



PT BANK TABUNGAN NEGARA (PERSERO) Tbk
("Company")

Main Business Activity:
Banking Financial Services

Domiciled in Jakarta, Indonesia

Head Office

Menara BTN Jalan Gajah Mada Number 1, Jakarta 10130, Indonesia

PO BOX 3198 / JKT 10130

Phone: (021) 633-6789

Email: csd@btn.co.id

Website: www.btn.co.id

THE INFORMATION AS CONTAINED IN THIS INFORMATION DISCLOSURE IS IMPORTANT FOR THE COMPANY'S SHAREHOLDERS TO READ AND NOTE RELATED WITH AFFILIATE TRANSACTIONS PURSUANT TO THE FINANCIAL SERVICES AUTHORITY ("OJK") REGULATION NO. 42/POJK.04/2020 CONCERNING AFFILIATE TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS ("POJK 42/2020").

IF YOU EXPERIENCE DIFFICULTY UNDERSTANDING THE INFORMATION AS CONTAINED IN THIS INFORMATION DISCLOSURE OR HAVE ANY DOUBTS IN MAKING A DECISION, YOU SHOULD CONSULT WITH A SECURITIES INTERMEDIARY, INVESTMENT MANAGER, LEGAL CONSULTANT, ACCOUNTANT, FINANCIAL ADVISOR OR OTHER PROFESSIONAL.

This Disclose Information is issued in Jakarta, July 21st 2025

DEFINITIONS AND ABBREVIATIONS

Affiliate means as defined in the Capital Markets Law and POJK 42/2020.

Disclosure of Information means the Disclosure of Information conveyed to the Company's Shareholders in order to fulfill POJK 42/2020.

OJK means Otoritas Jasa Keuangan.

KJPP AFR is the KJPP AFR is the Public Appraisal Services Office of Abdullah Fitriantoro & Partners as an independent appraiser to provide fairness opinions and Review of Building Budget Plans.

Company means PT Bank Tabungan Negara (Persero) Tbk, domiciled in Jakarta, a public company whose shares are listed on the Indonesian Stock Exchange, which is established and operated based on the laws of the Republic of Indonesia.

POJK 42/2020 means OJK Regulation no. 42/POJK.04/2020 on Affiliate Transactions and Conflict of Interest Transactions.

POJK 17/2020 means OJK Regulation No.17/POJK.04/2020 on Material Transactions and Changes in Business Activities.

PT NK means PT Nindya Karya (Persero), domiciled in Jakarta, a State-Owned Enterprise (BUMN) engaged in the construction.

Transaction means Contractor Services for Construction Works of Kelapa Gading Square Branch Office Building by PT NK for the benefit of the Company which is an Affiliated Transaction.

UU Pasar Modal means Law no. 8 of 1995 on Capital Markets as amended by Law no. 4 of 2023 on Development and Strengthening of the Financial Sector.

FOREWORD

This Disclosure of Information is made in connection with the transaction between the Company and PT NK for the Construction of the BTN Kelapa Gading Square Branch Office Building located at Jl. Boulevard Raya Block XC No. 1-A, Kelapa Gading District, North Jakarta City on land owned by the Company with the aim of utilizing and optimizing the Company's assets and improving services to customers, based on the Procurement Agreement Letter ("Procurement Agreement Letter") No. 006/SPP/PFAD/XII/2024 dated December 12nd, 2024 with a transaction value of Rp132,001,000,000 (One Hundred Thirty Two Billion One Million Rupiah) including applicable taxes.

This transaction is an Affiliate Transaction because it is carried out by the Company with PT NK which has the same controlling shareholder, namely the Republic of Indonesia.

This transaction does not contain a conflict of interest as intended in POJK 42/2020 and is not a material transaction as intended in POJK No. 17/2020.

TRANSACTION

A. SCHEDULE AND DATES OF THE TRANSACTION

The transaction will be carried out in accordance with the validity of the agreement, namely during the period from the kick-off meeting starting from December 9th, 2024 until the end of the maintenance period on May 31st 2026, with the technical implementation of rights and obligations on an ongoing/gradual basis which is divided into 11 (eleven) stages as stated in the Procurement Agreement.

