

Board of Commissioners

The Board of Commissioners is an organ of the Company that is tasked with conducting general and/or specific supervision in accordance with the Articles of Association and providing advice to the Board of Directors. The Board of Commissioners is the party whose task or function is to supervise and provide advice to the Board of Directors for the benefit of the Company and the Shareholders in particular as well as stakeholders in general.

Duties and Responsibilities of the Board of Commissioners

The duties and responsibilities of the Board of Commissioners which have been stipulated in the Charter of the Board of Commissioners are as follows:

1. The Board of Commissioners must be in charge of supervising management policies, the course of management in general, both regarding the Company and the Company's business carried out by the Board of Directors as well as providing advice to the Board of Directors including supervision on the implementation of the Company's Long-Term Plan, the Company's Work Plan and Budget (RKAP) and The Articles of Association and Resolutions of the GMS, as well as the laws and regulations, are for the benefit of the Company in accordance with the aims and objectives of the Company.
2. The Board of Commissioners must carry out its duties and responsibilities independently.
3. The Board of Commissioners must ensure that the implementation of Good Governance is carried out in every business activity of the Company at all levels or levels of the organization.
4. In implementing supervision, the Board of Commissioners is required to direct, monitor and evaluate the implementation of the Company's strategic policies.
5. The Board of Commissioners must ensure that the Board of Directors has followed up on audit findings and recommendations from the Company's internal audit work unit, external auditors, results of supervision by the Financial Services Authority and/or results of supervision by other authorities.
6. The Board of Commissioners must provide sufficient time to carry out their duties and responsibilities optimally.
7. The division of work among the members of the Board of Commissioners is self-regulated according to the applicable provisions and stipulated in the Board of Commissioners Meeting Decision, and for the smooth running of its duties the Board of Commissioners can be assisted by the Secretary of the Board of Commissioners who is appointed by the Board of Commissioners.
8. Under certain conditions, the Board of Commissioners is required to hold an annual GMS and other GMS in accordance with its authority as stipulated in laws and regulations and the Articles of Association.

9. Each member of the Board of Commissioners is jointly and severally responsible for the Company's losses caused by the mistakes or negligence of the members of the Board of Commissioners in carrying out their duties, unless they can prove the matters as stipulated in the Articles of Association.

Duties and Responsibilities of the President Commissioners

The President Commissioner is the coordinator of the Board of Commissioners, with the following duties:

1. Chairing the Board of Commissioners meeting.
2. Create a culture of openness and facilitate constructive discussion.
3. Provide advice to members of the Board of Commissioners regarding the implementation of supervisory duties.
4. Maintaining an effective and healthy relationship with the Board of Directors.

Rights and Authorities of the Board of Commissioners

The Board of Commissioners has the right and authority to do the following things:

1. Checking books, documents of evidence, other documents, inventory of goods, examining the assets of the Company and checking the condition of cash (for verification purposes) and other securities and knowing all actions that have been carried out by the Board of Directors.
2. Entering yards, buildings and offices/buildings and yards or other places used or controlled by the Company.
3. Request information and/or explanations from the Board of Directors and/or officers of the Company under the Board of Directors regarding all issues relating to the management of the Company.
4. Knowing all policies and actions that have been and will be carried out by the Board of Directors.
5. Requesting the Board of Directors and/or other officers under the Board of Directors with the knowledge of the Board of Directors to attend the Board of Commissioners Meeting.
6. Requesting information and/or explanations from Officials under the Board of Directors regarding all issues relating to the management of the Company, both in the Board of Commissioners Meeting and outside the Board of Commissioners Meeting, as long as it is in the context of carrying out the duties and authorities of the Board of Commissioners, without prior knowledge of the Board of Directors.
7. Appointing and dismissing the Secretary of the Board of Commissioners.
8. Suspending members of the Board of Directors in accordance with the provisions of the Company's Articles of Association.

9. Proposing a new candidate for the Board of Directors to the Shareholders based on the recommendation from the Remuneration and Nomination Committee to be decided in the GMS.
10. Establishing an Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and other committees if deemed necessary by taking into account the needs of the Company.
11. Using experts for certain matters and within a certain period at the expense of the Company, if deemed necessary and with due observance of the prevailing regulations.
12. Carrying out management actions of the Company in certain circumstances for a certain period of time in accordance with the provisions of the Articles of Association of the Company.
13. Approving the appointment and dismissal of the Corporate Secretary, Head of Internal Audit Unit, and/or Ex-Officio members of the Remuneration and Nomination Committee.
14. Attending Board of Directors meetings and provide insights on matters being discussed.
15. Eligible to be given honorarium and allowances/ facilities including tantiem and similar retirement benefits and the amount is determined by the General Meeting of Shareholders with due observance of the provisions of the prevailing laws and regulations.

