

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025 (Audited)	December 31, 2024 (Audited)	December 31, 2025 (Audited)	December 31, 2024 (Audited)
ASSETS					
1	Cash	2,032,540	2,105,620	2,154,839	2,105,620
2	Placements with Bank Indonesia	35,499,625	27,400,963	46,727,811	27,400,963
3	Placements with other banks	2,515,779	5,951,807	2,515,971	5,951,807
4	Spot and derivative receivables/forward	-	102,843	-	102,843
5	Securities	53,320,577	57,339,639	59,746,562	57,339,639
6	Securities sold under repurchase agreements (Repo)	413,096	3,499,300	413,096	3,499,300
7	Securities purchased under resale agreements (Reverse Repo)	1,683,840	175,625	1,683,840	175,625
8	Acceptances receivables	574,901	941,898	574,901	941,898
9	Loans	345,702,924	314,080,105	345,702,924	314,080,105
10	Sharia financing	-	43,892,827	54,873,163	43,892,827
11	Investment in share	7,188,001	-	29	-
12	Others financials assets	12,022,789	11,712,851	12,285,436	11,712,851
13	Allowance for impairment on financial assets -/-				
	a Securities	(52)	(787)	(52)	(787)
	b Loans and Sharia financing	(13,959,557)	(13,057,188)	(15,314,236)	(13,057,188)
	c Others	(2,171)	(4,557)	(2,174)	(4,557)
14	Intangible assets	782,364	137,531	1,319,789	137,531
	Accumulated amortisation for intangible assets -/-	(58,290)	(15,523)	(66,521)	(15,523)
15	Premises and equipment	15,714,662	14,059,957	15,950,513	14,059,957
	Accumulated depreciation on premises and equipment -/-	(5,253,682)	(4,883,826)	(5,441,785)	(4,883,826)
16	Non earning assets				
	a Abandoned properties	353	1,410	353	1,410
	b Repossessed assets	77,591	77,591	77,591	77,591
	c Suspense account	-	-	-	-
	d Inter office assets	-	-	-	-
17	Other assets	4,207,361	6,096,416	4,591,370	6,096,416
	TOTAL ASSETS	462,462,651	469,614,502	527,793,420	469,614,502

STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025 (Audited)	December 31, 2024 (Audited)	December 31, 2025 (Audited)	December 31, 2024 (Audited)
LIABILITIES AND EQUITY					
LIABILITIES					
1	Demand deposits	142,343,618	160,847,953	169,242,419	160,847,953
2	Savings deposits	35,205,257	45,509,861	43,884,181	45,509,861
3	Time deposits	201,163,224	175,309,187	224,271,277	175,309,187
4	Electronic money	-	-	-	-
5	Fund from Bank Indonesia	-	-	-	-
6	Fund from other banks	96,481	104,745	122,917	104,745
7	Spot and derivative liabilities/forward	-	-	-	-
8	Securities sold under repurchase agreements (Repo)	349,076	3,409,426	349,076	3,409,426
9	Acceptances liabilities	574,901	941,898	574,901	941,898
10	Securities issued	5,630,321	5,444,524	5,977,216	5,444,524
11	Fund borrowings	35,181,566	39,813,189	41,491,851	39,813,189
12	Margin deposits received	10,735	9,604	10,775	9,604
13	Inter office liabilities	-	-	-	-
14	Other liabilities	5,541,566	5,652,226	5,658,514	5,652,226
15	Minority interest	-	-	18	-
	TOTAL LIABILITIES	426,096,745	437,042,613	491,583,145	437,042,613
EQUITY					
16	Share capital				
	a Authorised capital	10,239,216	10,239,216	10,239,216	10,239,216
	b Unpaid-in capital -/-	(3,221,994)	(3,221,994)	(3,221,994)	(3,221,994)
	c Treasury stock -/-	-	-	-	-
17	Additional Paid-in Capital				
	a Agio	4,712,306	4,418,900	4,418,900	4,418,900
	b Disagio -/-	-	-	-	-
	c Funds for paid-up capital	-	-	-	-
	d Others	-	-	-	-
18	Other comprehensive income				
	a Gain	3,988,158	3,565,773	4,049,670	3,565,773
	b Losses -/-	(1,170,911)	(1,576,079)	(1,170,911)	(1,576,079)
19	Reserve				
	a General reserve	4,621,242	4,621,242	4,621,242	4,621,242
	b Appropriated reserve	845,270	840,476	845,270	840,476
20	Retained Earning				
	a Previous years	13,679,561	11,377,225	13,679,561	11,377,225
	b Current year	3,424,891	3,007,328	3,501,154	3,007,328
	c Paid Dividend -/-	(751,833)	(700,198)	(751,833)	(700,198)
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	36,365,906	32,571,889	36,210,275	32,571,889
	TOTAL EQUITY	36,365,906	32,571,889	36,210,275	32,571,889
	TOTAL LIABILITIES AND EQUITY	462,462,651	469,614,502	527,793,420	469,614,502

