

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk.
As of March 31, 2021 and December 31, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	March 31, 2021	December 31, 2020
ASSETS			
1	Cash	1,203,015	1,429,426
2	Placements with Bank Indonesia	24,995,016	30,937,768
3	Placements with other banks	7,078,718	3,217,466
4	Spot and derivative receivables/forward	96,747	70,386
5	Securities	57,771,987	59,493,717
6	Securities sold under repurchase agreements (Repo)	1,904,450	-
7	Securities purchased under resale agreements (Reverse Repo)	15,221,420	954,955
8	Acceptances receivables	192,804	196,071
9	Loans	235,868,233	235,052,116
10	Sharia financing	25,471,562	25,062,047
11	Investment in share	-	-
12	Others financials assets	7,841,086	6,326,768
13	Allowance for impairment on financial assets -/		
	a Securities	(2,000)	(2,000)
	b Loans and Sharia Financing	(12,878,910)	(13,060,943)
	c Others	(3,251)	(3,201)
14	Intangible assets	-	-
	Accumulated amortisation for intangible assets -/	-	-
15	Premises and equipment	9,106,032	9,053,182
	Accumulated depreciation on premises and equipment -/	(3,354,088)	(3,234,737)
16	Non earning assets		
	a Abandoned properties	4,444	4,444
	b Repossessed assets	77,591	77,591
	c Suspense account	-	-
	d Inter office assets	-	-
17	Other assets	5,134,975	5,633,350
	TOTAL ASSETS	375,729,831	361,208,406
LIABILITIES AND EQUITY			
	LIABILITIES		
1	Demand deposits	71,469,593	72,044,546
2	Savings deposits	41,191,393	42,719,489
3	Time deposits	182,252,764	164,371,033
4	Electronic money	-	-
5	Fund from Bank Indonesia	-	-
6	Fund from other banks	34,848	35,089
7	Spot and derivative liabilities/forward	6,816	22,787
8	Securities sold under repurchase agreements (Repo)	1,716,191	-
9	Acceptances liabilities	192,804	196,071
10	Securities issued	15,812,259	15,810,466
11	Fund borrowings	32,609,231	34,001,570
12	Margin deposits received	10,359	11,332
13	Inter office liabilities	-	-
14	Other liabilities	11,316,622	12,008,178
15	Minority interest	-	-
	TOTAL LIABILITIES	356,612,880	341,220,561

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No.	DESCRIPTION	March 31, 2021	December 31, 2020
	<u>EQUITY</u>		
16	Share capital		
	a Authorised capital	10,239,216	10,239,216
	b Unpaid-in capital -/-	(4,944,216)	(4,944,216)
	c Treasury stock -/-	-	-
17	Additional Paid-in Capital		
	a Agio	2,054,454	2,054,454
	b Disagio -/-	-	-
	c Funds for paid-up capital	-	-
	d Others	-	-
18	Other comprehensive income		
	a Gain	3,459,437	4,408,010
	b Losses -/-	(1,080,323)	(532,913)
19	Reserve		
	a General reserve	4,621,242	3,018,884
	b Appropriated reserve	840,476	840,476
20	Retained Earning		
	a Previous years	3,301,576	3,301,576
	b Current year	625,089	1,602,358
	c Paid Dividend -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	19,116,951	19,987,845
	TOTAL EQUITY	19,116,951	19,987,845
	TOTAL LIABILITIES AND EQUITY	375,729,831	361,208,406

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

PT Bank Tabungan Negara (Persero) Tbk.
For the Period Ended March 31, 2021 and 2020

(In Millions of Rupiah)