Decisions That Need to be Approved by the Board of Commissioners

With due observance of the Articles of Association, laws and regulations and provisions in the Capital Market sector, the actions of the Board of Directors that require written approval from the Board of Commissioners:

1. Releasing/transferring and/or collateralizing the Company's assets with criteria and value exceeding a certain amount as determined by the Board of Commissioners, except for assets recorded as inventories, with due observance of the provisions in the capital market and banking sector.
2. Cooperating with business entities or other parties, in the form of joint operations (KSO), business cooperation (KSU), licensing cooperation, Build, Operate and Transfer/BOT, Build, Transfer and Operate/BTO), Bangun Guna Milik (Build, Operate and Own/BOO) and other agreements of the same nature whose term or value exceeds that stipulated by the Board of Commissioners.
3. Establishing and changing the Company logo.
4. Determining the organizational structure 1 (one) level below the Board of Directors.
5. Making capital participation with a certain value as determined by the Board of Commissioners in other companies, subsidiaries and joint ventures that are not in order to save accounts receivable by taking into account the provisions in the Capital Market.

6. Establishing a subsidiary and/or joint venture company with a certain value as determined by the Board of Commissioners by taking into account the provisions in the Capital Market sector.
7. Proposing representatives of the Company to become candidates for the Board of Directors and Board of Commissioners in joint ventures and/or subsidiaries that make a significant contribution to the Company and/or have strategic value as determined by the Board of Commissioners.
8. Releasing capital participation with a certain value as determined by the Board of Commissioners in other companies, subsidiaries, and joint ventures that are not in the context of salvation
9. Receivables with due observance of the provisions in the Capital Market.
10. Merging, consolidating, taking over, separating and dissolving subsidiaries and joint ventures with a certain value as determined by the Board of Commissioners by taking into account the provisions in the Capital Market sector.
11. Performing actions that are included in material transactions as stipulated by the laws and regulations in the capital market with a certain value as determined by the Board of Commissioners, unless such actions are included in material transactions exempted by the prevailing laws and regulations in the capital market.
12. Actions that have not been stipulated in the RKAP.
13. Performing the act of transfer including selling, releasing the right to collect and/or not collecting any more for:
 - a. Bad debt principal that has been written off for credit settlement, either partially or completely.
 - b. The difference between the value of bad debt principal that has been written off with the transfer value including sales or with the value of the disposal of rights which is implemented based on the policy of the Board of Directors approved by the Board of Commissioners and in the amount of claim ceiling set by the GMS which will remain in effect until There is a determination of a new ceiling by the GMS.

Term of Office of the Board of Commissioners

Members of the Board of Commissioners were appointed for a period starting from the date determined by the GMS that appointed them and ending at the close of the 5th (fifth) Annual GMS after the date of their appointment, provided that they do not exceed the period of 5 (five) years, with due observance of the regulations. laws and regulations in the Capital Market sector, but without prejudice to the rights of the GMS at any time, members of the Board of Commissioners may terminate before their term of office ends.

After their term of office ended, members of the Board of Commissioners may be reappointed by the General Meeting of Shareholders for one term of office.

Requirements of the Board of Commissioners

Requirements for members of the Board of Commissioners as stipulated in the Charter of the Board of Commissioners are as follows:

1. Those who can be appointed as members of the Board of Commissioners are individuals, who meet the requirements at the time of appointment and during their tenure in accordance with the provisions in the Articles of Association of the Company and laws and regulations.
2. Members of the Board of Commissioners must meet the fit and proper test requirements in accordance with the Financial Services Authority Regulation concerning the Capability and Compliance Assessment for Main Parties of Financial Services Institutions and have obtained a letter of approval from the Financial Services Authority.
3. An Members of the Board of Commissioners of at least 1 (one) person must be domiciled in Indonesia.

