

# FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
<b>ASSETS</b>					
1.	Cash	1,705,979	2,105,620	1,706,034	2,105,620
2.	Placements with Bank Indonesia	26,219,247	27,400,963	26,325,530	27,400,963
3.	Placements with other banks	2,581,761	5,851,807	2,583,465	5,851,807
4.	Spot and derivative receivables/forward	396	102,843	396	102,843
5.	Securities	50,104,099	57,339,639	60,073,014	57,339,639
6.	Securities sold under repurchase agreements (Repo)	-	3,499,300	-	3,499,300
7.	Securities purchased under resale agreements (Reverse Repo)	1,954,805	175,625	1,954,805	175,625
8.	Acceptances receivables	622,813	941,898	622,813	941,898
9.	Loans	327,644,289	314,080,105	327,644,289	314,080,105
10.	Share financing	48,466,126	43,892,827	48,466,126	43,892,827
11.	Investment in share	1,629,762	-	29	-
12.	Others financial assets	13,685,680	11,712,851	13,708,584	11,712,851
13.	Allowance for impairment on financial assets -/:	(17)	(787)	(17)	(787)
a.	Securities	(17)	(787)	(17)	(787)
b.	Loans and Sharia financing	(14,356,707)	(13,057,187)	(14,356,707)	(13,057,187)
c.	Others	(2,029)	(4,558)	(2,029)	(4,558)
14.	Intangible assets	338,221	137,531	338,221	137,531
15.	Accumulated amortization for intangible assets -/:	(32,773)	(15,523)	(32,773)	(15,523)
16.	Premises and equipment	14,613,334	14,059,567	14,613,334	14,059,567
17.	Accumulated depreciation on premises and equipment -/:	(5,188,392)	(4,883,626)	(5,188,392)	(4,883,626)
18.	Non earning assets	-	-	-	-
a.	Abandoned properties	1,410	1,410	1,410	1,410
b.	Repossessed assets	77,591	77,591	77,591	77,591
c.	Inter office assets	-	-	-	-
19.	Other assets	5,737,063	6,096,416	5,743,712	6,096,416
<b>TOTAL ASSETS</b>		<b>484,802,658</b>	<b>489,614,932</b>	<b>484,807,261</b>	<b>489,614,932</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	155,286,510	160,847,653	155,286,510	160,847,653
2.	Savings deposits	44,437,439	45,509,861	44,437,439	45,509,861
3.	Time deposits	206,657,595	175,309,187	206,658,383	175,309,187
4.	Electronic money	-	-	-	-
5.	Fund from Bank Indonesia	95,487	104,745	95,487	104,745
6.	Fund from other banks	-	-	-	-
7.	Spot and derivative liabilities/forward	-	-	-	-
8.	Securities sold under repurchase agreements (Repo)	-	3,409,426	-	3,409,426
9.	Acceptances liabilities	622,813	941,898	622,813	941,898
10.	Securities issued	4,765,644	5,444,524	4,765,644	5,444,524
11.	Fund borrowings	33,641,746	39,813,169	33,641,746	39,813,169
12.	Margin deposits received	9,787	9,787	9,787	9,787
13.	Inter office liabilities	5,359,639	5,652,226	5,363,174	5,652,226
14.	Others liabilities	-	18	-	18
15.	Minority interest	-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>450,876,660</b>	<b>437,642,613</b>	<b>450,881,263</b>	<b>437,642,613</b>
<b>EQUITY</b>					
16.	Share capital	-	-	-	-
a.	Authorized capital	10,239,216	10,239,216	10,239,216	10,239,216
b.	Unpaid-in capital -/:	(3,221,994)	(3,221,994)	(3,221,994)	(3,221,994)
c.	Treasury stock -/:	-	-	-	-
17.	Additional Paid-in Capital	-	-	-	-
a.	Diagno	4,418,900	4,418,900	4,418,900	4,418,900
b.	Asap	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
18.	Other comprehensive income	3,842,936	3,565,773	3,842,936	3,565,773
a.	Gain	(1,253,689)	(1,576,079)	(1,253,689)	(1,576,079)
b.	Losses -/:	-	-	-	-
19.	Reserve	4,821,242	4,821,242	4,821,242	4,821,242
a.	General reserve	4,821,242	4,821,242	4,821,242	4,821,242
b.	Appropriated reserve	840,476	840,476	840,476	840,476
20.	Retained Earning	13,684,355	13,777,225	13,684,355	13,777,225
a.	Previous years	1,706,389	3,007,328	1,706,389	3,007,328
b.	Current year	(751,833)	(700,188)	(751,833)	(700,188)
c.	Paid Dividend -/:	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>		<b>33,925,998</b>	<b>32,571,889</b>	<b>33,925,998</b>	<b>32,571,889</b>
<b>TOTAL EQUITY</b>		<b>484,802,658</b>	<b>489,614,932</b>	<b>484,807,261</b>	<b>489,614,932</b>

