



ANALYST MEETING

PT Bank Tabungan Negara (Persero) Tbk.
Business & Financial Performances
as of March 31, 2019

Jakarta, 23rd April 2019

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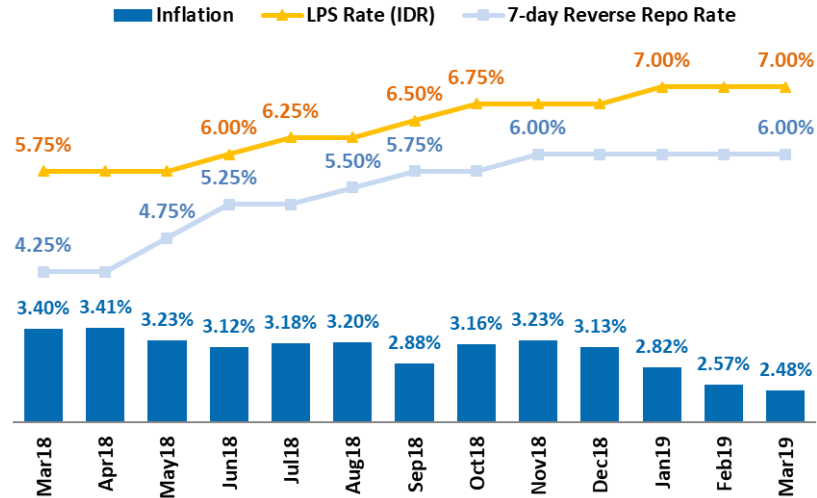


Macroeconomy

Macroeconomy

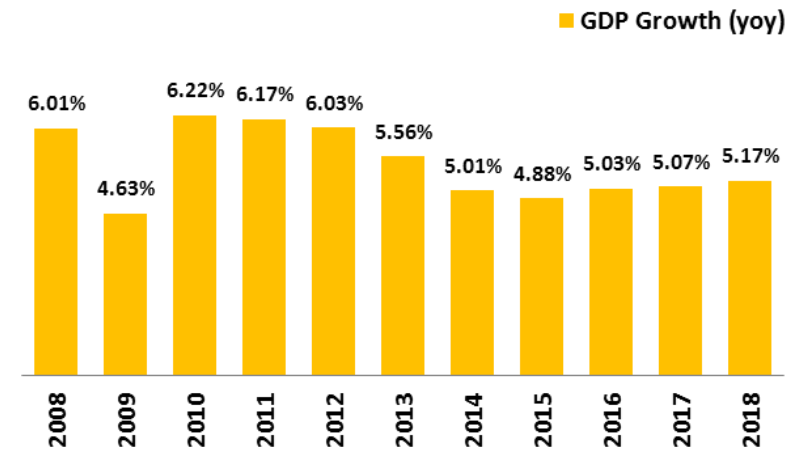
Downward Trending Inflation & Flat Benchmark Rate

Low Inflation & Flat Interest Rate



- Inflation was trending downward and controlled at 2.48% (yoy) in Mar 2019.
- Since Nov 2018, BI 7-Day Reverse Repo Rate has been maintained at 6.00%.

Stronger Economic Growth



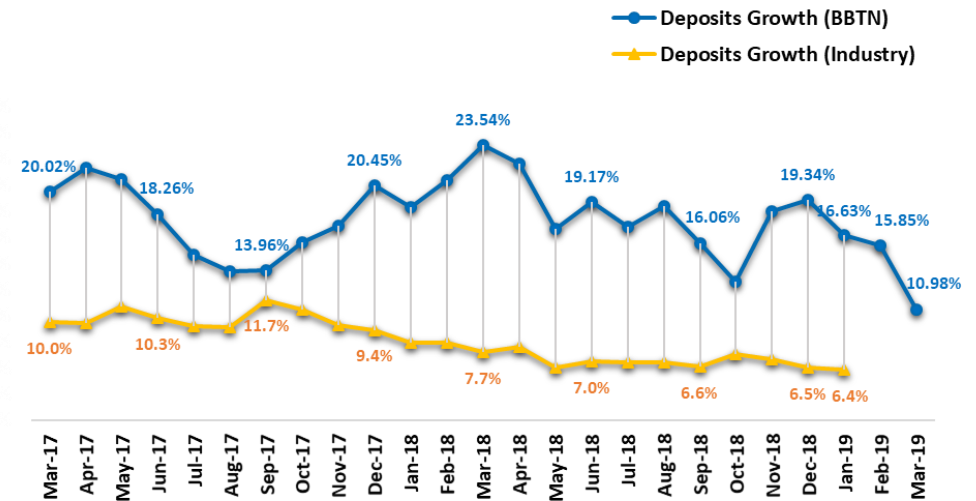
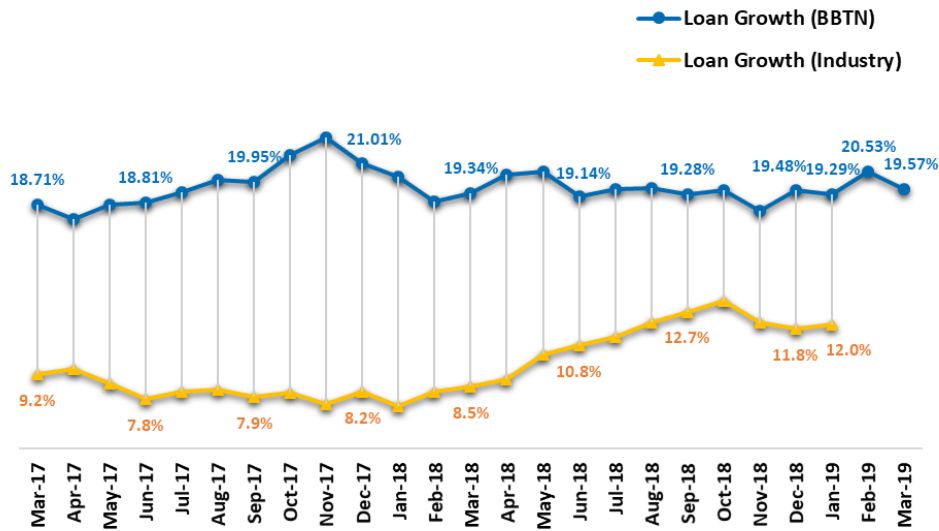
- The economy grew by 5.17% (yoy) in 2018, supported by higher consumption.
- Bank Indonesia projects economic growth at 5.0-5.4% (yoy) in 2019.

BBTN Loan & Deposit

Above Industry's Growth

Robust Loan Growth

In Mar 2019, BBTN Loan grew by 19.57% (yoy), far above industry growth at 12.0% (yoy) in Jan 2019. Its acceleration was supported by Subsidized Mortgages.



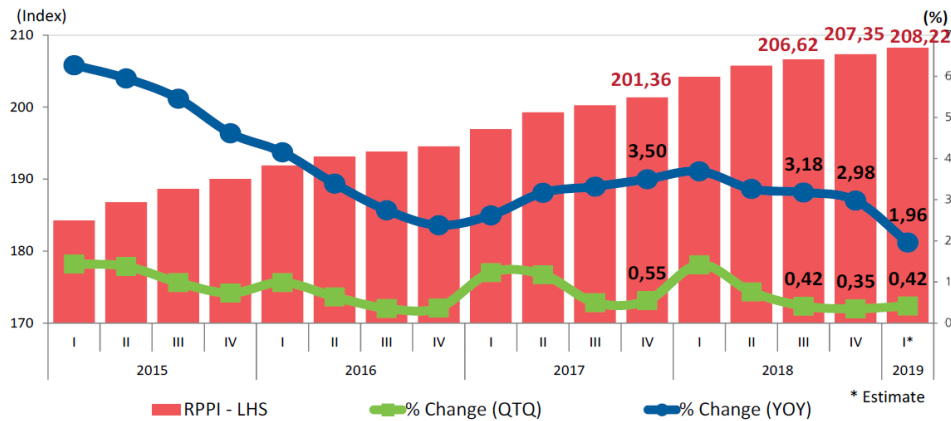
Strong Deposits Growth

Total Deposits of BBTN increased by 10.98% (yoy) in Mar 2019. Meanwhile industry growth decelerated to 6.4% (yoy) in Jan 2019.

Housing Industry

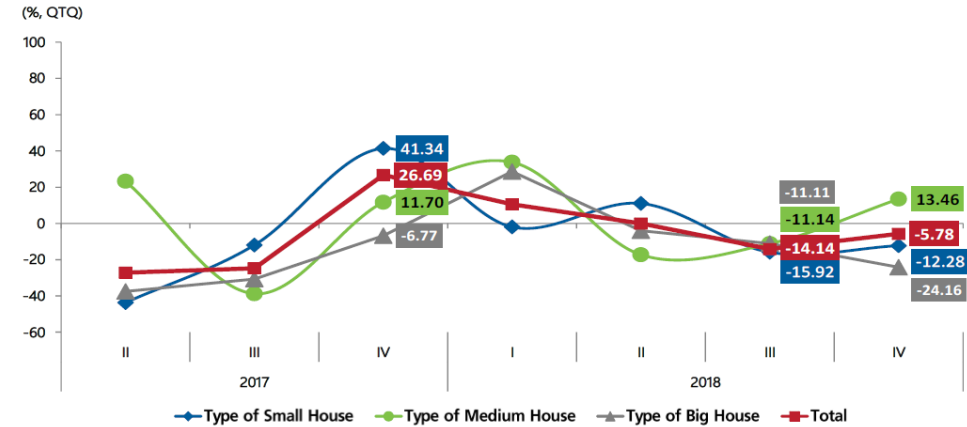
Rising Residential Property Prices Have Slowed Down

Residential Property Price Index



- Residential Property Price Index slowed down from 0.42% in 3Q18 to 0.35% (qtq) in 4Q18 and from 3.18% to 2.98% (yoy).
- The rising prices affected all property types, especially small houses.

Growth of Property Sales (% qtq)



- Residential property sales still recorded a downtrend to -5.78% (qtq) in 4Q18 despite improving from -14.14% (qtq) in 3Q18.



1Q 2019 Summary

Bank BTN's Achievement on 1 Million Houses Program

Loan Type	Target (Unit)	Progress as of Mar 31, 2019									
		Mortgage Disbursed 2019		Construction Loans Support in Progress						Total	
				Approved prior to 2019		Approved in 2019		Total			
		Unit	IDR Bn	Unit	IDR Bn	Unit	IDR Bn	Unit	IDR Bn	Unit	IDR Bn
Subsidized Mortgage	600,000	47,201	6,015	71,225	2,707	31,638	903	102,863	3,610	150,064	9,625
Non Subsidized Mortgage	200,000	11,325	4,042	42,882	8,362	3,046	621	45,928	8,983	57,253	13,025
TOTAL	800,000	58,526	10,057	114,107	11,069	34,684	1,524	148,791	12,593	207,317	22,650



1Q 2019 Key Takeaways

Robust Loan Growth

- Loan growth was maintained well above industry average at 19.57% (yoy)
- Subsidized mortgage demand remained strong with 28.87% (yoy) growth
- Sustaining the leadership of mortgage in Indonesia by 39.35%
- Holding 92.96% of national subsidized mortgage disbursement

Sufficient Liquidity

- Deposits rose by 10.98% (yoy)
- LCR was sufficient at 144.63%

Profitability

- Net profit grew 5.67% (yoy)
- Attained Rp723 bio net profit

Asset Quality

- NPL was recorded at 2.92% in Mar 2019
- NPL ratio in core business subsidized and non subsidized mortgages improved from 1Q18

Adequate Capital

- CAR was well maintained at 17.62%
- CAR maintained in accordance with Bank Indonesia regulation



Performance Overview

Financial Highlight

(IDR Billion)

