

Laporan Umum - Ukuran Utama (Key Metrics)

Nama Bank : PT Bank Tabungan Negara (Persero), Tbk.
Posisi Laporan : Maret 2025 (TW I/2025)

(in Million of Rupiah)

Keterangan/Deskripsi	Description	Period				
		Mar-25	Dec-24 (Audited)	Sep-24 (Reviewed)	Jun-24	Mar-24
Modal Yang Tersedia (nilai)	Available Capital					
1 Modal Inti Utama (CET1)	Common Equity Tier 1	29,074,591	29,834,471	29,079,844	27,524,771	26,983,968
2 Modal Inti (Tier 1)	Tier 1 Capital	29,074,591	29,834,471	29,079,844	27,524,771	26,983,968
3 Total Modal	Total Capital	31,472,491	32,273,030	31,916,329	30,791,472	30,631,510
Aset Tertimbang Menurut Risiko (Nilai)	Risk Weighted Assets (RWA)					
4 Total Aset Tertimbang Menurut Risiko	Total RWA	177,324,509	174,444,978	170,661,087	165,760,553	161,216,093
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR	Risk-based capital ratios as a percentage of RWA					
5 Rasio CET1 (%)	CET1 Ratio (%)	16.40%	17.10%	17.04%	16.61%	16.74%
6 Rasio Tier 1 (%)	Tier1 Ratio (%)	16.40%	17.10%	17.04%	16.61%	16.74%
7 Rasio Total Modal (%)	CAR (%)	17.75%	18.50%	18.70%	18.58%	19.00%
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR	Risk-based capital ratios as a percentage of RWA					
8 Capital Conservation Buffer (2,5% dari ATMR) (%)	Capital Conservation Buffer (2,5% of RWA)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical Buffer (0 - 2,5% dari ATMR) (%)	Countercyclical Buffer (0 - 2,5% of RWA)	0.00%	0.00%	0.00%	0.00%	0.00%
10 Capital Surcharge untuk Bank Sistemik (1% - 2,5%) (%)	Capital Surcharge for Systemically Important Bank	1.00%	1.00%	1.00%	1.00%	1.00%
11 Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	Total CET1 as Buffer	3.50%	3.50%	3.50%	3.50%	3.50%
12 Komponen CET1 untuk buffer	CET1 Component for Capital Buffer	8.50%	9.25%	9.45%	9.33%	9.82%
Rasio Pengungkit sesuai Basel III	Leverage Ratio					
13 Total Eksposur	Total Exposures	454,898,238	455,163,508	441,456,794	441,599,095	441,663,531
14.a Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	6.39%	6.42%	6.55%	6.16%	6.11%
14.b Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.39%	6.42%	6.55%	6.16%	6.11%
14.c Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross (%).	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.39%	6.42%	6.54%	6.15%	6.11%
14.d Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross (%).	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.39%	6.42%	6.54%	6.15%	6.11%
Rasio Kecukupan Likuiditas (LCR)	Liquidity Coverage Ratio					
15 Total Aset Likuid Berkualitas Tinggi (HQLA)	High-quality liquid assets (HQLA)	69,149,093	74,276,531	77,132,537	80,840,277	79,654,760
16 Total Arus Kas Keluar Bersih (net cash outflow)	Total Net Cash Outflows	42,977,956	38,853,989	38,118,819	41,681,816	35,401,435
17 LCR (%)	LCR (%)	160.89%	191.17%	202.35%	193.95%	225.00%
Rasio Pendanaan Stabil Bersih (NSFR)	Net Stable Funding Ratio					
18 Total Pendanaan Stabil yang Tersedia (ASF)	Available Stable Funding	247,166,074	252,191,739	247,255,664	244,451,089	243,098,458
19 Total Pendanaan Stabil yang Diperlukan (RSF)	Required Stable Funding	206,165,969	209,135,110	204,476,752	209,209,884	206,594,728
20 NSFR (%)	NSFR (%)	119.89%	120.59%	120.92%	116.84%	117.67%