

The SSB withdrawal mechanism was as follows:

1. A member of SSB had the right to resign from his position by notifying in writing of the intention of resignation to the Board of Directors of the Bank before the resignation becomes effective.
2. Banks were required to disclose information to the public and submit to the FSA no later than 2 (two) working days after receiving the SSB member resignation application letter and propose a candidate to replace SSB member as a provision.
3. If the resignation results in the number of SSB members becoming less than the minimum number as stipulated in the applicable laws and regulations, the Bank was obliged to appoint new SSB members according to the procedures and procedures for appointment of SSB members in force.
4. SSB members who resigned before their term of office ended, then the accountability for the implementation of the duties carried out from the last accountability until the resignation, effectively still must be requested at the nearest Annual GMS.
5. Dismissal and/or resignation of SSB members must be reported to FSA no later than 10 (ten) calendar days after the discharge and/or resignation became effective.

Directors

The Board of Directors was an organ in the implementation of Governance that was fully responsible for the management of the Company for the interests and objectives of the Company. The Board of Directors was responsible for managing and determining the strategic direction of the Company, utilizing and maintaining the Company's assets for the purposes and interests of the Company. Henceforth, the Board of Directors reported the implementation of its duties and responsibilities to the Board of Commissioners.

Duties and Responsibilities of the Board of Directors

The Board of Directors is responsible for implementing all actions related to the operations and responsibility of the Company's management for the Company's benefit in accordance with the Company's purposes and objectives and to represent the Company, both inside and outside of Court regarding all matters and all occurrences with limitations as regulated in the legislation, Articles of Association, and/or the GMS resolutions.

The President Director serves as Coordinator of the Board of Directors' Coordinator. His/her duties are as follows:

1. To lead the Board of Directors' meetings.
2. To create a Culture of Transparency and to facilitate constructive discussion.

3. To provide advice to members of the Board the of Directors' related to the effectiveness of the management.
4. To nurture good relations and harmony between the Board of Directors regarding the management duties.
5. To maintain an effective and healthy relationship with the Board of Commissioners.

Each member of the Board of Directors is fully liable for any loss of the Company caused by inaccuracies or omissions from the members of the Board of Directors in performing their duties. A member of the Board of Directors is not to be held accountable for the loss as mentioned above, if proven that:

1. The loss is not caused by his/her fault or negligence.
2. The Director has conducted managerial undertakings in good faith and with prudence that is consistent with the Company's goals and objectives.
3. The Director has no conflict of interest, be it directly or indirectly regarding the managements action that resulted in this loss.
4. The Director has taken necessary measures to prevent this loss from arising or continuing.

Duties and Responsibilities of the Director Overseeing Compliance Function include:

1. Formulating strategies to empower the Culture of Compliance.
2. Recommending Compliance policies or other Compliance principles that shall be set forth by the Board of Directors.
3. Establishing the Compliance System and procedures that shall be used to compile the Company's internal guidelines and regulations.
4. Ensuring every policy, regulation, system, and procedures, as well as business activities conducted by the Bank, which are in accordance with the Bank Indonesia Regulations, Financial Services Authority, and all prevailing regulations and legislation, including Sharia Principles for Sharia Commercial Banks and Sharia Business Units.
5. Minimizing the Company's Compliance Risks.
6. Taking preventive actions to have the policies and/ or decisions made by the Company's Board of Directors aligned with the provisions of Bank Indonesia and all prevailing laws and regulations.
7. Performing other tasks related to the Compliance Function.
8. Reporting the implementation of duties and responsibilities to the President Director, with a copy to the Board of Commissioners at least quarterly.

Rights and Authorities of the Board of Directors

The Board of Directors had the rights and powers that had been stipulated in the Board of Directors Work Guidelines and Procedures. The rights and powers of the Board of Directors were as follows:

1. Establishing policies that were deemed appropriate in the management of the Company.
2. Arranging the transfer of power of the Board of Directors to represent the Company inside and outside the court to one or several members of the Board of Directors who are specifically appointed for this purpose or to one or more employees of the Company either individually or collectively or to other people or bodies.
3. Regulating the provisions on the span of the Company's employees, including the determination of the salary, pension or old age security, regular production and other income for the Company's employees based on the laws and regulations.
4. Appointing reward or sanction and dismissing the Company's employees based on the Company's employment regulations and laws and regulations.
5. Forming the function of the Corporate Secretary (Corporate Secretary).
6. Writing off the bad debt book which was then reported and accounted for in the Annual Report.
7. No longer collecting part or all of the non-principal receivables in the context of restructuring and/or credit settlement, but with the obligation to report to the Board of Commissioners, whose reporting procedures were stipulated by the Board of Commissioners.
8. Writing off interest receivables, fines, fees and other off-principal receivables made in the context of restructuring and/or settlement of accounts receivable as well as other actions to settle the Company's receivables.
9. Carrying out all other actions and actions regarding the management or ownership of the Company's assets, binding the Company with other parties and/or other parties with the Company, including but not limited to optimizing the use of the Company's assets, with restrictions as stipulated in laws and regulations, Articles of Association and/or Resolution of the GMS.

Term of Office of the Board of Directors

The term of office for members of the Board of Directors was set for 5 (five) years and could be reappointed for 1 (one) term of office. Members of the Board of Directors were appointed for a period starting from the date determined by the GMS that appointed them and ending at the closing of the 5th (fifth) Annual GMS after the date of their appointment, with due observance of laws and regulations in the Capital Market sector, but this did not

reduce the rights of the GMS to at any time, members of the Board of Directors might terminate before their term of office ends.

Board of Directors Requirements

The requirements of the Board of Directors as stipulated in the Work Guidelines and Procedures are as follows:

1. Those who could be appointed as members of the Board of Directors were individuals, who met the requirements at the time of appointment and during their tenure:
 - a. Have good morals, morals and integrity.
 - b. Able to take legal actions.
 - c. Within the 5 (five) years prior to the denial and during their tenure:
 - Never been declared bankrupt.
 - Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt.
 - Never been convicted of committing a crime that caused losses to state finances and/or related to the financial sector.
 - Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his tenure:
 - a) Never held an Annual GMS.
 - b) Their responsibilities as members of the Board of Directors and/or members of the Board of Commissioners have never been accepted by the GMS or have never given accountability as members of the Board of Directors and/or members of the Board of Commissioners to the GMS.
 - c) Have caused a company that obtained a license, approval, or registration from FSA to fail to fulfill its obligation to submit an annual report and/or financial report to FSA.
 - d. Have a commitment to comply with laws and regulations.
 - e. Have knowledge and/or expertise in the fields required by the Company.
 - f. Fulfilling other requirements as stipulated in the Law on Limited Liability Companies, the Law on SOE, the laws and regulations in the Capital Market sector, and the laws and regulations related to the Company's business activities.
2. Each member of the Board of Directors must meet the fit and proper test requirements in accordance with the Financial Services Authority Regulation concerning the Fit and Proper Test for Main Parties of Financial Services Institutions and have obtained a letter of approval from the Financial Services Authority.
3. All members of the Board of Directors must be domiciled in Indonesia.

