

**STATEMENTS OF FINANCIAL POSITION**  
**PT Bank Tabungan Negara (Persero) Tbk.**  
**As of July 31, 2022**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2022
<b>ASSETS</b>		
1	Cash	1,261,269
2	Placements with Bank Indonesia	25,186,280
3	Placements with other banks	2,454,332
4	Spot and derivative receivables/forward	85,075
5	Securities	56,600,489
6	Securities sold under repurchase agreements (Repo)	-
7	Securities purchased under resale agreements (Reverse Repo)	-
8	Acceptances receivables	569,905
9	Loans	255,370,146
10	Sharia financing	29,596,204
11	Investment in share	-
12	Others financials assets	11,261,161
13	Allowance for impairment on financial assets -/-	
	a Securities	(2,002)
	b Loans and Sharia financing	(15,037,420)
	c Others	(4,185)
14	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15	Premises and equipment	9,730,816
	Accumulated depreciation on premises and equipment -/-	(3,990,373)
16	Non earning assets	
	a Abandoned properties	4,444
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	5,941,811
	<b>TOTAL ASSETS</b>	<b>379,105,543</b>

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(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2022
<b>LIABILITIES AND EQUITY</b>		
	<b><u>LIABILITIES</u></b>	
1	Demand deposits	94,465,092
2	Savings deposits	45,531,887
3	Time deposits	166,326,547
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	167,381
7	Spot and derivative liabilities/forward	-
8	Securities sold under repurchase agreements (Repo)	-
9	Acceptances liabilities	569,905
10	Securities issued	8,311,830
11	Fund borrowings	31,159,566
12	Margin deposits received	9,990
13	Inter office liabilities	-
14	Other liabilities	11,037,541
	<b>TOTAL LIABILITIES</b>	<b>357,579,739</b>
	<b><u>EQUITY</u></b>	
16	Share capital	
	a Authorised capital	10,239,216
	b Unpaid-in capital -/-	(4,944,216)
	c Treasury stock -/-	-
17	Additional Paid-in Capital	
	a Agio	2,054,454
	b Disagio -/-	-
	c Funds for paid-up capital	-
	d Others	-
18	Other comprehensive income	
	a Gain	3,324,701
	b Losses -/-	(1,746,856)
19	Reserve	
	a General reserve	4,621,242
	b Appropriated reserve	840,476
20	Retained Earning	
	a Previous years	5,440,179
	b Current year	1,696,608
	c Paid Dividend -/-	-
	<b>TOTAL EQUITY</b>	<b>21,525,804</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>379,105,543</b>

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE**  
**PT Bank Tabungan Negara (Persero) Tbk.**  
**For the Period Ended July 31, 2022**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2022
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest income	14,587,279
2	Interest expenses	5,751,701
	<b>Net interest income (Expenses)</b>	<b>8,835,578</b>
<b>B. Operating Income and Expenses Other than Interest</b>		
1	Gain (loss) from increase (decrease) in fair value of financial assets	(120,827)
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	(96,389)
4	Gain (Loss) from spot and derivative transaction/forward (realised)	1,072
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	21,657
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	696,867
9	Other income	384,436
10	Impairment for financial assets	2,192,399
11	Losses related to operational risk	-
12	Salaries and employee benefits	2,051,279
13	Promotion expenses	207,748
14	Other expenses	3,068,115
	<b>Other Operating Income (Expenses)</b>	<b>(6,632,725)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>2,202,853</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1	Gain (loss) from sale of premises and equipment	-
2	Other non operating income (expenses)	(28,674)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(28,674)</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>2,174,179</b>
	Income tax expenses	
a	Estimated current tax -/-	(678,997)
b	Deferred tax income (expenses)	201,426
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>1,696,608</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	123,480
c	Others	(30,870)
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 income	(1,800,359)
c	Others	367,922
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>(1,339,827)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>356,781</b>
	<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT Bank Tabungan Negara (Persero) Tbk.**  
**As of July 31, 2022**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2022
<b>I. COMMITMENT RECEIVABLES</b>		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	267,718
3	Others	-
<b>II. COMMITMENT PAYABLES</b>		
1	Unused loan facilities granted to customer	
a	Committed	169,693
b	Uncommitted	16,017,242
2	Outstanding irrevocable letters of credit	184,076
3	Outstanding sales position on spot and derivative/forward	772,088
4	Others	12,864
<b>III. CONTINGENT RECEIVABLES</b>		
1	Guarantees received	791,538
2	Others	8,315,007
<b>IV. CONTINGENT PAYABLES</b>		
1	Guarantees issued	1,211,466
2	Others	-