



STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2025

(In Millions of Rupiah)

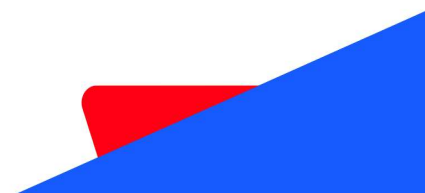
No.	DESCRIPTION	November 30, 2025
ASSETS		
1	Cash	1,576,755
2	Placements with Bank Indonesia	30,348,918
3	Placements with other banks	4,323,388
4	Spot and derivative receivables/forward	1,062
5	Securities	63,336,812
6	Securities sold under repurchase agreements (Repo)	410,715
7	Securities purchased under resale agreements (Reverse Repo)	1,067,678
8	Acceptances receivables	495,731
9	Loans	333,435,249
10	Sharia financing	53,035,245
11	Investment in share	1,633,845
12	Others financials assets	12,664,455
13	Allowance for impairment on financial assets -/-	
	a Securities	(52)
	b Loans and Sharia financing	(14,921,508)
	c Others	(2,086)
14	Intangible assets	563,249
	Accumulated amortisation for intangible assets -/-	(53,645)
15	Premises and equipment	15,655,880
	Accumulated depreciation on premises and equipment -/-	(5,414,872)
16	Non earning assets	
	a Abandoned properties	353
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	5,763,956
	TOTAL ASSETS	503,998,719



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No.	DESCRIPTION	November 30, 2025
LIABILITIES AND EQUITY		
	<u>LIABILITIES</u>	
1	Demand deposits	162,235,200
2	Savings deposits	40,309,665
3	Time deposits	221,414,665
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	141,550
7	Spot and derivative liabilities/forward	692
8	Securities sold under repurchase agreements (Repo)	347,360
9	Acceptances liabilities	495,731
10	Securities issued	3,721,780
11	Fund borrowings	33,786,828
12	Margin deposits received	10,448
13	Inter office liabilities	-
14	Other liabilities	6,283,083
	TOTAL LIABILITIES	468,747,002
	<u>EQUITY</u>	
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	3,909,733
	b Losses -/-	(1,398,944)
19	Reserve	
	a General reserve	4,621,242
	b Appropriated reserve	840,476
20	Retained Earning	
	a Previous years	13,684,355
	b Current year	2,910,566
	c Paid Dividend -/-	(751,833)
	TOTAL EQUITY	35,251,717
	TOTAL LIABILITIES AND EQUITY	503,998,719

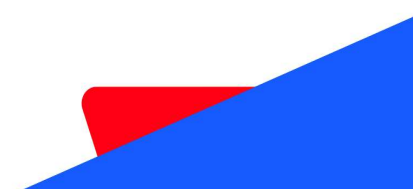




STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2025

(In Millions of Rupiah)

No.	DESCRIPTION	November 30, 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest income	32,352,981
2	Interest expenses	16,561,560
	Net interest income (Expenses)	15,791,421
B. Operating Income and Expenses Other than Interest		
1	Gain (loss) from increase (decrease) in fair value of financial assets	27,926
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	1,235,661
4	Gain (Loss) from spot and derivative transaction/forward (realised)	59,428
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	-
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	1,311,823
9	Other income	1,032,840
10	Impairment for financial assets	5,283,359
11	Losses related to operational risk	-
12	Salaries and employee benefits	4,500,526
13	Promotion expenses	549,345
14	Other expenses	5,454,072
	Other Operating Income (Expenses)	(12,119,624)
	PROFIT (LOSS) FROM OPERATIONS	3,671,797
NON OPERATING INCOME AND EXPENSES		
1	Gain (loss) from sale of premises and equipment	949
2	Other non operating income (expenses)	(54,889)
	PROFIT (LOSS) FROM NON OPERATING	(53,940)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	3,617,857
	Income tax expenses	
a	Estimated current tax -/-	-
b	Deferred tax income (expenses)	(707,291)
	PROFIT (LOSS) CURRENT PERIOD	2,910,566
OTHER COMPREHENSIVE INCOME		
1	Unreclassified to profit (loss)	
a	Gain (loss) from revaluation of premises and equipment	77,163
b	Gain (loss) from remeasurement on defined benefit plans	(101,015)
c	Others	19,193
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 measured at fair value through other comprehensive	581,402
c	Others	(55,650)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	521,093
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		3,431,659
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-





STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2025

(In Millions of Rupiah)

No.	DESCRIPTION	November 30, 2025
I. COMMITMENT RECEIVABLES		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	1,806,102
3	Others	-
II. COMMITMENT PAYABLES		
1	Unused loan facilities granted to customer	
a	Committed	216,538
b	Uncommitted	17,870,140
2	Outstanding irrevocable letters of credit	260,179
3	Outstanding sales position on spot and derivative/forward	1,805,728
4	Others	14,963
III. CONTINGENT RECEIVABLES		
1	Guarantees received	4,461,970
2	Others	14,943,973
IV. CONTINGENT PAYABLES		
1	Guarantees issued	5,421,098
2	Others	-

