

Performance Appraisal of Committees Under the Board of Directors, Corporate Secretary, Internal Audit Unit, Risk Management Unit and the Basis for Assessment

In carrying out its management duties, the Board of Directors was assisted by the Committee under the Board of Directors, namely:

1. Risk Management Committee
2. Asset and Liability Management Committee (ALCO)
3. Credit Policy Committee
4. Credit Committee
5. Personnel Committee
6. Information Technology (IT) Steering Committee.
7. Transformation Steering Committee
8. Business Committee

During 2020, the Board of Directors assessed that the committees under the Board of Directors had performed their duties and responsibilities properly.

Risk Management Committee was a Committee that had a role in providing recommendations to the President Director regarding the risks attached to the policy to be determined by the Board of Directors and providing evaluation of provisions considered less suitable with the latest developments and need to be adjusted. The Risk Management Committee was actively involved in conducting risk assessments attached to each new product and/or service/activity so that the Bank could take the necessary mitigation measures and also evaluate the Risk Management Policy Guidelines (PKMR). Throughout 2020, the Risk Management Committee had held 5 (five) meetings and had carried out its duties properly.

Assets and Liabilities Committee (ALCO) was a Committee that played a role in the formulation of policies, strategies and objectives as well as means in monitoring and making decisions related to the implementation of the Company's Asset Liability Management (ALMA). Throughout 2020, ALCO had held 14 (fourteen) meetings and had carried out its duties properly.

Credit or Financing Policy Committee was a Committee that had a role in policy formulation, supervised policy implementation, monitored the development and condition of credit portfolio and provided recommendations for improvement measures in the field of credit. Throughout 2020, the Credit or Financing Policy Committee had carried out meetings for 14 (fourteen) times and had performed its duties properly.

The Credit Committee was the Committee tasked with providing recommendations and deciding the provision of credit (new credit and credit restructuring) for the commercial and consumer credit segments following the highest authority based on the Limit of Credit Disconnection Authority (BWMK). Throughout 2020, the Credit Committee had carried out 76 (seventy-six) meetings, and had performed its duties well.

The Personnel Committee had a role in policy formulation, supervising the implementation of policies, monitoring the development and conditions of Manpower and providing suggestions for improvement measures in accordance with the Company's Manpower regulations and the Applicable Manpower Law in Indonesia. Throughout 2020, the Personnel Committee had held 16 (sixteen) meetings, and had carried out its duties properly.

The Information Technology Steering Committee played a role in the formulation of policies, strategies and objectives as well as means in monitoring and making decisions related to the implementation of the Management of Information Technology. Throughout 2020, the Information Technology Steering Committee had held 4 (four) meetings and had carried out its duties properly.

The Transformation Steering Committee played a role in the transformation process of the Company. During 2020, the Transformation Steering Committee held 13 (thirteen) meetings and had carried out its duties properly.

The Business Committee assisted the Board of Directors in formulating, supervising and monitoring the implementation of business policies and strategies to monitor developments and provide suggestions for corrective steps related to the Company's products. During 2020, the Business Committee held 4 (four) meetings and carried out their duties properly.

Apart from being assisted by Committees under the Board of Directors, in carrying out its duties the Board of Directors was also assisted by supporting units including the Corporate Secretary, Internal Audit Unit and Risk Management Unit. regarding to the performance appraisals for the Corporate Secretary, Internal Audit Unit and Risk Management Unit were assessed based on Key Performance Indicators (KPI), namely Financial, Customer, Business Process and Learning and Growth. The KPI achievement in 2020 for the Corporate Secretary was 98%, the Internal Audit Unit was 98% and the Risk Management Unit was 100%. The Corporate Secretary, Internal Audit Unit and Risk Management Unit carried out their duties properly.

