

FINANCIAL STATEMENTS

PT BANK TABUNGAN NEGARA (PERSERO) Tbk

No.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
ASSETS			
1.	Cash	1,558,429	2,127,489
2.	Placements with Bank Indonesia	27,990,563	48,708,822
3.	Placements with other banks	6,597,503	2,203,459
4.	Spot and derivative receivables/forward	96,045	32,176
5.	Securities	46,968,444	41,199,802
6.	Securities sold under repurchase agreements (Repo)	4,722,319	-
7.	Securities purchased under resale agreements (Reverse Repo)	829,134	544,597
8.	Acceptances receivables	310,653,696	296,583,860
9.	Loans	14,412,015	37,114,281
10.	Sharia financing	14,611,406	12,110,180
11.	Investment in share	-	-
12.	Others financial assets	-	-
13.	Allowance for impairment on financial assets -/:	-	-
a.	Securities	(19)	(22,903)
b.	Loans and Sharia financing	(14,961,718)	(15,591,964)
c.	Others	(2,197)	(25,680)
14.	Intangible assets	-	-
15.	Accumulated amortisation for intangible assets -/:	-	-
16.	Premises and equipment	13,486,274	12,953,746
17.	Accumulated depreciation on premises and equipment -/:	(5,118,548)	(4,835,934)
18.	Non earning assets	-	-
a.	Abandoned properties	1,410	1,410
b.	Repossessed assets	77,591	77,591
c.	Suspense account	-	-
19.	Inter office assets	-	-
20.	Other assets	6,678,275	5,570,834
TOTAL ASSETS			
		455,600,624	438,749,736
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Demand deposits	147,504,153	143,534,817
2.	Savings deposits	41,712,649	44,471,995
3.	Time deposits	176,165,239	161,926,504
4.	Electronic money	-	-
5.	Fund from Bank Indonesia	-	-
6.	Fund from other banks	3,152,920	1,300,316
7.	Spot and derivative liabilities/forward	6,531	-
8.	Securities sold under repurchase agreements (Repo)	4,549,696	-
9.	Acceptances liabilities	829,134	544,597
10.	Securities issued	5,768,225	6,834,647
11.	Fund borrowings	38,769,264	42,874,926
12.	Margin deposits received	9,579	9,690
13.	Inter office liabilities	-	-
14.	Other liabilities	6,100,546	6,773,122
15.	Minority interest	-	-
TOTAL LIABILITIES			
		424,567,936	408,270,584
EQUITY			
16.	Share capital	-	-
a.	Authorised capital	-	-
b.	Unpaid-in capital -/:	10,239,216	10,239,216
c.	Treasury stock -/:	(3,221,994)	(3,221,994)
17.	Additional Paid-in Capital	-	-
a.	Agio	4,418,900	4,418,900
b.	Disagio -/:	-	-
c.	Funds for paid-up capital	-	-
d.	Others	-	-
18.	Other comprehensive income	3,565,773	3,565,773
a.	Gain -/:	(1,609,814)	(1,361,686)
b.	Losses -/:	-	-
19.	Reserve	4,621,242	4,821,242
a.	General reserve	940,476	840,476
20.	Retained Earning	10,677,027	7,876,327
a.	Previous years	1,501,862	3,500,988
b.	Current year	-	-
c.	Paid Dividend -/:	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER			
		31,032,688	30,479,152
TOTAL EQUITY			
		31,032,688	30,479,152
TOTAL LIABILITIES AND EQUITY			
		455,600,624	438,749,736