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		Jun 30, 2025 (Audited)	Jun 30, 2024 (Unaudited)	Jun 30, 2025 (Audited)	Jun 30, 2024 (Unaudited)
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Expenses</b>					
1.	Interest income	18,496,217	14,974,674	18,500,569	14,974,674
2.	Interest expenses	9,153,596	8,949,468	9,153,572	8,949,468
	<b>Net interest income (Expenses)</b>	<b>9,342,621</b>	<b>6,025,206</b>	<b>9,346,997</b>	<b>6,025,206</b>
<b>B. Operating Income and Expenses Other than Interest</b>					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	208,664	53,963	208,580	53,963
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	479,728	355,961	479,728	355,961
4.	Gain (loss) from spot and derivative transaction/forward (realized)	(26,959)	60,263	(26,959)	60,263
5.	Gain (loss) from investment in shares under equity method	-	-	-	-
6.	Gain (Losses) from foreign currencies translation	70,254	11,298	70,254	11,298
7.	Dividend Income	-	-	-	-
8.	Commissions/provisions/fees and administrative	711,223	762,393	711,183	762,393
9.	Other income	461,863	706,882	460,032	706,882
10.	Impairment for financial assets	3,656,970	925,183	3,656,970	925,183
11.	Losses related to operational risk	-	-	-	-
12.	Salaries and employee benefits	2,271,877	2,364,330	2,273,536	2,364,330
13.	Promotion expenses	305,117	288,359	305,117	288,359
14.	Other expenses	2,845,864	2,470,840	2,846,965	2,470,840
	<b>Other Operating Income (Expenses)</b>	<b>(7,175,055)</b>	<b>(4,097,932)</b>	<b>(7,179,770)</b>	<b>(4,097,932)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>2,167,566</b>	<b>1,927,274</b>	<b>2,167,227</b>	<b>1,927,274</b>
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (loss) from sale of premises and equipment	938	1,915	938	1,915
2.	Other non operating income (expenses)	(38,154)	(52,057)	(37,796)	(52,057)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(37,216)</b>	<b>(50,142)</b>	<b>(36,848)</b>	<b>(50,142)</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>2,130,350</b>	<b>1,877,132</b>	<b>2,130,379</b>	<b>1,877,132</b>
	Income tax expenses	-	-	-	-
a.	Estimated current tax -/:	-	(471,694)	(664)	(471,694)
b.	Deferred tax income (expenses)	(423,961)	96,424	(423,326)	96,424
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>1,706,389</b>	<b>1,501,862</b>	<b>1,706,389</b>	<b>1,501,862</b>
	<b>PROFIT (LOSS) MINORITY INTEREST</b>	-	-	-	-
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	Unrealized to profit (loss)	-	-	-	-
a.	Gain (loss) from revaluation of premises and equipment	77,163	-	77,163	-
b.	Gain (loss) from remeasurement on defined benefit plans	84,426	36,645	84,426	36,645
c.	Others	(16,041)	(9,161)	(16,041)	(9,161)
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	244,940	(298,907)	244,940	(298,907)
c.	Others	9,065	23,295	9,065	23,295
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>399,553</b>	<b>(248,128)</b>	<b>399,553</b>	<b>(248,128)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>2,105,942</b>	<b>1,253,734</b>	<b>2,105,942</b>	<b>1,253,734</b>
<b>Current Year Net Profit (Loss) Attributable to:</b>					
- Owner of Company		1,706,389	1,501,862	1,706,389	1,501,862
- Non Controlling Interest		-	-	-	-
<b>TOTAL CURRENT YEAR NET PROFIT (LOSS)</b>		<b>1,706,389</b>	<b>1,501,862</b>	<b>1,706,389</b>	<b>1,501,862</b>
<b>Total Comprehensive Profit (Loss) For The Year Attributable to:</b>					
- Owner of Company		2,105,942	1,253,734	2,105,942	1,253,734
- Non Controlling Interest		-	-	-	-
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>2,105,942</b>	<b>1,253,734</b>	<b>2,105,942</b>	<b>1,253,734</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>					
		-	-	-	-
<b>DIVIDEND</b>					
		-	-	-	-
<b>EARNINGS PER SHARE (in rupiah)</b>					
		122	107	122	107