In connection with the policy direction and aspirations of the Ministry of BUMN, the support and active role of the Board of Directors and active supervision of the Board of Commissioners are needed, especially in the implementation of Coaching and Mentoring for Millennial Talent under 40's. In this case, the Coach and Mentor must provide more motivation (encouraging), explore potential, inspire (inspiring), listen instead of telling and asking and focus more on efforts to develop Employee Potential Strength rather than directing, blaming or punishing which leads to non-productive situation so that effective synergy is built in the process of developing talents. Therefore, the Company needs to increase the active role of the Board of Directors and all levels of Senior Management as a Role Model in the process of building the Company's Work Culture in line with the aspirations of Shareholders to implement the AKHLAK Core Values, especially focusing on 8 (eight) Main Behaviors namely Sales and Service Culture, Governance and Risk Culture, Performance Culture, discipline of execution and Learning Culture as part of strengthening the Employee Value Proposition (EVP) Program, as well as part of efforts to increase productivity and reduce or control fraud.

In addition, the Company also carries out a strict Talent Mapping selection process for the organization, including determining the performance appraisal for the **Good, Very Good or Special** categories and the Talent Mapping for the **Star, Potential, and Average** categories, starting with the improvement of the Performance Management System Policy, particularly regarding the Component Assessment Weight Leadership and Development that has not received serious attention as part of efforts to motivate and ensure that the supervisory function in the organization runs well as well as the development of a Meritocracy system based on consideration of employee performance and potential.

Risk Monitoring Committee

The Risk Monitoring Committee is a governance organ established by the Board of Commissioners and is responsible to the Board of Commissioners in supporting the effectiveness of the implementation of risk monitoring duties and responsibilities in accordance with the Financial Services Authority Regulation concerning Implementation of Governance for Commercial Banks and the Regulation of the State Minister for State Owned Enterprises regarding Supporting Organs. Board of Commissioners/Supervisory Board of State Owned Enterprises (BUMN).

Basis for Establishing a Risk Monitoring Committee

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

1. Regulation of the Minister for State-Owned Enterprises No. PER-12/MBU/2012 concerning the Organ of the Board of Commissioners/Board of Supervisors of SOEs.
2. POJK No. 55/POJK.03/2016 dated 7 December 2016 concerning Implementation of Governance for Commercial Banks.
3. SEOJK No. 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks.
4. The Company's Articles of Association.

Risk Monitoring Committee Charter

In carrying out its duties and responsibilities, the Risk Monitoring Committee referred to the Risk Monitoring Committee Charter based on the Decree of the Board of Commissioners No. 02/DEKOM-BTN/XII/2019 dated November 19, 2019. The Risk Monitoring Committee Charter aimed to make the Committee work more optimally so that the implementation of risk control, prudential banking and corporate governance became better.

The contents of the Remuneration and Nomination Committee Charter are as follows:

Part I	General Provisions, Objectives of the Establishment of the Committee Charter
Part II	Duties, Responsibilities and Authorities of the Committee
Part III	Scope and Working Mechanism, Access to Information, Composition and Requirements of Members
Part IV	Meeting, Budgeting and Income of Committee Members
Part V	Education and Supporting Personnel
Part VI	Evaluation and Closing

Duties and Responsibility of Risk Monitoring Committee

The Risk Monitoring Committee had the duty and responsibility of assisting the Board of Commissioners in carrying out supervisory duties and providing advice to the Board of Directors by providing opinions in the form of suggestions and/or recommendations regarding but not limited to:

1. Providing evaluation on the suitability between risk management policies and the implementation of Company policies.
2. Monitoring and evaluating the implementation of duties of the Risk Management Committee and the Risk Management Work Unit.
3. Evaluating the adequacy of risk management policies at the Company.
4. Conducting studies/reviews on matters that required the approval of the Board of Commissioners in accordance with the Work Relationship Procedure for the Board of Commissioners and the Board of Directors as well as the provisions of the Regulator.