	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Total Asset	144,582	171,808	214,168	261,365	306,436	258,739	301,346	16.47%
Total Loan & Financing	115,916	138,956	164,446	198,991	237,758	202,503	242,135	19.57%
Total Deposits	106,479	127,746	160,192	192,949	230,264	194,481	215,829	10.98%
Equity	12,253	13,860	19,131	21,663	23,840	21,717	24,534	12.97%
Net Profit	1,146	1,851	2,619	3,027	2,808	684	723	5.67%
Earning per Share (IDR)	108	175	247	286	265	65	68	5.67%
CAR (Tier 1)	14.07%	14.87%	16.54%	15.99%	15.97%	15.24%	15.58%	
CAR (BI)	14.64%	16.97%	20.34%	18.87%	18.21%	17.92%	17.62%	
NPL (Gross)	4.01%	3.42%	2.84%	2.66%	2.82%	2.78%	2.92%	
NPL (Nett)	2.76%	2.11%	1.85%	1.66%	1.83%	1.78%	2.00%	
N I M	4.47%	4.87%	4.98%	4.76%	4.32%	4.21%	3.63%	
C I R	57.21%	50.08%	48.41%	50.19%	52.28%	56.97%	59.28%	
COVERAGE RATIO	33.77%	43.14%	45.25%	44.55%	49.24%	42.29%	45.07%	
ROE	10.95%	16.84%	18.35%	18.11%	14.93%	14.69%	14.08%	
ROA	1.14%	1.61%	1.76%	1.71%	1.34%	1.37%	1.24%	
LDR	108.86%	108.78%	102.66%	103.13%	103.25%	104.12%	112.19%	
LCR		165.98%	162.25%	144.95%	108.99%	166.29%	144.63%	

Balance Sheet

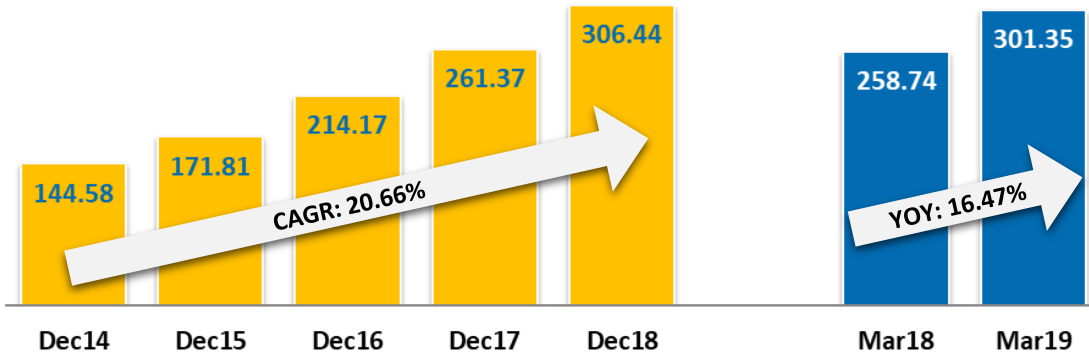
(IDR Billion)

	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Total Assets	144,582	171,808	214,168	261,365	306,436	258,739	301,346	16.47%
Total Earning Assets	132,192	157,049	195,780	234,152	265,816	235,405	270,514	14.91%
- Term Deposit with BI	1,496	7,529	17,581	18,693	11,204	4,306	5,130	19.14%
- Loans and Financing	115,916	138,956	164,446	198,991	237,758	202,503	242,135	19.57%
- Securities	13,684	10,001	12,785	15,252	15,021	27,530	20,317	-26.20%
- Other Earning Assets	1,095	562	968	1,217	1,833	1,067	2,933	175.00%
Provision on Earning Asset	(1,581)	(2,064)	(2,132)	(2,373)	(3,320)	(2,396)	(3,208)	33.85%
Others	13,972	16,823	20,520	29,586	43,941	25,730	34,040	32.30%
Deposits	106,479	127,746	160,192	192,949	230,264	194,481	215,829	10.98%
Securities Issued	7,939	10,937	12,935	17,932	17,036	17,933	17,008	-5.16%
Deposits from Other Banks	1,770	3,255	5,459	8,035	6,249	2,030	10,868	435.25%
Repurchase Agreements	3,818	2,135	1,385	1,401	948	1,397	2,089	49.50%
Borrowings	6,996	7,725	7,999	10,990	18,499	11,466	19,937	73.88%
Others	5,329	6,151	7,068	8,395	9,599	9,713	11,082	14.10%
Equity	12,253	13,860	19,131	21,663	23,840	21,717	24,534	12.97%

Asset Composition

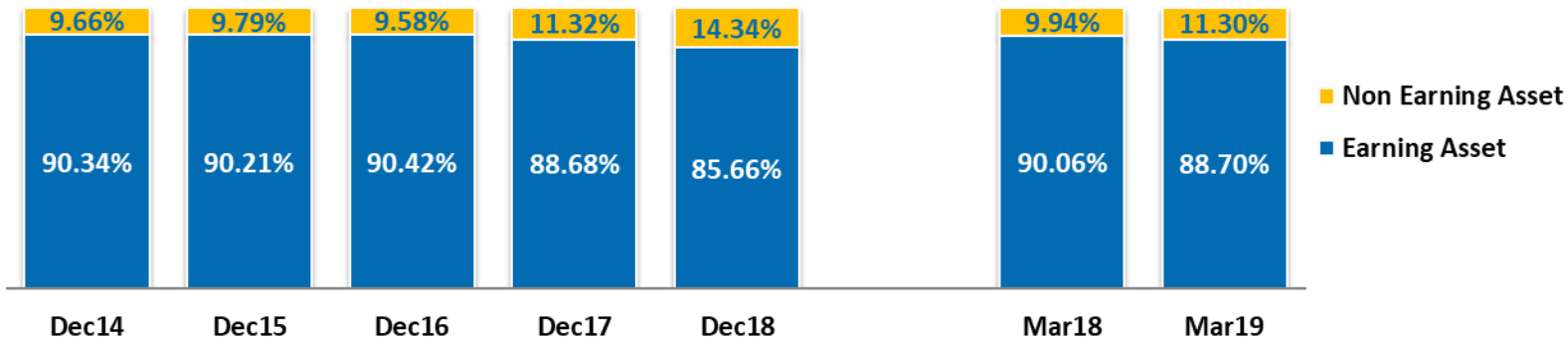
Total Asset

(IDR Trillion)



Asset Composition

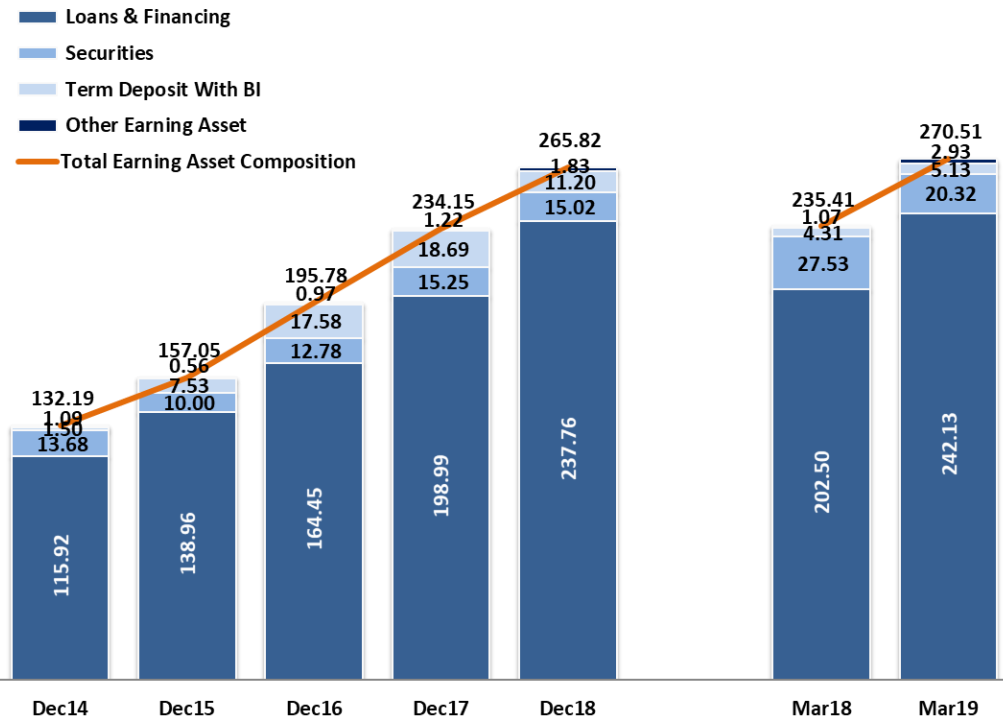
(%)



Earning Asset Composition

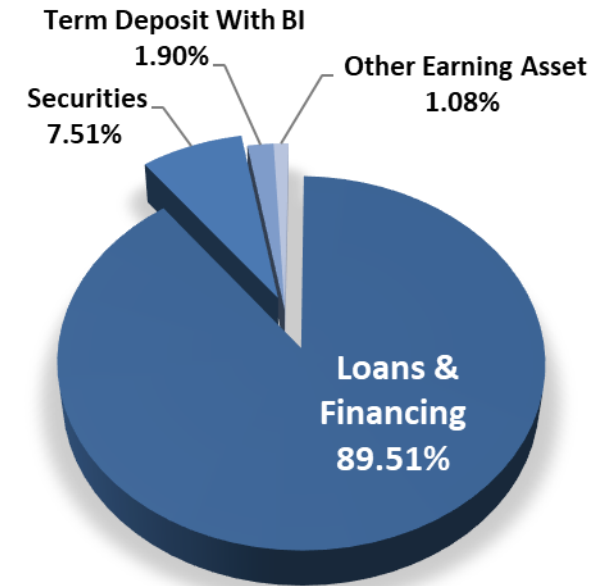
Total Earning Asset

(IDR Trillion)



Earning Asset Composition

(%)



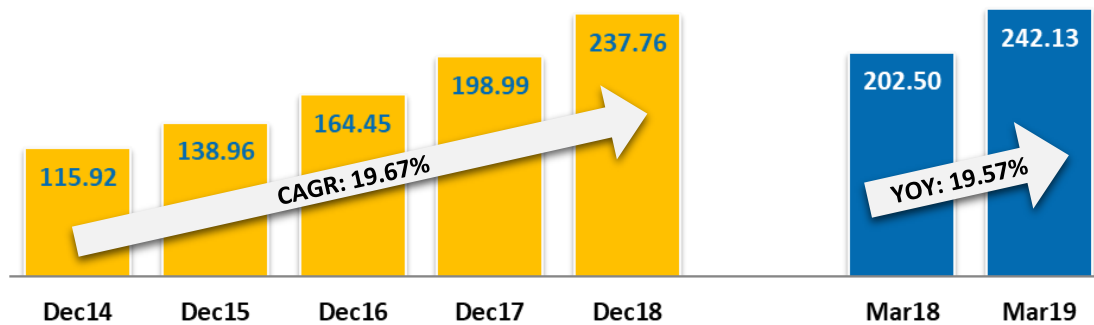
Loans Composition

Focused on Housing Loans

Loans Type	31-Dec-14		31-Dec-15		31-Dec-16		31-Dec-17		31-Dec-18		31-Mar-18		31-Mar-19		YOY
	IDR Bn	Shares	IDR Bn	Shares	IDR Bn	Shares	IDR Bn	Shares	IDR Bn	Shares	IDR Bn	Shares	IDR Bn	Shares	
Housing Loans	102,614	88.52%	124,927	89.90%	147,948	89.97%	179,228	90.07%	213,079	89.62%	184,468	91.09%	219,728	90.75%	19.11%
Subsidized Mortgages	34,347	29.63%	43,527	31.32%	56,835	34.56%	75,278	37.83%	97,633	41.06%	79,148	39.09%	101,999	42.12%	28.87%
Non-Subsidized Mortgages	45,601	39.34%	53,567	38.55%	60,469	36.77%	69,309	34.83%	77,760	32.71%	69,804	34.47%	79,834	32.97%	14.37%
Other Housing Loans	8,179	7.06%	8,934	6.43%	8,723	5.30%	8,561	4.30%	8,426	3.54%	8,483	4.19%	8,441	3.49%	-0.49%
Construction Loan	14,486	12.50%	18,900	13.60%	21,921	13.33%	26,081	13.11%	29,261	12.31%	27,033	13.35%	29,455	12.16%	8.96%
Non-Housing Loans	13,302	11.48%	14,029	10.10%	16,498	10.03%	19,763	9.93%	24,679	10.38%	18,035	8.91%	22,407	9.25%	24.24%
Consumer Loan	2,916	2.52%	3,839	2.76%	4,738	2.88%	4,813	2.42%	5,695	2.40%	3,961	1.96%	4,973	2.05%	25.53%
Commercial Loan	10,386	8.96%	10,190	7.33%	11,761	7.15%	14,950	7.51%	18,984	7.98%	14,074	6.95%	17,434	7.20%	23.88%
Total Loans	115,916	100.00%	138,956	100.00%	164,446	100.00%	198,991	100.00%	237,758	100.00%	202,503	100.00%	242,135	100.00%	19.57%

