

B. Variable Remuneration ^{*)}		
	Non-deferred	Deferred
1. Cash	8.384	176
2. Shares/share-based instruments issued by the Bank	-	818

Information:

*) Only for the MRT and disclosed in million rupiah

Quantitative Information

Type of Remuneration Variable *)	Remaining Still Deferred	Total Deductions During the Reporting Period		
		Caused an Implicit Adjustment (A)	Caused an Implicit Adjustment (B)	Total (A)+(B)
1. Cash (in IDR Million)	1.021	-	-	-
2. Shares/share-based instruments issued by the Bank (in shares and a nominal value of million rupiah which is a conversion of the said shares)	1,593,400 share sheet/3,817 million	-	-	-

Keterangan: *) Hanya untuk MRT

Public Accountant

In order to comply with the Financial Services Authority Regulation No. 09/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports, the Company appoints an External Auditor and carries out an audit of the Financial Statements for the financial year 2020. External auditors are required to be able to provide accountable, independent and fair information and data, especially on financial, operational and compliance with applicable regulations.

External audits are carried out by independent parties who have met the requirements to ensure that the Company's accounting records are prepared in accordance with the provisions of the Statement of Accounting and Financial Standards (PSAK) and the reports prepared present the financial position and results of operations in a fair manner and the business operations carried out by the Company do not violate the provisions. Regulations applicable.

Appointment of Public Accountant

Through the GMS, the Company appoints Public Accountants Firm to meet the need of the 2019 Financial Statements Audit. The appointment of a Public Accountant and a Public Accountants Firm was carried out through a limited bidding mechanism for procurement of general

audit services, with bidding participants have the following qualifications:

1. A Public Accountant Firm ranked in the top 10 based on the official association of Public Accountants Firm.
2. Has a certificate affiliated with the International Public Accountants Firm.
3. Experienced in conducting general audits at go public banks with assets of at least Rp100 trillion.
4. The Manager is experienced in auditing Commercial Banks and PKBL for a minimum of 3 (three) years.
5. Included in the Public Accounts Firm that are registered in FSA.
6. The appointment of the same Signing Partner by the Public Accountants Firm shall be for an audit period of 3 (three) consecutive accounting years, and in the next 2 consecutive years the said Public Accountant shall not be hired.
7. The audit scope must include the audit scope pursuant to SE OJK No. 36 Year 2017
8. AP, KAP and people in KAP in providing services were required to meet independent conditions during the audit period and professional assignment period, which were stated in the Statement Letter and submitted by KAP before the professional assignment period begins.

The Board of Commissioners appointed Purwanto, Sungkoro & Surja (Ernst & Young Global Limited) Public Accountants Firm as the auditor to audit the Financial Statements of PT Bank Tabungan Negara (Persero) Tbk. Fiscal Year 2020 through the letter of the Board of Commissioners Number 26/KOM/BTN/II/2020 dated 12 February 2020. The legality of the general audit assignment of the Financial Report and PKBL Report of PT. Bank Tabungan Negara (Persero), Tbk for the 2019 Financial Year has been stated in the Letter of Appointment No. 221/PGSD/PROC/II/2020 dated February 18, 2020 regarding Letter of Appointment as Winner and Cooperation Agreement (PKS) No. 05/SPP/PFAD/VI/2020 dated 13 July 2020.

Public Accountant Office, Accountant Name and Fee for the last 5 Years Period

Information regarding Accountants and Public Accounting Firms (KAP) that have audited Financial Statements and other audit services as well as Audit Fees in the last 5 (five) years can be seen in the following table:

Table of Public Accountant Firm, Accountant Name, Fee and KAP Permit for the Last 5 Years