5. Reviewing the implementation of risk management which consists of: Risk Profile Report, Bank Soundness Level Report, Governance, Capital Level.
6. Monitoring the adequacy of the identification, measurement, monitoring, control and risk management information system processes.
7. Developing Committee Work Guidelines and Procedures and conducting reviews as needed at least every 2 (two) years.
8. Performing other duties from the Board of Commissioners in accordance with the risk management duties.
9. Preparing periodic reports on the activities of the Risk Monitoring Committee as well as matters that are deemed necessary for the attention of the Board of Commissioners.
10. Preparing an annual work plan and budget for the Board of Commissioners.
11. Making Self-Assessment regarding the effectiveness of the Risk Monitoring Committee's activities.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee was authorized by the Board of Commissioners to:

1. Reviewing, examining, analyzing and providing opinions and recommendations within the scope of their duties.
2. Requesting the Company to conduct surveys and/or benchmarking studies according to the needs of the Committee.
3. Requesting, seeking and obtaining necessary information from internal and external parties of the Company in carrying out their duties.

Structure, Membership and Expertise of The Risk Monitoring Committee

The Risk Monitoring Committee consisted of at least:

1. 1 (one) Independent Commissioner.
2. 1 (one) Independent Party with expertise in finance.
3. 2 (two) Independent Party with expertise in risk management.

Membership of the Risk Monitoring Committee consists of 2 (two) members of the Board of Commissioners chaired by an Independent Commissioner, whose members consist of 1 (one) Commissioner and 2 (two) Independent Parties with expertise in risk management and banking.

The structure, membership and expertise of the Risk Monitoring Committee could be seen in the table below.

Table of Structure, Membership and Expertise of the Risk Monitoring Committee

Name	Position	Information	Expertise
Armand B. Arief	Chairman	Independent Commissioner	Banking, Risk Management, Business Management
Eko D. Haripoerwanto	Member	Commissioner	Macroeconomics, Housing, Urban and Regional Planning
Heru Ratna Azimada	Member	Independent Party	Risk Management and Banking
Yuki Noviani Kohar	Member	Independent Party	Banking and Credit

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2020 is as follows.



Armand B. Arief
Chairman of Risk Monitoring Committee
Period I (May 14, 2020-May 13, 2023)

His profile can be seen in the Board of Commissioners Profile section



Eko D. Haripoerwanto
Member of Risk Monitoring Committee
Period I (December 20, 2019-December 19, 2022)

His profile can be seen in the Board of Commissioners Profile section



Heru Ratna Azimada
Member of Risk Monitoring Committee

Domicile
Jakarta

Date of birth
Magelang, December 7, 1949

Age
71 years old

Citizenship
Indonesia

Educational background
Bachelor of Economics, Gadjah Mada University, Yogyakarta (1975)

Position History

- Executive Vice President/Expert Staff of the Board of Directors for Human Resources at PT Bank Mandiri (Persero) Tbk (2003).
- Executive Vice President Training Group at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Executive Vice President Coordinator (SEVP) for Corporate, Government, Commercial and Restructuring at PT Bank Mandiri (Persero) Tbk (2000-2001).
- Executive Vice President of Corporate Banking at PT Bank Mandiri (Persero) Tbk (1999).
- Director at PT Bank Export Import Indonesia (Persero) (1998-1999).

Certification
Certification in Audit Committee Practices (CACP) from IKAI.

Basic Appointment
Excerpt of Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk. No. 1304/DIR/2020 concerning Changes in the Composition of the Risk Monitoring Committee of PT Bank Tabungan Negara (Persero) Tbk.

Period of Service
Period II (30 November 2019 - 29 November 2021)



Yuki Noviani Kohar
Member of Risk Monitoring Committee

Domicile
Jakarta

Date of birth
Bandung, November 28, 1961

Age
59 years old

Citizenship
Indonesia

Educational background
Bachelor of Economics in Accounting, Padjadjaran University, Bandung (1986)

Position History

- Vice President - Deputy GM Commercial Credit Division of PT Bank BNI (Persero) Tbk (2010-2015).
- Vice President, Group Head of Commercial Business Development Bank Niaga (2007-2009).
- Special Assignment as Merger Team for CIMB Niaga Representative Commercial Banking (2007-2009).

Certification
Certification Risk Governance from ERMA.