4. The President Director must be from a party that is independent from the controlling shareholder.
5. The majority of members of the Board of Directors must have at least 5 (five) years of experience in operations and at the very least as Executive Officers of the Company.

Appointment of Members of the Board of Directors

The appointment of members of the Board of Directors was carried out through the GMS which was effective since the closing of the GMS. Any proposal to replace and/or appoint a member of the Board of Directors by the Board of Commissioners to the GMS must take into account the recommendations of the Remuneration and Nomination Committee. Series A Dwiwarna shareholder had a special right, namely nominating candidates for members of the Board of Directors, of which the nominations were binding for the GMS.

Board of Directors of Work Guidelines and Rules

In carrying out its duties and responsibilities, the Board of Directors referred to the Board of Directors Work Guidelines and Code of Conduct which had been approved by the Directors Decree No. 07/DIR/KD/CMPD/2017 concerning Guidelines and Work Rules of the Board of Directors. The Board of Directors Charter was a governance infrastructure that served as a guideline for the Board of Directors in carrying out their duties, powers, responsibilities, rights and obligations as management of the Company. The Board of Directors Charter was prepared based on the principles of good governance, referring to the regulations concerning Limited Liability Companies, the Articles of Association and the prevailing laws and regulations which bind the Company.

The contents of the Board of Directors Work Guidelines and Rules are as follows:

- Chapter I Intoruction
- Chapter II Values
- Chapter III Board of Directors Work Guidelines and Procedures
 - A. Structure and Composition of the Board of Directors
 - B. Requirements for members of the Board of Directors
 - C. Criteria for the Director in charge of Compliance Function
 - D. Concurrent positions of the Board of Directors
 - E. Appointment and dismissal of the Board of Directors
 - F. Term of Office of the Board of Directors
 - G. Duties and Responsibilities of the Board of Directors
 - H. Obligations of the Board of Directors
 - I. Rights and Authorities of the Board of Directors
 - J. Actions of the Board of Directors that Require the Approval of the Board of Commissioners
 - K. Distribution of Duties and Authorities of the Board of Directors
 - L. Prohibition
 - M. Transparency
 - N. Work Ethics
 - O. Working Time
 - P. Meeting Arrangements
 - Q. Leadership
 - R. Performance Evaluation of the Board of Directors
 - S. Reporting and Accountability
 - T. Committee

Composition and Basis for Appointment of the Board of Directors

In accordance with the Work Guidelines and Rules, the Board of Directors consisted of at least 3 (three) people. The Board of Directors must be led by a President Director. One of the members of the Board of Directors could be appointed as Deputy President Director. One member of the Board of Directors must be appointed as the Director in charge of the Compliance Function. In addition, determining the composition of the members of the Board of Directors takes into account the diversity of expertise, knowledge and experience required by the Company.

Period of the Board of Directors January 1 - December 23, 2020

The composition of the Board of Directors for the period January 1 - December 23, 2020 was as many as 8 (eight) people, consisting of 1 (one) President Director and 7 (seven) Directors. All members of the Board of Directors were domiciled in the working area of the BTN Head Office. The composition and basis for the appointment of the Board of Directors could be seen in the table below.

Name	Position	Executor	Base of Appointment	Effective date
Pahala Nugraha Mansury	President Director	Financial Service Authority	Extraordinary GMS on November 27, 2019	February 10, 2020
Hirwandi Gafar	Director of Consumer and Commercial Lending	Financial Service Authority	Extraordinary GMS on November 27, 2019	August 28, 2020
Nixon L. P. Napitupulu	Director of Finance, Planning, and Treasury	Financial Service Authority	Annual GMS on March 17, 2017	July 25, 2017
Yossi Istanto	Director of Human Capital, Legal, and Compliance	Financial Service Authority	Annual GMS on March 23, 2018	September 10, 2018
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	Financial Service Authority	Extraordinary GMS August 29, 2019	June 26, 2020
Andi Nirwoto	Director of Operations, IT, and Digital Banking	Financial Service Authority	Annual GMS on March 23, 2018	September 10, 2018
Jasmin	Director of Distribution and Retail Funding	Financial Service Authority	Extraordinary GMS on November 27, 2019	May 4, 2020
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	Financial Service Authority	Extraordinary GMS on November 27, 2019	July 3, 2020

Period of December 23 - December 31, 2020

On December 23, 2020, Mr. Pahala Nugraha Mansury was appointed Deputy Minister of SOE, thus based on the provisions of the Articles of Association, the position concerned as President Director was declared to have ended as of the occurrence of concurrent positions on December 23, 2020.

Given the vacant position of the President Director, the Company through the Board of Commissioners Meeting on December 23, 2020 appointed Mr. Nixon LP. Napitupulu as Acting Official of President Director of the Company. Therefore, the composition of the Board of Directors for the period December 23 – December 31, 2020 was as many as 7 (seven) people consisting of 1 (one) Acting Official of President Director and 6 (six) Directors. All members of the Board of Directors were domiciled in the working area of the BTN Head Office. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Name	Position	Executor	Base of Appointment	Effective Date
Nixon L. P. Napitupulu	Acting Official of President Director	Financial Service Authority	Annual GMS on March 17, 2017	July 25, 2017
Hirwandi Gafar	Director of Consumer and Commercial Lending	Otoritas Jasa Keuangan	Extraordinary GMS on November 27, 2019	August 28, 2020
Yossi Istanto	Director of Human Capital, Legal, and Compliance	Otoritas Jasa Keuangan	Annual GMS on March 17, 2018	September 10, 2018
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	Otoritas Jasa Keuangan	Extraordinary GMS on August 29, 2019	June 26, 2020
Andi Nirwoto	Director of Operations, IT, and Digital Banking	Otoritas Jasa Keuangan	Annual GMS on March 17, 2018	September 10, 2018
Jasmin	Director of Distribution and Retail Funding	Otoritas Jasa Keuangan	Extraordinary GMS on November 27, 2019	May 4, 2020
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	Otoritas Jasa Keuangan	Extraordinary GMS on November 27, 2019	July 3, 2020

Orientation Program for New Board of Directors

The Company continued to hold an Orientation or Introduction Program for newly appointed members of the Board of Directors to get to know each other and work together as a solid, comprehensive, effective team. The orientation program also aimed to provide knowledge about the condition of the Company in general. Directors' introduction program, included:

1. Implementation of the principles of Good Corporate Governance and Business Ethics in the Company.
2. Information regarding the duties and responsibilities of the Board of Commissioners and the Board of Directors as well as other things that are not allowed.
3. Description of the Company in relation to the objectives, nature and scope of the Company's activities, financial performance, strategy, short and long term plans, risks, internal control and other strategic issues.
4. Information relating to delegated authority, internal and external audits, internal control systems and policies as well as the Audit Committee.

