



**STATEMENTS OF FINANCIAL POSITION**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of February 28, 2025**

(In Millions of Rupiah)

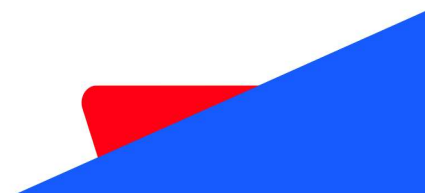
No.	DESCRIPTION	February 28, 2025
<b>ASSETS</b>		
1	Cash	1,615,123
2	Placements with Bank Indonesia	29,788,764
3	Placements with other banks	2,260,677
4	Spot and derivative receivables/forward	793
5	Securities	53,593,161
6	Securities sold under repurchase agreements (Repo)	2,042,520
7	Securities purchased under resale agreements (Reverse Repo)	108,894
8	Acceptances receivables	510,277
9	Loans	314,088,436
10	Sharia financing	45,263,526
11	Investment in share	-
12	Others financials assets	12,277,236
13	Allowance for impairment on financial assets -/-	
	a Securities	(15)
	b Loans and Sharia financing	(13,146,714)
	c Others	(1,886)
14	Intangible assets	173,389
	Accumulated amortisation for intangible assets -/-	(19,969)
15	Premises and equipment	14,149,176
	Accumulated depreciation on premises and equipment -/-	(4,969,060)
16	Non earning assets	
	a Abandoned properties	1,410
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6,905,384
	<b>TOTAL ASSETS</b>	<b>464,718,713</b>



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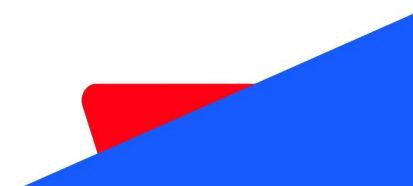
No.	DESCRIPTION	February 28, 2025
<b>LIABILITIES AND EQUITY</b>		
	<b><u>LIABILITIES</u></b>	
1	Demand deposits	147,760,957
2	Savings deposits	41,427,395
3	Time deposits	192,842,375
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	1,137,690
7	Spot and derivative liabilities/forward	2,033
8	Securities sold under repurchase agreements (Repo)	1,999,222
9	Acceptances liabilities	510,277
10	Securities issued	5,436,591
11	Fund borrowings	34,849,361
12	Margin deposits received	9,662
13	Inter office liabilities	-
14	Other liabilities	5,779,684
	<b>TOTAL LIABILITIES</b>	<b>431,755,247</b>
	<b><u>EQUITY</u></b>	
16	Share capital	
	a Authorized 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	3,565,773
	b Losses -/-	(1,436,468)
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	251,967
	c Paid Dividend -/-	-
	<b>TOTAL EQUITY</b>	<b>32,963,466</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>464,718,713</b>



**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of February 28, 2025**

(In Millions of Rupiah)

No.	DESCRIPTION	February 28, 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest income	4,796,987
2	Interest expenses	2,896,218
	<b>Net interest income (Expenses)</b>	<b>1,900,769</b>
<b>B. Operating Income and Expenses Other than Interest</b>		
1	Gain (loss) from increase (decrease) in fair value of financial assets	151,745
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	109,275
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(22,840)
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	77,022
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	229,420
9	Other income	130,483
10	Impairment for financial assets	603,281
11	Losses related to operational risk	-
12	Salaries and employee benefits	581,451
13	Promotion expenses	83,681
14	Other expenses	988,028
	<b>Other Operating Income (Expenses)</b>	<b>(1,581,336)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>319,433</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1	Gain (loss) from sale of premises and equipment	897
2	Other non operating income (expenses)	(3,726)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(2,829)</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>316,604</b>
	Income tax expenses	
a	Estimated current tax -/-	-
b	Deferred tax income (expenses)	(64,637)
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>251,967</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Unreclassified to profit (loss)</b>	
a	Gain (loss) from revaluation of premises and equipment	-
b	Gain (loss) from remeasurement on defined benefit plans	-
c	Others	-
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	103,598
c	Others	36,012
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>139,610</b>
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>391,577</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>





**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of February 28, 2025**

(In Millions of Rupiah)

No.	DESCRIPTION	February 28, 2025
<b>I. COMMITMENT RECEIVABLES</b>		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	498,354
3	Others	-
<b>II. COMMITMENT PAYABLES</b>		
1	Unused loan facilities granted to customer	
a	Committed	282,526
b	Uncommitted	15,433,342
2	Outstanding irrevocable letters of credit	196,656
3	Outstanding sales position on spot and derivative/forward	499,595
4	Others	14,464
<b>III. CONTINGENT RECEIVABLES</b>		
1	Guarantees received	2,631,160
2	Others	13,120,673
<b>IV. CONTINGENT PAYABLES</b>		
1	Guarantees issued	3,491,669
2	Others	-