No	DESCRIPTION	March 31, 2021	March 31, 2020
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1	Interest income	6,359,320	6,174,405
2	Interest expenses	3,584,613	3,995,162
	Net interest income (Expenses)	2,774,707	2,179,243
B. Operating Income and Expenses Other than Interest			
1	Gain (loss) from increase (decrease) in fair value of financial assets	(29,112)	23,218
2	Gain (loss) from increase (decrease) in fair value of financial liabilities	-	-
3	Gain (loss) from sale of financial assets	146,275	99,473
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(3,259)	(6,330)
5	Gain (Loss) from investment in shares under equity	-	-
6	Gain (Losses) from foreign currencies translation	24,625	141,281
7	Dividend Income	-	-
8	Comissions/provisions/fees and administrative	242,123	231,331
9	Other income	91,122	100,855
10	Impairment for financial assets	320,164	431,053
11	Losses related to operational risk	-	-
12	Salaries and employee benefits	768,504	694,462
13	Promotion expenses	55,322	63,330
14	Other expenses	1,235,951	1,007,863
	Other Operating Income (Expenses)	(1,908,167)	(1,606,880)
	PROFIT (LOSS) FROM OPERATIONS	866,540	572,363
NON OPERATING INCOME AND EXPENSES			
1	Gain (loss) from sale of premises and equipment	-	-
2	Other non operating income (expenses)	(3,865)	13,658
	PROFIT (LOSS) FROM NON OPERATING	(3,865)	13,658
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	862,675	586,021
	Income tax expenses		
a	Estimated current tax -/-	(338,753)	(134,364)
b	Deferred tax income (expenses)	101,167	5,440
	PROFIT (LOSS) CURRENT PERIOD	625,089	457,097
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
1	Unreclassified to profit (loss)		
a	Gain (loss) from revaluation of premises and equipment	-	-
b	Gain (loss) from remeasurement on defined benefit plans	292,137	1,568
c	Others	(73,034)	(392)
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	(2,177,330)	(221,293)
c	Others	462,244	150,571
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(1,495,983)	(69,546)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(870,894)	387,551
Current Year Net Profit (Loss) Attributable to :			
	- Owner of Company	625,089	457,097
	- Non Controlling Interest	-	-
	TOTAL CURRENT YEAR NET PROFIT (LOSS)	625,089	457,097
Total Comprehensive Profit (Loss) For The Year Attributable to:			
	- Owner of Company	(870,894)	387,551
	- Non Controlling Interest	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(870,894)	387,551
TRANSFER PROFIT (LOSS) TO HEAD OFFICE			
		-	-
DIVIDEND			
		-	-
EARNINGS PER SHARE (in rupiah)			
		59	43

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
PT Bank Tabungan Negara (Persero) Tbk.
As of March 31, 2021 and December 31, 2020

(in Millions of Rupiah)

No.	DESCRIPTION	MARCH 31, 2021	DECEMBER 31, 2020
I. COMMITMENT RECEIVABLES			
1	Unused fund borrowings/financing facilities	-	-
2	Outstanding purchase position on spot and derivative/forward	2,759,750	2,107,500
3	Others	-	-
II. COMMITMENT PAYABLES			
1	Unused loan facilities granted to customer		
a	Committed	97,667	79,356
b	Uncommitted	16,584,135	12,959,834
2	Outstanding irrevocable letters of credit	14,440	35,440
3	Outstanding sales position on spot and derivative/forward	2,688,376	2,035,875
4	Others	12,069	11,962
III. CONTINGENT RECEIVABLES			
1	Guarantees received	563,926	598,681
2	Others	6,248,287	5,889,158
IV. CONTINGENT PAYABLES			
1	Guarantees issued	889,234	764,042
2	Others	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT Bank Tabungan Negara (Persero) Tbk.
As Of March 31, 2021 And 2020

(in Millions of Rupiah)