B. OBJECT OF THE TRANSACTION

The object of the transaction is the construction work of the BTN Kelapa Gading Square Branch Office Building located at Jl. Boulevard Raya Block XC No. 1-A, Kelapa Gading District, North Jakarta City, which was built by PT NK.

C. TRANSACTION VALUE

The Transaction Value for the Transaction Object is Rp. 132,001,000,000,- (One Hundred Thirty Two Billion One Million Rupiah) including applicable taxes.

D. PARTIES CONDUCTING THE TRANSACTION

1. Identity of party I

- | | | |
|------------------------|---|---|
| a. Name | : | PT Bank Tabungan Negara (Persero) Tbk |
| b. Address | : | Menara BTN Gajah Mada Street No. 1 Jakarta |
| c. Phone | : | 021-6336789 |
| d. E-mail Address | : | csd@btn.co.id |
| e. Business Activity | : | Banking Services |
| f. Board of Management | : | Directors |
| | | a. President Director |
| | | Nixon L.P. Napitupulu |
| | | b. Vice President Director |
| | | Oni Febriarto Rahardjo |
| | | c. Director of Information Technology |
| | | Tan Jacky Chen* |
| | | d. Director of Treasury & International Banking |
| | | Venda Yuniarti* |
| | | e. Director of Network & Retail Funding |
| | | Rully Setiawan* |
| | | f. Director of Risk Management |
| | | Setiyo Wibowo |
| | | g. Director of Consumer Banking |
| | | Hirwandi Gafar |
| | | h. Director of Finance & Strategy |
| | | Nofry Rony Poetra |
| | | i. Director of Human Capital & Compliance |
| | | Eko Waluyo |
| | | j. Director Operations |
| | | I Nyoman Sugiri Yasa* |

- k. Director of Commercial Banking
Hermita*
- l. Director of Corporate Banking
Helmy Afrisa Nugroho*

* Effective after get approval for the Fit and Proper test by OJK

- Board of Commissioners
- a. President Commissioner
Suryo Utomo
 - b. Vice President Commissioner
Dwi Ary Purnomo
 - c. Commissioner
Fahri Hamzah*
 - d. Independent Commissioner
Ida Nuryanti*
 - e. Independent Commissioner
Pietra Machreza Paloh*
 - f. Independent Commissioner
Panangian Simanungkalit*

* Effective after get approval for the Fit and Proper test by OJK

- g. Compositions of Shareholders :
 - Republic of Indonesia 1 share of series A Dwiwarna
 - PT Danantara Asset Management (Persero) 60% of series B shares
 - Public 40% of series B shares

2. Identity of party II

- a. Name : PT Nindya Karya (Persero)
- b. Address : Letjen MT. Haryono Street Kav. 22 Jakarta, 13630
- c. Phone : 021-8093276
- d. E-mail Address : nindyakarya@nindyakarya.co.id
- e. Business Activity : Provider in the Construction Sector.
- f. Board of Management : Directors
 - a. Acting President Director
Firmansyah
 - b. Director of Production 1
Firmansyah
 - c. Director of Operation 1
Arif Putranto
 - d. Director of Finance and Risk Management
Sri Haryanto
 - e. Director of Business Development and HR
Eduard Rixson Batubara

Board of Commissioners

- a. *President Commissioner
Rachman Arief Dienaputra*
- b. *Commissioner
Dadang Rukmana*
- c. *Independent Commissioner
Bambang E. Marsono*
- d. *Independent Commissioner
Michael Frankwin Umbas*

- g. *Compositions of Shareholders : The Republic of Indonesia as the holder of 1 (one) Series A Dwiwarna share; and PT Danareksa (Persero) 89.36% Series B shares and 10.63% Series C shares*

E. CHARACTERISTIC OF AFFILIATE RELATIONSHIP OF THE PARTIES CONDUCTING TRANSACTIONS WITH THE COMPANY

The Company and PT NK have an affiliated relationship because they are directly controlled by the same party, namely the Republic of Indonesia, so that they meet the affiliate criteria as referred to in the Capital Market Law and POJK 42/2020.

