



## Concurrent Position

The Risk Monitoring Committee Members shall not hold any concurrent positions, as stated in the Joint Decree of the Directors and Board of Commissioners No. 01/DEKOM-BTN/2013 dated December 18, 2013, regarding the Risk Monitoring Committee Charter of PT Bank Tabungan Negara (Persero) Tbk. Regarding Article 7, the Risk Monitoring Committee Membership Requirements paragraphs 9 and 10, i.e.:

1. Paragraph 9 states 'the member shall not be a person who has authorities and responsibilities to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months before being appointed by the Board of Commissioners'
2. Paragraph 10 states 'the member shall not have shares directly and indirectly in the Bank. In the event that a member of the Committee obtains shares due to a legal event, then within 6 (six) months after obtaining these shares, he/she shall transfer it to another party'

Name	Position	Concurrent Position at the Company	Concurrent Position in Other Companies/ Institution
Arie Coerniadi	Chairman / Independent Commissioner	1. Independent Commissioner 2. Member of the Remuneration and Nomination Committee	None
I Wayan Agus Mertayasa	Member / Independent Commissioner	1. Chairman/ Independent Commissioner 2. Chairperson of the Remuneration and Nomination Committee 3. Member of the Audit Committee	None
Sumiyati	Member/Non Independent Commissioner	1. Commissioner	Inspector General of the Ministry of Finance
Garuda Wiko	Member/Independent Commissioner	1. Independent Commissioner 2. Member of the Audit Committee	Permanent Lecturer at Tanjungpura University
Iman Sugema	Member/Non Independent Commissioner	1. Non Independent Commissioner	Permanent Lecturer of Bogor Agricultural University (IPB)
Heru Ratna Azimada	Member/Independent	None	None
Yuki Noviani Kohar	Member/Independent	None	None

## Term of Office

The Term of Office of the Risk Monitoring Committee may not be longer than the Term of Office of the Board of Commissioners as stipulated in the Articles of Association and the Charter of the Risk Monitoring Committee and can be re-elected. The Term of Office of the Committee members appointed between the Term of Office of the Board of Commissioners will end at the same time as the Term of Office of the Board of Commissioners ends.

## Risk Monitoring Committee Work Guidelines

The Work Guidelines of the Risk Monitoring Committee refers to the Risk Monitoring Committee Charter. The Charter of the Risk Oversight Committee is prepared based on the applicable laws and regulations and is constantly reviewed regularly and has been ratified based on the Joint Decree of the Board of Commissioners No. SKB-01/DEKOM-BTN/XII/2013 and the Board of Directors No. SKB-01/DIR-BTN/XII/2013 concerning the Charter of the Company's Risk Monitoring Committee with the contents as follows:

### Scope of the Risk Monitoring Committee Charter

- |  |  |
|--|--|
| 1. Purpose and Objectives;<br>3. Committee's Responsibilities;<br>5. Information Access and Confidentiality; | 2. Duty, Authority<br>4. Committee's Obligations;<br>6. Structure; |
|--|--|

## Duties and Responsibilities of the Risk Monitoring Committee

Based on FSA Regulation No. 55/POJK.03/2016 dated December 7, 2016, regarding the Implementation of Governance for Commercial Banks Article 48, the Risk Monitoring Committee must conduct at least:

1. Evaluation of the conformity between the Bank's Risk Management policy and the implementation of the Bank's policy; and
2. Monitoring and evaluation of implementation of the duties of the Risk Management Committee and Risk Management task force, to provide recommendations to the Board of Commissioners

## ORGANS AND COMMITTEES UNDER THE BOARD OF COMMISSIONERS

In observance to the Risk Monitoring Committee Charter, the Risk Monitoring Committee duties and responsibilities are:

1. To collect data and information and evaluate the Bank's Risk Management policies, which consist of at least: (1) Credit Risk, (2) Market Risk, (3) Liquidity Risk, (4) Legal Risk, (5) Reputation Risk, (6) Strategic Risk, (7) Compliance Risk and (8) Operational Risk.
2. To perform evaluation of the conformity between the Bank's Risk Management policy and the implementation of the policy.
3. To monitor and evaluate the Risk Management Committee's duties and Risk Management Unit.
4. To encourage the Company's Risk Management function.
5. To report to the Board of Commissioners in terms of the likelihood of the Bank's risk as well as providing alternative solutions.
6. To conduct risk monitoring in work units related to risk-based decision making and co-operate with the Risk Management Division.
7. To invite management and other internal parties to attend the Committee's meetings if necessary.
8. To conduct other duties requested from the Board of Commissioners, which is in line with the duties of the Risk Management Committee.

### The Risk Monitoring Committee Competence Training and Development

The Company has provided budget from the Company's Board of Commissioners in order to improve the effectiveness of the Risk Monitoring Committee's function to assist the supervisory and advisory tasks of the Board of Commissioners by having the Risk Monitoring Committee continuously participate in training and development programs as a means of updating their knowledge and understanding of current issues concerning the duties and programs undertaken.

Throughout 2018, the training and competence development attended by the Risk Monitoring Committee Members is as follows:

Name	Position	Date	Training	Organizer
Arie Coerniadi	Chairman / Independent Commissioner	16/04/2018	1. Transforming Asean Organization	SRW
		27/09/2018	2. Key Risk Management Challenges in 2018	BARa
I Wayan Agus Mertayasa	Member / Independent Commissioner	14/10/2018	1. International Risk Management & Treasury Dealer Refreshment Program Executives	LSPP & MM UGM
		03/07/2018	2. Expand Leadership Program for BoD/BoC	CLDI
Garuda Wiko	Member / Independent Commissioner	16/04/2018	1. Transforming Asean Organization: The Leadership Imperative	SRW
		10/06/2018	2. International Risk Management & Treasury Dealer Refreshment Program Executives	LSPP & MM UGM
Iman Sugema	Member / Non Independent Commissioner	25/02/2018	International Risk Management Refreshment Program For Executives	MM UGM
Sumiyati	Member / Non Independent Commissioner	07/09/2018	1. Executive Risk Management Refreshment Program	LPPI
		15/09/2018	2. Enterprise Risk Management	CRMS
		28/08/2018	3. IIA 2018 Conference	IIA
Heru Ratna Azimada	Member / Independent	-	-	-
Yuki Noviani Kohar	Member / Independent	-	-	-