



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

(In Millions of Rupiah)

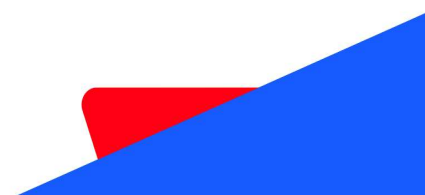
No.	DESCRIPTION	January 31, 2025
ASSETS		
1	Cash	1,804,790
2	Placements with Bank Indonesia	21,418,615
3	Placements with other banks	1,684,914
4	Spot and derivative receivables/forward	1,043
5	Securities	56,190,816
6	Securities sold under repurchase agreements (Repo)	-
7	Securities purchased under resale agreements (Reverse Repo)	57,973
8	Acceptances receivables	1,009,046
9	Loans	312,417,896
10	Sharia financing	44,573,656
11	Investment in share	-
12	Others financials assets	11,890,366
13	Allowance for impairment on financial assets -/-	
	a Securities	(780)
	b Loans and Sharia financing	(13,052,456)
	c Others	(3,770)
14	Intangible assets	160,952
	Accumulated amortisation for intangible assets -/-	(17,859)
15	Premises and equipment	14,105,441
	Accumulated depreciation on premises and equipment -/-	(4,925,342)
16	Non earning assets	
	a Abandoned properties	1,410
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6,631,844
	TOTAL ASSETS	454,026,146



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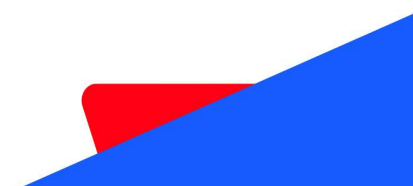
No.	DESCRIPTION	January 31, 2025
LIABILITIES AND EQUITY		
	<u>LIABILITIES</u>	
1	Demand deposits	152,697,401
2	Savings deposits	41,988,876
3	Time deposits	179,780,830
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	150,281
7	Spot and derivative liabilities/forward	910
8	Securities sold under repurchase agreements (Repo)	-
9	Acceptances liabilities	1,009,046
10	Securities issued	5,440,054
11	Fund borrowings	34,909,483
12	Margin deposits received	9,629
13	Inter office liabilities	-
14	Other liabilities	5,262,459
	TOTAL LIABILITIES	421,248,969
	<u>EQUITY</u>	
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 -/-	(1,492,962)
19	Reserve	
	a General reserve	4,621,242
	b Appropriated reserve	840,476
20	Retained Earning	
	a Previous years	13,704,859
	b Current year	101,667
	c Paid Dividend -/-	-
	TOTAL EQUITY	32,777,177
	TOTAL LIABILITIES AND EQUITY	454,026,146



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

(In Millions of Rupiah)

No.	DESCRIPTION	January 31, 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest income	2,361,257
2	Interest expenses	1,507,465
	Net interest income (Expenses)	853,792
B. Operating Income and Expenses Other than Interest		
1	Gain (loss) from increase (decrease) in fair value of financial assets	79,165
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	60,693
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(5,666)
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	46,571
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	123,873
9	Other income	39,417
10	Impairment for financial assets	325,543
11	Losses related to operational risk	-
12	Salaries and employee benefits	274,817
13	Promotion expenses	40,186
14	Other expenses	431,535
	Other Operating Income (Expenses)	(728,028)
	PROFIT (LOSS) FROM OPERATIONS	125,764
NON OPERATING INCOME AND EXPENSES		
1	Gain (loss) from sale of premises and equipment	846
2	Other non operating income (expenses)	(1,109)
	PROFIT (LOSS) FROM NON OPERATING	(263)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	125,501
	Income tax expenses	
a	Estimated current tax -/-	(46,834)
b	Deferred tax income (expenses)	23,000
	PROFIT (LOSS) CURRENT PERIOD	101,667
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	44,419
c	Others	(11,105)
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	(7,748)
c	Others	57,549
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	83,115
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		184,782
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-





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

(In Millions of Rupiah)

No.	DESCRIPTION	January 31, 2025
I. COMMITMENT RECEIVABLES		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	779,518
3	Others	-
II. COMMITMENT PAYABLES		
1	Unused loan facilities granted to customer	
a	Committed	383,543
b	Uncommitted	16,192,621
2	Outstanding irrevocable letters of credit	148,221
3	Outstanding sales position on spot and derivative/forward	779,387
4	Others	14,409
III. CONTINGENT RECEIVABLES		
1	Guarantees received	2,645,564
2	Others	12,951,340
IV. CONTINGENT PAYABLES		
1	Guarantees issued	3,438,829
2	Others	-

