

Accountability of Annual Report —

Letter of Statement of the Members of Board of Commissioners on 2020 Annual Accountability Report of PT Bank Tabungan Negara (Persero) Tbk

We, the undersigned below, declare that all information in the 2020 Annual Report of PT Bank Tabungan Negara (Persero) Tbk has been completely disclosed and we are fully accountable for the truthfulness of its content. We also declare that the Company Risk Management and Internal Control System is adequate. This statement is made truthfully.

Jakarta, February 2021



Chandra M. Hamzah
President Commissioner/Independent



Eko D. Heripoerwanto
Commissioner



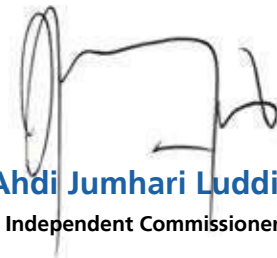
Heru Budi Hartono
Commissioner



Andin Hadiyanto
Commissioner



Armand B. Arief
Independent Commissioner



Ahdi Jumhari Luddin
Independent Commissioner

Letter of Statement of the Members of Board of Directors on 2020 Annual Accountability Report of PT Bank Tabungan Negara (Persero) Tbk

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Jakarta, February 2021

Nixon L. P. Napitupulu
Plt. President Director

Hirwandi Gafar
Director of Consumer
and Commercial Lending

Yossi Istanto
Director of Human Capital,
Legal and Compliance

Elisabeth Novie Riswanti
Director of Remedial
and Wholesale Risk

Andi Nirwoto
Director of Operation, IT
and Digital Banking

Jasmin
Director of Distribution
and Retail Funding

Setiyo Wibowo
Director of Enterprise Risk
Management, Big Data and Analytics