Gross Loan

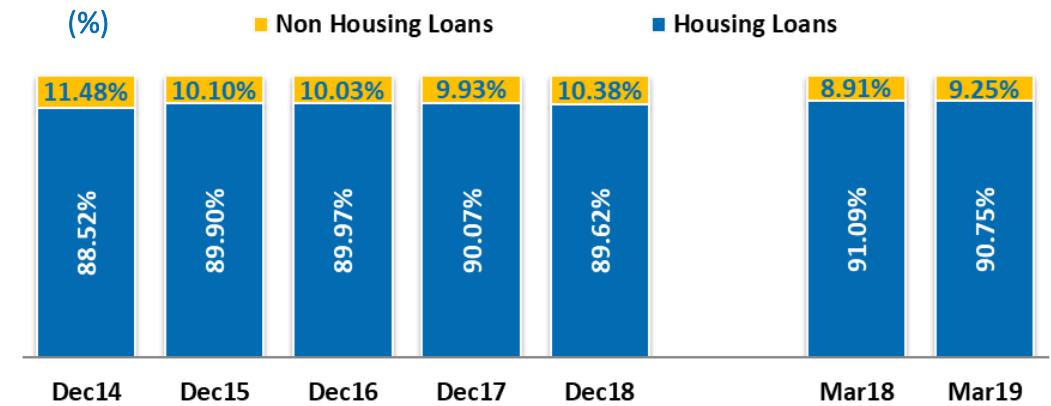
(IDR Trillion)



Note: Figures on graph and table include Sharia Financing

Housing & Non-Housing Loans

(%)

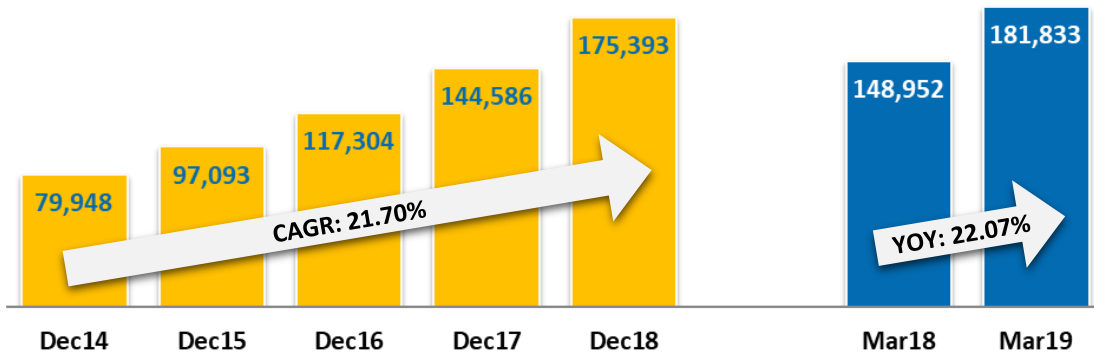


Mortgages

Growth Remained Strong

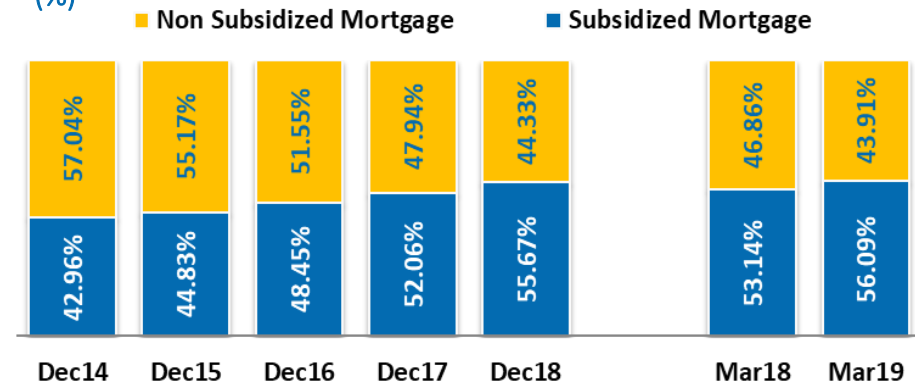
Total Mortgage

(IDR Billion)



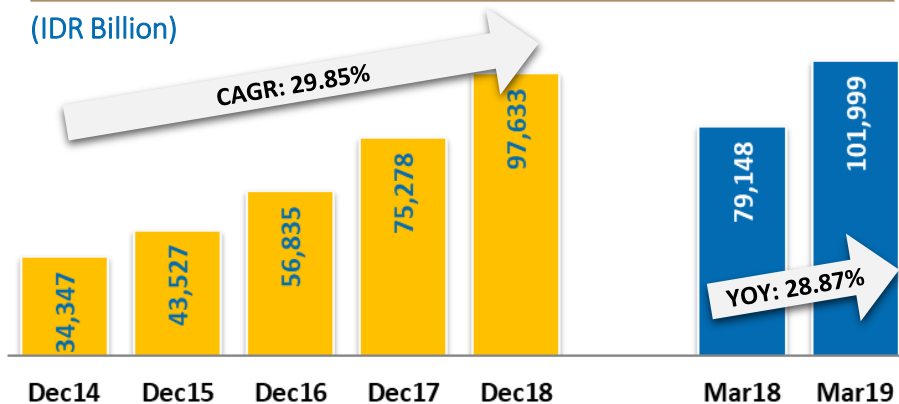
Mortgage Composition

(%)



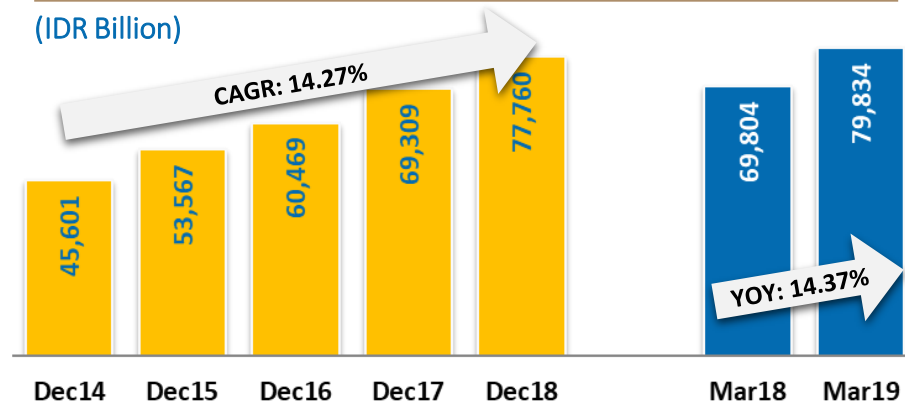
Subsidized Mortgages

(IDR Billion)



Non-Subsidized Mortgages

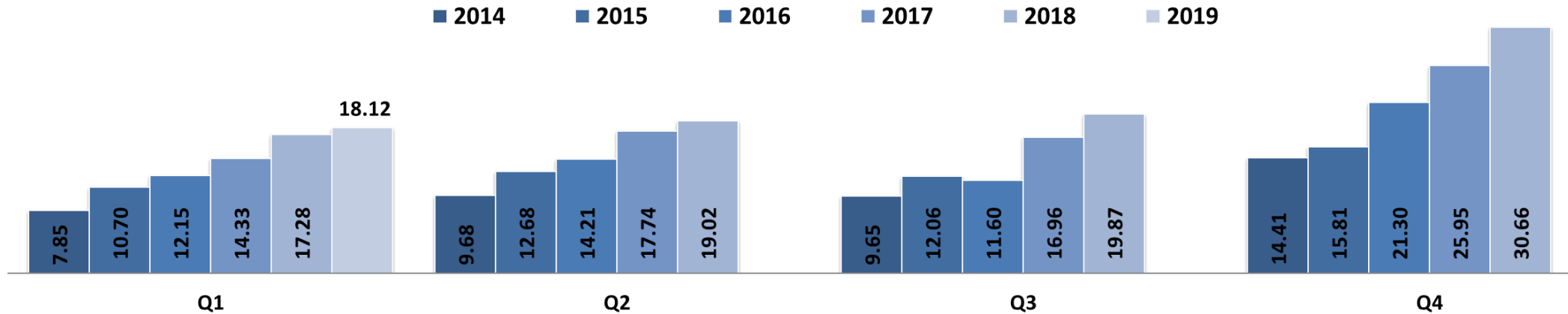
(IDR Billion)



Note: Figures on all graphs include Sharia Financing

Loan Disbursement

(IDR Trillion)



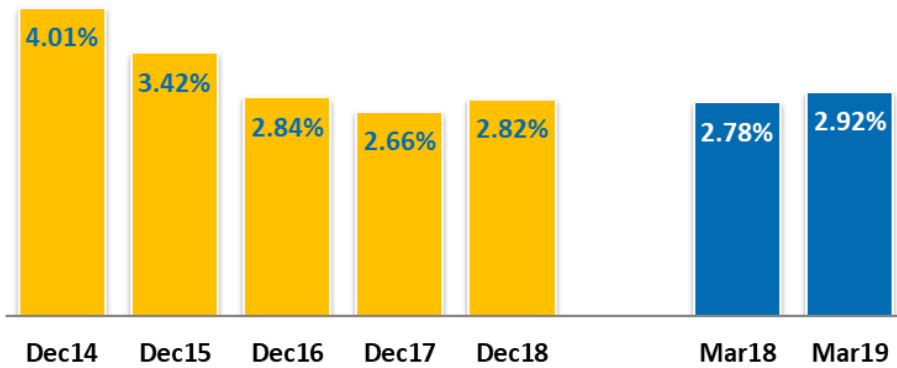
IDR Billion

Loans Type	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	3 Months of		yoy
						2018	2019	
Housing Loans	34,029	41,812	47,216	57,888	65,095	13,939	13,674	-1.90%
Subsidized Mortgages	7,960	12,771	17,527	23,499	28,578	5,358	6,015	12.26%
Non-Subsidized Mortgages	12,629	13,404	14,315	16,803	18,350	4,270	4,042	-5.34%
Other Housing Loans	2,416	2,418	1,823	1,825	1,875	356	460	29.08%
Construction Loan	11,023	13,219	13,551	15,761	16,292	3,955	3,158	-20.15%
Non-Housing Loans	7,569	9,434	12,043	17,087	21,738	3,343	4,442	32.86%
Consumer Loan	2,564	4,268	4,779	6,578	6,239	853	1,115	30.67%
Commercial Loan	5,005	5,166	7,264	10,508	15,498	2,490	3,327	33.61%
Total Loans	41,598	51,246	59,259	74,975	86,833	17,282	18,116	4.82%

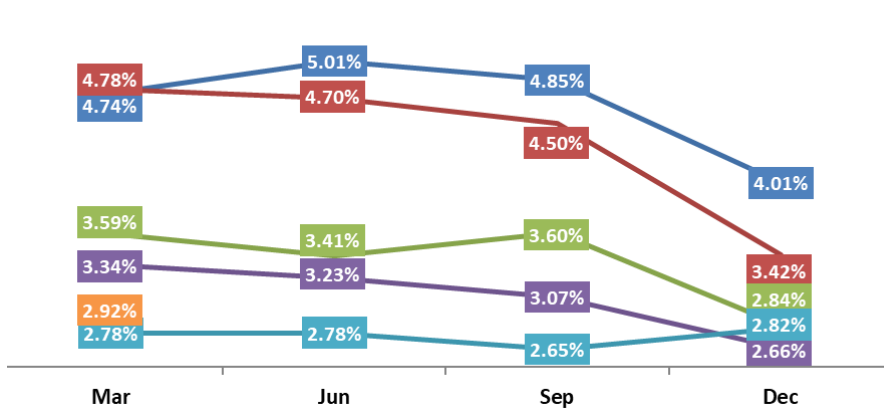
Note: Figures on graph and table include Sharia Financing

Loan Quality

Gross NPL

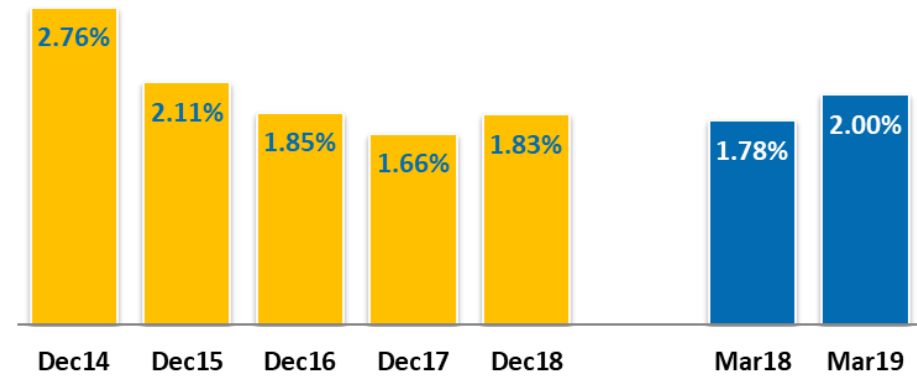


Legend: 2014 (Blue), 2015 (Red), 2016 (Green), 2017 (Purple), 2018 (Cyan), 2019 (Orange)