INDEPENDENT PARTY NAMED IN THE TRANSACTION

The independent parties who play a role in connection with this Affiliate Transaction and have been appointed by the Company is:

KJPP AFR is an KJPP Abdullah Fitriantoro & Rekan ("KJPP AFR") as an independent appraiser to provide a fairness opinion and an appraiser who carries out evaluation work on the Cost Budget Plan (RAB) for the Construction of the BTN Kelapa Gading Square Branch Office Building based on the unit price of materials and wages as of December 31st 2024.

KJPP AFR states that it has no affiliation, either directly or indirectly, with the Company as defined in the Capital Markets Law.

SUMMARY OF THE APPRAISAL REPORT ON THE TRANSACTION OBJECT

Summary of Transaction Object Assessment

The following is a summary of the Market Value Indication study report on the Cost Budget Plan (RAB) for the Kelapa Gading Square Branch Office Building based on Market Value Estimates prepared by KJPP AFR with No. 009/LAP/00-KJPP/IV/2025 dated April 14th 2025.

1. The Identity of the Appraiser

KJPP AFR is represented by Ir. Abdullah Fitriantoro, M. Sc as Partner Leader and Public Property Appraiser who has a Public Appraiser License with Public Appraiser Number P-1.09.00152 with Classification of Property Appraisal Services (P), Capital Market Supporting Professional Registration Certificate Number: STTD.PP-03/PJ-1/PM.02/2023 dated 03 March 2023, Registration Certificate of Non-Bank Financial Industry Appraiser Number : 056/NB.122/STTD-P/2017 dated April 7th2017.

2. Assessment Object of Budget Plan

The object of the study is the Budget Plan (RAB) for the Construction of the BTN Kelapa Gading Square Branch Office Building located on Jalan Boulevard Bukit Gading Raya, Kelapa Gading Barat Village, Kelapa Gading District, North Jakarta City, DKI Jakarta Province.

3. Assessment Objectives

The purpose and objective of this study is for the benefit of the Assignee in the context of the Cost Budget Plan (RAB) Study for the Construction of the BTN KC Kelapa Gading Square Building based on the Indicated Market Value of the RAB with a Cut of Date of December 31, 2024.

4. Assumptions and Limiting Conditions

This assessment is based on the following assumptions and limiting conditions:

- a. The assets that are assessed have no legal problems and that the ownership rights are legal (free and clear) and can be marketed.*
- b. KJPP AFR does not conduct research into the validity of related documents, therefore KJPP AFR does not guarantee their truth or validity. KJPP AFR is also not responsible for matters involving law, apart from that KJPP AFR does not express an opinion regarding the ownership of the object of assessment.*
- c. In this assessment, KJPP AFR considers that the documents related to the object of the study are correct.*
- d. Hidden unnatural conditions in assets that can have a negative effect on value are not the responsibility of KJPP AFR because they are part of other expert work.*
- e. The information, estimates and opinions that KJPP AFR obtains from various sources, KJPP AFR considers to be information that can be trusted to be true. Therefore, KJPP AFR did not carry out further checks. If it is later discovered that incorrect information was provided to KJPP AFR, then KJPP AFR cannot be held responsible.*
- f. The report must be used as an inseparable whole and limited to the specified aims and objectives of the Assessment. This report is not valid for different purposes and purposes.*
- g. The appraiser is released from all claims and obligations related to the use of the report which is not in accordance with the aim and objectives of the report.*
- h. The values reported in this report are stated in Rupiah currency.*
- i. That the assets shown to KJPP AFR are indeed assets in the Study and KJPP AFR did not carry out further checks on their correctness.*
- j. KJPP AFR is not responsible for possibilities relating to the legal status of ownership, debt obligations for assets that KJPP AFR values and KJPP AFR considers that the assets are under legal ownership and use.*
- k. KJPP AFR does not have any interest in the assets being assessed, either now or in the future, and the task of KJPP AFR to carry out this study does not depend on the reported value.*
- l. The appraiser is not responsible for other parties, unless previously stated in the assignment letter and study report.*
- m. KJPP AFR, is not obliged to provide testimony or appear before a court or government official regarding this study, unless prior approval has been made.*
- n. Anyone who receives this report or a copy thereof has no right to publish it or use it for any purpose*

without permission from the appraiser or owner, except the owner himself.

