



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

(In Millions of Rupiah)

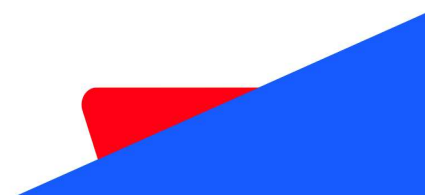
No.	DESCRIPTION	October 31, 2025
ASSETS		
1	Cash	1,671,557
2	Placements with Bank Indonesia	33,408,990
3	Placements with other banks	3,903,849
4	Spot and derivative receivables/forward	2,473
5	Securities	59,229,790
6	Securities sold under repurchase agreements (Repo)	411,591
7	Securities purchased under resale agreements (Reverse Repo)	648,737
8	Acceptances receivables	423,469
9	Loans	333,544,211
10	Sharia financing	52,050,978
11	Investment in share	1,639,010
12	Others financials assets	14,652,502
13	Allowance for impairment on financial assets -/-	
	a Securities	(285)
	b Loans and Sharia financing	(14,798,638)
	c Others	(2,409)
14	Intangible assets	440,037
	Accumulated amortisation for intangible assets -/-	(49,299)
15	Premises and equipment	15,479,110
	Accumulated depreciation on premises and equipment -/-	(5,390,120)
16	Non earning assets	
	a Abandoned properties	1,410
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6,142,597
	TOTAL ASSETS	503,487,151



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No.	DESCRIPTION	October 31, 2025
LIABILITIES AND EQUITY		
	<u>LIABILITIES</u>	
1	Demand deposits	160,709,145
2	Savings deposits	41,160,154
3	Time deposits	221,212,678
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	109,174
7	Spot and derivative liabilities/forward	1,892
8	Securities sold under repurchase agreements (Repo)	342,214
9	Acceptances liabilities	423,469
10	Securities issued	3,725,310
11	Fund borrowings	33,903,028
12	Margin deposits received	10,205
13	Inter office liabilities	-
14	Other liabilities	6,892,956
	TOTAL LIABILITIES	468,490,225
	<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	3,685,768
	b Losses -/-	(1,021,287)
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	2,502,083
	c Paid Dividend -/-	(751,833)
	TOTAL EQUITY	34,996,926
	TOTAL LIABILITIES AND EQUITY	503,487,151

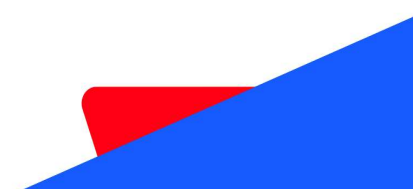




STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
As of October 31, 2025

(In Millions of Rupiah)

No.	DESCRIPTION	October 31, 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest income	29,456,723
2	Interest expenses	15,267,749
	Net interest income (Expenses)	14,188,974
B. Operating Income and Expenses Other than Interest		
1	Gain (loss) from increase (decrease) in fair value of financial assets	88,777
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	1,135,222
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(67,310)
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	119,503
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	1,190,309
9	Other income	912,994
10	Impairment for financial assets	4,978,693
11	Losses related to operational risk	-
12	Salaries and employee benefits	4,051,726
13	Promotion expenses	499,734
14	Other expenses	4,886,760
	Other Operating Income (Expenses)	(11,037,418)
	PROFIT (LOSS) FROM OPERATIONS	3,151,556
NON OPERATING INCOME AND EXPENSES		
1	Gain (loss) from sale of premises and equipment	944
2	Other non operating income (expenses)	(48,949)
	PROFIT (LOSS) FROM NON OPERATING	(48,005)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	3,103,551
	Income tax expenses	
a	Estimated current tax -/-	-
b	Deferred tax income (expenses)	(601,468)
	PROFIT (LOSS) CURRENT PERIOD	2,502,083
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	769,774
c	Others	(90,330)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	674,785
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		3,176,868
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-





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

(In Millions of Rupiah)

No.	DESCRIPTION	October 31, 2025
I. COMMITMENT RECEIVABLES		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	1,469,994
3	Others	-
II. COMMITMENT PAYABLES		
1	Unused loan facilities granted to customer	
a	Committed	224,531
b	Uncommitted	17,085,776
2	Outstanding irrevocable letters of credit	198,024
3	Outstanding sales position on spot and derivative/forward	1,469,413
4	Others	14,906
III. CONTINGENT RECEIVABLES		
1	Guarantees received	2,800,697
2	Others	14,751,378
IV. CONTINGENT PAYABLES		
1	Guarantees issued	5,317,444
2	Others	-

