

**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.15/SEOJK.03/2025 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, tanggung jawab, dan wewenang Direksi;
2. pelaksanaan tugas, tanggung jawab, dan wewenang 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. pemberian remunerasi;
10. penyediaan dana kepada pihak terkait dan penyediaan dana besar;
11. integritas pelaporan dan sistem teknologi informasi;
12. rencana strategis Bank;
13. aspek pemegang saham;
14. penerapan strategi anti fraud, termasuk anti penyuapan;
15. penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan;
16. penerapan tata kelola dalam Kelompok Usaha 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 II 2025, adalah sebagai berikut:

Periode	Peringkat	Definisi
Desember 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.15/SEOJK.03/2025 concerning the Implementation of Commercial Bank Governance, which requires banks to conduct their own assessment of the implementation of Bank Governance which includes, among others:

1. Implementation of the duties, responsibilities, and authorities of the Board of Directors;
2. the implementation of the duties, responsibilities, and authorities of the Board of Commissioners;
3. the completeness and implementation of the committee's duties;
4. Handling conflicts of interes;
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. Remuneration;
10. provision of funds to related parties and provision of large funds;
11. Reporting Integrity and Information Technology Systems;
12. Bank's strategic plan;
13. Shareholder Aspect;
14. Implementation of anti-fraud strategies, including anti-bribery;
15. Sustainable finance implementation, including the implementation of social and environmental responsibility;
16. implementation of governance in the Bank Business Group.

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 second semester of 2025 is as follows:

Periode	Ranking	Definition
Desember 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.