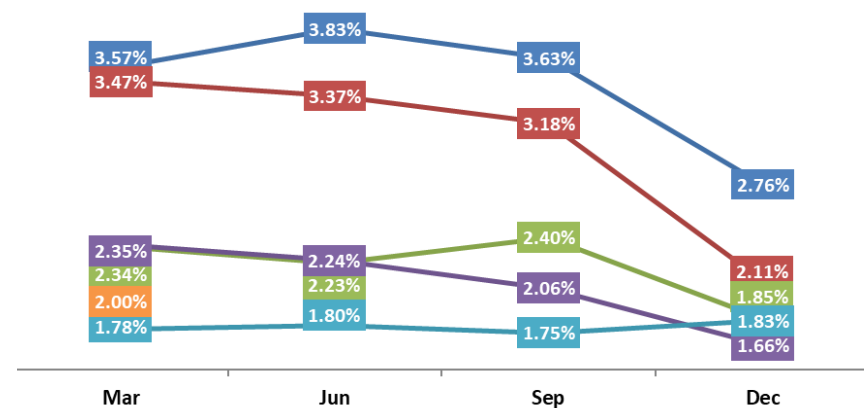


Note: Figures on all graphs include Sharia Financing

Net NPL



Legend: 2014 (Blue), 2015 (Red), 2016 (Green), 2017 (Purple), 2018 (Cyan), 2019 (Orange)



Loan Quality Breakdown

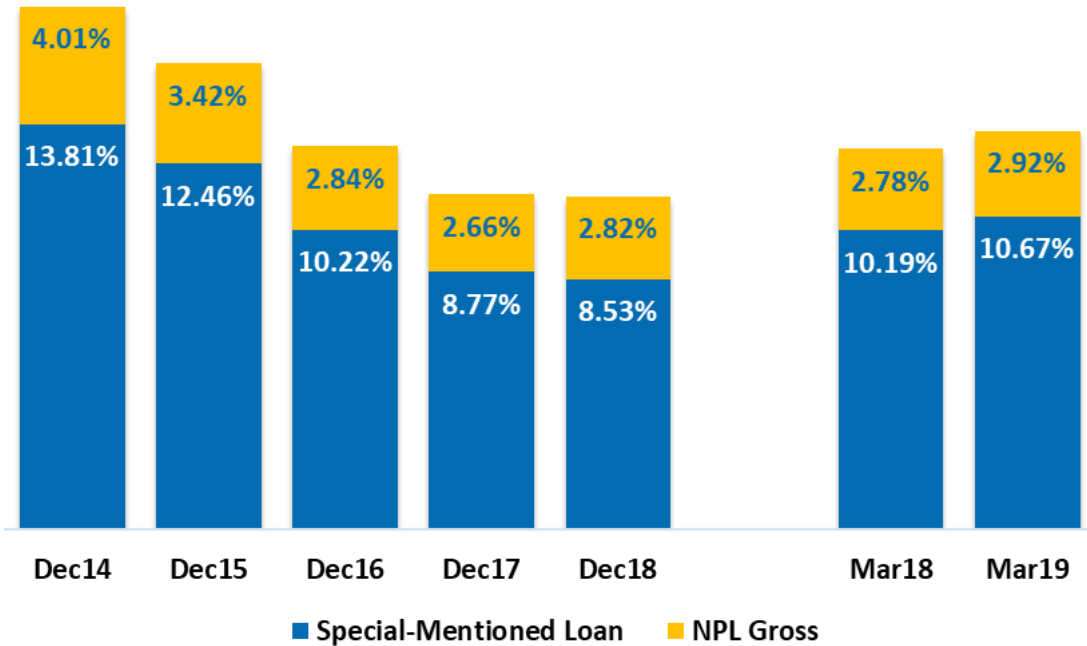
Collectibility	31-Dec-14		31-Dec-15		31-Dec-16		31-Dec-17		31-Dec-18		31-Mar-18		31-Mar-19	
	IDR Bn	Share	IDR Bn	Share	IDR Bn	Share	IDR Bn	Share	IDR Bn	Share	IDR Bn	Share	IDR Bn	Share
Current	95,262	82.18%	116,887	84.12%	142,963	86.94%	176,247	88.57%	210,776	88.65%	175,748	86.79%	209,240	86.41%
Special Mentioned	16,004	13.81%	17,316	12.46%	16,807	10.22%	17,455	8.77%	20,283	8.53%	21,127	10.43%	25,827	10.67%
PL	111,266	95.99%	134,203	96.58%	159,770	97.16%	193,703	97.34%	231,059	97.18%	196,875	97.22%	235,067	97.08%
Substandard	338	0.29%	250	0.18%	260	0.16%	236	0.12%	570	0.24%	421	0.21%	767	0.32%
Doubtful	454	0.39%	359	0.26%	333	0.20%	349	0.18%	473	0.20%	636	0.31%	1,146	0.47%
Loss	3,859	3.33%	4,144	2.98%	4,083	2.48%	4,703	2.36%	5,655	2.38%	4,572	2.26%	5,155	2.13%
NPL	4,650	4.01%	4,753	3.42%	4,676	2.84%	5,288	2.66%	6,699	2.82%	5,628	2.78%	7,068	2.92%
PL + NPL	115,916	100.00%	138,956	100.00%	164,446	100.00%	198,991	100.00%	237,758	100.00%	202,503	100.00%	242,135	100.00%
NPL Gross	4.01%		3.42%		2.84%		2.66%		2.82%		2.78%		2.92%	
NPL Netto	2.76%		2.11%		1.85%		1.66%		1.83%		1.78%		2.00%	

Loan Type (Gross)	31-Dec					31-Mar	
	2014	2015	2016	2017	2018	2018	2019
Housing Loans	3.43%	2.79%	2.36%	2.31%	2.49%	2.48%	2.57%
Subsidized Mortgages	3.96%	2.48%	1.52%	1.16%	0.81%	1.22%	0.98%
Non-Subsidized Mortgages	2.51%	2.57%	2.65%	3.00%	2.77%	3.15%	3.11%
Other Housing Loans	3.47%	3.44%	3.59%	4.09%	3.58%	4.27%	4.10%
Construction Loan	5.13%	3.81%	3.21%	3.14%	7.05%	3.86%	6.16%
Non-Housing Loans	8.51%	9.02%	7.14%	5.82%	5.60%	5.74%	6.34%
Consumer Loan	2.55%	2.17%	1.35%	1.34%	1.33%	1.67%	2.17%
Commercial Loan	10.16%	11.57%	9.44%	7.99%	7.54%	7.54%	7.52%
Total Loans	4.01%	3.42%	2.84%	2.66%	2.82%	2.78%	2.92%

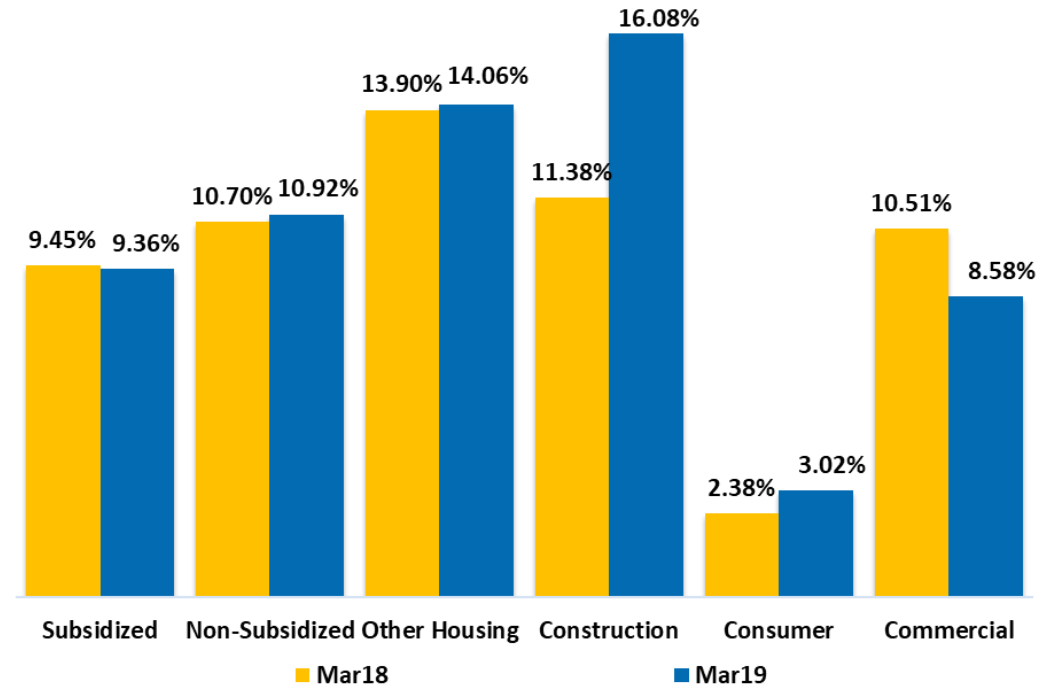
Note: Figures on all tables include Sharia Financing

Special-Mentioned Loan

Special-Mentioned Loan



Special-Mentioned by Loan Type

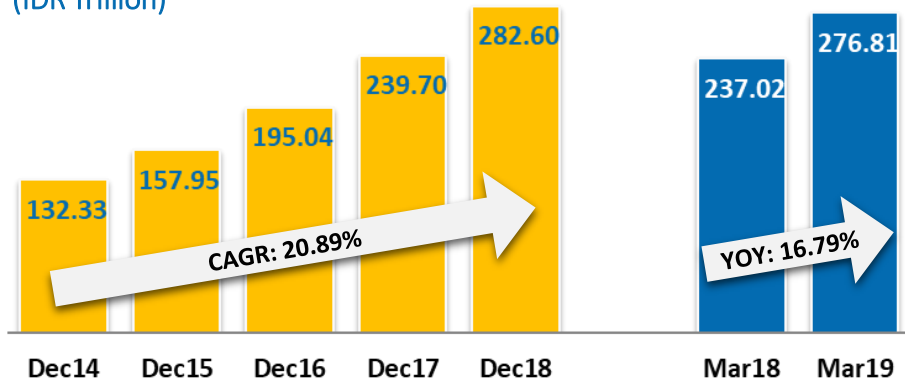


Note: Figures on all graphs include Sharia Financing

Liabilities

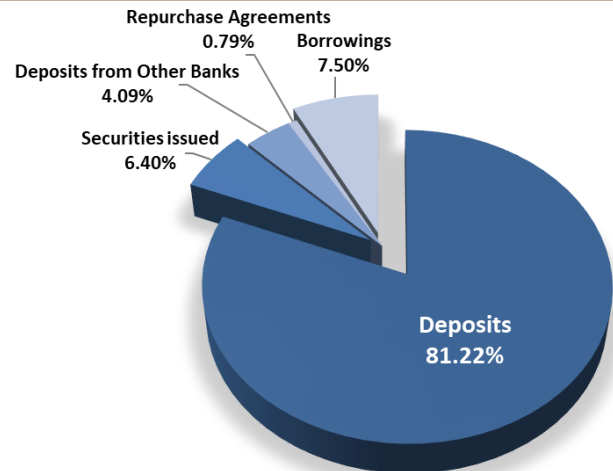
Total Liabilities

(IDR Trillion)