Appointment of the Board of Commissioners

Any proposal for the appointment and/or replacement of a member of the Board of Commissioners to the GMS must take into account the recommendations of the Remuneration and Nomination Committee. The members of the Board of Commissioners are appointed and dismissed by the GMS, which is attended by the Series A Dwiwarna shareholder and the resolution of the GMS must be approved by the Dwiwarna Series A shareholder. The members of the Board of Commissioners are appointed by the GMS from the candidates proposed by the Series A Dwiwarna shareholder, which nominations are binding for the GMS. When the appointment and dismissal of members of the Board of Commissioners comes into effect, starting from the closing of the GMS.

Board of Commissioners' Work Guidelines and Manual (Board Manual)

The Board of Commissioners possesses work guidelines and Manual (Board Manual) which cover work ethics, working times and meetings, stipulated separately in the Board of Commissioners' Regulation No. 01/DEKOMBTN/2017 regarding Work Guidelines and Manual of the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk. dated August 10, 2017. The Board Manual is based on the principles of Corporate Governance, Articles of Association provisions and prevailing rules and legislation, the directive of Shareholders, and Good Corporate Governance best practices.

The BOC's Board Manual shall ensure the Board of Commissioners performs their duties effectively and it shall also be used as a performance assessment tool for the Board of Commissioners. The contents of the Charter of the Board of Commissioners are as follows:

Chapter I	Introduction
Chapter II	Legal Foundation
Chapter III	Vision, Mission and Corporate Culture Values
Chapter IV	Board of Commissioners Charter
	A. Struktur A. Structure and Composition of the Board of Commissioners
	B. Requirements for Members of the Board of Commissioners
	C. Additional criteria for members of the Board of Commissioners who are also Independent Commissioners
	D. Multiple Positions
	E. Appointment and Dismissal
	F. Term of Office
	G. Duties and Responsibilities
	H. Obligations
	I. Rights and Authorities
	J. Mechanism for the Division of Duties and Authorities of the Board of Commissioners
	K. Prohibition
	L. Position Ethics
	M. Working Time
	N. Meeting Arrangements
	O. Leadership
	P. Performance Evaluation
	Q. Reporting and Accountability
	R. Secretary of the Board of Commissioners and Committees Under the Board of Commissioners
Chapter V	Work Relationship of the Board of Commissioners and Directors
Chapter VI	Relations with Stakeholders
Chapter VII	Mechanism of Change
Chapter VIII	Closing

Composition and Basis for Appointment of The Board of Commissioners

The appointment of all members of the Board of Commissioners is based on a fit and proper test which refers to the FSA Regulation No.27/POJK.03/2016 concerning the Fit and Proper Test for the Main Party of Financial Services Institutions, which states that prospective members of the Board of Commissioners must passed the fit and proper test and obtained approval from the FSA before carrying out duties and functions in his position. The fit and proper test that has been carried out indicates that each member of the Board of Commissioners has integrity, good financial reputation and competence and is relevant to his position to carry out his duties and responsibilities.

The Board of Commissioners consists of members of the Board of Commissioners, representatives of Dwiwarna Shareholders and members of the Independent Board of Commissioners with the following composition:

1. The Board of Commissioners shall consist of at least 3 (three) members and a maximum number of members of the Board of Directors.
2. The Board of Commissioners is led by a President Commissioner.
3. One of the members of the Board of Commissioners can be appointed as Deputy President Commissioner.
4. The Board of Commissioners consists of Independent Commissioners and Non-Independent Commissioners.
5. Independent Commissioners are at least 50% (fifty percent) of the total members of the Board of Commissioners.
6. Determination of the composition of the members of the Board of Commissioners taking into account the diversity of expertise, knowledge and experience required by the Company.

During 2020 there was no change in the composition of the Board of Commissioners. So that the composition of the Board of Commissioners is 6 (six) people consisting of 1 (one) President Commissioner/Independent, 2 (two) Independent Commissioners and 3 (three) Commissioners. The entire Board of Commissioners is domiciled in the working area of the Bank BTN Head Office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Name	Position	Executor	Basic Appointment	Effective date
Chandra M. Hamzah	President Commissioner/ Independent	Financial Services Authority	Extraordinary GMS on November 27, 2019	May 4, 2020
Armand Bachtiar Arief	Independent Commissioner	Financial Services Authority	Extraordinary GMS on November 27, 2019	May 14, 2020
Ahdi Jumhari Luddin	Independent Commissioner	Financial Services Authority	Extraordinary GMS on November 27, 2019	March 16, 2020
Eko D. Heripoerwanto	Commissioner	Financial Services Authority	Annual GMS 2019 on May 17, 2019	December 20, 2019
Heru Budi Hartono	Commissioner	Financial Services Authority	Extraordinary GMS on November 27, 2019	March 16, 2020
Andin Hadiyanto	Commissioner	Financial Services Authority	Extraordinary GMS on November 27, 2019	July 10, 2020

