

Decisions of Audit Committee meetings were made based on deliberation to reach consensus. Each Audit Committee meeting had to be stated in the minutes of the meeting signed by all members of the Audit Committee who were present, and the minutes were well documented.

### Audit Committee Meeting Agenda

Throughout 2020, the implementation date, meeting agenda and Audit Committee meeting participants, were as follows.

**Table of Audit Committee Meeting Agenda**

No.	Meeting Date	Meeting Agenda	Meeting Participants
1.	Januari 7, 2020	<ol style="list-style-type: none"> <li>1. Discussion on the Audit Report by IAD for the period December 2020.</li> <li>2. Supervision/Monitoring of IAD, OJK and BPK Audit Findings.</li> <li>3. Appointment of a Public Accountant Firm (KAP) for the 2020 Financial Year.</li> </ol>	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
2.	January 14, 2020	Discussion on Procurement of IAD Performance Review Consultation in 2020.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
3.	January, 27 2020	Direction of the Bank BTN Audit Committee regarding the draft Annual Audit Plan IAD 2020.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
4.	Januari 29, 2020	Submission of Audit Progress on Financial Statements for Financial Year 2019 by KAP EY.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
5.	February 4, 2020	Discussion on the Determination of KAP Winners for Audit Services for the 2020 Financial Year.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
6.	February 13, 2020	Discussion on the Approval of the Draft Financial Report Publication as of December 31, 2019 (audited).	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
7.	February 18, 2020	Discussion on the Procurement Process for IAD Performance Review Consultants in 2020.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
8.	May 13, 2020	Discussion on Draft Financial Report Publications as of March 31, 2020.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
9.	June 2, 2020	<ol style="list-style-type: none"> <li>1. Discussion on the Audit Committee's Quarter I 2020 Report.</li> <li>2. Discussion on the Special Audit Report for the Surabaya Branch Office by IAD.</li> <li>3. Discussion on the Draft Letter of the Board of Commissioners on the Special Audit Results for the Company by OJK.</li> </ol>	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
10.	June 15, 2020	Evaluation of KAP Purwanto, Sungkoro & Surya Ernst & Young (KAPPSSEY) Audit Service Implementation for the 2019 Financial Year Financial Statements.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
11.	June 23, 2020	Audit Committee Discussion with PT KPMG Siddharta Advisory Consultant regarding Review of Internal Audit Function at the Company.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
12.	July 1, 2020	Effectiveness of the Implementation of the Internal Audit Division's Function.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
13.	July 21, 2020	Discussion of the KPMG letter, WBS Complaint Flow through the Board of Commissioners and the Revised Draft Audit Committee Charter.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
14.	July 29, 2020	Discussion on Draft Publication of financial reports as of June 30, 2020.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>
15.	August 12, 2020	Discussion on the Revision of the Draft Audit Committee Charter.	<ul style="list-style-type: none"> <li>• Ahdi Jumhari Luddin</li> <li>• Andin Hadiyanto</li> <li>• Adi Prakoso</li> <li>• Peter Eko Budi Darwito</li> </ul>

No.	Meeting Date	Meeting Agenda	Meeting Participants
16.	August 18, 2020	Discussion of follow-up directions from the Board of Commissioners to IAD.	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
17.	September 2, 2020	<ol style="list-style-type: none"> <li>Discussion of Audit results by IAD.</li> <li>Presentation by Mr. Andi Nirwoto.</li> </ol>	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Andin Hadiyanto</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
18.	September 2, 2020	Discussion on Monitoring the results of the Internal and External Audit of the CCL Directorate.	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Andin Hadiyanto</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
19.	October 6, 2020	<ol style="list-style-type: none"> <li>Material of 2020 Audit Plan Implementation.</li> <li>Follow-up on the recommendations for the Internal Audit Function Review by KPMG.</li> <li>Follow-up to the Independent Auditor's Report on Compliance with Legislation and Internal Control Compliance.</li> </ol>	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Andin Hadiyanto</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
20.	October 13, 2020	<ol style="list-style-type: none"> <li>Organizational Structure of FAD</li> <li>Financial Statement Preparation Process</li> <li>Internal Control Over Financial Reporting</li> </ol>	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Andin Hadiyanto</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
21.	October 13 and 16, 2020	Discussion on the Draft Financial Report Publication as of September 30, 2020.	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
22.	November 10, 2020	Discussion on the Implementation of the Compliance Function at the Company, including the Organizational Structure, Policy, Human Resources and Implementation so far.	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>
23.	December 14, 2020	<ol style="list-style-type: none"> <li>Submission of Concerns from the Board of Commissioners regarding IAD Activities</li> <li>Results of the IAD Audit Audit and its follow-ups as well as the Results of the KAPPSSEY Interim Audit of 6 (six) Branch Offices.</li> <li>Update from IAD related to the Progress Plan of Piloting Branch Control (BC) and Regional Audit and Control Supervisory (RACS).</li> </ol>	<ul style="list-style-type: none"> <li>Ahdi Jumhari Luddin</li> <li>Andin Hadiyanto</li> <li>Adi Prakoso</li> <li>Peter Eko Budi Darwito</li> </ul>

### Frequency and Attendance Level of The Audit Committee Meeting

During 2020, the Audit Committee held 23 (twenty three) meetings. The frequency and attendance levels of each Committee member are as follows

#### Table of Audit Committee Meeting Attendance Level

Name	Position	Audit Committee Meetings		
		Number and Percentage of Attendance		
		Number of Meeting	Number of Presence	Persentase
Ahdi Jumhari Luddin	Chairman	23	22	96%
Andin Hadiyanto	Member	23	15	65%
Adi Prakoso	Member	23	23	100%
Peter Eko Budi Darwito	Member	23	23	100%

### Audit Committee Income

In accordance with the Regulation of the Minister of SOEs No. PER-12/MBU/2012 concerning Organ of the Board of Commissioners/Supervisory Board of SOEs The income of members of the Audit Committee was determined by the Board of Commissioners/Supervisory Board with due regard to the capability of the Company. The income of the Audit Committee members was in the form of an honorarium of a maximum of 20% (twenty percent) of the salary of the President Director of the Company, provided that the tax was borne by the Company, and was not allowed to receive other income other than the honorarium. In addition, members of the Board of Commissioners/Board of Supervisors who became Chairman/ Members of the Audit Committee were not given additional income from these positions apart from income as members of the Board of Commissioners/Board of Supervisors.