



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

(In Millions of Rupiah)

No.	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
ASSETS			
1	Cash	2,105,620	2,127,489
2	Placements with Bank Indonesia	27,400,963	48,706,822
3	Placements with other banks	5,951,807	2,203,459
4	Spot and derivative receivables/forward	102,843	32,176
5	Securities	57,339,639	41,199,802
6	Securities sold under repurchase agreements (Repo)	3,499,300	-
7	Securities purchased under resale agreements (Reverse Repo)	175,625	-
8	Acceptances receivables	941,898	544,567
9	Loans	314,080,105	296,583,860
10	Sharia financing	43,892,827	37,114,281
11	Investment in share	-	-
12	Others financials assets	11,712,851	12,110,180
13	Allowance for impairment on financial assets -/-		
	a Securities	(787)	(22,903)
	b Loans and Sharia financing	(13,057,187)	(15,591,964)
	c Others	(4,558)	(25,680)
14	Intangible assets	137,531	-
	Accumulated amortisation for intangible assets -/-	(15,523)	-
15	Premises and equipment	14,059,957	12,953,746
	Accumulated depreciation on premises and equipment -/-	(4,883,826)	(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	6,096,416	5,570,834
	TOTAL ASSETS	469,614,502	438,749,736
LIABILITIES AND EQUITY			
LIABILITIES			
1	Demand deposits	160,847,953	143,534,817
2	Savings deposits	45,509,861	44,471,995
3	Time deposits	175,309,187	161,926,504
4	Electronic money	-	-
5	Fund from Bank Indonesia	-	-
6	Fund from other banks	104,745	1,300,316
7	Spot and derivative liabilities/forward	-	-
8	Securities sold under repurchase agreements (Repo)	3,409,426	-
9	Acceptances liabilities	941,898	544,567
10	Securities issued	5,444,524	6,834,647
11	Fund borrowings	39,813,189	42,874,926
12	Margin deposits received	9,604	9,690
13	Inter office liabilities	-	-
14	Other liabilities	5,652,226	6,773,122
15	Minority interest	-	-
	TOTAL LIABILITIES	437,042,613	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	3,565,773	3,565,773
	b Losses -/-	(1,576,079)	(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	11,377,225	8,485,252
	b Current year	3,007,328	3,500,988
	c Paid Dividend -/-	(700,198)	(609,015)
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	32,571,889	30,479,152
	TOTAL EQUITY	32,571,889	30,479,152
	TOTAL LIABILITIES AND EQUITY	469,614,502	438,749,736

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2024 and 2023

(In Millions of Rupiah)

No	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1	Interest income	29,550,197	28,271,226
2	Interest expenses	17,848,463	14,647,645
	Net interest income (Expenses)	11,701,734	13,623,581
B. Operating Income and Expenses Other than Interest			
1	Gain (loss) from increase (decrease) in fair value of financial assets	(10,269)	(3,978)
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3	Gain (loss) from sale of financial assets	981,949	548,061
4	Gain (Loss) from spot and derivative transaction/forward (realised)	4,256	89,824
5	Gain (Loss) from investment in shares under equity method	-	-
6	Gain (Losses) from foreign currencies translation	26,348	(69,999)
7	Dividend Income	-	-
8	Comissions/provisions/fees and administrative	1,476,612	1,427,702
9	Other income	2,055,404	1,824,297
10	Impairment for financial assets	1,981,300	3,764,258
11	Losses related to operational risk	367	-
12	Salaries and employee benefits	4,445,575	3,982,503
13	Promotion expenses	551,571	537,253
14	Other expenses	5,406,160	4,685,744
	Other Operating Income (Expenses)	(7,850,673)	(9,153,851)
	PROFIT (LOSS) FROM OPERATIONS	3,851,061	4,469,730
NON OPERATING INCOME AND EXPENSES			
1	Gain (loss) from sale of premises and equipment	3,989	-
2	Other non operating income (expenses)	(82,209)	(89,520)
	PROFIT (LOSS) FROM NON OPERATING	(78,220)	(89,520)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	3,772,841	4,380,210
	Income tax expenses		
a	Estimated current tax -/-	-	(1,018,692)
b	Deferred tax income (expenses)	(765,513)	139,470
	PROFIT (LOSS) CURRENT PERIOD	3,007,328	3,500,988
	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	168,301	(186,027)
c	Others	(31,977)	35,345
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	(421,538)	517,528
c	Others	70,821	(76,322)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(214,393)	347,732
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		2,792,935	3,848,720
Current Year Net Profit (Loss) Attributable to :			
	- Owner of Company	3,007,328	3,500,988
	- Non Controlling Interest	-	-
	TOTAL CURRENT YEAR NET PROFIT (LOSS)	3,007,328	3,500,988
Total Comprehensive Profit (Loss) For The Year Attributable to:			
	- Owner of Company	2,792,935	3,848,720
	- Non Controlling Interest	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	2,792,935	3,848,720
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-
DIVIDEND		-	-
EARNINGS PER SHARE (in rupiah)		214	249