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025 (Audited)	December 31, 2024 (Audited)	December 31, 2025 (Audited)	December 31, 2024 (Audited)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1	Interest income	36,011,212	29,550,197	36,338,992	29,550,197
2	Interest expenses	17,820,969	17,848,463	17,913,741	17,848,463
	Net interest income (Expenses)	18,190,243	11,701,734	18,425,251	11,701,734
B. Operating Income and Expenses Other than Interest					
1	Gain (loss) from increase (decrease) in fair value of financial assets	40,013	(10,269)	34,164	(10,269)
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3	Gain (loss) from sale of financial assets	1,297,042	981,949	1,303,491	981,949
4	Gain (Loss) from spot and derivative transaction/forward (realised)	70,702	30,604	70,702	30,604
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	1,446,868	1,476,612	1,522,003	1,476,612
9	Other income	1,307,482	2,055,404	1,243,723	2,055,404
10	Impairment for financial assets	6,152,581	1,981,304	6,175,722	1,981,304
11	Losses related to operational risk	53,955	367	53,955	367
12	Salaries and employee benefits	4,971,794	4,445,575	5,000,561	4,445,575
13	Promotion expenses	609,120	551,571	639,591	551,571
14	Other expenses	6,161,862	5,406,156	6,230,794	5,406,156
	Other Operating Income (Expenses)	(13,787,205)	(7,850,673)	(13,926,540)	(7,850,673)
	PROFIT (LOSS) FROM OPERATIONS	4,403,038	3,851,061	4,498,711	3,851,061
NON OPERATING INCOME AND EXPENSES					
1	Gain (loss) from sale of premises and equipment	992	3,989	992	3,989
2	Other non operating income (expenses)	(115,760)	(82,209)	(117,739)	(82,209)
	PROFIT (LOSS) FROM NON OPERATING	(114,768)	(78,220)	(116,747)	(78,220)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	4,288,270	3,772,841	4,381,964	3,772,841
	Income tax expenses				
a	Estimated current tax -/-	-	-	(25,365)	-
b	Deferred tax income (expenses)	(863,379)	(765,513)	(855,445)	(765,513)
	PROFIT (LOSS) CURRENT PERIOD	3,424,891	3,007,328	3,501,154	3,007,328
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1	Unreclassified to profit (loss)				
a	Gain (loss) from revaluation of premises and equipment	422,385	-	422,385	-
b	Gain (loss) from remeasurement on defined benefit plans	(191,598)	168,301	(191,589)	168,301
c	Others	36,404	(31,977)	36,403	(31,977)
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	631,965	(421,538)	708,453	(421,538)
c	Others	(71,603)	70,821	(86,587)	70,821
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	827,553	(214,393)	889,065	(214,393)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	4,252,444	2,792,935	4,390,219	2,792,935
Current Year Net Profit (Loss) Attributable to :					
	- Owner of Company	3,424,891	3,007,328	3,501,154	3,007,328
	- Non Controlling Interest	-	-	-	-
	TOTAL CURRENT YEAR NET PROFIT (LOSS)	3,424,891	3,007,328	3,501,154	3,007,328
Total Comprehensive Profit (Loss) For The Year Attributable to:					
	- Owner of Company	4,252,444	2,792,935	4,390,219	2,792,935
	- Non Controlling Interest	-	-	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	4,252,444	2,792,935	4,390,219	2,792,935
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (in rupiah)	244	214	249	214

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025 (Audited)	December 31, 2024 (Audited)	December 31, 2025 (Audited)	December 31, 2024 (Audited)
I. COMMITMENT RECEIVABLES					
1	Unused fund borrowings/financing facilities	-	-	-	-
2	Outstanding purchase position on spot and derivative/forward	-	1,963,590	-	1,963,590
3	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1	Unused loan facilities granted to customer				
	a Committed	206,428	86,184	206,428	86,184
	b Uncommitted	19,260,697	15,528,711	20,737,126	15,528,711
2	Outstanding irrevocable letters of credit	211,017	249,694	211,017	249,694
3	Outstanding sales position on spot and derivative/forward	-	1,806,505	-	1,806,505
4	Others	15,018	14,353	15,018	14,353
III. CONTINGENT RECEIVABLES					
1	Guarantees received	4,344,026	2,350,910	4,344,026	2,350,910
2	Others	13,957,839	9,209,022	15,165,304	9,209,022
IV. CONTINGENT PAYABLES					
1	Guarantees issued	5,741,994	3,124,003	5,742,151	3,124,003
2	Others	-	-	-	-