Orientation Program for New Commissioners

The Company continually holds an Orientation Program for newly appointed members of the Board of Commissioners in order to be acquainted with one another and establish co-operation as a solid, comprehensive, effective team. The orientation program also aims to provide knowledge regarding the condition of the Company in general. Provisions related to the Board of Commissioners' introduction program are regulated by the Board of Commissioners Charter, including:

1. Application of the principles of Good Corporate Governance and Business Ethics in the Company.
2. Description regarding the duties and responsibilities of the Board of Commissioners and Board of Directors and other matters that are not permitted.
3. Overview of the Company relating to the objectives, nature and scope of the Company's activities, financial performance, strategies, the Company's short and longterm plans, risks, Internal Control and other strategic issues.
4. K Information relating to delegated authority, Internal and External Audits, systems and Internal Control policies and the Audit Committee.

During 2020 there was no new Board of Commissioners, so no orientation program was implemented for new members of the Board of Commissioners.

Department of Supervision of the Board of Commissioners

The Board of Commissioners divides the duties and supervisory authority among the members of the Board of Commissioners, which is self-regulated in accordance with applicable regulations and stipulated in the Board of Commissioners Meeting Decision. The focus or division of supervisory duties for each member of the Board of Commissioners is determined based on the division of roles as Chairperson and Committee Member of the Board of Commissioners according to their competence and experience. The supervisory duties of the Board of Commissioners are as follows.

Table of the Division of Duties of the Board of Commissioners

Name	Position	Field of Duty
Chandra M. Hamzah	President Commissioner/Independent	<ul style="list-style-type: none"> Coordinator of the Board of Commissioners Remuneration and Nomination Sector
Armand Bachtiar Arief	Independent Commissioner	Risk Management and Compliance
Ahdi Jumhari Luddin	Independent Commissioner	Internal Audit and External Audit
Eko D. Heripoerwanto	Commissioner	Risk Management and Compliance
Heru Budi Hartono	Commissioner	Remuneration and Nomination Sector
Andin Hadiyanto	Commissioner	Internal Audit and External Audit

Affiliates Relationship of the Board of Commissioners

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

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

The affiliation relationship between members of the Board of Commissioners, Directors and Controlling Shareholders can be seen in the table below:

Table of Affiliation Relationships for the Board of Commissioners

Name	Position	Financial Relations, Family and Management of Commissioners															
		Financial Relationship with						Financial Relationship with						Management Relationships in Other Companies			
		Board of Commissioners		Directors		Controlling Shareholders		Board of Commissioners		Directors		Controlling Shareholders					
		Ya	Tidak	Ya	Tidak	Ya	Tidak	Ya	Tidak	Ya	Tidak	Ya	Tidak	Ya	Tidak		
Chandra M. Hamzah	President Commissioner / Independent	✓		✓		✓		✓		✓		✓		✓		✓	
Armand Bachtiar Arief	Independent Commissioner	✓		✓		✓		✓		✓		✓		✓		✓	
Ahdi Jumhari Luddin	Independent Commissioner	✓		✓		✓		✓		✓		✓		✓		✓	
Eko D. Heripoerwanto	Commissioner	✓		✓		✓		✓		✓		✓		✓		✓	
Heru Budi Hartono	Commissioner	✓		✓		✓		✓		✓		✓		✓		✓	
Andin Hadiyanto	Commissioner	✓		✓		✓		✓		✓		✓		✓		✓	

The Board of Commissioners' Resolution Policy

Members of the Board of Commissioners are prohibited from holding concurrent positions as:

1. Members of the Board of Directors of State Owned Enterprises, Regional Owned Enterprises, Private Owned Enterprises.
2. Management of political parties and/or candidates/members of DPR, DPD, DPRD Level I, DPRD Level II and/or regional heads/deputy regional heads.
3. Other positions in accordance with the provisions of laws and regulations.
4. Other positions that could create a conflict of interest.