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

(In Millions of Rupiah)

No.	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
I. COMMITMENT RECEIVABLES			
1	Unused fund borrowings/financing facilities	-	-
2	Outstanding purchase position on spot and derivative/forward	1,963,590	1,878,434
3	Others	-	-
II. COMMITMENT PAYABLES			
1	Unused loan facilities granted to customer		
	a Committed	86,184	127,083
	b Uncommitted	15,528,711	18,806,569
2	Outstanding irrevocable letters of credit	249,694	20,106
3	Outstanding sales position on spot and derivative/forward	1,806,505	1,806,505
4	Others	14,353	13,735
III. CONTINGENT RECEIVABLES			
1	Guarantees received	2,350,910	2,326,998
2	Others	9,209,022	7,761,202
IV. CONTINGENT PAYABLES			
1	Guarantees issued	3,124,003	2,579,175
2	Others	-	-

PT BANK TABUNGAN NEGARA (PERSERO) Tbk												
No	DESCRIPTION	December 31, 2024 (Audited)					December 31, 2023 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
II. NON RELATED PARTIES												
1.	Placements with other banks											
a.	Rupiah	130,433	-	-	-	-	130,433	234,102	-	-	-	234,102
b.	Foreign currencies	5,819,625	-	-	-	1,749	5,821,374	1,967,579	-	-	1,778	1,969,357
2.	Spot and derivative receivables/ forward											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	102,843	-	-	-	-	102,843	32,176	-	-	-	32,176
3.	Securities											
a.	Rupiah	44,162,321	42,859	4,360	5,369	50,159	44,265,068	36,028,481	50,696	4,644	5,769	36,134,980
b.	Foreign currencies	13,074,571	-	-	-	-	13,074,571	5,064,822	-	-	-	5,064,822
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah	3,499,300	-	-	-	-	3,499,300	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah	175,625	-	-	-	-	175,625	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	941,898	-	-	-	-	941,898	544,567	-	-	-	544,567
7.	Loans and financing provided											
a.	Micro, Small and Medium loans (UMKM)											
i.	Rupiah	7,705,470	98,035	23,693	53,894	745,971	8,627,063	6,658,625	129,871	13,611	19,228	7,896,770
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM											
i.	Rupiah	302,682,588	33,959,102	848,381	1,885,875	7,760,189	347,136,135	288,034,581	26,268,773	557,662	658,585	323,243,980
ii.	Foreign currencies	2,125,953	-	-	-	-	2,125,953	2,460,281	-	-	-	2,460,281
c.	Restructured loans											
i.	Rupiah	25,164,270	22,843,079	514,565	1,275,230	5,515,891	55,313,035	34,026,641	15,689,430	371,784	320,508	56,313,386
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies											
a.	Rupiah	17,287,197	269,983	6,293	10,565	182,854	17,756,892	20,224,533	517,162	7,343	318	20,917,816
b.	Foreign currencies	1,246,053	-	-	-	-	1,246,053	628,852	-	-	-	628,852
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 December 31, 2024 and 2023

(In Millions of Rupiah)

NO	DESCRIPTION	December 31, 2024 (Audited)					December 31, 2023 (Audited)				
		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	822	-	1,749	59,501	1,749	26	-	1,778	22,016	1,778
2.	Spot and derivative receivables/forward	-	-	-	1,028	-	-	-	-	322	-
3.	Securities	787	-	-	63,607	55,591	22,903	-	-	46,978	51,507
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	1,756	-	-	-	-	-	-
6.	Acceptances receivables	1,987	-	-	9,419	-	1,447	22,429	-	5,446	-
7.	Loans and financing provided	2,965,797	3,564,534	6,526,856	3,073,878	9,135,653	2,441,079	3,407,511	9,743,374	2,942,958	9,698,086
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	3,385	-	-	57,246	13,500	3,580	-	-	25,993	25,858