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
<b>I. COMMITMENT RECEIVABLES</b>					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative/forward	105,884	1,963,590	105,884	1,963,590
3.	Others	-	-	-	-
<b>II. COMMITMENT PAYABLES</b>					
1.	Unused loan facilities granted to customer	-	-	-	-
a.	Committed	43,065	86,184	43,065	86,184
b.	Uncommitted	13,910,363	15,528,711	13,910,363	15,528,711
2.	Outstanding irrevocable letters of credit	104,301	249,694	104,301	249,694
3.	Outstanding sales position on spot and derivative/forward	105,488	1,809,505	105,488	1,809,505
4.	Others	14,683	14,353	14,683	14,353
<b>III. CONTINGENT RECEIVABLES</b>					
1.	Guarantees received	2,590,544	2,350,910	2,590,544	2,350,910
2.	Others	10,322,335	9,209,022	10,322,335	9,209,022
<b>IV. CONTINGENT PAYABLES</b>					
1.	Guarantees issued	3,995,942	3,124,003	3,995,942	3,124,003
2.	Others	-	-	-	-

No.	DESCRIPTION	RATIOS	
		Jun 30, 2025 (Audited)	Jun 30, 2024 (Unaudited)
<b>PERFORMANCE RATIOS</b>			
1.	Capital Adequacy Ratio (CAR)	16.93%	18.58%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.76%	2.64%
3.	Non performing earning assets to total earning assets	3.27%	3.64%
4.	Allowance for impairment on financial assets to earning assets	5.31%	5.13%
5.	NPL gross	1.89%	1.95%
6.	NPL net	1.89%	1.95%
7.	Return on Asset (ROA)	0.91%	0.84%
8.	Return on Equity (ROE)	11.82%	11.08%
9.	Net Interest Margin (NIM)	4.39%	3.00%
10.	Operating Expenses to Operating Income	89.39%	88.65%
11.	Cost to Income Ratio (CIR)	47.81%	52.77%
12.	Loan to Deposit Ratio (LDR)	92.36%	96.36%
<b>COMPLIANCE</b>			
1.	a. Percentage violation of Legal Lending Limit	0.00%	0.00%
	i. Related parties	0.00%	0.00%
	ii. Non-Related parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit	0.00%	0.00%
	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	-	-
	2.) Average	0.21%	0.04%
	b. Reserve requirement Foreign currencies (Daily)	4.30%	5.00%
	3. Net Open Position - Overall	4.16%	9.89%
		1.19%	3.27%

DESCRIPTION	Jun 30, 2025 (Audited)		Jun 30, 2024 (Unaudited)		
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	
<b>CAPITAL COMPONENTS</b>					
<b>I. CORE CAPITAL (TIER 1)</b>					
1.	Common Equity Tier 1 (CET 1)	29,643,033	30,740,877	27,524,771	27,524,771
1.1.	Paid-in Capital (net of Treasury Stock)	7,017,222	7,017,222	7,017,222	7,017,222
1.2.	Additional Factor	25,344,929	26,344,929	23,786,298	23,786,298
1.2.1.	Additional Factor	27,321,989	27,321,989	24,784,804</	

# FINANCIAL STATEMENTS PT BANK TABUNGAN NEGARA (PERSERO) Tbk

STATEMENT OF FINANCIAL POSITION As of June 30, 2025 and December 31, 2024 (In Millions of Rupiah)			
NO.	ACCOUNT	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
<b>ASSETS</b>			
1.	Cash	103.411	117.279
2.	Placement with Bank Indonesia	5.566.064	4.530.152
3.	Placement with Other Bank	201	201
4.	Investments in Marketable Securities	11.208.237	10.436.953
5.	Receiveable Financing	41.586.101	37.852.489
6.	Revenue Sharing Financing	6.863.194	6.030.813
7.	Ijarah Receiveable	16.831	9.525
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1.315.528)	(1.329.256)
10.	Premises and Equipment	87.511	40.574
11.	Non Productive Assets	-	-
12.	Other Assets	1.446.249	2.872.227
	<b>TOTAL ASSETS</b>	<b>65.562.271</b>	<b>60.560.957</b>
<b>LIABILITIES</b>			
1.	Wadiah Deposits		
a.	Current Accounts	21.869.034	18.882.766
b.	Saving Accounts	1.533.137	1.521.932
2.	Temporary Syirkah Fund		
a.	Current Accounts	1.743.975	941.925
b.	Saving Accounts	7.371.080	6.287.780
c.	Time Deposits	22.721.899	21.987.804
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	32.175	31.244
5.	Securities Issued	362.082	377.269
6.	Other Liabilities	5.044.994	5.193.194
7.	Profit Sharing Deposits	-	-
8.	Business Fund	4.465.573	4.468.824
9.	Retained Earning		
a.	Other Comprehensive Income	12.434	(8.978)
b.	Previous Year	4.794	4.794
c.	Current Year	401.094	872.403
	<b>TOTAL LIABILITIES</b>	<b>65.562.271</b>	<b>60.560.957</b>