CAPITAL COMPONENTS			March 31, 2021	March 31, 2020
I CORE CAPITAL (TIER 1)			16,038,941	15,162,143
1 Common Equity Tier 1 (CET 1)			16,038,941	15,162,143
1.1 Paid-in Capital (net of Treasury Stock)			5,295,000	5,295,000
1.2 Disclosed Reserves			13,186,702	10,504,249
1.2.1 Additional Factor			13,910,352	10,606,574
1.2.1.1 Other comprehensive income			3,307,991	3,307,991
1.2.1.1.1 Excess differences arising from translation offinancial statement			-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale			-	-
1.2.1.1.3 Surplus of fixed assets revaluation			3,307,991	3,307,991
1.2.1.2 Other disclosed reserves			10,602,361	7,298,583
1.2.1.2.1 Agio			2,054,454	2,054,454
1.2.1.2.2 General reserves			4,621,242	3,018,884
1.2.1.2.3 Previous year profit			3,301,576	1,768,148
1.2.1.2.4 Current year profit			625,089	457,097
1.2.1.2.5 Funds for paid-in capital			-	-
1.2.1.2.6 Others			-	-
1.2.2 Deduction Factor			(723,650)	(102,325)
1.2.2.1 Other comprehensive income			(641,615)	(59,262)
1.2.2.1.1 Negative differences arising from translation offinancial statement			-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale			(641,615)	(59,262)
1.2.2.2 Other disclosed reserves			(82,035)	(43,063)
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 adjusment amounts from fair value of financial assets in trading book			-	-
1.2.2.2.6 Required allowance for non earning assets			(82,035)	(43,063)
1.2.2.2.7 Others			-	-
1.3 Non Controlling Interest			-	-
1.4 Deduction Factor of CET 1			(2,442,761)	(637,106)
1.4.1 Deferred tax calculation			(2,442,761)	(637,106)
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 wil			-	-
II SUPPLEMENTAL CAPITAL (TIER 2)			6,978,882	9,586,851
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements			5,648,096	8,221,763
2 Agio/Disagio			-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)			1,330,786	1,365,088
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			23,017,823	24,748,994
		RATIO	March 31, 2021	March 31, 2020
RISK WEIGHTED ASSETS				
CREDIT RISK -WEIGHTED ASSETS	106,462,898	109,208,366	12.30%	11.47%
MARKET RISK -WEIGHTED ASSETS	2,023,686	725,589	12.30%	11.47%
OPERATIONAL RISK - WEIGHTED ASSETS	21,913,665	22,202,534	5.35%	7.26%
TOTAL RISK WEIGHTED ASSETS	130,400,249	132,136,489	17.65%	18.73%
CAR BASED ON RISK PROFILE (%)	9.25%	9.18%	8.40%	9.55%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)		
From CET1 (%)	3.90%	1.92%	0.000%	2.500%
From AT1 (%)	0.00%	0.00%	0.000%	0.000%
From Tier 2 (%)	5.35%	7.26%	1.000%	1.000%

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
As of March 31, 2021 and 2020

(In Millions of Rupiah)

No	DESCRIPTION	PT BANK TABUNGAN NEGARA (PERSERO) Tbk										
		March 31, 2021					March 31, 2020					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
I. RELATED PARTIES												
1. Placements with other banks												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative receivables/ forward												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables												
7. Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM											
i.	Rupiah	127,819	3,188	-	-	-	131,007	109,336	5,297	-	-	114,633
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8. Investments in shares												
9. Other receivable												
10. Commitments and contingencies												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
II. NON RELATED PARTIES												
1. Placements with other banks												
a.	Rupiah	5,705,758	-	-	-	-	5,705,758	581,802	-	-	-	581,802
b.	Foreign currencies	1,371,181	-	-	-	1,779	1,372,960	978,846	-	-	1,872	980,718
2. Spot and derivative receivables/ forward												
a.	Rupiah	96,747	-	-	-	-	96,747	516,374	-	-	-	516,374
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.	Rupiah	45,061,191	57,589	6,244	8,845	68,375	45,202,244	16,987,286	65,818	7,769	9,518	35,913
b.	Foreign currencies	12,569,743	-	-	-	-	12,569,743	2,783,284	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	1,904,450	-	-	-	-	1,904,450	1,071,810	-	-	-	1,071,810
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	15,221,420	-	-	-	-	15,221,420	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables												
7. Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)											
i.	Rupiah	5,934,818	2,380,540	143,611	261,770	3,001,155	11,721,894	8,024,434	2,915,366	363,539	552,435	2,681,609
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM											
i.	Rupiah	228,316,925	13,467,165	230,351	412,932	7,059,521	249,486,894	197,930,442	31,834,955	1,344,779	2,237,554	5,252,171
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans											
i.	Rupiah	58,272,728	10,156,351	218,930	504,031	5,698,055	74,850,095	9,638,593	8,870,271	452,247	304,997	1,838,247
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8. Investments in shares												
9. Other receivable												
10. Commitments and contingencies												
a.	Rupiah	15,537,123	1,981,591	16,587	29,990	12,487	17,577,778	13,814,632	2,056,927	28,030	15,617	41,223
b.	Foreign currencies	19,767	-	-	-	-	19,767	35,928	-	-	-	35,928
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

NO	DESCRIPTION	March 31, 2021					March 31, 2020				
		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	26	-	1,779	70,770	1,720	2,545	-	1,872	15,607	1,872
2.	Spot and derivative receivables/forward	-	-	-	967	-	-	-	-	5,164	-
3.	Securities	-	-	2,000	59,126	76,613	4	-	2,000	195,189	45,128
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	152,214	-	-	-	-	-	-
6.	Acceptances receivables	1,446	-	-	1,928	-	1,934	-	-	5,014	-
7.	Loans and financing provided	1,972,950	1,594,741	9,311,219	2,318,357	9,752,554	3,493,515	3,831,166	5,811,428	2,025,196	6,831,627
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	3,537	2,305	386	9,050	104,778	1,892	2,125	-	14,874	125,457