Statements of Assets' Quality and Other Information
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL											
		December 31, 2025 (Audited)						December 31, 2024 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
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. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan debitur UMKM	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	64,955	-	-	-	-	64,955	83,781	-	-	-	-	83,781
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Kredit yang direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

NO	ACCOUNTS	INDIVIDUAL											
		December 31, 2025 (Audited)						December 31, 2024 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. NON RELATED PARTIES													
1.	Placements with other banks												
	a. Rupiah	84,164	-	-	-	-	84,164	130,433	-	-	-	-	130,433
	b. Foreign currencies	2,429,572	-	-	-	2,043	2,431,615	5,819,625	-	-	-	1,749	5,821,374
2.	Spot and derivative receivables/ forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	102,843	-	-	-	-	102,843
3.	Securities												
	a. Rupiah	44,561,110	32,929	2,869	4,543	50,576	44,652,027	44,162,321	42,859	4,360	5,369	50,159	44,265,068
	b. Foreign currencies	8,668,550	-	-	-	-	8,668,550	13,074,571	-	-	-	-	13,074,571
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	3,499,300	-	-	-	-	3,499,300
	b. Foreign currencies	413,096	-	-	-	-	413,096	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	1,683,840	-	-	-	-	1,683,840	175,625	-	-	-	-	175,625
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	574,901	-	-	-	-	574,901	941,898	-	-	-	-	941,898
7.	Loans and financing provided												
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)												
	i. Rupiah	6,147,385	153,967	17,367	57,589	503,457	6,879,765	7,705,470	98,035	23,693	53,894	745,971	8,627,063
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan debitur UMKM												
	i. Rupiah	292,729,473	33,851,374	316,884	592,600	9,454,488	336,944,819	302,682,588	33,959,102	848,381	1,885,875	7,760,189	347,136,135
	ii. Foreign currencies	1,813,385	-	-	-	-	1,813,385	2,125,953	-	-	-	-	2,125,953
	c. Kredit yang direstrukturisasi												
	i. Rupiah	25,890,644	26,276,170	192,147	227,534	6,510,868	59,097,363	25,164,270	22,843,079	514,565	1,275,230	5,515,891	55,313,035
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	7,188,001	-	-	-	-	7,188,001	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	22,764,160	522,296	-	10,000	111,774	23,408,230	17,287,197	269,983	6,293	10,565	182,854	17,756,892
	b. Foreign currencies	2,026,924	-	-	-	-	2,026,924	1,246,053	-	-	-	-	1,246,053
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
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(In Millions of Rupiah)

NO	ACCOUNTS	INDIVIDUAL									
		December 31, 2025 (Audited)					December 31, 2024 (Audited)				
		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	4	-	2,043	25,137	2,043	822	-	1,749	59,501	1,749
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	1,028	-
3.	Securities	52	-	-	62,516	54,925	787	-	-	63,607	55,591
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	3,282	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	16,830	-	-	-	-	1,756	-
6.	Acceptances receivables	124	-	-	5,732	-	1,987	-	-	9,419	-
7.	Loans and financing provided	1,604,155	4,387,132	7,968,270	2,847,340	4,803,646	2,965,797	3,564,534	6,526,856	3,073,878	9,135,653
8.	Investments in shares	-	-	-	72,661	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	431	7	-	61,753	111,774	3,385	-	-	57,246	13,500

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(In Millions of Rupiah)