REVENUE SHARING DISTRIBUTION Period June 30, 2025 (In Millions of Rupiah)						
Net Revenue Sharing						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-	-
II.	Mudharabah Current Deposits					
a.	Bank	-	-	-	-	-
b.	Non Bank	1.400.378	9.816	10,21%	1.002	0,86%
III.	Mudharabah Saving Deposits					
a.	Bank	21.044	147	33,12%	49	2,79%
b.	Non Bank	6.928.358	48.548	29,66%	14.398	2,49%
IV.	Mudharabah Time Deposits					
a.	Bank					
1.	1 Month	-	-	-	-	-
3.	3 Month	-	-	-	-	-
6.	6 Month	300	2	29,50%	1	2,48%
12.	12 Month	-	-	-	-	-
b.	Non Bank					
1.	1 Month	2.819.648	19.764	28,87%	5.706	2,43%
3.	3 Month	9.546.588	66.914	29,50%	19.740	2,48%
6.	6 Month	842.950	5.908	29,50%	1.743	2,48%
12.	12 Month	95.546	670	29,50%	197	2,48%
V.	Fund Borrowings	4.547.040	93.646	18,01%	16.862	4,45%
	<b>TOTAL</b>	<b>26.199.852</b>	<b>245.415</b>		<b>59.698</b>	

NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	201	-
II.	Murabahah Receiveable		
a.	Bank	-	-
b.	Non Bank	8.994.847	159.145
III.	Istishna Receiveable		
a.	Bank	-	-
b.	Non Bank	558.577	40.136
IV.	Multi-Service Receiveable		
a.	Bank	-	-
b.	Non Bank	23.909	185
V.	Rahn Financing		
a.	Bank	-	-
b.	Non Bank	-	-
VI.	Mudharabah Financing		
a.	Bank	-	-
b.	Non Bank	94.595	1
VII.	Musyarakah Financing		
a.	Bank	-	-
b.	Non Bank	6.316.181	41.343
VIII.	Ijarah Receiveable		
a.	Bank	-	-
b.	Non Bank	16.928	323
IX.	Other Financing		
a.	Bank	-	-
b.	Non Bank	-	-
	<b>TOTAL</b>	<b>16.005.238</b>	<b>241.133</b>

REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As June 30, 2025 and December 31, 2024 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
<b>A. Sources and Distribution of Zakat Funds</b>			
1.	Zakat Funds Received From:		
a.	Internal UUS	2	7
b.	External UUS	-	-
	<b>Total Zakat Funds Received</b>	<b>2</b>	<b>7</b>
2.	Distribution of Zakat Funds		
a.	Zakat Receiving Institutions	-	7
b.	Zakat Receiving Body	-	-
	<b>Total Zakat Funds Distributed</b>	<b>-</b>	<b>7</b>
<b>B. Sources and Distributions of Waqf Funds</b>			
1.	Waqf Fund Received From:		
a.	Internal UUS	-	-
b.	External UUS	-	-
	<b>Total Waqf Funds Received</b>	<b>-</b>	<b>-</b>
2.	Distribution of Waqf Funds		
a.	Badan Wakaf Indonesia	-	-
b.	Other Nadzir	-	-
c.	Other	-	-
	<b>Total Waqf Funds Distributed</b>	<b>-</b>	<b>-</b>

