

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

(In Millions of Rupiah)

| No. | DESCRIPTION | October 31, 2022 |
|---------------|---|--------------------|
| ASSETS | | |
| 1 | Cash | 1,332,717 |
| 2 | Placements with Bank Indonesia | 29,670,060 |
| 3 | Placements with other banks | 1,889,361 |
| 4 | Spot and derivative receivables/forward | 109,280 |
| 5 | Securities | 56,861,827 |
| 6 | Securities sold under repurchase agreements (Repo) | - |
| 7 | Securities purchased under resale agreements (Reverse Repo) | - |
| 8 | Acceptances receivables | 516,145 |
| 9 | Loans | 262,908,086 |
| 10 | Sharia financing | 30,749,054 |
| 11 | Investment in share | - |
| 12 | Others financials assets | 11,125,814 |
| 13 | Allowance for impairment on financial assets -/- | |
| | a Securities | (2,018) |
| | b Loans and Sharia financing | (15,203,996) |
| | c Others | (1,759) |
| 14 | Intangible assets | - |
| | Accumulated amortisation for intangible assets -/- | - |
| 15 | Premises and equipment | 9,881,298 |
| | Accumulated depreciation on premises and equipment -/- | (4,125,087) |
| 16 | Non earning assets | |
| | a Abandoned properties | 4,444 |
| | b Repossessed assets | 77,591 |
| | c Suspense account | - |
| | d Inter office assets | - |
| 17 | Other assets | 5,789,393 |
| | TOTAL ASSETS | 391,582,210 |

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| No. | DESCRIPTION | October 31, 2022 |
|-------------------------------|--|--------------------|
| LIABILITIES AND EQUITY | | |
| | <u>LIABILITIES</u> | |
| 1 | Demand deposits | 96,368,841 |
| 2 | Savings deposits | 38,917,991 |
| 3 | Time deposits | 179,364,127 |
| 4 | Electronic money | - |
| 5 | Fund from Bank Indonesia | - |
| 6 | Fund from other banks | 2,358,575 |
| 7 | Spot and derivative liabilities/forward | 17,143 |
| 8 | Securities sold under repurchase agreements (Repo) | - |
| 9 | Acceptances liabilities | 516,145 |
| 10 | Securities issued | 8,310,323 |
| 11 | Fund borrowings | 32,239,278 |
| 12 | Margin deposits received | 9,869 |
| 13 | Inter office liabilities | - |
| 14 | Other liabilities | 11,634,320 |
| | TOTAL LIABILITIES | 369,736,612 |
| | <u>EQUITY</u> | |
| 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 | 3,307,991 |
| | b Losses -/- | (2,202,705) |
| 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 | 2,488,961 |
| | c Paid Dividend -/- | - |
| | TOTAL EQUITY | 21,845,598 |
| | TOTAL LIABILITIES AND EQUITY | 391,582,210 |

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk.
As of October 31, 2022

(In Millions of Rupiah)

| No. | DESCRIPTION | October 31, 2022 |
|---|---|--------------------|
| OPERATING INCOME AND EXPENSES | | |
| A. Interest Income and Expenses | | |
| 1 | Interest income | 21,051,626 |
| 2 | Interest expenses | 8,392,541 |
| | Net interest income (Expenses) | 12,659,085 |
| B. Operating Income and Expenses Other than Interest | | |
| 1 | Gain (loss) from increase (decrease) in fair value of financial assets | (147,243) |
| 2 | Gain (loss) from decrease (increase) in fair value of financial liabilities | - |
| 3 | Gain (loss) from sale of financial assets | (470,177) |
| 4 | Gain (Loss) from spot and derivative transaction/forward (realised) | (8,643) |
| 5 | Gain (Loss) from investment in shares under equity method | - |
| 6 | Gain (Losses) from foreign currencies translation | 99,968 |
| 7 | Dividend Income | - |
| 8 | Comissions/provisions/fees and administrative | 1,007,514 |
| 9 | Other income | 544,073 |
| 10 | Impairment for financial assets | 3,024,133 |
| 11 | Losses related to operational risk | - |
| 12 | Salaries and employee benefits | 2,836,688 |
| 13 | Promotion expenses | 314,285 |
| 14 | Other expenses | 4,321,265 |
| | Other Operating Income (Expenses) | (9,470,879) |
| | PROFIT (LOSS) FROM OPERATIONS | 3,188,206 |
| NON OPERATING INCOME AND EXPENSES | | |
| 1 | Gain (loss) from sale of premises and equipment | - |
| 2 | Other non operating income (expenses) | (37,867) |
| | PROFIT (LOSS) FROM NON OPERATING | (37,867) |
| | PROFIT (LOSS) CURRENT PERIOD BEFORE TAX | 3,150,339 |
| | Income tax expenses | |
| a | Estimated current tax -/- | (767,298) |
| b | Deferred tax income (expenses) | 105,920 |
| | PROFIT (LOSS) CURRENT PERIOD | 2,488,961 |
| 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 | 63,743 |
| c | Others | (15,936) |
| 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 income | (2,266,062) |
| c | Others | 405,869 |
| | OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX | (1,812,386) |
| TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR | | 676,575 |
| TRANSFER PROFIT (LOSS) TO HEAD OFFICE | | - |

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

(In Millions of Rupiah)

| No. | DESCRIPTION | October 31, 2022 |
|------------------------------------|--|------------------|
| I. COMMITMENT RECEIVABLES | | |
| 1 | Unused fund borrowings/financing facilities | - |
| 2 | Outstanding purchase position on spot and derivative/forward | 306,103 |
| 3 | Others | - |
| II. COMMITMENT PAYABLES | | |
| 1 | Unused loan facilities granted to customer | |
| | a Committed | 250,128 |
| | b Uncommitted | 15,569,842 |
| 2 | Outstanding irrevocable letters of credit | 209,000 |
| 3 | Outstanding sales position on spot and derivative/forward | 772,088 |
| 4 | Others | 12,996 |
| III. CONTINGENT RECEIVABLES | | |
| 1 | Guarantees received | 424,085 |
| 2 | Others | 8,754,219 |
| IV. CONTINGENT PAYABLES | | |
| 1 | Guarantees issued | 928,061 |
| 2 | Others | - |