No.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest income	14,974,674	13,521,941
2.	Interest expenses	(8,949,468)	(7,044,211)
	Net Interest Income (Expenses)	6,025,206	6,477,730
B. Operating Income and Expenses Other than Interest			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	53,963	155,845
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	355,961	326,044
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	(9,283)	49,225
5.	Gain (Loss) from investment in shares under equity method	-	-
6.	Gain (Losses) from foreign currencies translation	11,298	(109,143)
7.	Dividend Income	-	-
8.	Commissions/provisions/fees and administrative	762,393	640,951
9.	Other income	706,882	545,896
10.	Impairment for financial assets	925,183	1,947,918
11.	Losses related to operational risk	-	-
12.	Salaries and employee benefits	(2,364,330)	(1,827,760)
13.	Promotion expenses	(288,359)	(230,480)
14.	Other expenses	(2,470,840)	(2,189,155)
	Other Operating Income (Expenses)	(4,097,932)	(4,586,493)
PROFIT (LOSS) FROM OPERATIONS			
		1,927,274	1,891,237
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) from sale of premises and equipment	1,915	(24,936)
2.	Other non operating income (expenses)	(52,057)	(24,936)
PROFIT (LOSS) FROM NON OPERATING			
		(50,142)	(24,936)
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX			
		1,877,132	1,866,301
Income tax expenses			
a.	Estimated current tax -/:	(471,694)	(459,712)
b.	Deferred tax income (expenses)	96,424	67,789
PROFIT (LOSS) CURRENT PERIOD			
		1,501,862	1,474,378
PROFIT (LOSS) MINORITY INTEREST			
		-	-
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified profit (loss)	-	-
a.	Gain (loss) from revaluation of premises and equipment	36,645	(220,941)
b.	Gain (loss) from remeasurement on defined benefit plans	(9,161)	55,235
2.	Reclassified profit (loss)	-	-
a.	Gain (Losses) from adjustments arising from translation of financial statement	(298,907)	530,571
b.	Gain (Loss) from changes of financial assets on measured at fair value through other comprehensive income	23,295	(74,894)
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX			
		(448,128)	289,971
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR			
		1,253,734	1,764,349
Current Year Net Profit (Loss) Attributable to:			
- Owner of Company			
		1,501,862	1,474,378
- Non Controlling Interest			
		-	-
CASH AND CASH EQUIVALENTS NET PROFIT (LOSS)			
		1,501,862	1,474,378
Total Comprehensive Profit (Loss) For The Year Attributable to:			
- Owner of Company			
		1,253,734	1,764,349
- Non Controlling Interest			
		-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR			
		1,253,734	1,764,349
TRANSFER PROFIT (LOSS) TO HEAD OFFICE			
		-	-
DIVIDEND			
		-	-
EARNINGS PER SHARE (in rupiah)			
		107	105

No.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
I. COMMITMENT RECEIVABLES			
1.	Unused fund borrowings/financing facilities	-	-
2.	Outstanding purchase position on spot and derivative/forward	4,279,629	1,878,434
3.	Others	-	-
II. COMMITMENT PAYABLES			
1.	Unused loan facilities granted to customer	-	-
a.	Committed	133,261	127,083
b.	Uncommitted	15,051,205	18,806,569
2.	Outstanding irrevocable letters of credit	445,573	20,106
3.	Outstanding sales position on spot and derivative/forward	4,094,053	1,908,502
4.	Others	14,059	13,735
III. CONTINGENT RECEIVABLES			
1.	Guarantees received	2,971,719	2,326,998
2.	Others	11,906,751	7,761,202
IV. CONTINGENT PAYABLES			
1.	Guarantees issued	3,393,714	2,579,175
2.	Others	-	-