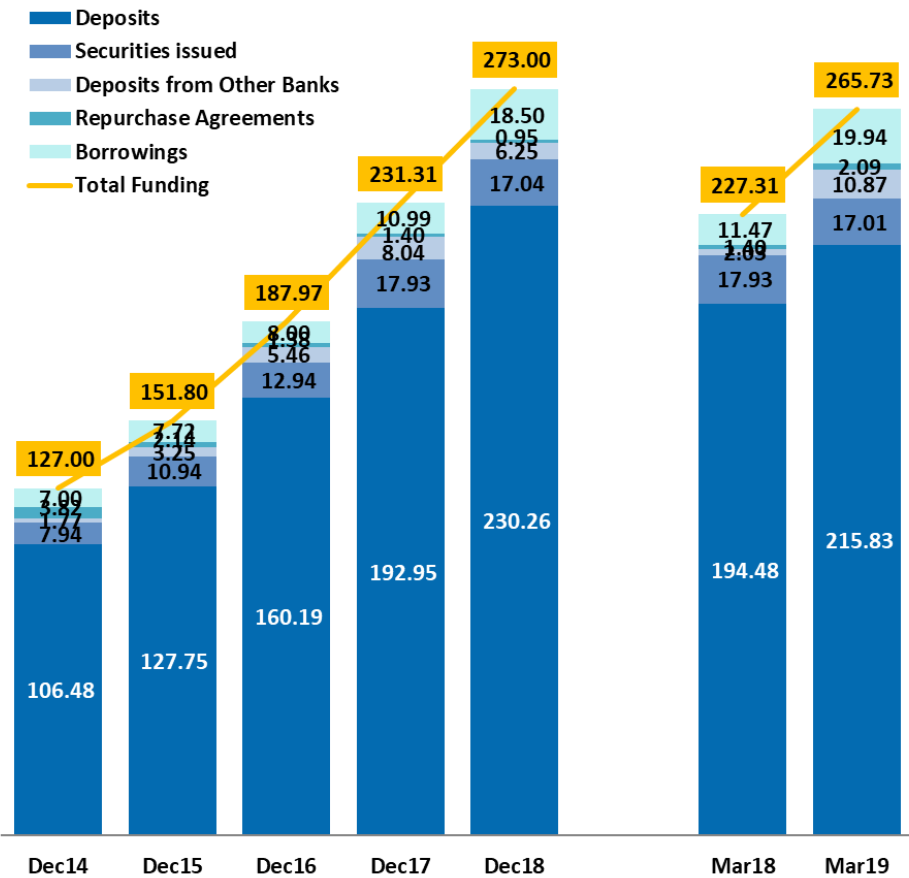
Funding Composition

(%)



Funding Composition

(IDR Trillion)



Deposits

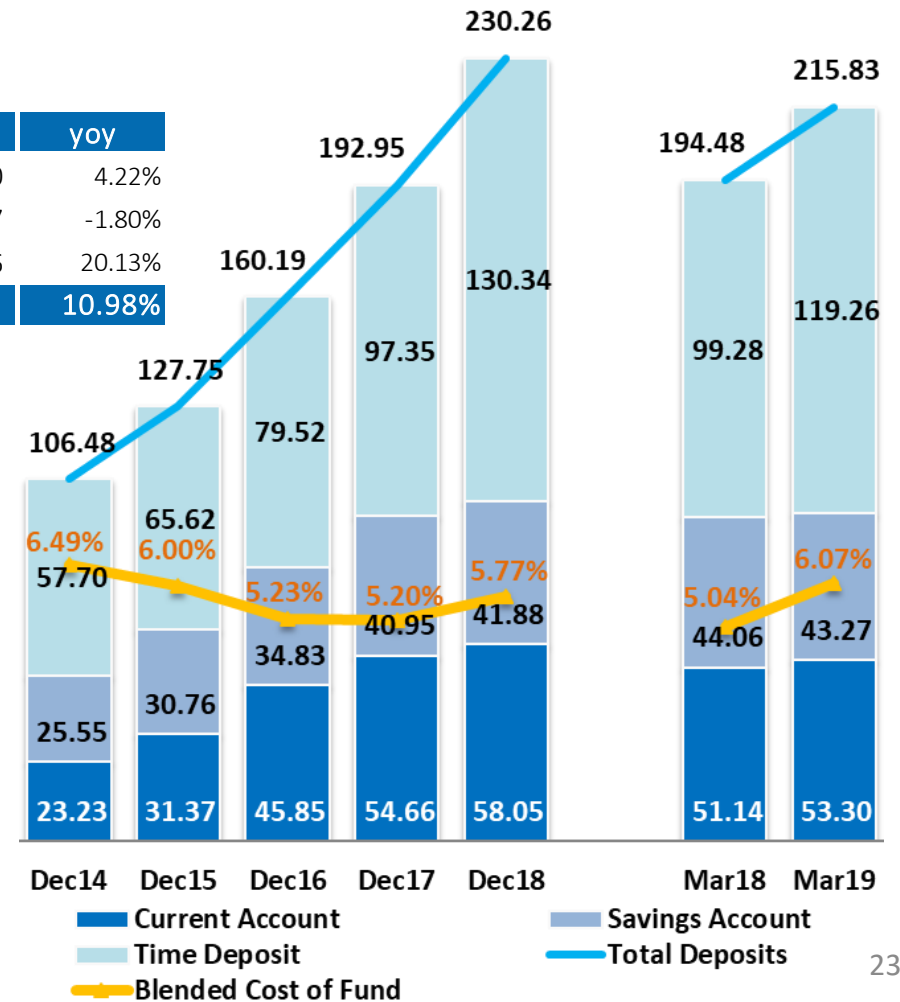
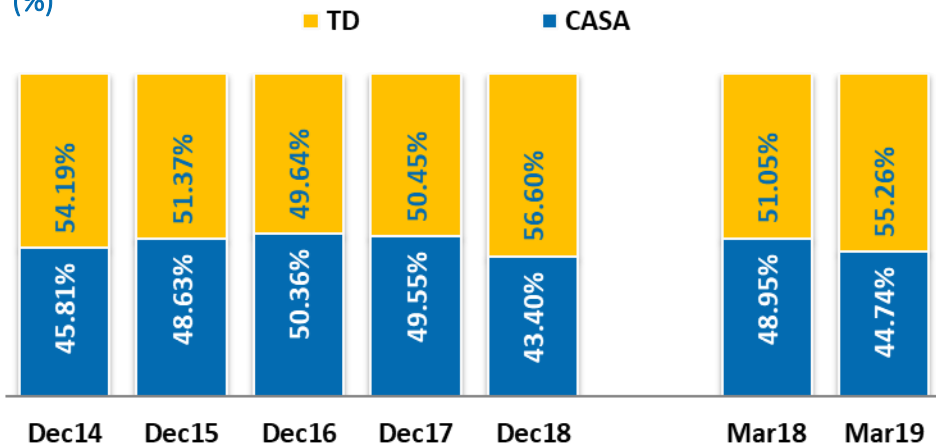
Total Deposits Mix

(IDR Trillion)

Deposits	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Current Account	23.23	31.37	45.85	54.66	58.05	51.14	53.30	4.22%
Savings Account	25.55	30.76	34.83	40.95	41.88	44.06	43.27	-1.80%
Time Deposits	57.70	65.62	79.52	97.35	130.34	99.28	119.26	20.13%
Total	106.48	127.75	160.19	192.95	230.26	194.48	215.83	10.98%

CASA Composition

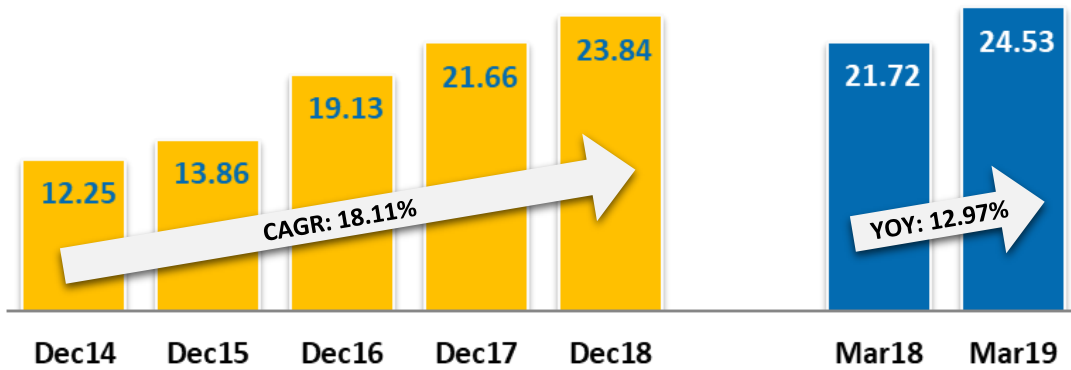
(%)



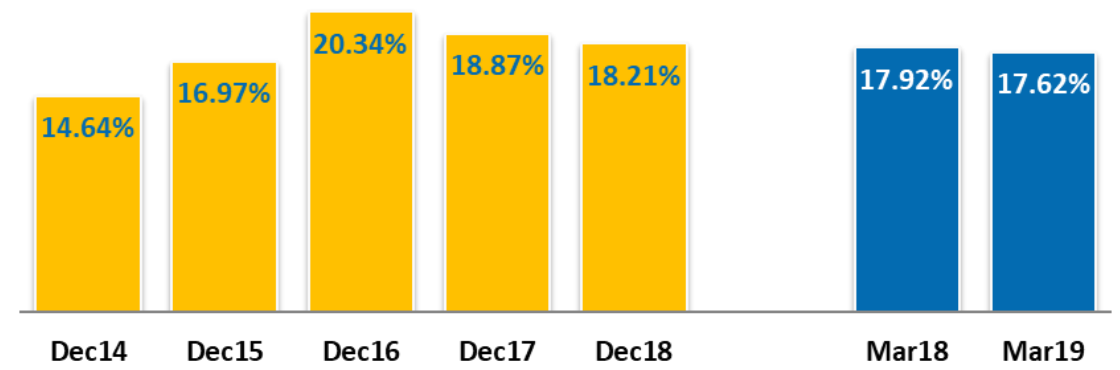
Equity (#1/2)

Total Equity

(IDR Trillion)



CAR – BI



Equity (#2/2)

	2014	2015	2016	2017	2018	31-Mar-18	31-Mar-19
Tier - 1 Capital	10,736	12,172	16,443	18,727	20,460	18,324	20,979
Tier - 2 Capital	797	1,721	3,776	3,368	2,868	3,218	2,750
Capital on B/S	12,253	13,860	19,131	21,663	23,840	21,717	24,534
RWA - Credit Risk	66,251	70,474	86,189	101,494	109,507	101,485	112,000
RWA - Market Risk	226	223	344	664	1,007	1,090	1,715
RWA - Operational Risk	9,856	11,185	12,899	14,934	17,623	17,623	20,963
RWA - Total	76,333	81,882	99,432	117,092	128,138	120,199	134,678
CAR Tier – 1/(Total RWA)	14.07%	14.87%	16.54%	15.99%	15.97%	15.24%	15.58%
CAR B/S/(Total RWA)	16.05%	16.93%	19.24%	18.50%	18.61%	18.07%	18.22%
CAR BI ((Tier 1+2)/(Total RWA))	14.64%	16.97%	20.34%	18.87%	18.21%	17.92%	17.62%
CAR Tier – 2		2.10%	3.80%	2.88%	2.24%	2.68%	2.04%
Capital Conservation Buffer			0.63%	1.25%	1.88%	1.88%	2.50%
Countercyclical Buffer			0.00%	0.00%	0.00%	0.00%	0.00%
Capital Surcharge (D-SIB)			0.25%	0.50%	0.75%	0.75%	1.00%

Income Statement

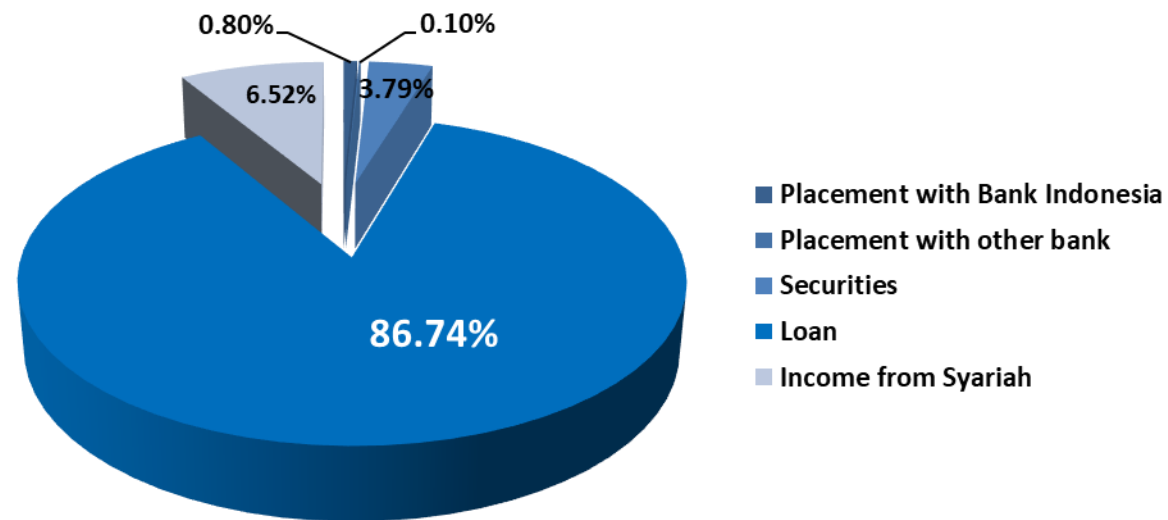
(IDR Billion)