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk.
For The Period Ended March 31, 2021 And 2020

(In Millions of Rupiah)

DESCRIPTION	March 31, 2021	March 31, 2020
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	5,317,222	5,972,792
Recoveries from loan debts written-off	68,136	68,102
Interest and bonus, fees and commissions paid	(3,637,403)	(3,945,911)
Corporate income tax paid	(161,292)	(72,009)
Recoveries from tax assessment letter	-	-
Other operating expenses - net	(1,271,206)	(386,022)
Other non-operating Income (expense) - net	20,761	154,939
Cash receipts before changes in operating assets and liabilities	336,218	1,791,891
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Placement from other banks	351,780	352,084
Fair value through profit or loss securities	(1,727,316)	464,062
Fair value through profit or loss government bonds	2,504,212	(6,539,116)
Acceptances Receivables	-	(14,308)
Loans and sharia financing/receivables	(1,739,242)	1,522,117
Other assets	220,597	(2,260,043)
Increase (decrease) in operating liabilities:		
Current liabilities	(442,594)	1,612,559
Deposits from customer		
Demand deposits	(889,974)	2,205,604
Wadiah demand deposits	228,405	118,842
Savings deposits	(1,705,225)	(5,389,261)
Savings deposits Wadiah	120,603	3,836
Time deposits	16,535,028	386,192
Deposits from other banks	1,667	123,863
Acceptance Payable	-	14,308
Other liabilities	(531,119)	(102,012)
Temporary syirkah funds	1,569,791	(1,054,246)
Net Cash provided by (used in) Operating Activities	14,832,831	(6,763,628)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from matured amortized cost securities	216	392,442
Purchase of amortized cost securities	(105,240)	-
Purchase of amortized cost government bonds	286,493	12,488
Acquisitions of premises and equipment	(39,532)	(38,334)
(Increase) Decrease fair value through other comprehensive income	(451,267)	675,387
Proceed from securities purchased under agreement to resell	-	801,495
Purchase securities purchased under agreement to resell	(14,266,464)	-
(Increase) Decrease fair value through other comprehensive income	(5,302,855)	1,111,233
Net Cash used in Investing Activities	(19,878,649)	2,954,711

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk.
For The Period Ended March 31, 2021 And 2020

(In Millions of Rupiah)

CASH FLOWS FROM FINANCING ACTIVITIES		
Payments of dividends	-	(20,926)
Proceeds from fund borrowings	-	1,104,009
Payment from fund borrowings	(1,500,000)	(1,000,000)
Proceeds from subordinated securities	-	4,047,884
Proceeds of matured securities sold under repurchase agreements	1,716,191	-
Net Cash Provided by Financing Activities	216,191	4,130,967
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(4,829,627)	322,050
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	38,106,377	31,249,908
CASH AND CASH EQUIVALENTS AT END OF PERIOD	33,276,750	31,571,958
The details of cash and cash equivalents at end of period are as follows:		
Cash	1,203,015	1,357,846
Current accounts with Bank Indonesia	10,134,872	13,452,575
Current accounts with other banks	7,078,382	1,367,229
Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	14,860,481	15,344,308
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	50,000
Total of cash and cash equivalents	33,276,750	31,571,958

CALCULATION OF FINANCIAL RATIOS
PT Bank Tabungan Negara (Persero) Tbk.
As of March 31, 2021 and 2020

(in %)

RATIOS		March 31, 2021	March 31, 2020
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	17.65%	18.73%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3.14%	4.32%
3.	Non performing earning assets to total earning assets	3.12%	4.51%
4.	Allowance for impairment on financial assets to earning assets	3.75%	4.75%
5.	Gross NPL	4.25%	4.91%
6.	Net NPL	1.94%	2.38%
7.	Return on Asset (ROA)	0.94%	0.76%
8.	Return on Equity (ROE)	15.12%	12.17%
9.	Net Interest Margin (NIM)	3.31%	3.13%
10.	Operating Expenses to Operating Income	87.38%	93.52%
11.	Cost to Income Ratio (CIR)	53.55%	58.99%
12.	Loan to Deposit Ratio (LDR)	88.62%	114.22%
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		
	a.) Conventional		
	- Daily	0.97%	3.50%
	- Average	3.00%	2.07%
	b.) Syariah	3.02%	4.02%
	b. Reserve requirement foreign currencies (Daily)	4.77%	4.56%
3.	Net Open Position - Overall	3.88%	2.69%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT Bank Tabungan Negara (Persero) Tbk.
As of March 31, 2021