CAPITAL COMPONENTS	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
I. CORE CAPITAL (TIER 1)	27,524,771	25,188,525
1. Common Equity Tier 1 (CET 1)	27,524,771	25,188,525
1.1. Paid-in Capital (net of Treasury Stock)	7,017,222	7,017,222
1.2. Disclosed Reserves	20,507,549	18,171,303
1.2.1. Additional Factor	24,794,004	21,689,322
1.2.1.1. Other comprehensive income	3,565,773	3,565,773
1.2.1.1.1. Excess differences arising from translation of financial statement	-	-
1.2.1.1.2. Potential gain due to increases of fair value of financial asset through other comprehensive income	-	-
1.2.1.2. Other disclosed reserves	3,555,773	3,555,773
1.2.1.2.1. Surplus of fixed assets revaluation	2,120,031	18,309,757
1.2.1.2.1.1. Disagio	4,418,900	4,418,900
1.2.1.2.1.2. General reserves	4,621,242	4,821,242
1.2.1.2.2. Current year profit	10,877,027	7,876,327
1.2.1.2.3. Current year profit	1,501,862	1,474,378
1.2.1.2.4. Funds for paid-in capital	-	-
1.2.2. Deduction Factor	(1,078,515)	(831,797)
1.2.2.1. Other comprehensive income	(999,514)	(752,796)
1.2.2.1.1. Negative differences arising from translation of financial statement	-	-
1.2.2.1.2. Potential losses due to decreases of fair value of financial asset through other comprehensive income	(999,514)	(752,796)
1.2.2.2. Other disclosed reserves	(79,001)	(79,001)
1.2.2.2.1. Disagio	-	-
1.2.2.2.2. Previous year loss	-	-
1.2.2.3. Current year profit	-	-
1.2.2.4. Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-
1.2.2.5. Negative difference in adjustment amounts from fair value of financial assets in trading book	-	-
1.2.2.6. Required allowance for non earning assets	(79,001)	(79,001)
1.2.2.7. Others	-	-
1.3. Non Controlling Interest	-	-
1.4. Deduction Factor of CET 1	(3,198,740)	(2,896,222)
1.4.1. Deliberate tax calculation	(3,198,740)	(2,896,222)
1.4.2. Goodwill	-	-
1.4.3. Other intangible assets	-	-
1.4.4. Investments in share	-	-
1.4.5. Shortfall of capital on insurance subsidiaries	-	-
1.4.6. Securitisation exposure	-	-
1.4.7. Other deduction of CET 1	-	-
1.4.7.1. Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-
1.4.7.2. Cross-ownership in another entity acquired by the transaction due to low grants or grants will	-	-
1.4.7.3. Exposure that give rise to credit risk due the settlement settlement risk - Non Delivery Versus Payment	-	-
1.4.7.4. Exposure in subsidiaries that to business activity based on share principle	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL	30,791,472	30,000,453
RISK WEIGHTED ASSETS	140,889,041	125,719,733
CREDIT RISK WEIGHTED ASSETS	6,015,918	3,338,458
MARKET RISK WEIGHTED ASSETS	19,055,294	17,889,426
OPERATIONAL RISK WEIGHTED ASSETS	165,767,829	166,947,849
CAR BASED ON RISK PROFILE (%)	8.25%	8.19%
CET 1 for Buffer (%)	8.33%	11.46%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE	PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)	
From CET 1 (%)	7.28%	6.00%
From AT 1 (%)	0.00%	0.00%
From Tier 2 (%)	1.97%	3.18%
Capital Conservation Buffer (%)	2.500%	2.500%
Countercyclical Buffer (%)	0.000%	0.000%
Capital Surcharge to Systemic Bank (%)	1.000%	1.000%

No.	DESCRIPTION	June 30, 2024 (Unaudited)					June 30, 2023 (Unaudited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
I. RELATED PARTIES												
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables/ forward	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, Small and Medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	-	-	-</								

**FINANCIAL STATEMENTS
PT BANK TABUNGAN NEGARA (PERSERO) Tbk**

STATEMENT OF FINANCIAL POSITION As of June 30, 2024 and December 31, 2023 (In Millions of Rupiah)			
NO.	ACCOUNT	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
ASSETS			
1.	Cash	98,113	109,085
2.	Placement with Bank Indonesia	6,687,337	6,440,216
3.	Placement with Other Bank	200	200
4.	Investments in Marketable Securities	7,502,165	10,795,395
5.	Receivable Financing	36,582,925	32,488,789
6.	Revenue Sharing Financing	4,827,790	4,624,042
7.	Ijarah Receivable	1,300	1,450
8.	Other Productive Assets	-	-
9.	Allowance for Impairment on Financial Assets	(1,461,174)	(1,400,430)
10.	Premises and Equipment	51,221	23,259
11.	Non Productive Assets	-	-
12.	Other Assets	1,258,741	1,206,703
TOTAL ASSETS		55,548,618	54,288,709
LIABILITIES			
1.	Wadiah Deposits		
a.	Current Accounts	16,120,023	13,439,465
b.	Saving Accounts	1,386,426	1,276,592
2.	Temporary Syariah Fund		
a.	Current Accounts	1,234,318	726,061
b.	Saving Accounts	5,910,807	5,473,242
c.	Time Deposits	21,445,032	20,887,524
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to Other Bank	28,273	23,235
5.	Securities Issued	255,621	265,846
6.	Other Liabilities	4,326,404	4,017,837
7.	Profit Sharing Deposits	-	-
8.	Business Fund	4,466,296	7,471,713
9.	Retained Earning		
a.	Other Comprehensive Income	286	65
b.	Previous Year	4,794	4,794
c.	Current Year	370,338	702,335
TOTAL LIABILITIES		55,548,618	54,288,709