	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Interest Income	13,374	15,567	17,852	20,081	22,839	5,276	6,420	21.69%
Interest Expense	(7,893)	(8,700)	(9,600)	(10,637)	(12,634)	(2,909)	(4,020)	38.17%
Net Interest Income	5,482	6,867	8,252	9,444	10,205	2,367	2,401	1.44%
Other Operating Income	923	1,132	1,285	1,612	2,085	414	600	45.03%
Other Operating Expense	(4,828)	(5,465)	(6,184)	(7,164)	(8,697)	(1,913)	(2,075)	8.44%
Profit From Operating	1,577	2,534	3,352	3,892	3,594	867	926	6.80%
Non Operating Income (Expense)	2	8	(22)	(30)	16	7	(5)	-179.87%
Profit Before Tax	1,579	2,542	3,330	3,862	3,610	874	921	5.39%
Net Profit	1,146	1,851	2,619	3,027	2,808	684	723	5.67%

Interest Income Composition

(IDR Billion)

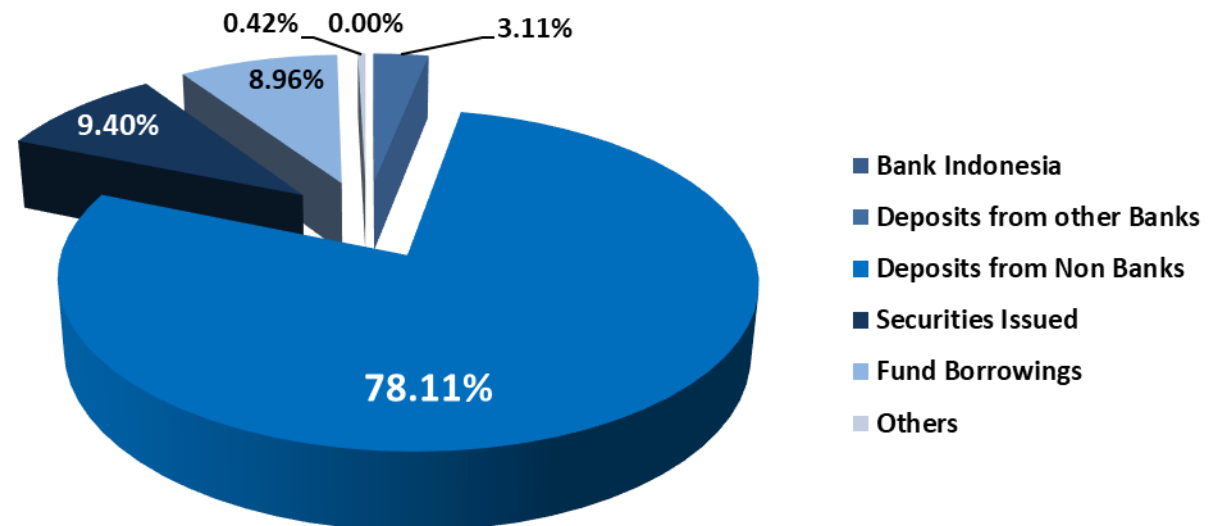
	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Placement with Bank Indonesia	81	107	111	154	145	44	51	16.88%
Placement with other bank	40	37	56	15	35	5	6	20.15%
Securities	982	858	971	971	853	230	243	5.77%
Loan	11,353	13,523	15,458	17,387	19,852	4,583	5,569	21.51%
Income from Syariah	919	1,042	1,256	1,553	1,955	413	550	33.10%
Total	13,374	15,567	17,852	20,081	22,839	5,276	6,420	21.69%



Interest Expense Composition

(IDR Billion)

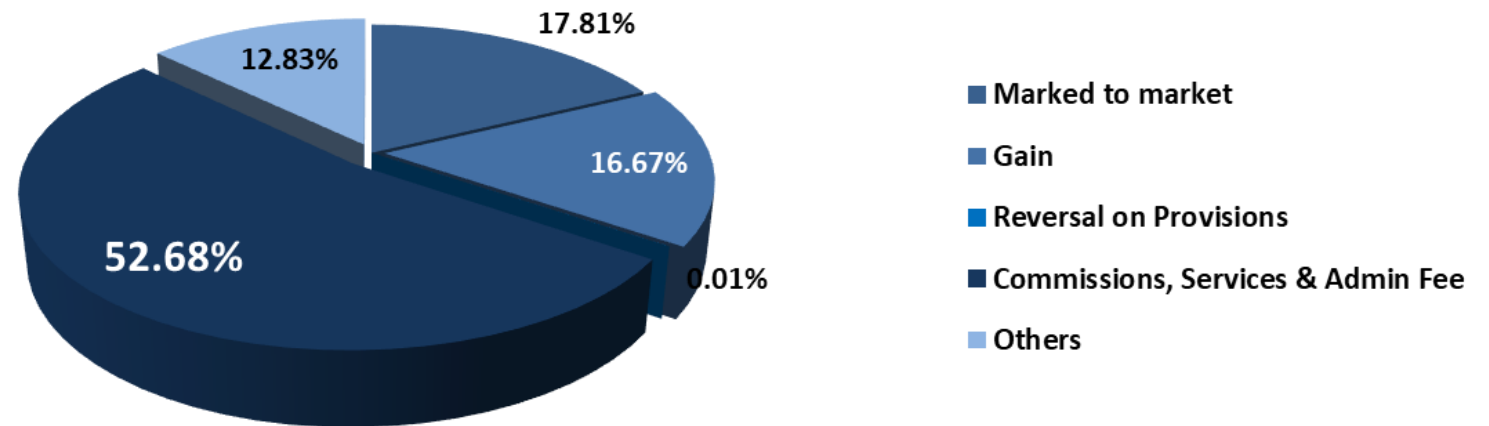
	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Bank Indonesia	2	1.06	-	-	-	-	-	-
Deposits from other Banks	84	328	285	394	459	57	125	118.49%
Deposits from Non Banks	6,290	6,750	7,363	7,946	9,498	2,217	3,140	41.62%
Securities Issued	787	883	1,088	1,368	1,556	399	378	-5.43%
Fund Borrowings	529	516	718	837	1,026	218	360	65.41%
Others	201	222	147	92	94	18	17	-4.18%
Total	7,893	8,700	9,600	10,637	12,634	2,909	4,020	38.17%



Other Operating Income Composition

(IDR Billion)

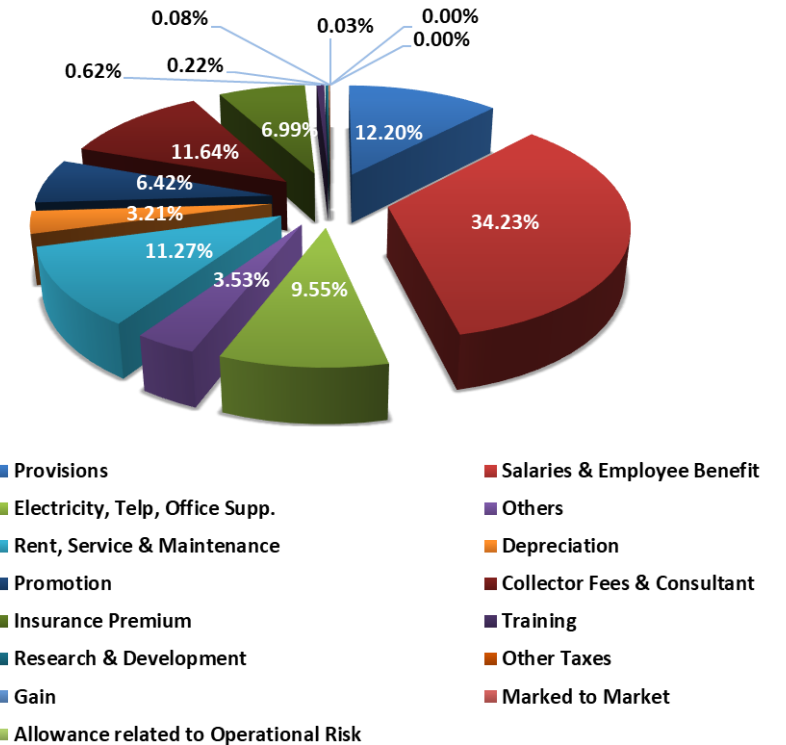
	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Marked to market	7	-	10	7	42	86	107	24.84%
Gain	112	170	273	396	456	26	100	289.65%
Reversal on Provisions	5	7.51	0.10	0.02	-	12	0.05	-99.60%
Commissions, Services & Admin Fee	496	596	656	893	1,044	224	316	41.47%
Others	303	358	347	315	543	67	77	14.40%
Total	923	1,132	1,285	1,612	2,085	414	600	45.03%



Other Operating Expense Composition

(IDR Billion)

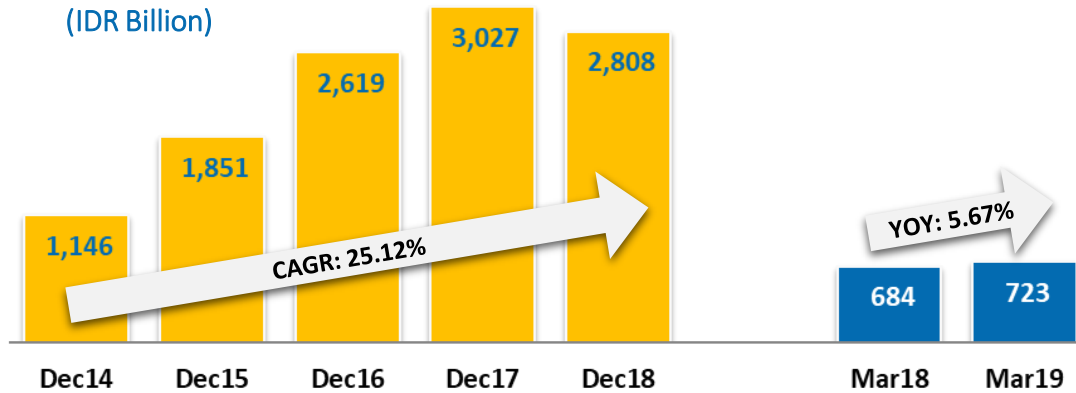
	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	1Q 2018	1Q 2019	yoy
Provisions	777	901	708	884	1,714	207	253	22.31%
Salaries & Employee Benefit	1,260	1,459	1,619	1,907	2,474	579	710	22.66%
Electricity, Telp, Office Supp.	494	591	660	853	877	211	198	-6.29%
Others	227	422	452	592	395	138	73	-46.89%
Rent, Service & Maintenance	542	563	703	799	849	190	234	23.26%
Depreciation	226	196	219	216	264	57	67	17.29%
Promotion	509	417	402	523	597	172	133	-22.51%
Collector Fees & Consultant	451	544	684	814	932	216	241	11.99%
Insurance Premium	217	245	303	366	421	108	145	34.74%
Training	107	106	136	165	138	24	13	-46.50%
Research & Development	6	7	14	13	14	2	5	94.64%
Other Taxes	8	8	9	10	10	2	2	0.39%
Gain	3	4	2	0.42	11	8	1	-92.94%
Marked to Market	0.00	0.19	0.00	1	0.15	-	0.01	-
Allowance related to Operational Risk	-	-	274	19	-	-	-	-
Total	4,828	5,465	6,184	7,164	8,697	1,913	2,075	8.44%



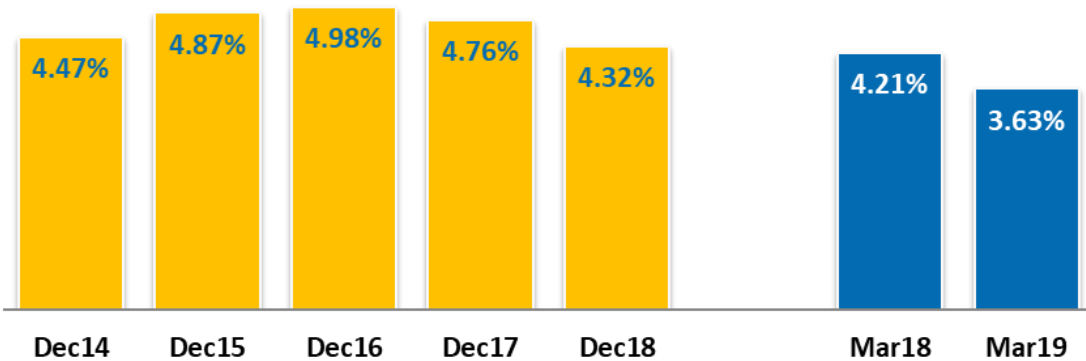
Key Financial Ratios (#1/4)