- o. KJPP AFR has the right and is not obliged to revise and correct the contents of this Study report if there is data or information that KJPP AFR obtains after completing this report.*
- p. The costs for this Study do not depend on the value of the assets acquired or stated in the report. This report is invalid if it does not bear the signature of the company head and the KJPP AFR company seal.*
- q. KJPP AFR emphasizes that this report does not apply generally, but only specifically to the report users listed in this Study report. KJPP AFR is not responsible for other parties who use this study report, either in part or as a whole report or as a reference for publication in any document, statement, circular, or for communication to other parties without prior written approval from KJPP AFR for the format or context in which it will appear.*
- r. In the event that the Assignor does not provide correct data and information regarding the Study object including incorrect location designation (including by personnel assigned/representing the Assignor), then the Assessor is released from responsibility for inaccurate Study results due to such error. (KEPI 5.8 point b.2).*

5. Assessment Approaches and Methods

The approach and methods used are used by KJPP AFR to carry out a study of the estimated Market Value of the Budget Plan.

- 1. Using a Market Approach in accordance with the provisions of POJK No. 28/POJK.04/2021 concerning Valuation and Presentation of Property Valuation Reports in the Capital Market*
- 2. Refer to the Indonesian Assessment Standards VII-2018 Edition.*

Direct Market Data Comparison Method for Wages and Materials used in accordance with the same or similar RAB as the one being assessed, to obtain an indication of value.

6. Value Conclusion

The Market Value Indication from the Cost Budget Plan (RAB) Study for the Construction of the BTN Kelapa Gading Square Branch Office Building with a Cut of Date of December 31, 2024 is IDR 135,570,700,000.00 (One Hundred Thirty Five Billion Five Hundred Seventy Million Seven Hundred Thousand Rupiah).

SUMMARY OF THE APPRAISAL REPORT ON THE FAIRNESS OF THE TRANSACTION

Summary of Fairness Opinion Report

The following is a summary of the Fairness Opinion Report on the Kelapa Gading Square Branch Office Development Transaction by PT Bank Tabungan Negara (Persero) Tbk prepared by KJPP Abdullah Fitriantoro & Rekan ("KJPP AFR") No. 00169/2.0051-00/BS/07/0119/1/IV/2025 dated April, 25th 2025.

1. Party Identity

KJPP AFR is represented by Dr. Ir. Dwi Poetra Sedjati, M.M as Partner and Business Public Appraiser who has a Public Appraiser License with Public Appraiser Number B-1.09.00119 with Business Appraisal Services Sector Classification (B), Nonbank Financial Industry Appraiser Registration Certificate No. 261/NB.122/STTD-P/2022 dated September, 20th 2022.

2. Object of the Assessment

The Object of the Fairness Opinion Preparation for the Development of the Kelapa Gading Square

Branch Office is located at Jl. Boulevard Barat Raya XB No. 3, Kelapa Gading District, North Jakarta City.

3. Objectives of Assessment

Providing a Fairness Opinion on the Development of KC Kelapa Gading Square by the Company, in order to comply with the provisions of the Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions ("POJK 42"). As well as Financial Services Authority Regulation No. 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities ("POJK 17").

4. Assumptions and Limiting Conditions

In preparing this Fairness Opinion, KJPP AFR made several very important assumptions regarding the method that KJPP AFR uses in determining value, as follows:

- a. This fairness opinion report is a non-disclaimer opinion.*
- b. The appraiser has reviewed the documents used in the Fairness Opinion process.*
- c. The data and information obtained comes from sources whose accuracy can be trusted.*
- d. The appraiser uses adjusted financial projections that reflect the fairness of financial projections made by management with the ability to achieve (fiduciary duty).*
- e. The appraiser is responsible for implementing the Fairness Opinion and financial projection obligations as long as the underlying assumptions are met.*
- f. This Fairness Opinion Report is open to the public.*
- g. The appraiser is responsible for the Fairness Opinion Report and final conclusions.*
- h. The appraiser has obtained information on the legal status of the Fairness Opinion Object from the Assignor.*
- i. The value that KJPP AFR reports is in Indonesian Rupiah (IDR/Rp).*
- j. This report can only be used for the purposes and objectives as reflected in this Fairness Opinion Report and cannot be used for other purposes and purposes and KJPP AFR is not responsible if this report is used for other purposes.*
- k. KJPP AFR does not verify the Company's assets or facilities. Apart from that, KJPP AFRi also does not provide an opinion on the tax impact of the transaction. The services that KJPP AFR provides to companies are investment fairness opinions and not accounting, audit, tax audit services.*
- l. This Fairness Opinion Report is invalid if it does not bear the partner's signature and the KJPP AFR stamp/seal.*
- m. These limiting terms and conditions are an inseparable (integral) part of the Fairness Opinion Report.*