Year	Public Accounting Firm	Period	Accountant Name (Responsible Partner)	AP Period	Audit Service Fee	Audit Scope
2020	Purwanto, Sungkoro & Surja Permission No. 603/KM.1/2015	Period 6	Yovita	Period 1	IDR 3,249,000,000	1. Financial Report Audit 2. Partnership and Community Development Program (PKBL) Audit 3. Compliance Report with Legislation and Internal Control - PSA 62 4. Performance Evaluation Report (LHEK) 2020
2019	Purwanto, Sungkoro & Surja Permission No. 603/KM.1/2015	Period 5	Muhammad Kurniawan Permission No. AP.0240	Period 1	IDR 2,650,000,000	1. Financial Report Audit 2. Partnership and Community Development Program (PKBL) Audit 3. Compliance Report with Legislation and Internal Control - PSA 62 4. Performance Evaluation Report (LHEK) 2019
2018	Purwanto, Sungkoro & Surja Permission No. 603/KM.1/2015	Period 4	Yasir Permission No. AP.0703	Period 2	IDR 2,367,000,000	1. Financial Report Audit 2. Partnership Program Audit and Community Development Program (PKBL)
2017	Purwanto, Sungkoro & Surja Permission No. 603/KM.1/2015	Period 3	Yasir Permission No. AP.0703	Period 1	IDR 2,290,000,000	1. Financial Report Audit 2. Partnership Program Audit and Community Development Program (PKBL)
2016	Purwanto, Sungkoro & Surja Permission No. 603/KM.1/2015	Period 2	Danil Setiadi Handaja Permission No. AP.1008	Period 1	IDR 2,175,000,000	1. Financial Report Audit 2. Partnership Program Audit and Community Development Program (PKBL)

Fee and Other Services Provided by Accountants

In the 2020 period, the Company's Public Accountants and Public Accounting Firms do not provide other services other than the scope of Audit Services (Financial Reports, PKBL, Compliance Reports and Internal Control and Performance Evaluation Reports) in 2020 so there is no information on other audit service fees.

Audit Opinion

Year	Audit Opinion
2020	Fair without exception
2019	Fair without exception
2018	Fair without exception
2017	Fair without exception
2016	Fair without exception

Other External Auditors and Services Provide

Apart from Public Accountants and Public Accounting Firms, there were other external auditors who carried out audits in the Company in the 2020 financial year, namely the Financial Services Authority (FSA), the Supreme Audit Agency of the Republic of Indonesia (SAA-RI), the Financial and Development Supervisory Agency (FDSA), PT SGS related to the implementation of surveillance audits for recertification of ISO 9001: 2015 and KPMG Siddharta Advisory for audits of External Review of the Internal Audit Function of Bank BTN and Review of Bank Internal Audit Practices with Best Practices.

Findings and Follow-Up Recommendations of External Auditors

The Company always follows up on any findings and recommendations on the results of external audits in order to improve the management of the Company. The Board of Directors consistently monitors the follow-up of external audit findings in each coordination meeting between the Directors and related work units to ensure that the implementation goes well and can minimize the findings that may arise. The number of external audit findings that have been followed up by the Company during 2020 are as follows:

No	Type of Examination	Number of Findings/ Commitments	Finished/ Proposed Completed	Not Finish		% Settlement Due
				Not Mature	Mature in December 2020	
1	2	3	4	5	6	7=4(4+6)
I Financial Services Authority						
a	KHP General Examination Position January 31, 2019	74	66	0	8	89,19%
b	KHP Joint Audit FSA & PPAK APU-PPT Position July 31, 2020	32	10	22	0	100,00%
Sub Total		106	76	22	8	90,48%
II KAP PSS-EY						
a	Management Letter Audit KAP PSS-EY 2018	43	40	0	3	93,02%
	Management Letter Audit KAP PSS-EY 2019	47	38	0	9	80,67%
Sub Total		90	78	0	12	86,67%
III BPK RI						
a	Management of KUR 2014	38	29	0	9	76,32%
b	Management of KPR Sejahtera SSA/SSB Years	22	19	0	3	86,36%
c	Commercial Credit Management 2019	99	54	0	45	54,55%
d	Management of SBK and SBUM 2020	12	2	10	0	100,00%
Sub Total		171	104	10	57	64,60%
TOTAL		367	258	32	77	77,01%

Effectiveness of External Audit and the Company Compliance with Terms of Relationship Between the Company, Public Accountants and Financial Services Authority (OJK)

In order to keep the audit running effectively, the Company always maintains a good communication relationship between the Public Accounting Firm, the Audit Committee and the Company's Management therefore it has a significant impact on improving the Company's performance. The Audit Committee regularly coordinates with the Internal Audit Division (IAD) to review the effectiveness of the implementation of external audits and ensure that all findings can be followed up on.

The audit findings on the financial statements for the year ending December 31, 2020 will then be submitted to the Financial Services Authority (OJK). The basis for implementing the transparency of financial statements for the 2020 fiscal year based on the provisions of Bank Indonesia and the Financial Services Authority is as follows:

1. Financial Services Authority Regulation No.55/POJK.03/2016 dated December 07, 2016 concerning the Implementation of Governance for Commercial Banks.
2. Financial Services Authority Circular Letter No.13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Commercial Banks.