Net Profit

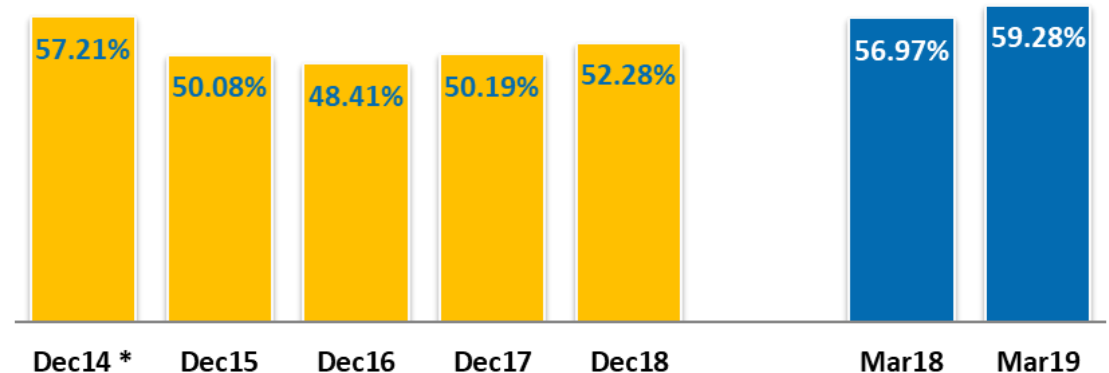
(IDR Billion)



Net Interest Margin



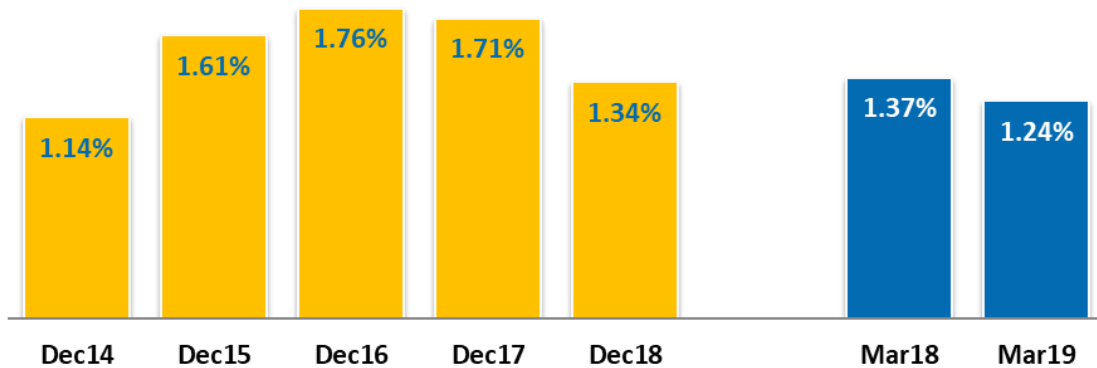
Cost to Income Ratio



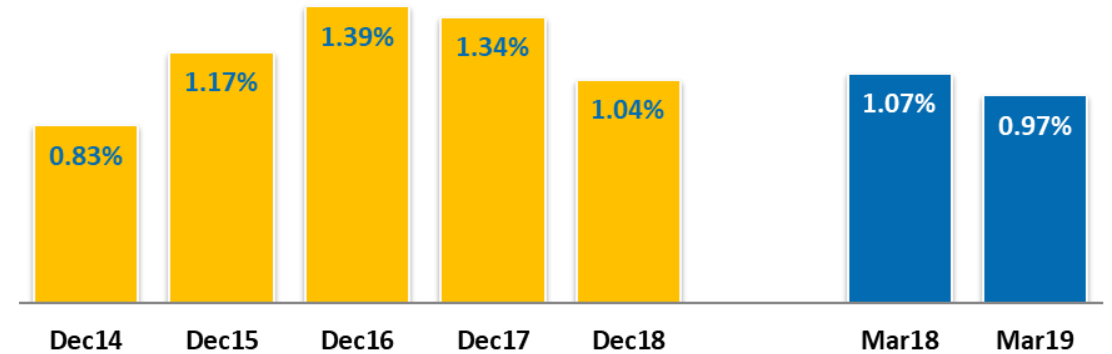
*) Reclassified

Key Financial Ratios (#2/4)

ROA¹ – Before Tax



ROA² – After Tax

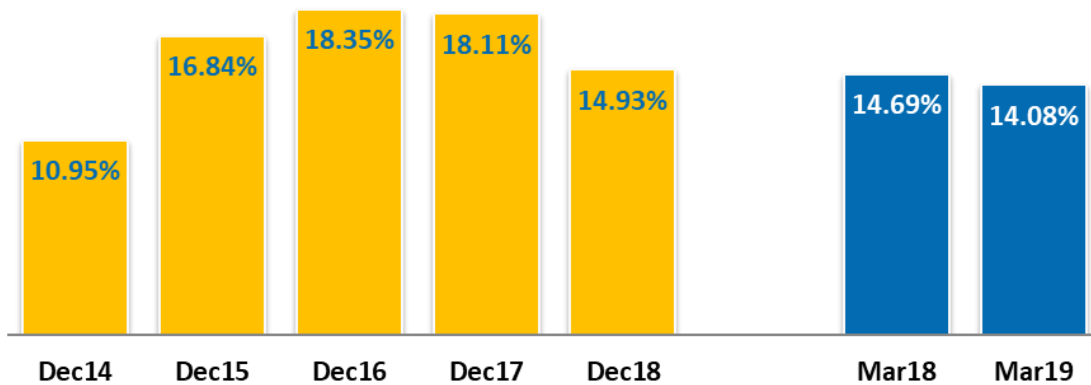


¹Calculated based on income before income tax (include tax benefit and extraordinary item)/ average total asset based on Bank Indonesia regulation

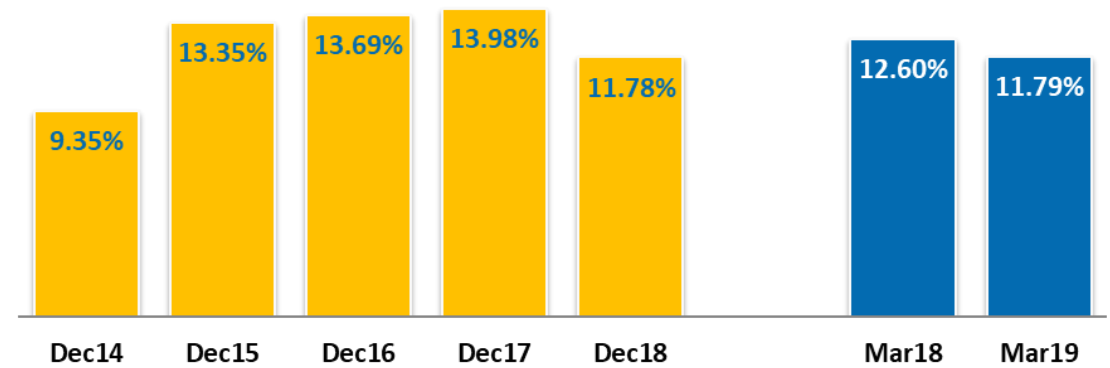
²Calculated based on net profit/average total asset

Key Financial Ratios (#3/4)

ROE³ – Tier 1 Capital



ROE⁴ – Balance Sheet

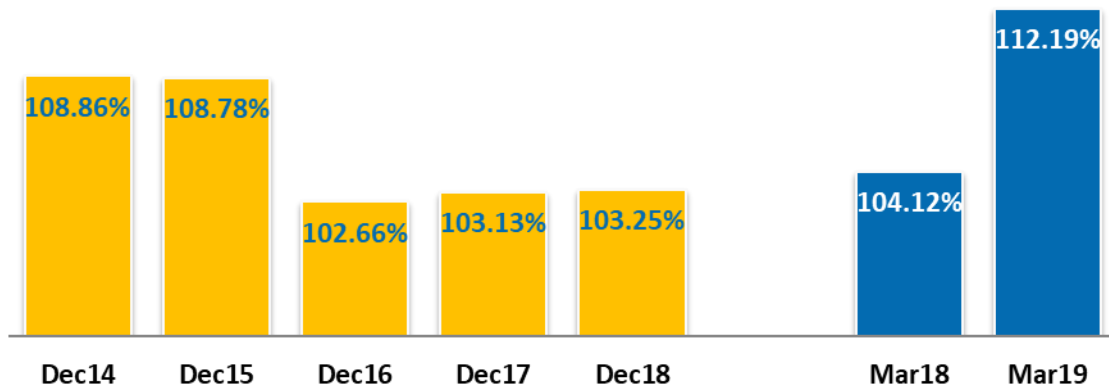


³Calculated based on net profit/average Tier 1 Capital based on Bank Indonesia regulation

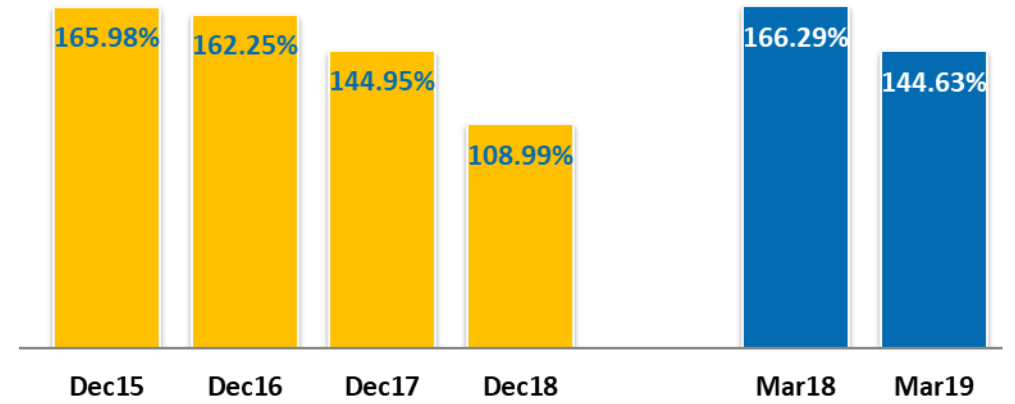
⁴Calculated based on net profit/total stakeholder's equity

Key Financial Ratios (#4/4)

Loan to Deposit Ratio



Liquidity Coverage Ratio

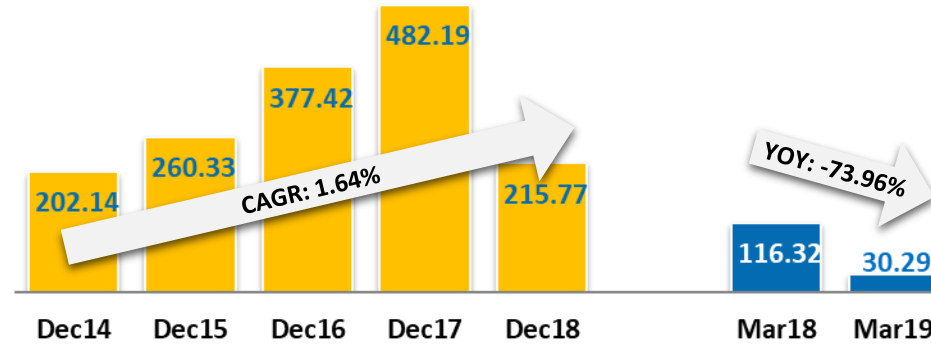


 **Sharia Business**

Sharia Business

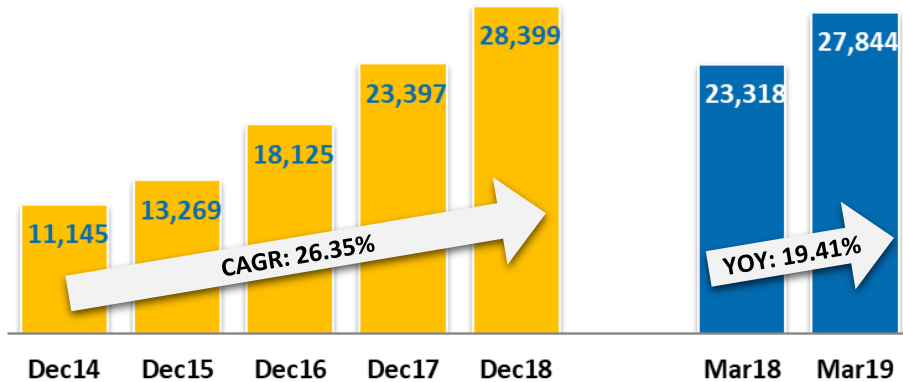
Sharia Net Profit

(IDR Billion)