During 2020 there were no new Directors, so no orientation program was carried out for new members of the Board of Directors.

Director Duty Division

The duties of the Board of Directors are as follows.

Table of the Board of Directors Duties

Name	Position	Field of Duty
Pahala Nugraha Mansury*	President Director	Supervised the Internal Audit (IAD), Corporate Secretary (CSD) and Marketing Communication (MCD).
Nixon L. P. Napitupulu**	Acting Official of President Director	Supervised the Internal Audit (IAD), Corporate Secretary (CSD) and Marketing Communication (MCD).
	Director of Finance, Planning, and Treasury	Supervised the Treasury Division (TRSD), Institutional Banking (IBD), Corporate Strategy & Planning (CSPD), Finance & Accounting (FAD), Procurement & Fixed Asset Management (PFAD) and Investor Relations & Research (IRRD).
Hirwandi Gafar	Director of Consumer and Commercial Lending	Supervised Corporate Syndication & Transaction Banking (CSTD), Commercial Banking (CMBD), SME Banking (SMBD), Non Subsidized Mortgage & Personal Lending (NSLD), Subsidized Mortgage Lending (SMD) and Sharia Business (SHAD).
Yossi Istanto	Director of Human Capital, Legal, and Compliance	Supervising Human Capital Strategy (HCSD), Human Capital Management (HCMD), Learning Center (LCD), Legal (LGD) and Compliance and Governance (CMGD).
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	Supervised Commercial Credit Risk (CRD), Retail Risk (RRD), Commercial Asset Management 1 (CAMD1), Commercial Asset Management 2 (CAMD 2) and Consumer Collection, Recovery & Asset Sales (CRSD).
Andi Nirwoto	Director of Operations, IT, and Digital Banking	Supervised the Digital Channel (DCD), Credit Operation (COD), Operation & Business Support (OBS), IT Strategic Planning & Development (ITPD) and IT Operation (ITOD).
Jasmin	Director of Distribution and Retail Funding	Supervise Corporate & Commercial Funding (CMFD), Wealth Management (WMD), Retail Funding & Services (RFSD), Service Quality & Distribution (SQND) and Regional Officer (RO).
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	Supervised Enterprise Risk Management (ERMD), Transformation & Partnership Management (TPMD), Policy, Procedures & Business Process Reengineering (PPBD) and Data Management & Analytics (DMD).

* Stop serving as President Director since December 23, 2020.

** Starting to serve as Acting Official of President Director since December 23, 2020.

Relationship Affiliates of the Board of Directors

Criteria for affiliation between members of the Board of Directors, Board of Commissioners, Board of Directors and Controlling Shareholders include:

1. Affiliation between members of the Board of Directors and other members of the Board of Directors.
2. Affiliation between members of the Board of Directors and members of the Board of Commissioners.
3. Affiliation between members of the Board of Directors and the Major and/or controlling Shareholders.

Affiliation relationships between members of the Board of Directors, Board of Commissioners and Controlling Shareholders can be seen in the table below:

Table of Relationship Affiliation of the Board of Director

Name	Position	Financial Relations, Family and Management of the Board of Directors													
		Financial Relations With						Family Relationship With						Management Relationships with Other Companies	
		Board of Commissioners		Directors		Controlling shareholders		Board of Commissioners		Directors		Controlling shareholders		Yes	No
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Pahala Nugraha Mansury*	Direktur Utama		✓		✓		✓		✓		✓		✓		✓
Nixon L. P. Napitupulu**	Plt. Direktur Utama														
	Direktur Finance, Planning, and Treasury		✓		✓		✓		✓		✓		✓		✓
Hirwandi Gafar	Direktur Consumer and Commercial Lending		✓		✓		✓		✓		✓		✓		✓
Yossi Istanto	Direktur Human Capital, Legal, and Compliance		✓		✓		✓		✓		✓		✓		✓
Elisabeth Novie Riswanti	Direktur Remedial and Wholesale Risk		✓		✓		✓		✓		✓		✓		✓
Andi Nirwoto	Direktur Operation, IT, and Digital Banking		✓		✓		✓		✓		✓		✓		✓
Jasmin	Direktur Distribution and Retail Funding		✓		✓		✓		✓		✓		✓		✓
Setiyo Wibowo	Direktur Enterprise Risk Management, Big Data, and Analytics		✓		✓		✓		✓		✓		✓		✓

* Stop serving as President Director since December 23, 2020.

** Starting to serve as Acting Official of President Director since December 23, 2020.

Concurrent Policy of Directors' Position

Members of the Board of Directors were prohibited from concurrently serving as:

1. Anggota Direksi pada BUMN, Badan Usaha Milik Daerah, badan usaha milik swasta.
2. Anggota Dewan Komisaris/Dewan Pengawas pada BUMN.
3. Jabatan struktural dan fungsional lainnya pada instansi/lembaga pemerintah pusat dan/atau daerah.
4. Pengurus partai politik, anggota legislatif dan/atau kepala daerah/wakil kepala daerah dan/atau menjadi calon legislatif atau calon kepala daerah/wakil kepala daerah.
5. Jabatan lainnya sesuai dengan ketentuan dalam peraturan perundang-undangan dan jabatan lain yang dapat menimbulkan benturan kepentingan.

Members of the Board of Directors were prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers at other banks, companies and/or institutions. Excludes concurrent positions in the case that the Board of Directors who was responsible for the supervision of the Company's

participation in the subsidiary company, carries out functional duties as a member of the Board of Commissioners in a non-bank subsidiary controlled by the Company, as long as it did not result in neglecting the implementation of duties and responsibilities as a member of the Company's Board of Directors.

Members of the Board of Directors were prohibited from concurrently serving as members of the Board of Commissioners in other companies, except:

1. Members of the Board of Commissioners of the relevant SOEs subsidiary/joint venture company, provided that they were only entitled to accumulated income as a member of the Board of Commissioners in one or more subsidiaries/joint ventures of a maximum of 30% (thirty percent) of the salary of the Member of the Board of Directors concerned in SOEs, while other income/the remainder was transferred to the income of the relevant SOEs.
2. Members of the Board of Commissioners in other companies to represent/fight for the interests of SOEs, while obtaining permission from the Minister of SOEs.

Table of Concurrent Position of Board of Director

Name	Position	Position at other Companies /Agencies	Company Name/ Other Agencies
Pahala Nugraha Mansury*	President Director	-	-
Nixon L. P. Napitupulu**	Acting President Director	-	-
	Director of Finance, Planning, and Treasury	-	-
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	-	-

*Quit serving as President Director since December 23, 2020.

