



## Divestment

Throughout 2023, Bank BTN did not carry out divestment activities

## Business Merger/Consolidation

Throughout 2023, Bank BTN did not carry out business merger/consolidation activities.

## Acquisition

Throughout 2023, Bank BTN did not carry out acquisition activities.

## Debt and Capital Restructuring

Throughout 2023, Bank BTN did not carry out debt and capital restructuring activities

## Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliates Parties

Material Transactions were any transactions made by public companies or controlled companies that met the transaction value limit equal to 20% (twenty percent) or more of the Public Company's equity (OJK Regulation Number 17/POJK.04/2020 Concerning Material Transactions and Changes in Business Activities.

### Transactions Containing Conflicts of Interest

In accordance with the provisions of the OJK Regulation Number 42/POJK.04/2020 Concerning Affiliated Transactions and Conflicts of Interest Transactions, a conflict of interest was the difference between the economic interests of a public company and the personal economic interests of members of the board of directors, members of the board of commissioners, major shareholders or controllers who can be detrimental to the said public company.

Bank BTN's business activities are inseparable from the relationships and interactions between individuals within Bank BTN and with other parties, there is a potential conflict of interest that may be unavoidable between one party and another, so that

it can affect the decision-making process and the performance of the decision. which can be detrimental to Bank BTN. Bank BTN realizes the importance of a firm attitude towards controlling and handling conflicts of interest that occur within Bank BTN, so that effective business management can be created in achieving Bank BTN's goals, free from all forms of corruption, collusion and nepotism (KKN) and harmonious relationships with all stakeholders.

Bank BTN always complied with the applicable provisions in terms of transactions that contained conflicts of interest, as stated in the OJK Regulation Number 42/POJK.04/2020 Concerning Affiliated Transactions and Transactions with Conflicts of Interest and OJK Circular Letter Number 13/SEOJK. 03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks. From an internal standpoint, Bank BTN had a Transaction Policy Containing Conflicts of Interest as stipulated in the Guidelines and Work Procedures for the Board of Directors and the Board of Commissioners. The policy of providing funds to related parties that contained conflicts of interest was contained in a separate Directors Regulation which stipulated that Bank BTN was prohibited from providing funds to related parties without the approval of the Board of Commissioners.

In the event of a conflict of interest between Bank BTN and shareholders, members of the Board of Commissioners, members of the Board of Directors, Executive Officers and/or other parties related to Bank BTN, members of the Board of Commissioners, members of the Board of Directors and Executive Officers were prohibited from taking actions that might harm or reduce profits of Bank BTN and had to disclose the conflict of interest in every decision. Bank BTN also properly documented every disclosure in accordance with applicable regulations. Disclosure of conflict of interest was set forth in the minutes of meeting at least including the name of the party having the conflict of interest, the main issue of the conflict of interest and the basis for consideration for making the decision.

In principle, every Bank BTN employee avoided making decisions that had situations and conditions where there was a conflict of interest. Lending to the Directors, Board of Commissioners and employees of Bank BTN was carried out based on reasonable limits and in accordance with applicable Bank BTN regulations without differentiating it from other customers (arm's length basis).

Throughout 2023, there were no transactions containing conflicts of interest

### Table of transactions containing conflicts of interest

Name	Position	Decision Maker	Transaction Type	Transaction Value	Information
Nil	Nil	Nil	Nil	Nil	Nil