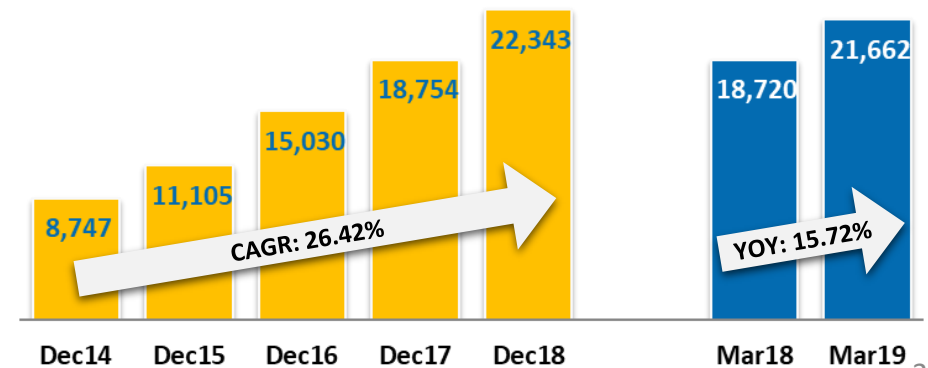
Sharia Asset

(IDR Billion)



Sharia Deposits

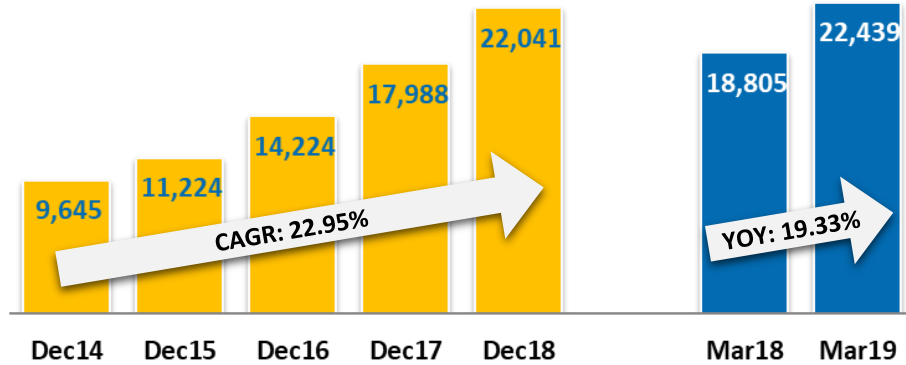
(IDR Billion)



Sharia Financings & NPF

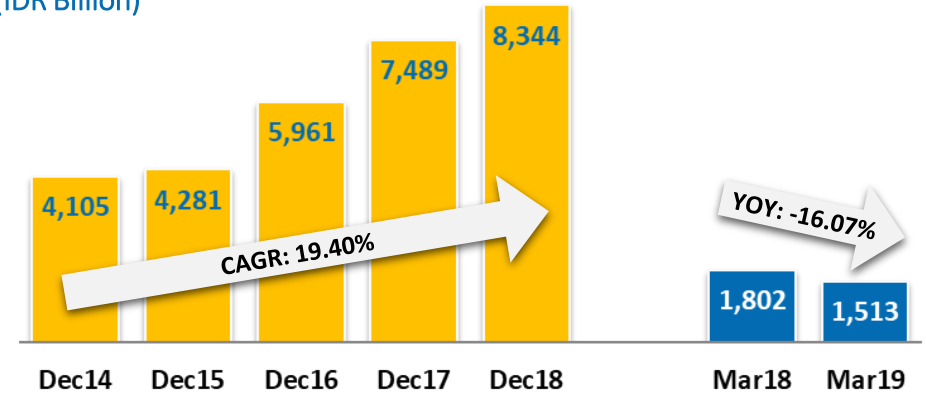
Sharia Financings

(IDR Billion)

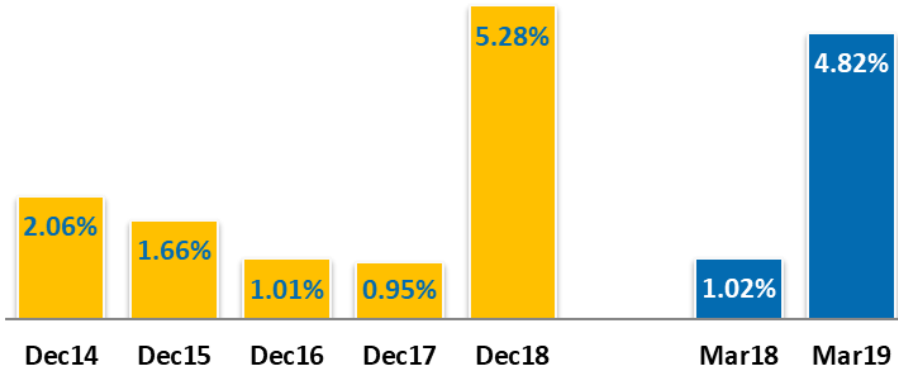


Sharia Disbursement

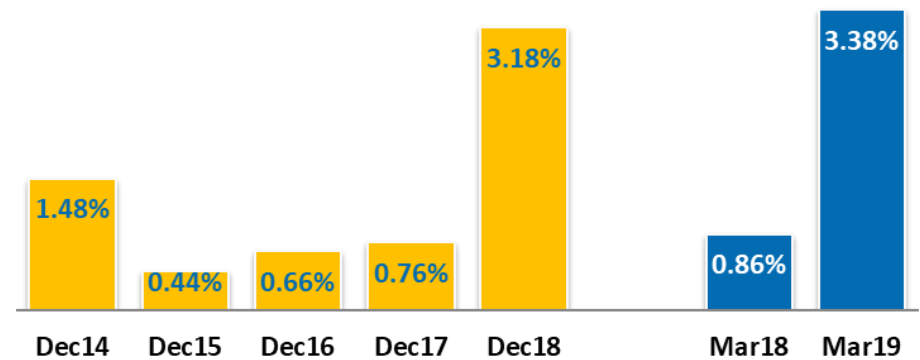
(IDR Billion)



Sharia NPF (Gross)



Sharia NPF (Net)



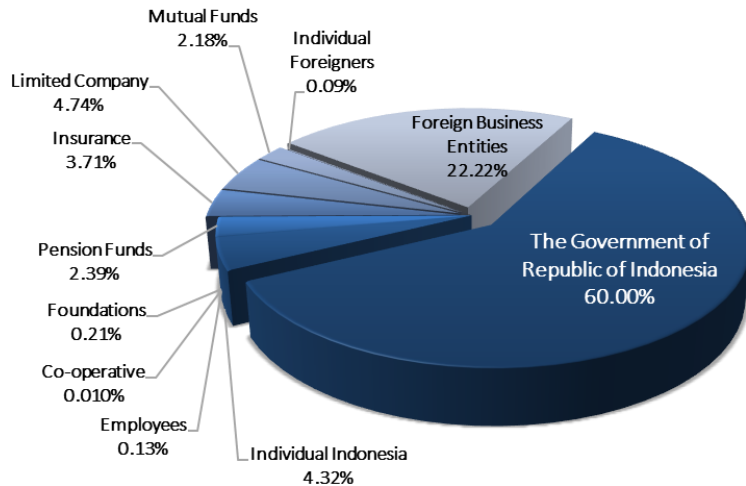


Appendices

Shares Information

Share Ownerships Composition as of Mar 31, 2019

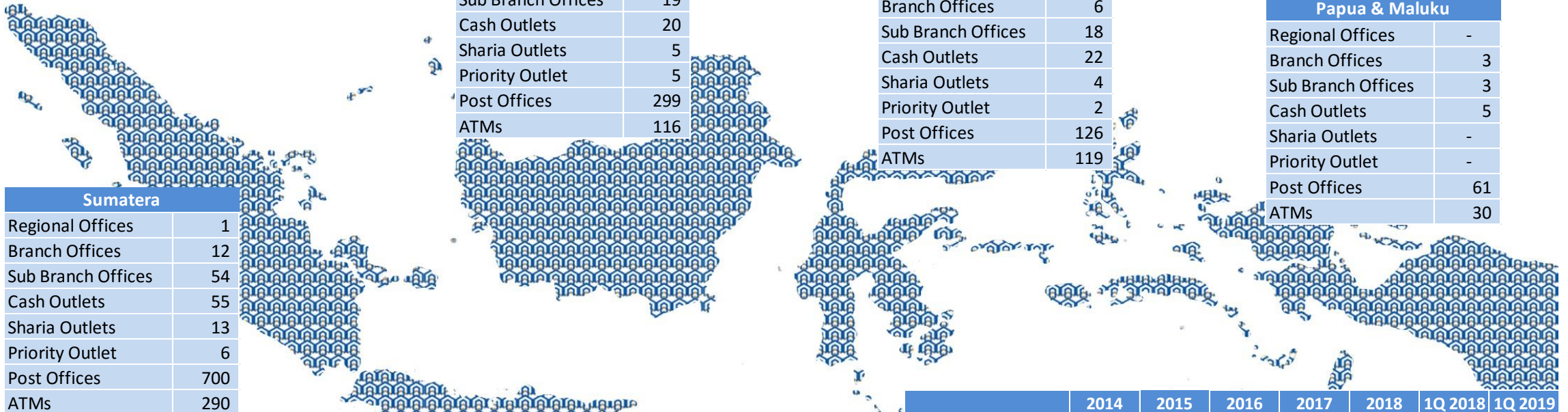
Ownership	# of Shares	%
G O I	6,354,000,000	60.00%
Public	4,236,000,000	40.00%
- Domestic	1,872,983,944	17.69%
- Foreign	2,363,016,056	22.31%
Total	10,590,000,000	100.00%



Period	Opening	Lowest	Highest	Closing	Average Volume (Lots)	PBV (x)	BVPS	Market Cap (IDR Million)
1Q 2019	2,560	2,250	2,860	2,440	280,368	1.05	2,317	25,839,600
1Q 2018	3,560	3,370	3,890	3,800	154,068	1.85	2,051	40,242,000
% (yoy)	-28.09%	-33.23%	-26.48%	-35.79%	81.98%	-43.16%	12.97%	-35.79%

- IPO by listed on IDX on 17 December 2009 at IDR800 per share
- Rights issue successfully done in November 2012 by issuing additional 1.512.857.500 new shares
- Market cap as of Mar 31, 2019 was IDR 25,84 Trillion

Outlets



Sumatera	
Regional Offices	1
Branch Offices	12
Sub Branch Offices	54
Cash Outlets	55
Sharia Outlets	13
Priority Outlet	6
Post Offices	700
ATMs	290

Kalimantan	
Regional Offices	-
Branch Offices	6
Sub Branch Offices	19
Cash Outlets	20
Sharia Outlets	5
Priority Outlet	5
Post Offices	299
ATMs	116

Sulawesi	
Regional Offices	1
Branch Offices	6
Sub Branch Offices	18
Cash Outlets	22
Sharia Outlets	4
Priority Outlet	2
Post Offices	126
ATMs	119

Papua & Maluku	
Regional Offices	-
Branch Offices	3
Sub Branch Offices	3
Cash Outlets	5
Sharia Outlets	-
Priority Outlet	-
Post Offices	61
ATMs	30

Jawa	
Regional Offices	4
Branch Offices	46
Sub Branch Offices	207
Cash Outlets	353
Sharia Outlets	59
Priority Outlet	28
Post Offices	1,624
ATMs	1,536

Bali & Nusa Tenggara	
Regional Offices	-
Branch Offices	3
Sub Branch Offices	11
Cash Outlets	9
Sharia Outlets	1
Priority Outlet	2
Post Offices	141
ATMs	62

	2014	2015	2016	2017	2018	1Q 2018	1Q 2019
Regional Offices	3	4	4	5	6	5	6
Branch Offices	65	65	65	75	76	75	76
Sub Branch Offices	223	223	243	275	304	280	312
Cash Outlets	479	479	477	484	468	485	464
Sharia Outlets	50	50	65	72	80	73	82
Priority Outlet	34	39	40	41	43	42	43
Total Outlets	854	860	894	952	977	960	983
Post Offices	2,951	2,951	2,951	2,951	2,951	2,951	2,951
ATMs	1,830	1,830	1,900	1,964	2,126	2,047	2,153
Employees	8,582	9,042	9,380	10,372	11,810	10,936	11,734



THANK YOU

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