** Started Serving as acting President Director since 23 December 2020.

Management of Conflict of Interest of the Board of the Directors

Each member of the Board of Directors was prohibited from taking and/or receiving personal gain either directly or indirectly from the Company's activities, other than remuneration and other legal facilities, which were determined based on the resolution of the GMS. Members of the Board of Directors were prohibited from using the Company for personal, family and/or other party interests that might harm or reduce the Company's profits.

A member of the Board of Directors was prohibited from giving or offering or receiving, either directly or indirectly, anything of value to or from a customer or a government official to influence or as a reward for what he had done and other actions, in accordance with the provisions of laws and regulations. Every member of the Board of Directors who personally in any way, either directly or indirectly, had an interest in a transaction, contract or contract proposed in which the Company was a party must be declared the nature of his interest in a Board of Directors Meeting and therefore had no right to participate in voting on matters relating to the transaction or contract.

In the event of a Conflict of Interest, i.e. a certain condition in which the economic interest of the Company conflicts with personal economic interest, the Board of Directors members shall always:

1. Prioritize the Company's interest and not prejudice the Company's economic interest in the event of any conflict of interest.
2. Avoid making decisions in any situation and conditions where there is a conflict of interest.
3. Disclose any decision required to be taken in the event of conflict of interest.
4. In the event granting loans to the Board of Directors members, the loans shall be based on the reasonable limits in accordance with the Bank's provisions without discriminating other customers (arm's length basis).
5. Report the Company's share transactions within 3 (three) workdays.

Share Ownership of the Directors

All members of the Board of Directors had disclosed share ownership of 5% (five percent) or more, both in the Company and in banks and other companies, domiciled at home and abroad.

Table of Directors' Share Ownership

Name	Position	Bank BTN (Number of Shares)
Pahala Nugraha Mansury*	President Director	453.100***
Nixon L. P. Napitupulu**	Acting President Director	1.220.800
	Director of Finance, Planning, and Treasury	
Hirwandi Gafar	Director of Consumer and Commercial Lending	56.000
Yossi Istanto	Director of Human Capital, Legal, and Compliance	70.200
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	25.000
Andi Nirwoto	Director of Operation, IT, and Digital Banking	70.200
Jasmin	Director of Distribution and Retail Funding	-
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	-

* Quit serving as President Director since December 23, 2020.

** Started Serving as Acting President Director since 23 December 2020.

*** Share Ownership for the period November 2020.

Board of Directors Meeting

The Board of Directors was obliged to hold a Board of Directors meeting periodically at least 1 (one) time every month or what was called the Board of Directors Scheduled Meeting (ALCO Meeting and Performance Review). The Board of Directors had to schedule a Scheduled Meeting of the Board of Directors for the following year before the end of the financial year. Scheduled Meetings of the Board of Directors had to be attended by a minimum of 2/3 of the total members of the Board of Directors.

The summons for the meeting of the Board of Directors should be made in writing and submitted directly to each member of the Board of Directors and an adequate receipt or by post no later than 5 (five) days before the meeting was held. Meeting materials were submitted to meeting participants no later than 5 (five) working days before the meeting was held by email or other fastest means.

The Board of Directors meeting could be held at any time if deemed necessary by one or more members of the Board of Directors or upon a written request from one or more members of the Board of Commissioners. The Board of Directors Meeting was held at the domicile of the Company or the place of business of the Company or at other places in the territory of the Republic of Indonesia.

Decisions of the Board of Directors were made based on deliberation to reach consensus, decision making was based on voting. Decisions on voting had to obtain more than ½ (one half) of the number of valid votes cast at the meeting. The results of the meeting had to be stated in the minutes of the meeting signed by all members of the Board of Directors who were present and submitted to all members of the Board of Directors.

Agenda, Dates and Participants of the Board of Directors' Meeting

Throughout 2020, the agenda, dates and participants of the Board of Directors Meeting were as follows.

