



**STATEMENTS OF FINANCIAL POSITION**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of July 31, 2025**

(In Millions of Rupiah)

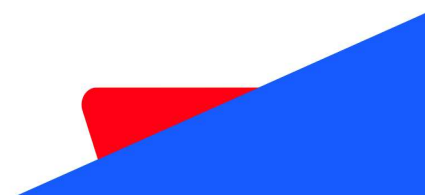
No.	DESCRIPTION	July 31, 2025
<b>ASSETS</b>		
1	Cash	1,645,372
2	Placements with Bank Indonesia	19,114,373
3	Placements with other banks	2,441,164
4	Spot and derivative receivables/forward	1,210
5	Securities	61,478,631
6	Securities sold under repurchase agreements (Repo)	397,128
7	Securities purchased under resale agreements (Reverse Repo)	166,520
8	Acceptances receivables	610,698
9	Loans	327,587,746
10	Sharia financing	49,302,991
11	Investment in share	1,627,931
12	Others financials assets	13,887,649
13	Allowance for impairment on financial assets -/-	
	a Securities	(17)
	b Loans and Sharia financing	(13,448,962)
	c Others	(2,056)
14	Intangible assets	372,916
	Accumulated amortisation for intangible assets -/-	(36,679)
15	Premises and equipment	14,745,383
	Accumulated depreciation on premises and equipment -/-	(5,243,169)
16	Non earning assets	
	a Abandoned properties	1,410
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6,275,607
	<b>TOTAL ASSETS</b>	<b>481,003,437</b>



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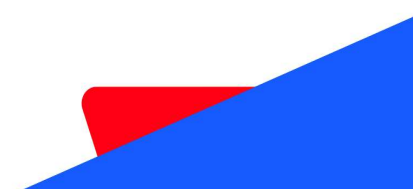
No.	DESCRIPTION	July 31, 2025
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1	Demand deposits	155,457,443
2	Savings deposits	44,140,746
3	Time deposits	201,225,808
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	1,909,549
7	Spot and derivative liabilities/forward	2,207
8	Securities sold under repurchase agreements (Repo)	340,610
9	Acceptances liabilities	610,698
10	Securities issued	3,960,979
11	Fund borrowings	33,973,971
12	Margin deposits received	9,819
13	Inter office liabilities	-
14	Other liabilities	5,313,181
	<b>TOTAL LIABILITIES</b>	<b>446,945,011</b>
<b>EQUITY</b>		
16	Share capital	
	a Authorised capital	10,239,216
	b Unpaid-in capital -/-	(3,221,994)
	c Treasury stock -/-	-
17	Additional Paid-in Capital	
	a Agio	4,418,900
	b Disagio -/-	-
	c Funds for paid-up capital	-
	d Others	-
18	Other comprehensive income	
	a Gain	3,652,645
	b Losses -/-	(1,222,476)
19	Reserve	
	a General reserve	4,621,242
	b Appropriated reserve	840,476
20	Retained Earning	
	a Previous years	13,684,354
	b Current year	1,797,895
	c Paid Dividend -/-	(751,832)
	<b>TOTAL EQUITY</b>	<b>34,058,426</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>481,003,437</b>



**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of July 31, 2025**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest income	19,962,556
2	Interest expenses	10,748,164
	<b>Net interest income (Expenses)</b>	<b>9,214,392</b>
<b>B. Operating Income and Expenses Other than Interest</b>		
1	Gain (loss) from increase (decrease) in fair value of financial assets	241,684
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	613,618
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(37,214)
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	108,702
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	823,245
9	Other income	576,150
10	Impairment for financial assets	3,038,201
11	Losses related to operational risk	-
12	Salaries and employee benefits	2,605,387
13	Promotion expenses	355,458
14	Other expenses	3,280,247
	<b>Other Operating Income (Expenses)</b>	<b>(6,953,108)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>2,261,284</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1	Gain (loss) from sale of premises and equipment	938
2	Other non operating income (expenses)	(39,388)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(38,450)</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>2,222,834</b>
	Income tax expenses	
a	Estimated current tax -/-	-
b	Deferred tax income (expenses)	(424,939)
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>1,797,895</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Unreclassified to profit (loss)</b>	
a	Gain (loss) from revaluation of premises and equipment	67,333
b	Gain (loss) from remeasurement on defined benefit plans	84,426
c	Others	(16,041)
2	<b>Reclassified to profit (loss)</b>	
a	Gain (losses) from adjustments arising from translation of financial statement	-
b	Gain (losses) from changes of financial assets on measured at fair value through other comprehensive	307,540
c	Others	(2,785)
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>440,473</b>
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>2,238,368</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>





**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of July 31, 2025**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2025
<b>I. COMMITMENT RECEIVABLES</b>		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	912,073
3	Others	-
<b>II. COMMITMENT PAYABLES</b>		
1	Unused loan facilities granted to customer	
a	Committed	64,211
b	Uncommitted	12,341,938
2	Outstanding irrevocable letters of credit	63,681
3	Outstanding sales position on spot and derivative/forward	913,071
4	Others	14,738
<b>III. CONTINGENT RECEIVABLES</b>		
1	Guarantees received	2,825,195
2	Others	14,116,207
<b>IV. CONTINGENT PAYABLES</b>		
1	Guarantees issued	5,311,299
2	Others	-

