financing Revenue Sharing to Total Financing	12.57%	13.38%
8	Financing to Deposit Ratio (FDR)	89.56%	98.73%



Catatan :

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

Jakarta, November 29, 2024
PT Bank Tabungan Negara (Persero) Tbk
Sharia Business Unit

A handwritten signature in black ink, appearing to read 'M. Quraish Shihab', written in a cursive style.

M. Quraish Shihab
Sharia Supervisory Board

A handwritten signature in black ink, appearing to read 'Hirwandi Gafar', written in a cursive style.

Hirwandi Gafar
Consumer Director