Table of Board of Directors' Meetings

No.	Date	Agenda	Meeting Participants	Presence
1.	Januari 8, 2020	Internal Directors	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
2.	Januari 17, 2020	The Company Organizational Structure	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Not Present
3.	January 17, 2020	The Company Performance Exposure December 2019	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Not Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Not Present
4.	January 21, 2020	BTN Solusi	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Not Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
5.	January 22, 2020	Performance Review December 2019	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Not Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
6.	January 23, 2020	Issuance of Bonds and Securities Transaction in 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
7.	January 27, 2020	PSAK (Statement of Financial Accounting Standards) 71 and 73	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
8.	January 27, 2020	BPK (Audit Board of the Republic of Indonesia) Audit of Entry Meeting	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
9.	January 27, 2020	Update Agenda of Annual General Meeting of Shareholders 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
10.	January 27, 2020	Coordination of Anniversary Events and The Company Communication	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
11.	January 27, 2020	BPI Phase II	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
12.	January 31, 2020	L 2 Organizational Structure	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
13.	January 31, 2020	WO Plan January 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
14.	February 10, 2020	Update Agenda of Annual General Meeting of Shareholders 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
15.	February 10, 2020	Evaluation and Recommendations of Committees under the Supervision of the Board of Directors	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
16.	February 10, 2020	Closing Meeting of Audit Assignments on Financial Statements for the Year ended December 31, 2019	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
17.	February 10, 2020	Product Committee Meeting "KPR BTN Rumah Sederhana"	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
18.	February 10, 2020	Corporate Cultural Program	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
19.	February 10, 2020	Update of Audit Findings	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
20.	February 10, 2020	Strategy and Development of Mechant Aqiring	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
21.	February 17, 2020	Proposed Results of Evaluation of Realization and Process of Non-Subsidized and Subsidized Consumer Credit	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
22.	February 17, 2020	Preparation of the 2019 Bank BTN Annual Report	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
23.	February 24, 2020	Performance Prognosis February 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
24.	February 24, 2020	KPI and Dividend Policy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
25.	February 26, 2020	Credit Committee Governance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
26.	March 2, 2020	Update on Performance, Volume, FBI Estimates, NPL Performance and Its Impact on Profits	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
27.	March 2, 2020	Update of Annual General Meeting of Shareholders 2020 Scenario	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
28.	March 2, 2020	KPI 2019/2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
29.	March 2, 2020	Update on Capital Participation Plans in PT Asuransi Jiwasraya Putra (Project Lotus Putra)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
30.	March 2, 2020	Merchant Aquiring BTN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
31.	March 2, 2020	The impact of Corona on the performance of the Company	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
32.	March 6, 2020	Business Continuity Plan 2019 Novel Corona (COVID-19)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
33.	March 9, 2020	The Company and CBC and BPI Commercial Strategic Initiatives	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
34.	March 9, 2020	Threshold Rules for Directors	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
35.	March 9, 2020	Update of Annual General Meeting of Shareholders Material	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
36.	March 11, 2020	Visit Plans and Direction of the Board of Commissioners and Board of Directors of the Company to Branch Offices	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
37.	March 16, 2020	Performance Prognosis March 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
38.	16 Maret 2020	Procurement of Consultancy Services for BPI SME & Commercial Lending dan Corporate Plan for 2020 – 2025	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
39.	March 23, 2020	KPTI (Information Technology Steering Committee)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
40.	March 23, 2020	COVID-19 Stress Testing on Credit Quality and NPL Settlement Strategy at CAMD	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
41.	March 23, 2020	Performance Review of February 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
42.	March 24, 2020	Manpower planning and Culture Program 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
43.	March 24, 2020	Report on Bond Issuance Underwriter Procurement Process	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
44.	March 24, 2020	Report of Project Lotus Putra	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
45.	March 26, 2020	Evaluation of the Realization and Process of Consumer Credit - RLPC and the Credit Agreement Mechanism with Limited Service Conditions at the Tax Office and BPN (Indonesian National Land Office)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Not Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
46.	March 30, 2020	Stress testing the Impact of the COVID-19 Outbreak on Credit Quality and the Company Financing	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
47.	March 30, 2020	Performance Prognosis March 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
48.	March 30, 2020	Proposed Process Acceleration for Prospective Debtors in the Low Risk Category and Proposed Relaxation of Contract Employee Regulations	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
49.	April 6, 2020	Improved Employee Productivity WFH	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
50.	April 6, 2020	Proposed Subsidized KPR Process and Policy Due to the Impact of COVID-19, 2020 Subsidized KPR Distribution Strategy, KPR Strategy and Policy Due to the Impact of Covid-19	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
51.	April 6, 2020	Online Onboarding for Open Account Bank BTN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
52.	April 6, 2020	Retail FBI Achievement Strategy 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
53.	April 7, 2020	Supervision of Directors in Work Units	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
54.	April 8, 2020	Proposal for the establishment of a Restructuring Credit Approval Unit	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
55.	April 13, 2020	Pension Fund Meeting	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
56.	April 13, 2020	Merchant Acquiring BTN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
57.	April 13, 2020	Financial Report Performance March 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
58.	April 13, 2020	Review of Covid-19 Affected Credit Portfolios	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
59.	April 17, 2020	Proposed Cost Efficiency in 2020 Impact of Business Slowdown Due to Covid-19	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
60.	April 20, 2020	The 2020 Company Sukuk Issuance Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
61.	April 20, 2020	Distribution of cash transfer and pre-employment cards	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
62.	April 20, 2020	Evaluation of the 2020 WFH Employee Productivity Optimization Program	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
63.	April 20, 2020	Savings and Current Account Development Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
64.	April 23, 2020	Joint Meeting of the Board of Directors - Board of Commissioners (Overview of Sharia Business Unit)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
65.	April 27, 2020	Enhancement SCF and CMS	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
66.	April 27, 2020	SOE Credit Segmentation and Review of Organizational Structure	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
67.	April 27, 2020	Business Continuity Plan 2019 Novel Corona (COVID-19)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
68.	April 27, 2020	Division of Debtors for CAMD 1 and CAMD 2	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
69.	May 4, 2020	April 2020 Credit Quality Performance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
70.	May 4, 2020	LAR and Watchlist Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
71.	May 4, 2020	WFH Employee Productivity Optimization Evaluation Week III	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
72.	May 5, 2020	March 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
73.	May 11, 2020	BTN Roadmap Digital Channel	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
74.	May 11, 2020	Guideline Proposal of 2020 RBB BTN Revision	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
75.	May 11, 2020	BTN Portfolio Data Recapitulation of Himbara Data Fulfillment - PEN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
76.	May 11, 2020	Branch Productivity	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
77.	May 12, 2020	Potential restructuring of POJK 11/2020 and CAMD 2 Alternative Credit Settlement Scheme	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
78.	May 18, 2020	May 2020 Performance Prognosis	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
79.	May 18, 2020	Outsourcing Power Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
80.	May 18, 2020	Wfh Employee Productivity Optimization Evaluation Week V	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
81.	May 18, 2020	Potential restructuring of POJK 11/2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
82.	May 18, 2020	Overview of Sharia Business Units	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
83.	May 27, 2020	Corporate Plan and BPI	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
84.	May 27, 2020	Investment Progress in Subsidiaries	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
85.	May 27, 2020	The New Normal Protocol	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
86.	May 28, 2020	Collectibility Conditions As of May 26, 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
87.	May 29, 2020	Liquidity Board Meeting	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
88.	May 30, 2020	BCM and Task Force Team Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
89.	June 3, 2020	BCM - Covid-19Task Force	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
90.	June 3, 2020	Bank Bukopin Credit Asset Sale Offer	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
91.	June 3, 2020	FBI Review As of April 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
92.	June 8, 2020	May 2020 Performance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
93.	June 8, 2020	The Company RBB Revision of 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
94.	June 8, 2020	Capital Investment Plan in Lotus Putra	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
95.	June 8, 2020	Follow-up of BTN - BP Tapera	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
96.	June 8, 2020	Optimization of The SSB Subsidy Mortgage Quota Absorption	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
97.	June 12, 2020	Centralization of BUMN Debtor Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
98.	June 15, 2020	The Implications of PMK No. 64 and 65 of 2020 on the Company	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
99.	June 15, 2020	Verification Process Digitalization	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
100.	June 15, 2020	The Company Capital Plan of 2020 - 2024	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
101.	June 15, 2020	Investment Manager Partner Evaluation of 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
102.	June 15, 2020	BTN Prima Saving Development Proposal	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
103.	June 16, 2020	Joint Meeting of the Board of Directors - Board of Commissioners	Pahala Nugraha Mansury	Not Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
104.	June 16, 2020	SOE Business Development Strategy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
105.	June 19, 2020	Kring BTN Pensioner Development Program	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
106.	June 22, 2020	Mei 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
107.	June 22, 2020	BPI Consumer and Commercial Progress Update	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
108.	June 22, 2020	Savings Strategy and Development	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
109.	June 22, 2020	Progress Report of Strategy Initiatives	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
110.	June 22, 2020	Progress Report on Procurement of Modernization of Critical IT Hardware Infrastructure & Hardware Refreshment	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
111.	June 29, 2020	Policy Proposal for the Acceleration of Credit Distribution in the Third Quarter of 2020	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
112.	June 29, 2020	June 2020 Prognosis	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
113.	June 29, 2020	Sharia Business Unit Partnership Strategy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
114.	June 29, 2020	Savings Development Strategy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
