

**Penilaian Sendiri Atas Penerapan Tata Kelola Bank
PT Bank Tabungan Negara (Persero) Tbk.**

Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 dan Surat Edaran OJK (SEOJK) No.13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum, yang mewajibkan Bank untuk melakukan penilaian sendiri (*self assessment*) atas penerapan Tata Kelola Bank yang mencakup antara lain:

1. Pelaksanaan tugas dan tanggung jawab Direksi
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris
3. Kelengkapan dan pelaksanaan tugas Komite
4. Penanganan Benturan Kepentingan
5. Penerapan Fungsi Kepatuhan
6. Penerapan Fungsi Audit Intern
7. Penerapan Fungsi Audit Ekstern
8. Penerapan manajemen risiko termasuk sistem pengendalian intern
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*)
10. Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal
11. Rencana Strategis Bank

Penilaian tersebut dilakukan paling sedikit 2 (dua) kali dalam 1 (satu) tahun. Adapun penilaian Tata Kelola PT Bank Tabungan Negara (Persero) Tbk untuk periode penilaian semester I 2025, adalah sebagai berikut:

| Periode | Peringkat | Definisi |
|-----------|-----------|--|
| Juni 2025 | 2 | Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. |

**Self-Assessment of the Implementation of Bank Governance
PT Bank Tabungan Negara (Persero) Tbk**

Financial Services Authority Regulation (POJK) Number 17 of 2023 and OJK Circular Letter (SEOJK) No.13/SEOJK.03/2017 concerning the Implementation of Commercial Bank Governance, which requires Banks to conduct a self-assessment of the implementation of Bank Governance which includes, among others:

1. Implementation of the duties and responsibilities of the Board of Directors;
2. Implementation of the duties and responsibilities of the Board of Commissioners;
3. Completeness and implementation of the Committee's duties;
4. Conflict of Interest Handling;
5. Implementation of Compliance Functions;
6. Implementation of Internal Audit Functions;
7. Implementation of External Audit Functions;
8. Implementation of risk management including internal control system;
9. Provision of funds to related parties and provision of large exposure;
10. Transparency of Bank Financial and Non-Financial Conditions, Governance Implementation Report and Internal Reporting;
11. Bank Strategic Plan.

The assessment is carried out at least 2 (two) times in 1 (one) year. The Governance assessment of PT Bank Tabungan Negara (Persero) Tbk for the assessment period in the first semester of 2025 is as follows:

| Periode | Rangking | Definition |
|-----------|----------|---|
| Juni 2025 | 2 | Reflecting the Bank's management has implemented generally good Governance. This is reflected in the adequate fulfillment of the principles of Governance. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by the Bank's management. |