5. Assessment Approaches and Methods

The assessment approach and method used in the Fairness Opinion is as follows:

- a. Transaction Analysis in the form of identification and relationships between the parties to the transaction, agreements and conditions agreed upon in the transaction, and assessment of the risks and benefits of the transactions carried out.*
- b. Qualitative Analysis in the form of company history and the nature of business activities, industry and environmental analysis, operational analysis and company prospects, reasons for carrying out transactions, and qualitative profits and losses from transactions to be carried out.*
- c. Quantitative Analysis in the form of assessing the potential income, assets, liabilities and financial condition of the company, and carrying out incremental analysis to measure the added value of transactions.*

- d. *Analysis of the fairness of the transaction value in the form of a comparison between the transaction and the assessment results of the transaction to be carried out, analysis to ensure that the transaction value provides added value to the transaction to be carried out, and analysis to believe that the transaction value is within the range of values obtained from the assessment results.*

6. Fairness Opinion on Affiliate Transactions

Based on the results of the qualitative analysis, there are conclusions with various indicators which state that the transactions to be carried out by the Company are reasonable to carry out, including:

a. *Analysis of the Company Agreement and PT NK*

The Company has collaborated with PT NK as a Contractor Service for the Construction of the BTN Kelapa Gading Square Branch Office Building located at Jl. Boulevard Raya Block XC No. 1-A, Kelapa Gading District, North Jakarta City with Procurement Agreement Letter No. 006/SPP/PFAD/XII/2024 dated December 12, 2024. The construction has a work period of 360 calendar days from the Kick Off Meeting and the maintenance period is valid for 180 calendar days from the signing of the Work Handover Minutes. Based on this, it can be concluded that the Transaction is "Fair".

b. *Transaction Benefits*

- Improving the quality of service, in the existing office there are obstacles in the lack of service facilities, narrow parking spaces, and the quality of the building is no longer feasible because it is more than 15 years old, with the presence of a New Building with adequate facilities will improve the quality of service & operations, and provide comfort to customers.*
- Along with the development of banking in Indonesia, it is possible that there will be an increase in the number of personnel, the increase in the number of personnel requires a building with a larger capacity.*

c. *Transaction Risk*

In the construction of the BTN Kelapa Gading Square Branch Office Building by the Company, there are several possible risks that will be faced, these risks include:

- Financial Risk;*
- Operational Risk; and*
- Construction Risk*

From the results of the analysis, it was concluded that the Benefits and Risks received by the Company by carrying out the Transaction are "Fair".

d. *Price Fairness Test*

From the Results of the Price Fairness Test Analysis, the Difference in Market Value with the Transaction Price was obtained at -2.63%, the results of the Price Fairness Test are within the range of $\pm 7.5\%$ which refers to POJK Number 35 / POJK.04 / 2020 Article 48 point (b) "the upper and lower limits of the value range must not exceed 7.5% of the Value used as a reference range". Based on these results, it can be concluded that the Transaction is "Fair".

Table 1. Price Fairness Test Analysis

No.	Description	No. Assessment Report on RAB Review	Market Value of Kelapa Gading Branch Office Building Construction (Rp.)	Transaction Price for Construction of Kelapa Gading Branch Office Building (Rp.)	Difference Between Market Value and Transaction Price (%)	Transaction Fairness Range		within reasonable limits
						7,50%	-7,50%	(Yes/No)
I	Construction of the KC KP Gading Square Building		135.570.700.000	132.001.000.000	-2,63%	145.738.502.500	125.402.897.500	Yes

e. Material Transaction Analysis

Table 2. Material Transaction Analysis

No.	Description	Nominal Transaction Value (Rp)	BTN Equity Nominal (Rp)	Nominal Transaction Object Compared to BTN Equity (%)	Material Transactions (Yes/No)
1	Transaction Value compared to Public Company Equity	132.001.000.000	32.571.889.000.000	0,41%	No