CAPITAL COMPONENTS	December 31, 2025 (Audited)		December 31, 2024 (Audited)	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
	I CORE CAPITAL (TIER 1)	28,900,137	35,289,620	29,834,471
1 Common Equity Tier 1 (CET 1)	26,900,137	33,289,620	29,834,471	29,834,471
1.1 Paid-in Capital (net of Treasury Stock)	7,017,222	7,017,222	7,017,222	7,017,222
1.2 Disclosed Reserves	29,004,679	28,849,042	25,103,287	25,103,287
1.2.1 Additional Factor	29,674,325	29,457,182	26,290,270	26,290,270
1.2.1.1 Other comprehensive income	3,988,158	3,988,158	3,565,773	3,565,773
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain due to increases of fair value of financial asset through other comprehensive income	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	3,988,158	3,988,158	3,565,773	3,565,773
1.2.1.2 Other disclosed reserves	25,686,167	25,469,024	22,724,497	22,724,497
1.2.1.2.1 Agio	4,712,306	4,418,900	4,418,900	4,418,900
1.2.1.2.2 General reserves	4,621,242	4,621,242	4,621,242	4,621,242
1.2.1.2.3 Previous year profit	12,927,728	12,927,728	10,677,027	10,677,027
1.2.1.2.4 Current year profit	3,424,891	3,501,154	3,007,328	3,007,328
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(669,646)	(608,140)	(1,186,983)	(1,186,983)
1.2.2.1 Other comprehensive income	(591,702)	(530,196)	(1,107,982)	(1,107,982)
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses due to decreases of fair value of financial asset through other comprehensive income	(591,702)	(530,196)	(1,107,982)	(1,107,982)
1.2.2.2 Other disclosed reserves	(77,944)	(77,944)	(79,001)	(79,001)
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 adjustment amounts from fair value of financial assets in trading book	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	(77,944)	(77,944)	(79,001)	(79,001)
1.2.2.2.7 Others	-	-	-	-
1.3 Non Controlling Interest	-	-	-	-
1.4 Deduction Factor of CET 1	(9,121,764)	(2,576,644)	(2,286,038)	(2,286,038)
1.4.1 Deferred tax calculation	(1,209,689)	(1,323,347)	(2,286,038)	(2,286,038)
1.4.2 Goodwill	-	(527,705)	-	-
1.4.3 Other intangible assets	(724,074)	(725,563)	-	-
1.4.4 Investments in share	(7,188,001)	(29)	-	-
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 to 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)	2,000,000	2,000,000	-	-
2.1 Instrument which comply with AT 1 requirements	2,000,000	2,000,000	-	-
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 will	-	-	-	-
II SUPPLEMENTAL CAPITAL (TIER 2)	4,082,270	4,276,886	2,438,559	2,438,559
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	2,216,667	2,216,667	549,605	549,605
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	1,865,603	2,060,219	1,888,954	1,888,954
4 Deduction supplemental capital	-	-	-	-
4.1 <i>Sinking Fund</i>	-	-	-	-
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	32,982,407	39,566,506	32,273,030	32,273,030
	December 31, 2025 (Audited)		December 31, 2024 (Audited)	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSETS				
CREDIT RISK -WEIGHTED ASSETS	148,080,382	163,844,282	149,287,750	149,287,750
MARKET RISK -WEIGHTED ASSETS	4,900,688	4,900,688	6,101,634	6,101,634
OPERATIONAL RISK - WEIGHTED ASSE	20,388,527	20,388,527	19,055,594	19,055,594
TOTAL RISK WEIGHTED ASSETS	173,369,597	189,133,497	174,444,978	174,444,978
CAR BASED ON RISK PROFILE (%)	9.25%	9.25%	9.25%	9.25%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				
From CET1 (%)	6.90%	6.99%	7.85%	7.85%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	2.35%	2.26%	1.40%	1.40%
CAR RATIO				
CET 1 Ratio (%)	15.52%	17.60%	17.10%	17.10%
Tier 1 Ratio (%)	16.67%	18.66%	17.10%	17.10%
Tier 2 Ratio (%)	2.35%	2.26%	1.40%	1.40%
Capital Adequacy Ratio (%)	19.02%	20.92%	18.50%	18.50%
<i>CET 1 for Buffer (%)</i>	8.62%	10.61%	9.25%	9.25%
PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)				
<i>Capital Conservation Buffer (%)</i>	2.500%	2.500%	2.500%	2.500%
<i>Countercyclical Buffer (%)</i>	0.000%	0.000%	0.000%	0.000%
<i>Capital Surcharge for Systemic Bank (%)</i>	1.000%	1.000%	1.000%	1.000%

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(in Millions of Rupiah)