Basic Appointment
Excerpt of Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk. No. 1304/DIR/2020 concerning Changes in the Composition of the Risk Monitoring Committee of PT Bank Tabungan Negara (Persero) Tbk.

Period of Service
Period II (7 November 2019 - 6 November 2021)

Education Qualifications and Work Experience of The Risk Monitoring Committee

Committee membership requirements are as follows:

1. Having high integrity, good character and morals, as well as adequate ability, knowledge and experience in accordance with their educational background and able to communicate well.
2. Having no personal interest/relationship that could cause a negative impact and conflict of interest on the BUMN concerned.
3. Being able to work together and communicate effectively.
4. Representing sufficient knowledge to read and understand financial reports, the Company business activities, risk management and laws and regulations in the capital market, banking and other laws and regulations.
5. Complying with the Code of Ethics established by the Company.
6. Being able to act independently, namely being able to carry out tasks comprehensively without conflict of interest and influence/pressure from any party that is not in accordance with the prevailing laws and regulations and sound corporate principles.
7. Having expertise in finance, risk management, macroeconomics, management strategy, banking and credit.

The educational qualifications and work experience of each member of the Risk Monitoring Committee are as follows.

Table of Educational Qualifications and Work Experience of the Risk Monitoring Committee

Name	Position	Education	Work experience
Armand B. Arief	Chairman	<ul style="list-style-type: none"> • S1, Business Administration • S2, Business Administration 	Having work experience in banking.
Eko D. Heripoerwanto	Member	<ul style="list-style-type: none"> • S1, Planologi • S2, City Planning • S3, Natural Resources and Environment Management 	Having work experience at the Ministry of Public Works and Public Housing
Heru Ratna Azimada	Member	Bachelor of Economic	Having work experience in banking
Yuki Noviani Kohar	Member	Bachelor of Economics in Accounting	Having work experience in banking

Independence of The Risk Monitoring Committee

Members of the Risk Monitoring Committee had met all the criteria for independence and were able to carry out their duties independently, uphold the interests of the Bank and cannot be influenced by any party. The number of Independent Commissioners and Independent Parties who became members of the Risk Monitoring Committee was more than 51% of the total members of the Risk Monitoring Committee, so that this number had met the independence requirements in accordance with the provisions in POJK No.55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Banks. Article 42 paragraph 4.

Independence of the Risk Monitoring Committee Table

Independency Aspect	Armand B. Arief	Eko D. Heripoerwanto	Heru Ratna Azimada	Yuki Noviani Kohar
Having no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓
Having no management relationship in the company, subsidiary or affiliated company	✓	✓	✓	✓
Having no share ownership relationship in the company	✓	✓	✓	✓
Having no family relationship with the Board of Commissioners, Board of Directors, and/ or fellow members of The Risk Monitoring Committee	✓	✓	✓	✓
Did not serve as administrators of political parties, officials and government	✓	✓	✓	✓

Risk Monitoring Committee Meeting

Risk Monitoring Committee Meeting Agenda

During 2020 the Risk Monitoring Committee held 29 (twenty nine) meetings attended by at least 51% (fifty one percent) of the total members including Independent Commissioners and Independent Parties. The following were the agenda and minutes of meetings, attendance, and a recapitulation of the Risk Monitoring Committee attendance at these meetings.