From the results of the Material Transaction analysis, it was found that the transaction "Does not" fall into the category of Material Transactions and does not cause a material adverse impact on the company's financial condition, because the nominal transaction object when compared to the Company's Equity is 0.41% or less than 20%, based on POJK No. 17 / POJK.04 / 2020 Part two Article 3 paragraph 2 states that a Transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company. Based on these results, it can be concluded that the Transaction is "Fair".

f. Incremental Analysis

Incremental Analysis is conducted by conducting Financial Fairness Analysis calculated using Split Analysis, with the analysis focus on Cost Benefit from the transaction. The results of the financial fairness analysis include the following:

Accumulated Net Present Value (NPV)	IDR 40.150.585.813
Internal Rate of Return (IRR)	11,74%
Benefit Cost Ratio (BCR)	1,25
Payback Periode (PP)	10 Year 3 Month

Based on these results, it can be concluded that the Transaction is "Fair". Because NPV > 0, IRR > Discount Rate (9.46%), and BCR > 1.

g. Proforma of the Company's Financial Statements Before and After the Transaction

From the results of the Proforma Analysis of the Company's Financial Report Before and After the Transaction for the period of December 31, 2024, there have been no changes to the Company's Financial Report, this is due to the fact that payment for the Transaction will only be made in the first quarter of 2025, from this it can be concluded that the Transaction is "Fair".

h. Analysis of the Transaction's Impact on the Company's Financial Projections Before and After the Transaction

1. Analysis of the Impact of Transactions on Financial Projections - Differences in Balance Sheet Before and After Transactions

There is a Positive Difference in the Balance Sheet for the period 2026 - 2029, especially in Assets and Equity with the same difference of Rp16,661 million (2026), Rp33,978 million (2027), Rp51,973 million (2028), and Rp70,674 million (2029). As for Liabilities, there is no difference, this reflects that the Transaction does not have a direct impact on the Company's Liabilities.

2. Analysis of the Impact of Transactions on Financial Projections - Difference in Profit and Loss Before and After Transactions

There is a Positive Difference in the Profit and Loss before and after the Transaction is implemented in the period 2026 - 2029, especially in Other Operational Income (Expenses) and Difference in Operational Profit with the same difference of Rp16,333 million (2026), Rp16,987 million (2027), Rp17,666 million (2028), Rp18,373 million (2029). There is a difference in Other Non-Operational Income (Expenses) of Rp329 million during the period 2026 - 2029. There is a Difference in Current Year Profit (Loss) and Difference in Current Year Net Profit (Loss) After Net Tax with the same amount, namely Rp16,662 million (2026), Rp17,316 million (2027), Rp17,995 million (2028), and Rp18,702 million (2029).

3. Analysis of the Impact of Transactions on Financial Projections - Differences in Financial Ratios Before and After Transactions

There are 5 ratios used for analysis in BI standards, there are 2 (two) ratios that illustrate that the Company is in a very healthy ratio, namely the NIM and BPOP ratios. There is 1 (one) ratio that illustrates that the Company is in a healthy position, namely the ROE ratio. While the Company's ROA and LDR ratios against BI standards indicate that they are quite healthy, so according to KJPP AFR, the Transaction has a positive impact. .

The recording of this positive difference means that the Transaction is "Fair".

EXPLANATION, CONSIDERATIONS AND REASONS FOR THE TRANSACTION COMPARED TO IF A SIMILAR TRANSACTION WAS CONDUCTED WITH AN UNAFFILIATED PARTY

The consideration for carrying out this affiliate transaction is in accordance with the results of the Open Selection procurement for the Construction of the BTN Kelapa Gading Square Branch Office Building.

STATEMENT OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS

The Directors of the Company stated that this Transaction had gone through the Affiliate Transaction procedure.

The Company's Directors and Board of Commissioners, both individually and jointly, declare that:

- (1) This transaction does not contain a conflict of interest as intended in POJK 42/2020 and is not a Material Transaction as intended in POJK 17/2020; and*
- (2) All material information has been disclosed and the information is not misleading.*

Jakarta, July 21st 2025

PT Bank Tabungan Negara (Persero) Tbk
Board of Directors