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024 and 2023

(in Millions of Rupiah)

CAPITAL COMPONENTS			December 31, 2024 (Audited)	December 31, 2023 (Audited)	
I CORE CAPITAL (TIER 1)			29,834,471	27,154,078	
1 Common Equity Tier 1 (CET 1)			29,834,471	27,154,078	
1.1 Paid-in Capital (net of Treasury Stock)			7,017,222	7,017,222	
1.2 Disclosed Reserves			25,103,287	23,135,138	
1.2.1 Additional Factor			26,290,270	23,983,140	
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			3,565,773	3,565,773	
1.2.1.2 Other disclosed reserves			22,724,497	20,417,367	
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			3,007,328	3,500,988	
1.2.1.2.5 Funds for paid-in capital			-	-	
1.2.1.2.6 Others			-	-	
1.2.2 Deduction Factor			(1,186,983)	(848,002)	
1.2.2.1 Other comprehensive income			(1,107,982)	(769,001)	
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			(1,107,982)	(769,001)	
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			(2,286,038)	(2,998,282)	
1.4.1 Deferred tax calculation			(2,286,038)	(2,998,282)	
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)			2,438,559	4,076,204	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements			549,605	2,367,557	
2 Agio/Disagio			-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)			1,888,954	1,708,647	
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			32,273,030	31,230,282	
DESCRIPTIONS	December 31, 2024 (Audited)	December 31, 2023 (Audited)	DESCRIPTIONS	December 31, 2024 (Audited)	December 31, 2023 (Audited)
RISK WEIGHTED ASSETS			CAR RATIO		
CREDIT RISK -WEIGHTED ASSETS	149,287,750	136,691,761	CET 1 Ratio (%)	17.10%	17.45%
MARKET RISK -WEIGHTED ASSETS	6,101,634	942,326	Tier 1 Ratio (%)	17.10%	17.45%
OPERATIONAL RISK - WEIGHTED ASSE	19,055,594	17,956,060	Tier 2 Ratio (%)	1.40%	2.62%
TOTAL RISK WEIGHTED ASSETS	174,444,978	155,590,147	Capital Adequacy Ratio (%)	18.50%	20.07%
CAR BASED ON RISK PROFILE (%)	9.25%	9.18%	CET 1 for Buffer (%)	9.25%	10.89%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE			PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)		
From CET1 (%)	7.85%	6.56%	Capital Conservation Buffer (%)	2.500%	2.500%
From AT1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%
From Tier 2 (%)	1.40%	2.62%	Capital Surcharge for Systemic Bank (%)	1.000%	1.000%

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024 and 2023

(in Millions of Rupiah)

DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	29,689,639	27,618,186
Recoveries from loan debts written-off	1,421,221	1,011,258
Interest and bonus, fees and commissions paid	(17,973,763)	(14,892,249)
Corporate income tax paid	(912,208)	(1,020,952)
Other operating income	3,213,023	2,938,412
Other operating expenses	(9,585,564)	(8,729,240)
Other non-operating expense - net	(63,538)	(54,382)
Cash receipts before changes in operating assets and liabilities	5,788,810	6,871,033
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Fair value through profit or loss securities	(18,286,677)	(246,380)
Fair value through profit or loss government bonds	490,445	15,788,979
Acceptance Receivable	(397,331)	(124,005)
Derivative Receivable	(70,666)	-
Loans and sharia financing/receivables	(27,739,554)	(38,484,306)
Other assets	(136,021)	(785,307)
Increase (decrease) in operating liabilities:		
Current liabilities	(441,930)	74,415
Deposits from customer		
Demand deposits	11,653,971	24,468,372
Wadiah demand deposits	5,443,299	4,814,656
Savings deposits	(22,012)	1,539,832
Savings deposits Wadiah	245,340	82,875
Time deposits	12,615,733	(5,504,388)
Deposits from other banks	(21,277)	(45,095)
Acceptance liabilities	397,331	124,005
Other liabilities	(416,997)	(4,184,154)
Temporary syirkah funds	2,141,920	2,243,821
Net Cash provided (used in) by Operating Activities	(8,755,616)	6,634,353
CASH FLOWS FROM INVESTING ACTIVITIES		
Receipt (purchase) of amortized cost securities	(2,878,561)	(2,868,515)
Acquisitions of premises and equipment	(1,634,521)	(2,313,490)
Receipt (purchase) of amortized cost government bonds	562,232	(1,655,566)
Receipt (purchase) in fair value through other comprehensive income securities	(31,199)	(1,247,159)
(Purchase) receipt in fair value through other comprehensive income government bonds	(1,163,910)	2,211,325
Receipt from securities purchased under agreement to resell	20,704,263	45,031,457
Placement of securities purchased under agreement to resell	(20,867,689)	(43,597,267)
Sales of premises and equipment	3,045	-
Net Cash used in Investing Activities	(5,306,340)	(4,439,215)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of matured securities issued	(3,572,500)	(2,769,764)
Proceeds of securities issued	680,913	2,449,019
Payments of dividends	(700,198)	(609,015)
Proceeds from fund borrowings	11,144,193	11,185,162
Payment from fund borrowings	(11,385,262)	(2,187,576)
Proceeds from securities sold under repurchase agreements	143,153,604	67,691,353
Payments of matured securities sold under repurchase agreements	(139,744,766)	(67,691,353)
Payment of lease liabilities	(93,408)	(81,973)
Payment of subordinated borrowings	(3,000,000)	-
Paid-up in capital in advance	-	1,330,093
Net Cash Provided by (used in) Financing Activities	(3,517,424)	9,315,946