115.	July 3, 2020	Business Continuity Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
116.	July 3, 2020	ALCO	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
117.	July 6, 2020	Proposal of Budget Allocation and Distribution Focus of CSR and PKBL	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
118.	July 6, 2020	Changes in Online Mortgage Application Process	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
119.	July 6, 2020	Progress Of HCLC Strategic Initiatives Directorate	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
120.	July 7, 2020	Partial purchase of Bank Bukopin Pensioner Credit portfolio	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
121.	July 13, 2020	June 2020 Performance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
122.	July 13, 2020	The Company Credit Card Development Report	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
123.	July 13, 2020	May Progress Report of BTN Strategic Initiatives	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
124.	July 13, 2020	RLPC Organizational Structure Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
125.	July 20, 2020	Risk Management Committee (SMAP)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
126.	July 21, 2020	Plan to Open Custodian Services, Bond Issuance and Securitization Transaction Issuance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
127.	July 27, 2020	Supply Chain Financing Cooperation with Koinworks	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
128.	July 27, 2020	CRSD and CMGD Organizational Structure	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
129.	July 27, 2020	TAD Outsourcing review and Procurement Centralization	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
130.	July 27, 2020	Overview of ISO Management : 37001	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
131.	July 27, 2020	Branchless Banking Update	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
132.	August 3, 2020	Custodial Services	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
133.	August 3, 2020	COP, Centralization of Vehicle Rental and Online Transportation	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
134.	August 10, 2020	Spekta Point Relaunching Preparation Update	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
135.	August 10, 2020	IRRD Strategy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
136.	August 10, 2020	RLPC and CMGD Organization Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
137.	August 10, 2020	Virtual IPEX Preparation	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
138.	August 10, 2020	Review of Government Stimulus Program and Its Anticipation	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
139.	August 14, 2020	July 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
140.	August 18, 2020	CMGD and RLPC Organizational Structure Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
141.	August 18, 2020	KPR BTN Solusi Special Process Business Proposal	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
142.	August 24, 2020	Joint Financing with Bank Mantap	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
143.	August 24, 2020	Job Grading Review Results	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
144.	August 24, 2020	August 2020 Credit Prognosis, Fund and NPL	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
145.	August 24, 2020	Information Technology Steering Committee (KPTI)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
146.	September 1, 2020	HCMD Material (Dana Pensiun)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
147.	September 1, 2020	Sale of Non-Performing Credit Assets	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
148.	September 1, 2020	Business Continuity Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
149.	September 1, 2020	Online Bank Guarantee Business Process	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
150.	September 1, 2020	SME development at the Company	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
151.	September 7, 2020	2021-2023 RBB Drafting Guidelines	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
152.	September 7, 2020	Government Program Update related to PEN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
153.	September 7, 2020	Employee Productivity	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
154.	September 7, 2020	Special Process Business for KPR BTN Solusi	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
155.	September 7, 2020	Revision Proposal of Board of Directors Provisions in the Form of Temporary Provisions	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
156.	September 7, 2020	Plan for the construction of Operation Center and Banyuwangi and Batam Regional Office (Kemayoran)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
157.	September 12, 2020	Restructuring of Covid-Affected Debtors	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
158.	September 12, 2020	August 2020 Performance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
159.	September 14, 2020	August 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
160.	September 14, 2020	Account Strategy Debitur High Rise Building	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
161.	September 14, 2020	Monitoring of Internal Audit Examination (Thematic Audit of Commercial Credit Quality) Follow-up	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
162.	September 14, 2020	Bank Guarantee Business Process	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
163.	September 21, 2020	Proposal of Funding Addition to BTN Pension Fund (DP BTN) and BTN Employee Welfare Foundation (YKP BTN)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
164.	September 21, 2020	PFAD Transformation Progress	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
165.	September 21, 2020	New BTN Mobile Banking Business	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
166.	September 24, 2020	Proposal of Credit Completion Through Cessie Mechanism of PT Graha Permata Propertindo	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
167.	September 24, 2020	Proposal of Credit Completion Through Cessie Mechanism of PT Rajawali Core Indonesia	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
168.	September 28, 2020	COVID-19 Town Hall Meeting	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
169.	September 28, 2020	Proposal of 2020 - 2021 RJP the Company	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
170.	September 28, 2020	Increasing the Role of Housing Sector in Indonesia's Economy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
171.	September 28, 2020	September 2020 Prognosis	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
172.	September 28, 2020	Assessment of Covid-19 Credit Restructuring	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
173.	October 2, 2020	Progress and Work Plan for Savings Improvement and Evaluation of Batara Spekta Program	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
174.	October 5, 2020	Taspen Life	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
175.	October 5, 2020	Determination of WIG Corporate and the Directorate and Kick-Off for 4DX Implementation	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
176.	October 5, 2020	Progress and Strategy for Handling NPL, High Risk, and LAR Commercial Accounts	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
177.	October 5, 2020	Progress of Follow-up Direction and Board of Commissioners Input	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
178.	October 5, 2020	Business Process for Platinum/Gold Rating Developers and Collective Debtors	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
179.	October 5, 2020	Tiger Project Update (Asset Sales)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
180.	October 8, 2020	Discussion of PT PPM Case	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
181.	October 12, 2020	September 2020 Performance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Not Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
182.	October 12, 2020	Regionalization of Commercial Segment Credit Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Not Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
183.	October 12, 2020	Corporate Culture Program Implementation Assistance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Not Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
184.	October 19, 2020	September 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
185.	October 19, 2020	Analyst Meeting and Publication of Financial Statements	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
186.	October 19, 2020	Review of Construction of Operation Center Building and Regional Office	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
187.	October 19, 2020	Assessment Results and Proposal of Success Fee Advisor Sales of Non-Performing Credit Assets	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
188.	October 19, 2020	Commercial Banking Center	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
189.	October 28, 2020	Corporate Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
190.	October 28, 2020	October 2020 Performance Prognosis	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
191.	October 28, 2020	BPI Consumer Improvement Approval	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
192.	October 28, 2020	Savings Strategy and BTN Business and Investa Savings Launching Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
193.	October 28, 2020	Non-Subsidized Subsidized Mortgage Policy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
194.	October 28, 2020	Joint Financing with BTPN	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
195.	October 28, 2020	Proposal of Replacement Director of Director Duty	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
196.	November 2, 2020	Insurance Kick Off	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
197.	November 2, 2020	NPL Sales Kick Off	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
198.	November 2, 2020	FBI Project Kick Off	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
199.	November 2, 2020	Batara Pos Savings Update	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
200.	2 November 2020	Granting of Deferred Interest to Prospective Investors on behalf of Putri Bintang Minut	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
201.	November 2, 2020	Cooperation Plan with TNI AD (TWP - AD)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
202.	November 2, 2020	Findings of APU PPT from FSA & PPATK Joint Audit	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
203.	November 10, 2020	RKAP 2021 Discussion	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
204.	November 11, 2020	Joint Meeting of the Board of Directors - Board of Commissioners	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
205.	13 November 2020	Savings Strategy, Launching Plan of Investa Savings and Business Savings	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
206.	November 13, 2020	Proposal of Paramater and Methodology for The Implementation of Risk Appetite and Risk Tolerance of the Company in 2021	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
207.	November 13, 2020	Summary of October 2020 Financial Statements	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
208.	November 27, 2020	October 2020 Performance Review	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
209.	November 27, 2020	Settlement of Non-Performing Loans on behalf of PT Park View By Cessor on behalf of PT Ferreri Forbes	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
210.	November 27, 2020	2021 Sustainable Financial Action Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
211.	November 27, 2020	Strategy in Fund Management and Problem Management of TWP AD	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Not Present
			Setiyo Wibowo	Present
212.	November 28, 2020	2021 Pension Fund Business Plan and 2021 Pension Fund Annual Investment Plan	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
213.	November 28, 2020	The Company Car Ownership Program (COP) Policy	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
214.	November 30, 2020	Optimization of TPMD Function as a Transformation Office	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
215.	November 30, 2020	Branch Control Pilot Project	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
216.	November 30, 2020	Fee Income Treasury Strategy and Work Program	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
217.	December 7, 2020	Proposal of 2021 Risk Appetite and Risk Tolerance	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
218.	December 7, 2020	COP Policy and Its Procurement	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
219.	December 7, 2020	Advanced Strategies in Fund Management and Problem Management of TWP AD	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
220.	December 14, 2020	Progress Report of TWP AD Management	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Not Present
			Yossi Istanto	Not Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
221.	December 14, 2020	Wholesale Transaction Product Roadmap and Organization (DCD - CSTD)	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Not Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
222.	December 14, 2020	Bank Guarantee Project	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Not Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
223.	December 14, 2020	Implementation of Centralization of Office and Operational Car Procurement of BTN and Centralization of Laptop and PC Procurement	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Not Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
224.	December 14, 2020	November 2020 Performance dan December 2020 Prognosis	Pahala Nugraha Mansury	Present
			Hirwandi Gafar	Present
			Nixon L. P. Napitupulu	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
225.	December 28, 2020	Business Continuity Management	Nixon L. P. Napitupulu	Present
			Hirwandi Gafar	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