STATEMENT OF INCOME AND OTHER COMPREHENSIVE For the Period Ended June 30, 2024 and 2023 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
OPERATING INCOME AND EXPENSES			
A. Operating Income and Expenses			
1.	Revenue from Fund Management as Mudharib		
a.	Income from Receivable Financing	1,404,985	1,254,869
b.	Income from Revenue Sharing Financing	179,408	167,071
c.	Income from Revenue from Ijarah	81	-
d.	Other Main Operating Income	412,748	314,269
2.	Third Parties Share on Returns of Temporary Syariah Funds	(880,139)	(677,307)
a.	Non Profit Sharing	(880,139)	(677,307)
b.	Profit Sharing	-	-
3.	Revenue after Sharing Distribution	1,117,083	1,058,902
B. Other Operating Income and Expenses			
1.	Gain (Loss) from foreign Currencies Transaction	-	-
2.	Income Bank as Mudharib from Revenue Sharing	-	-
3.	Commissions / Provisions / Fees and Administrative	50,972	40,769
4.	Other Income	-	-
5.	Bonus on Wadiah Demand Deposit	(56,713)	(36,535)
6.	Impairment for Financial Assets	(167,601)	(327,632)
7.	Losses Related to Financial Assets	-	-
8.	Impairment for Other Financial Assets	31,451	(9,000)
9.	Salaries and Employee Benefits	(188,340)	(185,209)
10.	Other Expense	(416,553)	(260,084)
Other Operating Income (Expenses)		(746,784)	(777,691)
PROFIT AND LOSS FROM OPERATIONS		370,299	281,211
NON OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) for Sales of Premises and Equipment	-	-
2.	Other Non Operating Income (Expenses)	39	39
PROFIT AND LOSS FROM NON OPERATIONS		39	39
PROFIT AND LOSS CURRENT PERIOD BEFORE TAX		370,338	281,211
Income Tax Expenses			
PROFIT AND LOSS CURRENT PERIOD		370,338	281,211
OTHER COMPREHENSIVE INCOME			
1.	Unreclassified to Profit (Loss)	-	-
2.	Reclassified to Profit (Loss)	221	22,187
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		221	22,187
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		370,559	303,398

REVENUE SHARING DISTRIBUTION Period June 30, 2024 (In Millions of Rupiah)						
<i>Net Revenue Sharing</i>						
NO.	COLLECTIVE TYPE	AVERAGE BALANCE	INCOME THAT MUST BE DIVIDED	SHARE OF SHAHIBUL MAAL RATIOS	BONUS AND REVENUE SHARING	INDIKASI EQV.
I.	Liabilities to Other Bank	-	-	-	-	-
II.	Mudharabah Current Deposits					
a.	Bank	-	-	-	-	-
b.	Non Bank	1,041,583	7,096	9.56%	678	0.78%
III.	Mudharabah Saving Deposits					
a.	Bank	15,071	102	32.67%	34	2.67%
b.	Non Bank	5,391,743	36,731	33.07%	12,148	2.70%
IV.	Mudharabah Time Deposits					
a.	Bank					
1.	1 Month	-	-	-	-	-
3.	3 Month	1,000	7	29.50%	2	2.41%
6.	6 Month	300	2	29.50%	1	2.41%
12.	12 Month	-	-	-	-	-
b.	Non Bank					
1.	1 Month	3,315,603	22,588	27.01%	6,102	2.21%
3.	3 Month	6,838,236	46,585	29.50%	13,743	2.41%
6.	6 Month	1,902,951	12,963	29.50%	3,824	2.41%
12.	12 Month	1,801,925	12,275	29.50%	3,621	2.41%
V.	Fund Borrowings	3,764,993	72,818	19.17%	13,962	4.45%
TOTAL		24,073,405	211,167		54,114	

STATEMENT OF COMMITMENTS AND CONTINGENCIES As of June 30, 2024 and December 31, 2023 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
1. COMMITMENT RECEIVABLES			
1.	Unused Fund Borrowing/Financing Facilities	-	-
2.	Outstanding Purchase Position on Spot and Derivative/forward	-	-
3.	Others	-	-
2. COMMITMENT PAYABLES			
1.	Unused Loan Facilities Granted to Customer	1,265,708	774,926
2.	Outstanding Sales Position on Spot and Derivative/forward	-	-
3.	Others	-	-
3. CONTINGENT RECEIVABLE			
1.	Guarantees Received	-	-
2.	Income in Progress	-	-
3.	Others	3,354,670	2,823,561
4. CONTINGENT PAYABLES			
1.	Guarantees Issued	343	400
2.	Others	-	-