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024 and 2023

(in Millions of Rupiah)

NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(17,579,380)	11,511,084
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	53,037,770	41,526,686
CASH AND CASH EQUIVALENTS AT END OF YEAR	35,458,390	53,037,770
The details of cash and cash equivalents at end of period are as follows:		
Cash	2,105,620	2,127,489
Current accounts with Bank Indonesia	22,739,920	18,145,761
Current accounts with other banks	5,951,746	2,203,398
Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	4,661,104	30,561,122
Total of cash and cash equivalents	35,458,390	53,037,770

CALCULATION OF FINANCIAL RATIOS
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024 and 2023

(in %)

RATIOS		December 31, 2024 (Audited)	December 31, 2023 (Audited)
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	18.50%	20.07%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.62%	2.59%
3.	Non performing earning assets to total earning assets	2.60%	2.58%
4.	Allowance for impairment on financial assets to earning	3.07%	4.14%
5.	NPL gross	3.16%	3.01%
6.	NPL net	1.89%	1.32%
7.	Return on Asset (ROA)	0.83%	1.07%
8.	Return on Equity (ROE)	10.76%	13.86%
9.	Net Interest Margin (NIM)	2.86%	3.75%
10.	Operating Expenses to Operating Income	88.70%	86.10%
11.	Cost to Income Ratio (CIR)	57.15%	45.26%
12.	Loan to Deposit Ratio (LDR)	93.79%	95.36%
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	0.38%	0.24%
	- Average	5.00%	5.80%
	2.) Syariah	4.70%	6.10%
	b. Reserve requirement Foreign currencies (Daily)	4.18%	4.40%
3.	Net Open Position - Overall	1.29%	1.73%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024
(Audited)

(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	-	-	-	-	-
6.	Others	1,963,590	-	1,963,590	102,843	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C. Others						
		-	-	-	-	-
	TOTAL	1,963,590	-	1,963,590	102,843	-

PRIME LENDING RATE
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2024

Description	Prime Lending Rate (% per annum)						
	Business Segment						
	Non MSME Loan		MSME Loan			Mortgage	Non Mortgage
Corporate	Retail	Medium	Small	Micro			
Prime Lending Rate	8.76%	9.25%	10.17%	11.00%	14.03%	8.04%	11.80%

Notes :

- 1) The above interim financial information is taken from the Financial Statements of PT Bank Tabungan Negara (Persero) Tbk as of December 31, 2024 and for the year then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. These financial statements have been audited by the Public Accounting Firm Purwanto, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited), with Christophorus Alvin Kossim as the engagement partner, an independent auditor, in accordance with the Audit Standards established by the Indonesian Institute of Public Accountants, and received an unmodified audit opinion, as stated in its report dated February 12, 2025 which is not included in this publication. Since the financial information above is derived from the financial statements, it does not constitute 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 December 31, 2024 and 2023 were Rp. 16.095,00 dan Rp. 15.397,00 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 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
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