No.	Date	Agenda	Meeting Participants	Presence
226.	December 28, 2020	Proposal of Revision of Board of Directors KPI	Nixon L. P. Napitupulu	Present
			Hirwandi Gafar	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present
227.	December 28, 2020	December Prognosis	Nixon L. P. Napitupulu	Present
			Hirwandi Gafar	Present
			Yossi Istanto	Present
			Elisabeth Novie Riswanti	Present
			Andi Nirwoto	Present
			Jasmin	Present
			Setiyo Wibowo	Present

The agenda and participants of the joint meeting of the Board of Commissioners and the Board of Directors have been presented at the Meeting of the Board of Commissioners of the Corporate Governance Chapter in this annual Report.

Meeting Frequency and Attendance

Throughout 2020, the Board of Directors held 227 (two hundred twenty seven) meetings of the Board of Directors, and 18 (eighteen) joint meetings of the Board of Commissioners and the Board of Directors and 3 (three) meetings of the Board of Directors and the Board of Commissioners. The frequency and attendance of each member of the Board of Directors are as follows.

Table of Frequency and Attendance of Board of Directors Meetings

Name	Position	Board of Directors Meeting			Joint Meetings of the Board of Commissioners and the Board of Directors			Joint Meetings of the Board of Directors and the Board of Commissioners		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendances	Percentage	Number of Meetings	Number of Attendances	Percentage	Number of Meetings	Number of Attendances	Percentage
Pahala Nugraha Mansury*	President Director	224	222	99%	17	16	94%	3	2	67%
Nixon L. P. Napitupulu**	Pt. President Director									
	Director of Finance, Planning, and Treasury	227	225	99%	18	15	83%	3	2	67%
Hirwandi Gafar	Director of Consumer and Commercial Lending	227	225	99%	18	15	83%	3	3	100%
Yossi Istanto	Director of Human Capital, Legal, and Compliance	227	222	97%	18	15	83%	3	2	67%
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	227	222	97%	18	15	83%	3	2	67%
Andi Nirwoto	Director of Operations, IT, and Digital Banking	227	227	100%	18	14	78%	3	2	67%

Name	Position	Board of Directors Meeting			Joint Meetings of the Board of Commissioners and the Board of Directors			Joint Meetings of the Board of Directors and the Board of Commissioners		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendances	Percentage	Number of Meetings	Number of Attendances	Percentage	Number of Meetings	Number of Attendances	Percentage
Jasmin	Director of Distribution and Retail Funding	227	217	95%	18	15	83%	3	2	67%
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	227	227	99%	18	17	94%	3	2	67%

* Ceased serving as President Director since December 23, 2020.

** Started Serving as Plt. President Director since December 23, 2020.

Decision and Implementation of Board of Directors Duties

Throughout 2020, all Members of the Board of Directors had performed their management duties and accountability was submitted to the Board of Commissioners in the form of:

1. Performance Review Report.
2. Bank Health Level Report.
3. Compliance Functions fulfillment report.
4. Corporate Governance Implementation Report.
5. Follow-up Report of Audit Findings.

The implementation of the Principles of Corporate Governance of the Board of Directors has also implemented the principles of corporate governance in every business activity of the Company at all levels or ranks of the organization during 2020 are as follows:

1. Implementing corporate governance criteria following the POJK.
2. Implement corporate governance following the ASEAN CG Scorecard criteria.
3. Socialization and implementation of Code of Conduct.
4. Gratification report to KPK.
5. Self Assessment of Corporate Governance implementation following POJK.
6. Preparing and submitting Annual Report and Sustainability Report.

Implementation of Board of Directors Meeting

The Meeting became an important part for the Board of Directors, especially in taking strategic policies and other matters that require mutual approval, both between the Board of Directors and the Board of Commissioners. Implementation of The Board of Directors Meeting during 2020 was as many as 227 (two hundred and twenty-seven) times.

Directors' Decisions

In addition to the board of directors' meetings that had been scheduled and resulted in a number of decisions, throughout 2020 the Board of Directors had also issued various decisions, among others related to credit, funding, transformation, network, human resources, risk management and strategic plans.

Assessment of Board of Directors Performance

The Annual General Meeting of Shareholders is a forum for the Board of Directors to report and account for the performance of the Company to shareholders based on the Management Performance Contract, which is to evaluate the performance of the Board of Directors individually and the performance of each Committee as a supporting organ of the Board of Directors.

The General Policy regarding the evaluation of the performance of the Board of Directors refers to the Guidelines and Work Rules of the Board of Directors. The performance appraisal for the Board of Directors is carried out based on the benchmarks for the performance appraisal of each member of the Board of Directors.

