

2018 Audit Committee Work Plan Accomplishments

Audit Committee Activity Report

As part of its responsibility, the Audit Committee is obliged to submit a report for each task every year to the Board of Commissioners, accompanied by recommendations should it be necessary. Throughout 2018, the Audit Committee has accomplished its duties and responsibilities as follows:

1. Monitored and Evaluated the Internal Audit Task Force accomplishments:
 - Discussed and monitored the realization of the 2018 Annual Audit Plan.
 - Conversed regarding the findings of the Internal Audit Division Audit
 - Attended the Audit Exit Meeting
2. Monitored and Evaluated the Compliance of the Public Accountants Firm Audit with the prevailing Audit standards
3. Researched and reviewed Compliance of the Bank's published Financial Report with the prevailing Financial Report standards.
4. Monitored the implementation and completion of the Bank's commitment to the recommendations of IAD Audit and the External Auditor's (Bank Indonesia, OJK, KAP, BPK RI) findings.
5. Provided input regarding the strategic issues in the framework of providing advice by the Board of Commissioners.
6. Provided recommendations to the Board of Commissioners regarding the appointment of a Public Accountant Firm to Audit the 2018 Financial Report, which then shall be submitted to the General Meeting of Shareholders.

7. Conducted other duties requested from the Board of Commissioners, which were in line with the Committee's duties
8. Attended training and education in order to further improve the competence of the Committee's members.

The Audit Committee Meeting Frequency and Attendance

In accordance with the Audit Committee Charter and the Audit Committee Work Plan, the Audit Committee's meetings shall be conducted at least equal to the minimum requirement of the Board of Commissioners' meetings, Chaired by the Chairman of the Audit Committee. Decisions of the Audit Committee meeting are conducted through deliberation.

Decisions taken in the Audit Committee meetings are logged and documented appropriately in the Minutes of the Audit Committee Meeting. Minutes of Meetings are signed by the Chairman of the meeting and distributed to all members of the Audit Committee whether they attended the meeting or otherwise. Dissenting opinions in the meeting will be included in the minutes of the meeting along with the reasons for dissent.

Throughout 2018, the Audit Committee convened meetings 5 (five) of those meetings were attended by at least 51% (fifty one percent) of the total members including Independent Commissioners and Independent Parties presented based on the Audit Committee members' Term of Office, as follows:

Name	Position	Number of Meetings	Attendance	% Attendance
Kamaruddin Sjam	Chairman / Independent Commissioner	5	4	80%
I Wayan Agus Mertayasa	Member / Independent Commissioner	5	4	80%
Lucky Fathul Aziz Hadibrata	Member / Independent Commissioner	5	4	80%
Garuda Wiko	Member / Independent Commissioner	5	2	40%
Sondang Gayatri	Member / Independent	5	3	60%
Rachmat Supratman	Member / Independent	5	5	100%
Adi Prakoso	Member / Independent	5	2	100%

Audit Committee Performance Assessment

The performance of the Company's Audit Committee is evaluated by the Company's Board of Commissioners every 3 (three) months. The assessment is based on the realization and completion of the Work Program stipulated in the Audit Committee Work Plan and Budget. The assessment will be reported to the Board of Commissioners in the Audit Committee report. The assessment result becomes one of the considerations for the Board of Commissioners to re-appoint and/or dismiss Audit Committee Members for the next Term of Office.



The Audit Committee's Meeting Plan for 2019

In observance to the Audit Committee's Work Plan for 2019, the Audit Committee has scheduled at least 4 meetings with the main agenda of a monthly evaluation of the realization of the 2019 Annual Audit Plan and Audit Services Evaluation of the Public Accountants' Office regarding the Financial Statements for the 2018 Financial Year, and incidental meetings with related divisions.

RISK MONITORING COMMITTEE

The Risk Monitoring Committee is an Organizational Body established by the Board of Commissioners and is responsible to the Board of Commissioners in supporting the effectiveness of risk monitoring duties and responsibilities, in observance to the Regulation of the Financial Services Authority regarding the Implementation of Good Corporate Governance for Commercial Banks, and the State Ministry of SOEs Regulation regarding the SOEs Supporting Organ of Board of Commissioners/Supervisory Agency.

Legal Basis

The Company established a Risk Monitoring Committee based on the following regulations:

1. FSA Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning the Implementation of Governance for Commercial Banks.
2. FSA Circular No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Commercial Banks.
3. The Company's Articles of Association.

Composition of the Risk Monitoring Committee

The composition of the members of the Company's Risk Monitoring Committee at the end of 2018 is as follows:

Nama	Jabatan	Dasar Hukum Pengangkatan	Periode Jabatan
Arie Coerniadi	Chairman / Independent Commissioner	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	02/07/2018 – 22/03/2020
I Wayan Agus Mertayasa	Member / Independent Commissioner	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	25/04/2016 – 24/04/2019
Sumiyati	Member / Independent Commissioner	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	31/10/2017 – 24/04/2019
Garuda Wiko	Member / Independent Commissioner	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	15/08/2017 – 14/08/2020
Iman Sugema	Member / Independent	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	15/08/2017 – 14/08/2020
Heru Ratna Azimada	Member / Independent	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	01/12/2016 – 30/11/2019
Yuki Noviani Kohar	Member / Independent	Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 798/DIR/2018 October 17, 2018 concerning Changes in the Audit Committee Membership Structure of PT Bank Tabungan Negara (Persero) Tbk	08/11/2016 – 07/11/2019