Jakarta, February 12, 2025

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
Sharia Business Unit PT Bank Tabungan Negara Tbk
As of December 31, 2024 and 2023
(In Millions of Rupiah)

NO	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
ASET			
1	Cash	117,279	109,085
2	Placement with Bank Indonesia	4,530,152	6,440,216
3	Placement with Other Bank	201	200
4	Investments in Marketable Securities	10,436,953	10,795,395
5	Receivable Financing	37,852,489	32,488,789
6	Revenue Sharing Financing	6,030,813	4,624,042
7	Ijarah Receivable	9,525	1,450
8	Other Productive Assets	-	-
9	Allowance for Impairment on Financial Assets	(1,329,256)	(1,400,430)
10	Premises and Equipment	40,574	23,259
11	Non Productive Assets	-	-
12	Other Assets	2,872,227	1,206,703
TOTAL ASET		60,560,957	54,288,709
LIABILITAS			
1	Wadiah Deposits		
	a. Current Accounts	18,882,766	13,439,465
	b. Saving Accounts	1,521,932	1,276,592
2	Temporary Syirkah Fund		
	a. Current Accounts	941,925	726,061
	b. Saving Accounts	6,287,780	5,473,242
	c. Time Deposits	21,987,804	20,887,524
3	Liabilities to Bank Indonesia	-	-
4	Liabilities to Other Bank	31,244	23,235
5	Securities Issued	377,269	265,846
6	Other Liabilities	5,193,194	4,017,837
7	Profit Sharing Deposits	-	-
8	Business Fund	4,468,824	7,471,713
9	Retained Earning		
	a. Other Comprehensive Income	(8,978)	65
	b. Previous Year	4,794	4,794
	c. Current Year	872,403	702,335
TOTAL LIABILITAS		60,560,957	54,288,709

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE
Sharia Business Unit PT Bank Tabungan Negara Tbk
For the Period Ended December 31, 2024 and 2023
(In Millions of Rupiah)**

NO	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib		
	a. Income from Receivable Financing	2,945,778	2,582,739
	b. Income from Revenue Sharing Financing	358,062	351,216
	c. Income from Revenue from Ijarah	367	27
	d. Other Main Operating Income	764,137	627,303
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(1,781,559)	(1,372,916)
	a. Non Profit Sharing	(1,781,559)	(1,372,916)
	b. Profit Sharing	-	-
3.	Revenue after Sharing Distribution	2,286,785	2,188,369
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	104,487	91,807
4	Other Income	-	-
5	Bonus on Wadiah Demand Deposite	(153,446)	(71,621)
6	Impairment for Financial Assets	(127,694)	(51,127)
7	Losses Related to Financial Assets	-	-
8	Impairment for Other Financial Assets	(13,549)	(86,170)
9	Salaries and Employee Benefits	(391,814)	(553,974)
10	Other Expense	(832,487)	(814,858)
	Other Operating Income (Expenses)	(1,414,503)	(1,485,943)
	PROFIT AND LOSS FROM OPERATIONS	872,282	702,426
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	121	(91)
	PROFIT AND LOSS FROM NON OPERATIONS	121	(91)
	PROFIT AND LOSS CURRENT PERIOD BEFORE TAX	872,403	702,335
	Income Tax Expenses	-	-
	PROFIT AND LOSS CURRENT PERIOD	872,403	702,335
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to Profit (Loss)	-	-
2	Reclassified to Profit (Loss)	(9,043)	(9,571)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(9,043)	(9,571)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		863,360	692,764



STATEMENT OF COMMITMENTS AND CONTIGENCIES
Sharia Business Unit PT Bank Tabungan Negara Tbk
As of December 31, 2024 and 2023
(In Millions of Rupiah)

NO	DESCRIPTION	December 31, 2024 (Audited)	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	1,404,788	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	3,449,747	3,219,644
4. CONTIGENT PAYABLES			
	1. Guarantees Issued	166	439
	2. Others	-	-



**Report of the Sources and Distributions of Zakat and Waqf Fund
Sharia Business Unit PT Bank Tabungan Negara Tbk
As December 31, 2024 and 2023
(In Millions of Rupiah)**