Performance Assessment Procedure of the Board of Directors

The procedure for evaluating the performance of the Board of Directors was carried out in the GMS forum. GMS became a meeting attended by Shareholders who meet the quorum requirements and held by the Board of Directors at the request of the Board of Commissioners, Directors or shareholders who represent 1/10 of the total shares in order to make decisions and/or to make decisions on matters under their authority not submitted to the Board of Directors or Commissioners. The results of the evaluation of the overall performance of the Board of Directors and the performance of each individual Member of the Board of Directors formed an integral part of the compensation scheme and incentives for members of the Board of Directors.

Performance Evaluation Criteria for the Board of Director

The evaluation of the Board of Directors is carried out using several criteria and measuring instruments, including:

1. The Board of Directors' Key Performance Indicators (KPI)

The performance of the Board of Directors and each member of the Board of Directors will be evaluated by the Board of Commissioners. KPI realization of each member of the Board of Directors is reported to the Board of Commissioners and subsequently reviewed by the Remuneration and Nomination Committee as a consideration in determining the amount of remuneration for each member of the Board of Directors. KPI aims to ensure the achievement of the company's strategic goals, improve the effectiveness of company performance, ensure that the company operates in a tolerable and predetermined risk corridor, optimizes efforts to capitalize the company's potential, accelerates growth in company performance and assesses the performance of the Board of Directors fairly.

The individual performance of the Board of Directors can be seen specifically in individual KPIs consisting of Joint KPIs and Directorate KPIs. The individual KPIs of each Board of Directors in 2020 can be seen below:

Category	No.	2020 KPI Revision			
			CCL	DRF	
Social Economic Value for Indonesia	Financial	1. Profit After Tax	●	●	
		2. CAR	●	●	
		3. PPOP			
		4. RAROC (Risk Adjusted Return On Capital) \geq WACC			
		5. Cost of Credit	●	●	
	Social	6. Loan to support special assignment (Rp disbursement of subsidized housing loan realization)	●		
		7. Gross Margin for disbursement of subsidized mortgages (Yield - CoF)	●		
		8. Loan to support development agenda for subsidized housing loan (unit)	●		
Business Model Innovation	9. Implementation of PAB that has been approved by the OJK	●	●		
	10. Customer satisfaction survey results (Customer Engagement Index)		●		
	11. Improvement of the Consumer Credit (RPC) business process				
Leadership Technology	12. Availability of IT services				
	13. Growth in branchless banking customers		●		
Enhancement Investation	14. CGPI Index				
	15. Bank Health Level				
Development Talent	16. Ratification of the BUMN Institute cluster/sub-cluster				
	17. The approval of the Ministry of BUMN for the Cluster/ Sub-cluster Talent Development Program including the succession program of the Board of Directors and the development of young top talent (40 years)				
	18. Employee Productivity				
	19. Employee engagement survey				
Proposed indicators outside of collegiality to become Joint KPIs					
		Financial Ratios			
	a.	CIR (Cost to Income Ratio)	●	●	
	b.	Coverage Ratio	●	●	
	c.	CAR	●	●	
	d.	Cost of Credit	●	●	

CASCADING					
	RWR	OIDB	FPT	ERMBDA	HCLC
	●	●	●	●	●
	●	●	●	●	●
	●		●	●	
			●	●	
	●	●	●	●	●
	●	●			
	●			●	
		●			
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					●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●
	●	●	●	●	●

2. Board of Directors' Work Plans

The Board of Directors has compiled the 2020 Work Plan as the target or focus of the Company. This is done in order to develop the Company and carry out the assignment of Shareholders and fulfill the KPI targets that have been prepared, which consist of:

No	Area	Activities
1.	Lending	Strengthening business positioning in the housing sector and bringing the One Sejuta Rumah (Million House) Program a success.
2.	Credit Quality and PSAK 71 implementation	Credit quality improvement is focused on improving the credit process and increasing collection effectiveness.
3.	Funding	Increasing the DPK Low Cost as an effort to support the target of growth and profitability refinement.
4.	Fee Based Income dan Pembentukan Anak Usaha	Increase NOA and expand corporate banking and treasury activities by developing targeted transactions for commercial and institutional customers.
5.	Bisnis Syariah	Optimizing the leveraging model, one of which is mirroring the features of BTN Sharia services with BTN parent services and optimizing the parent network in selling sharia products.
6.	Permodalan	Increase BTN profitability and make loans/bonds.
7.	Human Capital	Increasing Employee Productivity to Support Sustainable Growth is aligned and based on the development of the digitalization era to strengthen and improve human capital business processes.
8.	IT infrastructure	Prepare information technology architecture that supports the bank's business strategy in increasing transaction-based low-cost funding, operational effectiveness and efficiency.
9.	Good Corporate Governance (GCG), Risk Management, and Compliance	Implementing banking management in accordance with the principles of prudence and GCG increases shareholder value.
10.	Network Development (Delivery Channel)	Consistently strengthening the organizational structure and business processes that are based on GCG principles.

3. Board of Directors' GCG Assessment

The assessment is carried out based on the criteria parameters for the Assessment of Duties and Responsibilities of the Board of Directors in the Self Assessment of GCG implementation as stipulated in OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks. In addition, the Board of Directors has an assessment mechanism that refers to the POJK and the Ministry of SOEs Regulation with the following criteria:

a) Bank GCG Self-Assessment; b) ASEAN CG Scorecard.

a. Self-Assessment GCG Bank

In conducting the assessment of the Board of Directors of the Company, GCG Self Assessment refers to the RKAP targets that have been set at the beginning of the period and outlined as Key Performance Indicators (KPI) of the Board of Directors based on their accountability in the aspects of supervision, risk mitigation and compliance with all regulations applicable laws.

Further explanation regarding the results of the Company's GCG Self Assessment aspects of the Board of Directors based on BI/OJK provisions is described in the GCG Assessment section of this Annual Report.

b. ASEAN CG Scorecard

The performance evaluation of the Board of Directors also calculates the Third Party Assessment using international standards, namely the ASEAN CG Scorecard. Further explanation regarding the assessment of the ASEAN CG Scorecard is described in the section Building the Company's GCG Implementation Commitment.

The Party Evaluating BOD Performance

The parties that assess the performance of the Board of Directors are the Board of Commissioners and the GMS. In assessing the performance of the Board of Directors, the Board of Commissioners refers to the KPI indicator. Then, the Board of Commissioners and Directors will be accountable for the achievement of the Company's performance in the 2020 period, including the implementation of the duties and responsibilities of the Board of Commissioners and Directors in the GMS which will be held in 2021. The Board of Directors Performance Assessment has been conducted through collegial KPI of the Board of Directors and KPI of the Board of Directors. individual. Individual Board of Directors KPI is a collegial translation of the Board of Directors KPI in accordance with the duties, functions and responsibilities of each member of the Board of Directors.

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.