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended June 30, 2025 and 2024 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2025 (Audited)	Jun 30, 2024 (Unaudited)
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Operating Income and Expenses</b>			
1.	Revenue from Fund Management as Mudharib		
a.	Income from Receivable Financing	1.524.014	1.404.985
b.	Income from Revenue Sharing Financing	248.924	179.408
c.	Income from Revenue from Ijarah	505	81
d.	Other Main Operating Income	380.394	412.748
2.	Third Parties Share on Returns of Temporary Syirkah Funds	(944.376)	(880.139)
a.	Non Profit Sharing	(944.376)	(880.139)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	1.209.461	1.117.083
<b>B. Other Operating Income and Expenses</b>			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Commissions / Provisions / Fees and Administrative	67.960	50.972
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposite	(143.625)	(56.713)
6.	Impairment for Financial Assets	(264.054)	(167.601)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	28.000	31.451
9.	Salaries and Employee Benefits	(222.297)	(188.340)
10.	Other Expense	(274.320)	(416.553)
	<b>Other Operating Income (Expenses)</b>	<b>(808.336)</b>	<b>(746.784)</b>
	<b>PROFIT AND LOSS FROM OPERATIONS</b>	<b>401.125</b>	<b>370.299</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	(31)	39
	<b>PROFIT AND LOSS FROM NON OPERATIONS</b>	<b>(31)</b>	<b>39</b>
	<b>PROFIT AND LOSS CURRENT PERIOD BEFORE TAX</b>	<b>401.094</b>	<b>370.338</b>
	Income Tax Expenses	-	-
	<b>PROFIT AND LOSS CURRENT PERIOD</b>	<b>401.094</b>	<b>370.338</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	21.412	221
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>21.412</b>	<b>221</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>422.506</b>	<b>370.559</b>

STATEMENT OF COMMITMENTS AND CONTINGENCIES As of June 30, 2025 and December 31, 2024 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
<b>1. COMMITMENT RECEIVABLES</b>			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>2. COMMITMENT PAYABLES</b>			
1.	Unused Loan Facilities Granted to Customer	1.606.515	1.404.788
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
<b>3. CONTINGENT RECEIVABLE</b>			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	3.825.267	3.449.747
<b>4. CONTINGENT PAYABLES</b>			
1.	Guarantees Issued	166	166
2.	Others	-	-

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As June 30, 2025 and December 31, 2024 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2025 (Audited)	Dec 31, 2024 (Audited)
1.	Beginning Balance of Benevolent Funds	1.087	468
2.	Sources of Benevolent Funds	-	-
a.	Sources of Benevolent Funds	-	-
b.	Repayment of productive benevolent funds	1.124	1.063
c.	Penalty; and	1	3
d.	Non halal income	-	-
e.	Other	-	-
	<b>Total benevolent funds received</b>	<b>1.125</b>	<b>1.066</b>
3.	Uses of Benevolent Funds		
a.	Productive benevolent funds	-	-
b.	Charity	-	-
c.	Other uses for public interest	1	447
	<b>Total uses of benevolent funds</b>	<b>1</b>	<b>447</b>
4.	Surplus (deficit) of Benevolent Funds	1.124	619
5.	Ending Balance of Benevolent Funds	2.211	1.087

FINANCIAL RATIOS For the Period Ended June 30, 2025 and 2024			
NO.	RATIOS	Jun 30, 2025 (Audited)	Jun 30, 2024 (Unaudited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	13,52%	12,19%
2.	Non Performing Productive Assets to Total Productive Assets	2,33%	2,40%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	2,20%	2,99%
4.	Gross NPF	2,87%	2,83%
5.	Net NPF	0,54%	0,74%
6.	Return On Assets (ROA)	1,29%	1,34%
7.	Financing Revenue Sharing to Total Financing	14,16%	11,66%
8.	Financing to Deposit Ratio (FDR)	87,74%	89,84%


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

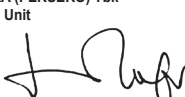
Head Office :  
BTN Sharia Center Tanah Abang  
Jl. K.H. Mas Mansyur No.86 RT. 10/RW. 6, Kebon Melati, Kecamatan Tanah Abang, Jakarta Pusat 10230

Sharia Branch Office :  
• Balikpapan • Banda Aceh • Bandar Lampung • Bandung • Banjarmasin • Batam • Bekasi • Bengkulu • Bogor • Cirebon • Depok • Jakarta Harmoni • Jakarta Pasar Minggu • Jambi • Jember • Karawang • Kendari • Lhokseumawe • Makassar • Malang • Mataram • Medan • Padang • Palembang • Palu • Pekanbaru • Pontianak • Semarang • Serang • Solo • Surabaya • Tangerang • Tasikmalaya • Tegal • Yogyakarta

Jakarta, August 28, 2025

PT BANK TABUNGAN NEGARA (PERSERO) Tbk  
Sharia Business Unit

  
M. Quraish Shihab  
Sharia Supervisory Board

  
Hirwandi Gafar  
Director of Consumer Banking

**Pembiayaan EmasKu BTN iB**  
lindungi masa depan  
dengan nilai aset yang terjaga

margin mulai **10,3%** | angsuran ringan | diskon **25%** biaya admin diakhir proses | jangka waktu hingga tahun **5**

btñ syariah

wujudkan niat suci  
menuju baitullah lebih dekat di hati  
melalui Program Berkah Haji Umroh

btñ syariah