

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of January 31, 2026

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		January 31, 2026
ASSETS		
1	Cash	1,568,475
2	Placements with Bank Indonesia	12,142,726
3	Placements with other banks	5,254,339
4	Spot and derivative receivables/forward	2,385
5	Securities	58,703,531
6	Securities sold under repurchase agreements (Repo)	99,191
7	Securities purchased under resale agreements (Reverse Repo)	6,424,623
8	Acceptances receivables	705,125
9	Loans	341,458,259
10	Sharia financing	-
11	Investment in share	7,266,071
12	Others financials assets	12,544,530
13	Allowance for impairment on financial assets -/-	
	a Securities	(52)
	b Loans and Sharia financing	(14,244,005)
	c Others	(2,247)
14	Intangible assets	798,199
	Accumulated amortisation for intangible assets -/-	(67,771)
15	Premises and equipment	15,718,636
	Accumulated depreciation on premises and equipment -/-	(5,300,923)
16	Non earning assets	
	a Abandoned properties	353
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	5,197,720
	TOTAL ASSETS	448,346,756



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		January 31, 2026
LIABILITIES AND EQUITY		
LIABILITIES		
1	Demand deposits	136,444,972
2	Savings deposits	32,023,985
3	Time deposits	194,301,082
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	1,205,764
7	Spot and derivative liabilities/forward	1,103
8	Securities sold under repurchase agreements (Repo)	98,348
9	Acceptances liabilities	705,125
10	Securities issued	5,627,654
11	Fund borrowings	35,113,036
12	Margin deposits received	11,026
13	Inter office liabilities	-
14	Other liabilities	6,308,848
	TOTAL LIABILITIES	411,840,943
EQUITY		
15	Share capital	
	a Authorised capital	10,239,216
	b Unpaid-in capital -/-	(3,221,994)
	c Treasury stock -/-	-
16	Additional Paid-in Capital	
	a Agio	4,712,306
	b Disagio -/-	-
	c Funds for paid-up capital	-
	d Others	-
17	Other comprehensive income	
	a Gain	3,988,158
	b Losses -/-	(1,339,656)
18	Reserve	
	a General reserve	4,621,242
	b Appropriated reserve	840,476
19	Retained Earning	
	a Previous years	16,436,230
	b Current year	229,835
	c Paid Dividend -/-	-
	TOTAL EQUITY	36,505,813
	TOTAL LIABILITIES AND EQUITY	448,346,756



STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
As of January 31, 2026

(In Millions of Rupiah)

No	DESCRIPTION	INDIVIDUAL
		January 31, 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest income	2,353,901
2	Interest expenses	1,140,545
	Net interest income (Expenses)	1,213,356
B. Operating Income and Expenses Other than Interest		
1	Gain (loss) from increase (decrease) in fair value of financial assets	40,998
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	33,644
4	Gain (Loss) from spot and derivative transaction/forward (realised)	22,743
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	103,293
9	Other income	85,426
10	Impairment for financial assets	397,314
11	Losses related to operational risk	-
12	Salaries and employee benefits	299,621
13	Promotion expenses	33,281
14	Other expenses	478,214
	Other Operating Income (Expenses)	(922,326)
	PROFIT (LOSS) FROM OPERATIONS	291,030
NON OPERATING INCOME AND EXPENSES		
1	Gain (loss) from sale of premises and equipment	-
2	Other non operating income (expenses)	(6,229)
	PROFIT (LOSS) FROM NON OPERATING	(6,229)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	284,801
	Income tax expenses	
a	Estimated current tax -/-	-
b	Deferred tax income (expenses)	(54,966)
	PROFIT (LOSS) CURRENT PERIOD	229,835
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	-
c	Others	-
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 income	(226,285)
c	Others	57,136
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(169,149)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		60,686
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-



STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of January 31, 2026

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		January 31, 2026
I. COMMITMENT RECEIVABLES		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	1,203,886
3	Others	-
II. COMMITMENT PAYABLES		
1	Unused loan facilities granted to customer	
	a <i>Committed</i>	276,488
	b <i>Uncommitted</i>	18,412,073
2	Outstanding irrevocable letters of credit	322,715
3	Outstanding sales position on spot and derivative/forward	1,202,604
4	Others	15,075
III. CONTINGENT RECEIVABLES		
1	Guarantees received	4,443,957
2	Others	14,205,849
IV. CONTINGENT PAYABLES		
1	Guarantees issued	5,784,561
2	Others	-