REPORT OF THE SOURCES AND USE OF WITNESS FUNDS As June 30, 2024 and December 31, 2023 (In Millions of Rupiah)			
NO.	TYPE OF DISBURSEMENT	AVERAGE BALANCE	INCOME RECEIVED
I.	Placement with Other Bank	-	-
II.	Murabahah Receivable		
a.	Bank	-	-
b.	Non Bank	8,771,825	143,535
III.	Istishna Receivable		
a.	Bank	-	-
b.	Non Bank	116,271	32,391
IV.	Multi-Service Receivable		
a.	Bank	-	-
b.	Non Bank	17,315	69
V.	Rahn Financing		
a.	Bank	-	-
b.	Non Bank	-	-
VI.	Mudharabah Financing		
a.	Bank	-	-
b.	Non Bank	66,394	130
VII.	Musyarakah Financing		
a.	Bank	-	-
b.	Non Bank	4,390,811	34,253
VIII.	Ijarah Receivable		
a.	Bank	-	-
b.	Non Bank	-	38
IX.	Other Financing		
a.	Bank	-	-
b.	Non Bank	-	2
TOTAL		13,362,616	210,418

FINANCIAL RATIOS For the Period Ended June 30, 2024 and 2023 (In Millions of Rupiah)			
NO.	RATIOS	Jun 30, 2024 (Unaudited)	Jun 30, 2023 (Unaudited)
1.	Total Assets Sharia Unit to Total Assets Consolidation	12.19%	11.55%
2.	Non Performing Productive Assets to Total Productive Assets	2.40%	2.73%
3.	Allowance for Impairment on Productive Assets to Total Productive Assets	2.99%	4.30%
4.	Gross NPF	2.83%	3.27%
5.	Nett NPF	0.74%	0.72%
6.	Return On Assets (ROA)	1.34%	1.22%
7.	Financing Revenue Sharing to Total Financing	11.66%	14.22%
8.	Financing to Deposit Ratio (FDR)	89.84%	97.04%

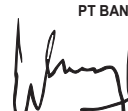
REPORT OF SOURCES AND DISTRIBUTION OF ZAKAT AND WAQF FUNDS As June 30, 2024 and 31 December 2023 (In Millions of Rupiah)			
NO.	DESCRIPTION	Jun 30, 2024 (Unaudited)	Dec 31, 2023 (Audited)
A. Sources and Distribution of Zakat Funds			
1.	Zakat Funds Received From:		
a.	Internal UUS	3	9
b.	External UUS	-	-
Total Zakat Funds Received		3	9
2.	Distribution of Zakat Funds		
a.	Zakat Receiving Institutions	1	9
b.	Zakat Receiving Body	-	-
Total Zakat Funds Distributed		1	9
B. Sources and Distributions of Waqf Funds			
1.	Waqf Fund Received From:		
a.	Internal UUS	-	-
b.	External UUS	-	-
Total Waqf Funds Received		-	-
2.	Distribution of Waqf Funds		
a.	Badan Wakaf Indonesia	-	-
b.	Other Nadzir	-	-
c.	Other	-	-
Total Waqf Funds Distributed		-	-

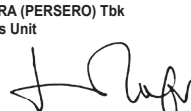
Notes :
- Circular Letter of Financial Services Authority (SEOJK) Number 10/SEOJK.03/2020 regarding "Transparency and Published Financial Statements of The Sharia Commercial Bank and Sharia Unit."

Head Office :
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Sharia Branch Office :
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Jakarta, July 26, 2024
PT BANK TABUNGAN NEGARA (PERSERO) Tbk
Sharia Business Unit


M. Quraisih Shihab
Sharia Supervisory Board


Hirwandi Gafar
Director of Consumer

solusi penuhi kebutuhan hidupmu
Pembiayaan Properti BTN IB



btn syariah

info: bti/pembiayaanpropertiib

siapkan hati menuju Tanah Suci jangan ditunda lagi dengan Program Berkah Haji
ikuti programnya dan dapatkan benefitnya!



btn syariah

info: bti/btkberkahhaji