Table of Concurrent Positions for the Board of Commissioners

Name	Position	Position at Other Companies/ Agencies	Company name/ Other Agencies
Chandra M. Hamzah	President Commissioner/ Independent	Partner	Assegaf Hamzah & Partners Law Firm
Armand Bachtiar Arief	Independent Commissioner	-	-
Ahdi Jumhari Luddin	Independent Commissioner	-	-
Eko D. Heripoerwanto	Commissioner	Director General of Public Works and Housing Infrastructure Financing	Ministry of PUPR
Heru Budi Hartono	Commissioner	Head of Presidential Secretariat	Ministry of State Secretariat
Andin Hadiyanto	Commissioner	Director General of Treasury	Ministry of Finance

Management of Conflicts of Interest of the Board of Commissioners

The Board of Commissioners is prohibited from being involved in making decisions related to banking operational activities, except for provision of funds to related parties and other matters stipulated in the Company's Articles of Association or laws and regulations. The involvement or approval of the Board of Commissioners does not negate the responsibility of the Board of Directors in implementing the management of the Company. The Board of Commissioners is also prohibited from being involved in making decisions that may cause conflict of interest and/or conflict with laws and regulations and the Company's Position Ethics, including but not limited to:

1. Insider Trading

Based on the Capital Market Law, every member of the Board of Commissioners is prohibited from:

- Conduct transactions on shares of the Company and shares of other companies that make transactions with the Company.
- Influencing other parties to buy shares of the Company or shares of other companies that make transactions with the Company.
- Provide information to other parties.

2. Conflict of Interest

Conflict of Interest is a condition in which the Company's economic interests clash with personal economic interests. For this reason, members of Conflict of Interest should always:

- Prioritizing the interests of the Company and not reducing the Company's profits in the event of a conflict of interest.

- Refrain from making decisions in situations and conditions of conflict of interest.
 - Disclose family relationships, financial relationships, management relationships, ownership relationships with other Conflict of Interest members and/or other parties in the framework of the Company's business.
 - Making disclosures in terms of decision making must still be made in a condition where there is a conflict of interest.
3. Members of the Board of Commissioners are prohibited from giving or offering, or receiving, either directly or indirectly, anything of value from a customer or a government or private official to influence or as a reward for what he has done and other actions.

Share Ownership of the Board of Commissioners

The Board of Commissioners has disclosed its share ownership and/or its family which reached 5% or better in the Company or other companies domiciled at home and abroad. For share ownership up to December 31, 2020, the Board of Commissioners does not own shares with total ownership of 5% or more, in either the Company or other companies.

Board of Commissioners Share Ownership Table

Name	Position	Shareholding			
		Bank BTN	Other Bank	Non-Bank Financial Institutions	Other Company
Chandra M. Hamzah	President Commissioner/Independent	Nil	Nil	Nil	Has
Armand Bachtiar Arief	Independent Commissioner	Nil	Nil	Nil	Nil
Ahdi Jumhari Luddin	Independent Commissioner	Nil	Nil	Nil	Nil
Eko D. Heripoerwanto	Commissioner	Nil	Nil	Nil	Nil
Heru Budi Hartono	Commissioner	Nil	Nil	Nil	Nil
Andin Hadiyanto	Commissioner	Nil	Nil	Nil	Nil

Independent Commissioners

As of December 31, 2020, the Company had 3 (three) Independent Commissioners out of a total of 6 (six) Commissioners, or 50% of the total membership of the Board of Commissioners, so that the composition requirements for the number of Independent Commissioners are at least 50% of the total number of Commissioners. Commissioners, in accordance with OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks.

Independent Commissioner Determination Criteria

The existence of an Independent Commissioner aims to create a more objective and independent business activity, and also to maintain fairness and be able to provide a balance between the interests of the majority shareholder and protection of the interests of minority shareholders, including other stakeholders. The fulfillment of the independence criteria for each of the Company's Independent Commissioners can be seen in the following table.

Independent Commissioner Criteria	Independent Commissioner		
	Chandra M. Hamzah	Armand Bachtiar Arief	Ahdi Jumhari Luddin
Not a person who works or has the authority and responsibility to plan, lead, control, or supervise activities for the last 6 (six) months, except for re-appointment as Independent Commissioner of an Issuer or Public Company for the next period.	✓	✓	✓
Do not own shares, either directly or indirectly, in the Issuer or Public Company.	✓	✓	✓
Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Issuer and Public Company..	✓	✓	✓
Does not have a business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.	✓	✓	✓

Pernyataan Komisaris Independen

The Company's Independent Commissioner has prepared and signed a Statement of Independence submitted to OJK; each statement are as following:

1. To not possess financial relationship, management relationship, ownership relationship, and/or family relationship with the Company, which may affect the capability of the Independent Commissioners to act independently as such stipulated in the Financial Services Authority provisions controlling the Implementation of Good Corporate Governance for Commercial Banks;
2. If subsequently found that the Independent Commissioner has the relationship as referred to in point 1, then the Independent Commissioner shall willingly to resign and shall willingly to be replaced.