Table of Agenda for the Risk Monitoring Committee Meeting

No.	Date	Agenda	Meeting Participant
1.	January, 8 2020	<ul style="list-style-type: none"> • BTN Working Capital Credit Consultation on behalf of PT Taspen (Persero). • 2019 The Company Corporate Action Transactions. • PT Bank Tabungan Negara (Persero) Tbk's Junior Global Bond Issuance Plan. 	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
2.	January 15, 2020	PT Bank Tabungan Negara (Persero) Tbk's Global Junior Bond Issuance Plan.	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
3.	January 23, 2020	<ul style="list-style-type: none"> • Subordinated Loans from PT Sarana Multigriya Finansial (Persero) to PT Bank Tabungan Negara (Persero) Tbk. • Consultation on Granting Credit Line to PT Pertamina (Persero). • Adjustment of the 2020-2022 Bank Business Plan for PT Bank Tabungan Negara (Persero) Tbk. 	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
4.	January 29, 2020	Position Risk Profile Report for December 2019 (Quarter IV 2019).	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
5.	February 5, 2020	Consultation on Granting Credit Line to PT Pertamina (Persero)	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
6.	February 19, 2020	Approval of PT Bank Tabungan Negara (Persero) Tbk's 2019 Recovery Plan Update Draft Document	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
7.	February 26, 2020	Corporate Action of PT Bank Tabungan Negara (Persero) Tbk in 2020 in the form of bond issuance and securitization	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
8.	March 4, 2020	Agreement on Lowering the Fund Adequacy Ratio (RKD) of BTN Pension Funds and Provision of Pension Benefits and Other Benefits for Retirees in 2020	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
9.	March 9, 2020	Revised Draft Joint Decree of the Board of Commissioners and the Board of Directors	<ul style="list-style-type: none"> • Armand B. Arief • Heru Ratna Azimada • Yuki Noviani Kohar
10.	April 8, 2020	<ul style="list-style-type: none"> • Update on Recovery Plan for PT Bank Tabungan Negara (Persero) Tbk. • Evaluation of the Implementation of Business Process Improvement in accordance with the Transformation of Bank BTN 2017-2022. 	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
11.	May 6, 2020	Credit Restructuring Policy for Consumer Debtors Affected by Coronavirus Disease 2019 (COVID-19)	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
12.	May 27, 2020	Risk Profile for Quarter I/2020	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar
13.	June 10, 2020	Allocation of the Distribution of the Partnership Program Grant Funds to PT Permodalan Nasional Madani (SOEs Special)	<ul style="list-style-type: none"> • Armand B. Arief • Eko D. Heripoerwanto • Heru Ratna Azimada • Yuki Noviani Kohar

No.	Date	Agenda	Meeting Participant
14.	July 1, 2020	Approval of the Proposed Capital Increase for PT Bank Tabungan Negara (Persero) Tbk	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
15.	July 8, 2020	Approval of the Planned Equity Participation in PT Asuransi Jiwasraya Putra (Lotus Putra)	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
16.	July 22, 2020	Position Risk Profile Report for June 2020, Bank Soundness Level Report for Semester I/2020 Position and KPMM Report in Accordance with Risk Profile Position in June 2020	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
17.	August 5, 2020	Development of e-Secure services and online BTN Debit e-Commerce	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
18.	August 12, 2020	The Commissioner's Response to the Submission of the Credit Committee Meeting Decision Report	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
19.	September 2, 2020	Risk Profile II Quarterly 2020	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
20.	September 16, 2020	Write-off Credit and Revised SKB Draft	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada
21.	October 7, 2020	<ul style="list-style-type: none"> Company Long Term Plan 2020-2024 Credit Committee Decision Report for the Period of February 26, 2020 to August 31, 2020 Finalizing the Draft Revised SKB 	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
22.	October 14, 2020	<ul style="list-style-type: none"> Approval of the Board of Commissioners on the Permit for Credit to Parties Related to the Company Consulting on Providing Corporate Credit - Investment Credit to PT Perusahaan Listrik Negara (Persero) 	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
23.	October 16, 2020	Cancellation of Planned Equity Participation in PT Asuransi Jiwasraya Putra (Lotus Putra)	<ul style="list-style-type: none"> Armand B. Arief Heru Ratna Azimada Yuki Noviani Kohar
24.	October 27, 2020	<ul style="list-style-type: none"> Risk Profile for Quarter III/2020 PT Bank Tabungan Negara (Persero) Tbk. Review of the Revision of the Draft Collective Agreement (SKB) for the Board of Commissioners and the Board of Directors Plan for Implementation of New Mutual Fund Marketing Activities 	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
25.	November 4, 2020	Consulting on Providing Corporate Credit - Investment Credit to PT PLN (Persero)	<ul style="list-style-type: none"> Armand B. Arief Heru Ratna Azimada Yuki Noviani Kohar
26.	November 18, 2020	RBB 2021-2023 and RKAP 2021	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
27.	November 25, 2020	Bank Business Plan (RBB) 2021-2023, Company Work and Budget Plan (RKAP) 2021 and Sustainable Finance Action Plan (RAKB) 2021 PT Bank Tabungan Negara (Persero) Tbk.	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar
28.	December 2, 2020	<ul style="list-style-type: none"> Decision of the Credit Committee of PT Bank Tabungan Negara (Persero) Tbk Definition of Company Assets in Threshold Limitation of Authority of Company Organ PT Bank Tabungan Negara (Persero) Tbk Monitoring of the Board of Commissioners on the Realization of the Impact of COVID-19 Credit Restructuring Providing Large Exposure Loans to BUMN and Non-BUMN Corporate Debtors 	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar

No.	Date	Agenda	Meeting Participant
29.	December 8, 2020	<ul style="list-style-type: none"> Monitoring of the Board of Commissioners on the Realization of the Impact of COVID-19 Credit Restructuring Providing Large Exposure Loans to BUMN and Non-BUMN Corporate Debtors 	<ul style="list-style-type: none"> Armand B. Arief Eko D. Heripoerwanto Heru Ratna Azimada Yuki Noviani Kohar

Frequency And Attendance Level Of Risk Monitoring Committee Meeting

During 2020, the Risk Monitoring Committee held 29 (twenty nine) meetings. The frequency and attendance rates of each Committee member are as follows..

Table of Risk Monitoring Committee Meeting Attendance Level

Name	Position	Risk Monitoring Committee Meeting		
		Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage
Armand B. Arief	Chairman	29	29	100%
Eko D. Heripoerwanto	Member	29	26	90%
Heru Ratna Azimada	Member	29	29	100%
Yuki Noviani Kohar	Member	29	28	97%

Risk Monitoring Committee Income

In accordance with the Regulation of the Minister of SOEs No. PER-12/MBU/2012 concerning the Organ of the Board of Commissioners/ Supervisory Board of SOEs The income of other members was determined by the Board of Commissioners/ Board of Supervisors with due regard to the capability of the Company. Other Committee Members' income 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 other Committees were not given additional income from these positions other than income as members of the Board of Commissioners/ Board of Trustees.

Income/ remuneration policy Other committees of PT Bank Tabungan Negara (Persero) Tbk. was determined by the Board of Commissioners.

A Brief Report of Risk Monitoring Committee Activity Implementation in 2020

Implementation of the Risk Oversight Committee's Routine Activities: Every quarter the Risk Monitoring Committee produces Report on the Work Results of the Risk Monitoring Committee which contained:

1. Risk Profile Report, Bank Soundness Level Report, KPMM Report.
2. Delivering input regarding:
 - a) Junior Global Bond Issuance Plan.
 - b) Issuance of Bonds and Securitization.
 - c) Credit Restructuring Policy for Consumer Debtors Affected by Coronavirus Disease 2019 (COVID-19) and the realization of the Policy.
 - d) Updating the Recovery Plan of PT Bank Tabungan Negara (Persero) Tbk, Evaluating the Implementation of Business Process Improvement in accordance with the Transformation of BTN 2017-2022.
 - e) Bank Business Plan (RBB) for 2021-2023, Company Work and Budget Plan (RKAP) for 2021 and Sustainable Finance Action Plan (RAKB) for 2021 PT Bank Tabungan Negara (Persero).
 - f) Definition of Company Assets in Threshold Limitation of Authority of Company Organ PT Bank Tabungan Negara (Persero) Tbk.
 - g) Providing Large Exposure Loans to SOEs and Non-SOEs Corporate Debtors.
 - h) Write-off Credit and Revision of Draft SKB.
 - i) New Company Activity Implementation Plan.