



**STATEMENTS OF FINANCIAL POSITION**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of July 31, 2024**

(In Millions of Rupiah)

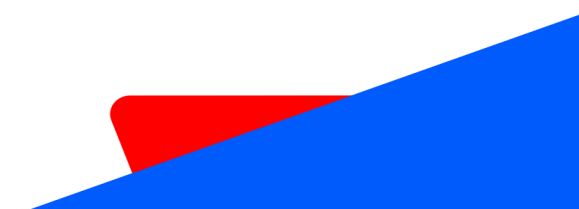
No.	DESCRIPTION	July 31, 2024
<b>ASSETS</b>		
1	Cash	1.573.126
2	Placements with Bank Indonesia	31.037.338
3	Placements with other banks	3.359.879
4	Spot and derivative receivables/forward	116.698
5	Securities	50.740.969
6	Securities sold under repurchase agreements (Repo)	-
7	Securities purchased under resale agreements (Reverse Repo)	392.174
8	Acceptances receivables	875.088
9	Loans	313.460.908
10	Sharia financing	42.217.463
11	Investment in share	-
12	Others financials assets	13.613.644
13	Allowance for impairment on financial assets -/-	
	a Securities	(19)
	b Loans and Sharia financing	(14.905.310)
	c Others	(2.278)
14	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15	Premises and equipment	13.541.933
	Accumulated depreciation on premises and equipment -/-	(5.176.356)
16	Non earning assets	
	a Abandoned properties	1.410
	b Repossessed assets	77.591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6.940.703
	<b>TOTAL ASSETS</b>	<b>457.864.961</b>



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No.	DESCRIPTION	July 31, 2024
<b>LIABILITIES AND EQUITY</b>		
	<b><u>LIABILITIES</u></b>	
1	Demand deposits	145.686.132
2	Savings deposits	40.314.430
3	Time deposits	188.669.142
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	3.115.702
7	Spot and derivative liabilities/forward	7.274
8	Securities sold under repurchase agreements (Repo)	-
9	Acceptances liabilities	875.088
10	Securities issued	4.910.694
11	Fund borrowings	37.281.756
12	Margin deposits received	9.543
13	Inter office liabilities	-
14	Other liabilities	5.776.577
	<b>TOTAL LIABILITIES</b>	<b>426.646.338</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 -/-	(1.524.529)
19	Reserve	
	a General reserve	4.621.242
	b Appropriated reserve	840.476
20	Retained Earning	
	a Previous years	10.677.027
	b Current year	1.602.512
	c Paid Dividend -/-	-
	<b>TOTAL EQUITY</b>	<b>31.218.623</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>457.864.961</b>

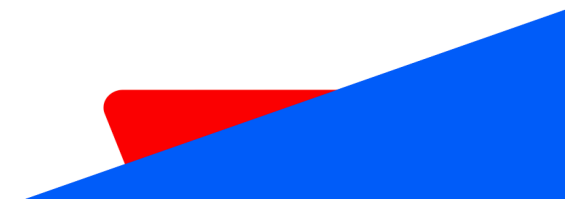




**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE**  
**PT Bank Tabungan Negara (Persero) Tbk**  
**As of July 31, 2024**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest income	17.279.457
2	Interest expenses	10.462.644
	<b>Net interest income (Expenses)</b>	<b>6.816.813</b>
<b>B. Operating Income and Expenses Other than Interest</b>		
1	Gain (loss) from increase (decrease) in fair value of financial assets	(13.248)
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	541.010
4	Gain (Loss) from spot and derivative transaction/forward (realised)	5.594
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	57.503
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	873.933
9	Other income	829.159
10	Impairment for financial assets	1.123.077
11	Losses related to operational risk	-
12	Salaries and employee benefits	2.683.095
13	Promotion expenses	332.631
14	Other expenses	2.930.915
	<b>Other Operating Income (Expenses)</b>	<b>(4.775.767)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>2.041.046</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1	Gain (loss) from sale of premises and equipment	1.915
2	Other non operating income (expenses)	(58.478)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(56.563)</b>
	<b>PROFIT (LOSS) CURRENT PERIOD BEFORE TAX</b>	<b>1.984.483</b>
	Income tax expenses	
a	Estimated current tax -/-	(398.396)
b	Deferred tax income (expenses)	16.425
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>1.602.512</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	36.645
c	Others	(9.161)
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	(225.097)
c	Others	34.770
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>(162.843)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>1.439.669</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, 2024**

(In Millions of Rupiah)

No.	DESCRIPTION	July 31, 2024
<b>I. COMMITMENT RECEIVABLES</b>		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	5.627.640
3	Others	-
<b>II. COMMITMENT PAYABLES</b>		
1	Unused loan facilities granted to customer	
a	Committed	152.088
b	Uncommitted	15.060.786
2	Outstanding irrevocable letters of credit	268.305
3	Outstanding sales position on spot and derivative/forward	5.454.315
4	Others	14.079
<b>III. CONTINGENT RECEIVABLES</b>		
1	Guarantees received	3.100.629
2	Others	11.987.415
<b>IV. CONTINGENT PAYABLES</b>		
1	Guarantees issued	2.872.941
2	Others	-

