



STATEMENTS OF FINANCIAL POSITION
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2024

(In Millions of Rupiah)

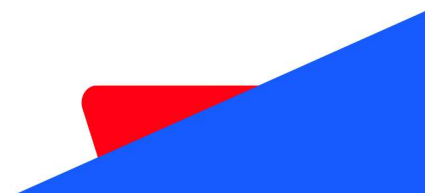
No.	DESCRIPTION	November 30, 2024
ASSETS		
1	Cash	1,619,639
2	Placements with Bank Indonesia	18,092,279
3	Placements with other banks	1,780,361
4	Spot and derivative receivables/forward	90,572
5	Securities	56,953,321
6	Securities sold under repurchase agreements (Repo)	5,631
7	Securities purchased under resale agreements (Reverse Repo)	39,772
8	Acceptances receivables	985,482
9	Loans	311,782,667
10	Sharia financing	43,638,016
11	Investment in share	-
12	Others financials assets	12,992,649
13	Allowance for impairment on financial assets -/-	
	a Securities	(17)
	b Loans and Sharia financing	(14,451,681)
	c Others	(2,034)
14	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15	Premises and equipment	13,659,958
	Accumulated depreciation on premises and equipment -/-	(4,854,870)
16	Non earning assets	
	a Abandoned properties	1,410
	b Repossessed assets	77,591
	c Suspense account	-
	d Inter office assets	-
17	Other assets	6,947,601
	TOTAL ASSETS	449,358,347



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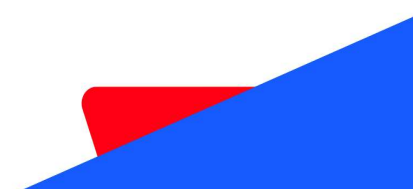
No.	DESCRIPTION	November 30, 2024
LIABILITIES AND EQUITY		
	<u>LIABILITIES</u>	
1	Demand deposits	148,431,828
2	Savings deposits	41,207,320
3	Time deposits	176,580,566
4	Electronic money	-
5	Fund from Bank Indonesia	-
6	Fund from other banks	111,761
7	Spot and derivative liabilities/forward	169
8	Securities sold under repurchase agreements (Repo)	5,507
9	Acceptances liabilities	985,482
10	Securities issued	5,272,060
11	Fund borrowings	39,066,372
12	Margin deposits received	12,043
13	Inter office liabilities	-
14	Other liabilities	5,688,450
	TOTAL LIABILITIES	417,361,558
	<u>EQUITY</u>	
16	Share capital	
	a Authorised 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 -/-	(1,547,324)
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	2,403,473
	c Paid Dividend -/-	-
	TOTAL EQUITY	31,996,789
	TOTAL LIABILITIES AND EQUITY	449,358,347



STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2024

(In Millions of Rupiah)

No.	DESCRIPTION	November 30, 2024
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest income	27,139,231
2	Interest expenses	16,346,943
	Net interest income (Expenses)	10,792,288
B. Operating Income and Expenses Other than Interest		
1	Gain (loss) from increase (decrease) in fair value of financial assets	59,815
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3	Gain (loss) from sale of financial assets	873,410
4	Gain (Loss) from spot and derivative transaction/forward (realised)	(2,601)
5	Gain (Loss) from investment in shares under equity method	-
6	Gain (Losses) from foreign currencies translation	13,730
7	Dividend Income	-
8	Comissions/provisions/fees and administrative	1,335,331
9	Other income	1,477,610
10	Impairment for financial assets	2,206,393
11	Losses related to operational risk	502
12	Salaries and employee benefits	3,929,590
13	Promotion expenses	503,949
14	Other expenses	4,856,572
	Other Operating Income (Expenses)	(7,739,711)
	PROFIT (LOSS) FROM OPERATIONS	3,052,577
NON OPERATING INCOME AND EXPENSES		
1	Gain (loss) from sale of premises and equipment	3,872
2	Other non operating income (expenses)	(73,851)
	PROFIT (LOSS) FROM NON OPERATING	(69,979)
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	2,982,598
	Income tax expenses	
a	Estimated current tax -/-	(428,552)
b	Deferred tax income (expenses)	(150,573)
	PROFIT (LOSS) CURRENT PERIOD	2,403,473
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	(33,716)
c	Others	8,429
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	(206,686)
c	Others	46,335
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(185,638)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		2,217,835
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-





STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT Bank Tabungan Negara (Persero) Tbk
As of November 30, 2024

(In Millions of Rupiah)

No.	DESCRIPTION	November 30, 2024
I. COMMITMENT RECEIVABLES		
1	Unused fund borrowings/financing facilities	-
2	Outstanding purchase position on spot and derivative/forward	2,029,729
3	Others	-
II. COMMITMENT PAYABLES		
1	Unused loan facilities granted to customer	
a	Committed	243,222
b	Uncommitted	12,514,559
2	Outstanding irrevocable letters of credit	147,637
3	Outstanding sales position on spot and derivative/forward	1,903,102
4	Others	14,299
III. CONTINGENT RECEIVABLES		
1	Guarantees received	2,624,907
2	Others	12,708,477
IV. CONTINGENT PAYABLES		
1	Guarantees issued	3,279,101
2	Others	-