NO	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
A. Sources and Distribution of Zakat Funds			
1	Zakat Funds Received From :		
	a Internal UUS	7	9
	b Eksternal UUS	-	-
	Total Zakat Funds Received	7	9
2	Distribution of Zakat Funds		
	a. Zakat Receiving Institutions	6	9
	b. Zakat Receiving Body		
	Total Zakat Funds Distributed	6	9
B. Sources and Distributions of Waqf Funds			
1	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	-	-



**Report of the Sources and Uses of Witness Fund
Sharia Business Unit PT Bank Tabungan Negara Tbk
As December 31, 2024 and 2023
(In Millions of Rupiah)**

NO	DESCRIPTION	December 31, 2024 (Audited)	December 31, 2023 (Audited)
1	Beginning Balance of Benevolent Funds	468	123
2	Sources of Benevolent Funds		
	a Infaq and sadaqa	-	-
	b Repayment of productive benevolent funds	-	-
	c Penalty; and	1,063	447
	d Non halal income	3	2
	e Other	-	-
	Total benevolent funds received	1,066	449
3	Uses of Benevolent Funds		
	a Productive benevolent funds	-	-
	b Charity	-	-
	c Other uses for public interest	447	104
	Total uses of benevolent funds	447	104
4	Surplus (deficit) of Benevolent Funds	619	345
5	Ending Balance of Benevolent Funds	1,087	468

REVENUE SHARING DISTRIBUTION						
Sharia Business Unit PT Bank Tabungan Negara (Persero) Tbk						
PERIOD December 31, 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	807,528	5,506	9.63%	530	0.79%
III	Mudharabah Saving Deposits					
	a. Bank	21,604	147	33.12%	49	2.71%
	b. Non Bank	5,949,757	40,526	29.32%	11,882	2.40%
IV	Mudharabah Time Deposits					
	a. Bank					
	1 Month	-	-	-	-	-
	3 Month	-	-	-	-	-
	6 Month	300	2	29.50%	1	2.41%
	12 Month	-	-	-	-	-
	b. Non Bank					
	1 Month	3,271,971	22,286	25.04%	5,581	2.05%
	3 Month	8,939,364	60,889	29.50%	17,962	2.41%
	6 Month	1,253,951	8,541	29.50%	2,520	2.41%
	12 Month	31,447	214	29.50%	63	2.41%
V	Fund Borrowings	4,115,590	162,793	9.38%	15,262	4.45%
TOTAL		24,391,512	300,904		53,850	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I	Placement with Other Bank	-	-
II	Murabahah Receivable		
	a. Bank	-	-
	b. Non Bank	9,085,702	146,737
III	Istishna Receivable		
	a. Bank	-	-
	b. Non Bank	270,251	36,076
IV	Multi-Service Receivable		
	a. Bank	-	-
	b. Non Bank	20,125	153
V	Rahn Financing		
	a. Bank	-	-
	b. Non Bank	-	-
VI	Mudharabah Financing		
	a. Bank	-	-
	b. Non Bank	69,941	-
VII	Musarakah Financing		
	a. Bank	-	-
	b. Non Bank	5,569,312	28,418
VIII	Ijarah Receivable		
	a. Bank	-	-
	b. Non Bank	-	203
IX	Other Financing		
	a. Bank	-	-
	b. Non Bank	-	-
TOTAL		15,015,331	211,587



Financial Ratios
Sharia Business Unit PT Bank Tabungan Negara Tbk
For the Period Ended December 31, 2024 and 2023

NO	ratio	December 31, 2024 (Audited)	December 31, 2023 (Audited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	12.89%	12.38%
2.	Non Performing Productive Assets to Total Productive Assets	2.32%	1.85%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	2.45%	2.92%
4.	Gross NPF	2.87%	2.39%
5.	Nett NPF	1.71%	0.00%
6.	Return On Assets (ROA)	1.44%	1.29%
7.	Financing Revenue Sharing to Total Financing	13.73%	12.46%
8.	Financing to Deposit Ratio (FDR)	88.45%	88.78%



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, February 12, 2025
PT Bank Tabungan Negara (Persero) Tbk
Sharia Business Unit

A handwritten signature in black ink, appearing to read 'M. Quraish Shihab', is written over a faint circular stamp.

M. Quraish Shihab
Sharia Supervisory Board

A handwritten signature in black ink, appearing to read 'Hirwandi Gafar', is written over a faint circular stamp.

Hirwandi Gafar
Director of Consumer