CASH FLOWS	CONSOLIDATED	
	December 31, 2025 (Audited)	December 31, 2025 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, profit sharing, and margin	31,416,682	29,689,639
Recoveries from loan debts written-off	1,024,936	1,421,221
Interest and bonus, fees and commissions paid	(18,234,167)	(17,973,763)
Corporate income tax paid	(393,150)	(912,208)
Other operating (expense) - net	(7,997,638)	(6,372,541)
Other non-operating income (expense) - net	25,951	(63,538)
Cash receipts before changes in operating assets and liabilities	5,842,614	5,788,810
Changes in operating assets and liabilities:		
Decrease (increase) in operating assets:		
Fair value through profit or loss securities	3,763,859	(18,286,677)
Fair value through profit or loss government bonds	174,072	490,445
Acceptance Receivable	366,997	(397,331)
Derivative Receivable	146,925	(70,666)
Loans and sharia financing/receivables	(42,240,730)	(27,739,554)
Other assets	594,912	(136,021)
Increase (decrease) in operating liabilities:		
Current liabilities	(485,935)	(441,930)
Deposits from customer		
Demand deposits	1,275,000	11,653,971
Wadiah demand deposits	6,264,837	5,443,299
Savings deposits	(2,494,892)	(22,012)
Savings deposits Wadiah	205,144	245,340
Time deposits	47,812,161	12,615,733
Deposits from other banks	26,445	(21,277)
Acceptance liabilities	(366,997)	397,331
Other liabilities	806,053	(416,997)
Temporary syirkah funds	2,634,462	2,141,920
Net Cash provided (used in) by Operating Activities	24,324,927	(8,755,616)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of fixed assets	(1,874,406)	(1,634,521)
Sale of fixed assets	1,155	3,045
Receipt (purchase) of amortized cost securities	189,716	(2,878,561)
Receipt (purchase) of amortized cost government bonds	7,821,715	562,232
Receipt (purchase) in fair value through other comprehensive income securities	(579,617)	(31,199)
(Purchase) receipt in fair value through other comprehensive income government bonds	(9,161,824)	(1,163,910)
Receipt of securities purchased under agreement to resell	51,039,138	20,704,263
Placement of securities purchased under agreement to resell	(52,522,635)	(20,867,689)
Acquisition of Subsidiary with Cash	(1,540,067)	-
Net Cash used in Investing Activities	(6,626,825)	(5,306,340)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of matured securities issued	(1,754,979)	(3,572,500)
Proceeds of securities issued	300,000	680,913
Payments of dividends	(751,833)	(700,198)
Receipt from fund borrowings	7,499,533	11,144,193
Payment from fund borrowings	(3,020,603)	(11,385,262)
Proceeds from securities sold under repurchase agreements	51,431,824	143,153,604
Payments of matured securities sold under repurchase agreements	(54,544,966)	(139,744,766)
Payment of lease liabilities	(88,347)	(93,408)
Receipt of subordinated borrowings	4,000,000	-
Payment of subordinated borrowings	(4,828,500)	(3,000,000)
Net Cash Provided by (used in) Financing Activities	(1,757,871)	(3,517,424)

STATEMENT OF CASH FLOWS
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(in Millions of Rupiah)

CASH FLOWS	CONSOLIDATED	
	December 31, 2025 (Audited)	December 31, 2025 (Audited)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	15,940,231	(17,579,380)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	35,458,390	53,037,770
CASH AND CASH EQUIVALENTS AT END OF PERIOD	51,398,621	35,458,390
The details of cash and cash equivalents at end of period are as follows:		
Cash	2,154,839	2,105,620
Current accounts with Bank Indonesia	33,797,873	22,739,920
Current accounts with other banks	2,515,971	5,951,746
Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date	12,929,938	4,661,104
TOTAL OF CASH AND CASH EQUIVALENTS	51,398,621	35,458,390

CALCULATION OF FINANCIAL RATIOS
PT Bank Tabungan Negara (Persero) Tbk
For the Period Ended December 31, 2025 and 2024

(in %)

RATIOS		INDIVIDUAL	
		December 31, 2025 (Audited)	December 31, 2024 (Audited)
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	19.02%	18.50%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.56%	2.62%
3.	Non performing earning assets to total earning assets	2.59%	2.60%
4.	Allowance for impairment on financial assets to earning assets	3.45%	3.07%
5.	NPL gross	3.17%	3.16%
6.	NPL net	1.85%	1.89%
7.	Return on Asset (ROA)	0.89%	0.83%
8.	Return on Equity (ROE)	11.57%	10.76%
9.	Net Interest Margin (NIM)	4.20%	2.86%
10.	Operating Expenses to Operating Income	89.04%	88.70%
11.	Cost to Income Ratio (CIR)	49.19%	57.15%
12.	Loan to Deposit Ratio (LDR)	91.28%	93.79%
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		
	- Daily	2.69%	0.38%
	- Average	6.70%	5.00%
	b. Reserve requirement Foreign currencies (Daily)	4.02%	4.18%
3.	Net Open Position - Overall	1.95%	1.29%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2025
(Audited)