(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	2,178,750	-	2,178,750	96,747	6,816
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C. Others						
	TOTAL	2,178,750	-	2,178,750	96,747	6,816

PRIME LENDING RATE					
As Of March 31, 2021					
(% per annum)					
	Prime Lending Rate				
	Business Segment				
	Corporate Loan	Retail Loan	Micro Loan	Consumer Loan	
				Mortgage	Non Mortgage
Prime Lending Rate	8.00%	8.25%	n/a	7.25%	8.75%

Management of The Bank	
Board of Commissioner	
President Commissioner/ Independent Commissioner	: Chandra Hamzah
Vice President Commissioner/Independent Commissioner	: Iqbal Latanro*
Commissioner	: Eko Djoeli Heripoerwanto
Commissioner	: Heru Budi Hartono
Commissioner	: Andin Hadiyanto
Independent Commissioner	: Armand Bachtiar Arief
Independent Commissioner	: Ahdhi Jumhari Luddin
Board of Directors	
President Director	: Haru Koesmahargyo**
Vice President Director	: Nixon L.P. Napitupulu***
Director of <i>Consumer and Commercial Lending</i>	: Hirwandi Gafar
Director of <i>Compliance and Legal</i>	: Eko Waluyo****
Director of <i>Finance, Planning and Treasury</i>	: Nofry Rony Poetra****
Director of <i>Wholesale Risk and Asset Management</i>	: Elisabeth Novie Riswanti*****
Director of <i>Operation, IT, and Digital Banking</i>	: Andi Nirwoto
Director of <i>Distribution and Retail Funding</i>	: Jasmin
Director of <i>Risk Management and Transformation</i>	: Setiyo Wibowo*****
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 the Vice President/Independent Commissioner of PT Bank Tabungan Negara (Persero) Tbk, based on the Annual General Meeting of Shareholders dated March 10, 2021 and will be effective upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

** Appointed as the President Director of PT Bank Tabungan Negara (Persero) Tbk, based on the Annual General Meeting of Shareholders dated March 10, 2021 and will be effective upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations..

*** Got task shifting as the Vice President Director of PT Bank Tabungan Negara (Persero) Tbk, previously as the Director of Finance, Planning, and Treasury, based on the Annual General Meeting of Shareholders dated March 10, 2021 and will be effective upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

**** Appointed as the Member of Directors of PT Bank Tabungan Negara (Persero) Tbk, based on the Annual General Meeting of Shareholders dated March 10, 2021 and will be effective upon approval from the Financial Services Authority (OJK) on Fit and Proper Test and in compliance with the prevailing laws and regulations.

***** Got task shifting as the Members of Director of PT Bank Tabungan Negara (Persero) Tbk, as changed of nomenclature of position based on the Annual General Meeting of Shareholders dated March 10, 2021

Notes :

- 1) The financial information as of March 31, 2021 and March 31, 2020 are unaudited. The financial information as of December 31, 2020 is extracted from the financial statements of the Bank as of December 31, 2020 and for the year then ended, which have been audited by KAP Purwantono, Sungkoro, & Surja ("PSS"), a member firm of Ernst & Young Global Limited with Yovita, as partner in charge, independent auditor, with an unmodified audit opinion, as stated in their report dated February 10, 2021. Since the above financial information is extracted from the Financial Statements, therefore those information is 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 34/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 Dated January 29, 2016 regarding "Capital Adequacy Ratio for The Commercial Banks".
 - d) Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number X.K.2, Decision of Chairman of Bapepam-LK Number KEP-346/BL/2011 Dated July 5, 2011 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) Certain accounts in above Financial Information as of March 31, 2020 and for the year then ended have been reclassified to conform with presentation of Financial Information as of March 31, 2021 and for the year then ended in accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Published Financial Statements of The Commercial Banks.
- 4) Related Parties in the Assets' Quality and Other Information Report 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.
- 5) Exchange rate of 1 US Dollar as at March 31, 2021, December 31, 2020 and March 31, 2020 Rp14,525.00, Rp14,050.00 and Rp16,310.00 respectively.
- 6) 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