(In Millions of Rupiah)

NO	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Tagihan	Liabilitas
A. Exchange Rate Related						
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C. Others						
	TOTAL	-	-	-	-	-

PRIME LENDING RATE
PT Bank Tabungan Negara (Persero) Tbk
As of December 31, 2025

Description	Prime Lending Rate (% per annum)						
	Business Segment						
	Non MSME Loan		MSME Loan			Mortgage	Non Mortgage
Corporate	Retail	Medium	Small	Micro			
Prime Lending Rate	8.76%	8.90%	9.90%	10.48%	13.75%	8.04%	10.80%

Catatan :

- 1) The Consolidated Financial Statements information above is taken from the Consolidated Financial Statements of PT Bank Tabungan Negara (Persero) Tbk and its subsidiaries as of December 31, 2025 and for the year then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by the Public Accounting Firm Purwanto Susanti and Surja ("PSS") (a member firm of Ernst & Young Global Limited) with the partner in charge being Christophorus Alvin Kossim, an independent auditor, based on Auditing Standards established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in its report dated February 10, 2026 which is not included in this publication. Since the financial information above is taken from the consolidated financial statements, therefore the information is not a complete presentation of the consolidated 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 27/POJK.03/2022 Dated December 26, 2022 on Second Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks" and Financial Services Authority Regulation (POJK) Number 34/POJK.03/2016 Dated September 22, 2016 on Amendments of POJK Number 11/POJK.03/2016 regarding "Capital Adequacy Ratio for The Commercial Banks".
 - d) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 Dated August 18, 2022 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) Related Parties in the Statements of Assets' Quality and Other Information 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.
- 4) Exchange rate of 1 US Dollar as at December 31, 2025, and Desember 31, 2024 were Rp. 16.675,00 and Rp. 16.095,00 respectively.
- 5) 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.

Management of The Bank	
Board of Commissioner	
President Commissioner	: Suryo Utomo *
Vice President Commissioner	: Dwi Ary Purnomo *
Independent Commissioner	: Panangian Simanungkalit **
Independent Commissioner	: Pietra Machreza Paloh **
Independent Commissioner	: Ida Nuryanti ***
Commissioner	: Fahri Hamzah ****
Board of Directors	
President Director	: Nixon L.P. Napitupulu
Vice President Director	: Oni Febriarto Rahardjo
Director of Risk Management	: Setiyo Wibowo
Director of Consumer Banking	: Hirwandi Gafar
Director of Finance & Strategy	: Nofry Rony Poetra
Director of Human Capital & Compliance	: Eko Waluyo
Director of Network & Retail Funding	: Rully Setiawan *****
Director of Operations	: I Nyoman Sugiri Yasa *****
Director of Commercial Banking	: Hermita *****
Director of Treasury & International Banking	: Venda Yuniarti *****
Director of Information Technology	: Tan Jacky Chen *****
Director of Corporate Banking	: Helmy Afrisa Nugroho *****
Shareholder	
Ultimate Shareholder	
- Republic of Indonesia	: 0.00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nihil
Non Ultimate Shareholder through non Capital Market (≥ 5%)	
- PT Danantara Asset Management (Persero)	: 60.00%

* Appointed as a member of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-210/PB.02/2025 dated June 26, 2025.

** Appointed as a member of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-323/PB.02/2025 dated August 15, 2025.

*** Appointed as a member of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-420/PB.02/2025 dated October 9, 2025.

**** Appointed as a member of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-529/PB.02/2025 dated December 18, 2025.

***** Appointed as a member of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-279/PB.02/2025 dated July 25, 2025.

***** Appointed as a member of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and has been effective in office based on OJK Letter No. SR-357/PB.02/2025 dated September 1, 2025.

***** Appointed as a member of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk pursuant to the resolution of the Company's Annual General Meeting of Shareholders dated March 26, 2025, and shall become effective upon obtaining approval from the Financial Services Authority (OJK) on the Fit and Proper Test assessment and compliance with the prevailing laws and regulations.

Jakarta, February 10, 2026

S.E. & O

PT BANK TABUNGAN NEGARA (PERSERO) Tbk
Board of Director



Nixon L.P. Napitupulu
Direktur Utama



Nofry Rony Poetra
Direktur Finance & Strategy