In addition to make a Statement of Independence, the Board of Commissioners members were also obliged to report if there were status change affecting their independence and ensures that the practice implemented following with the GCG principles.

The aforementioned statement of independence are listed in detail as follows.



Meetings of the Board of Commissioner

The internal meeting of the Board of Commissioners refers to the Board of Commissioners Decree No. 01/DEKOMBTN/2017 the Board of Commissioners Charter and Rules of Conduct of dated August 10, 2017. Meanwhile the Board of Commissioners and the Board of Directors meetings refers to the Joint Decree of the Board of Commissioners No. 02/DEKOM-BTN/2017 and the Board of Directors No. 01/DIR-BTN/2017 concerning the Working Relationship between the Board of Commissioners and the Board of Directors on November 24, 2017. Following the guidelines, the Company's Board of Commissioners meetings consist of:

1. The Board of Commissioners Internal Meeting is a meeting conducted at least 1 (once) in 2 (two) months with the meeting material being delivered to participants before the meeting is held, while the Board of Commissioners' meeting may be held at any time if necessary, upon the request of one or more Board of Commissioners' members or upon the written request of the Board of Directors.
2. Joint meetings of the Board of Commissioners and Board of Directors periodically at least 1 (one) in four (4) months to at least discuss the agenda including:
 - a. Bank Business Plan (RBB) and the Work Plan Budget (CBP) Arrangement.
 - b. Performance Review (including discussion of APU-PPT).
 - c. GCG Implementation and Follow-up regarding Internal and External Audit findings.

The Board of Commissioners and the Board of Directors Joint Meetings decision making mechanism conducted at Scheduled Meetings of the Board of Commissioners and mandatory attended by at least half plus 1(one) of the number of members that have been declared effective.

Decisions taken at the Board of Commissioners' Meeting were well recorded and documented in the minutes Board of Commissioners meeting. Minutes of meeting signed by presented members of the Board of Commissioners and members of the Board of Directors, and submitted to all members of the Board of Commissioners and members of the Board of Directors as well as necessary related parties. Any dissenting opinion at the meeting were recorded in the minutes of the meeting.

Throughout 2020, the Board of Commissioners held 49 (fourty nine) Board of Commissioners Meetings and 18 (eighteen) Board of Commissioners and the Board of Directors meetings. The agenda and minutes of the meeting, attendance, and the Board of Commissioners' attendance level recapitulation of the meetings are as follows.

Decisions approved by the Board of Commissioners at the Board of Commissioners Meeting during 2020 included:

1. The Board of Commissioners can approve the proposed organizational structure 1 (one) level under the Board of Directors according to the Articles of Association and EGMS resolution on November 27, 2019 PT Bank Tabungan Negara (Persero) Tbk.
2. In principle, the Board of Commissioners may approve the proposed Education and Training Activity Plan 2020.
3. Approval of the appointment KAP Purwantono, Sungkono & Surja (Ernst & Young Global Limited) as Procurements winner of Public Accounting Firm (KAP) for the PT Bank Tabungan Negara (Persero) Tbk 2020 Financial Year.

Board of Commissioners' Meeting Plan

Based on the decision at the Board of Commissioners Meeting, it has been agreed that the Board of Commissioners Meeting 2020 will be carried out at least once a month every Wednesday and as needed. The Board of Commissioners also held meetings with the Board of Commissioners' Supporting Organ Committee which will in general discuss the following agenda:

- Recent Issues.
- Review/study of incoming reports/letters and progress of advice follow-up/the Board of Directors' prior directions.
- The Board of Commissioners' Supporting Organ Committee Exposure in form of suggestions, opinions/recommendations to the Board of Commissioners regarding the prior review/study which can then be utilized as input for the Board of Commissioners to provide direction and advice to the Board of Directors as an active supervision by the Board of Commissioners.
- The Audit Committee's exposure to the Company's Internal and/or External Audit Findings Review and finance performance review.

The Board of Commissioners also conducted Board of Directors Joint Meetings at least on the Board of Directors' Exposure agenda concerning the company's performance.

Actual Board of Commissioners Meeting

The agenda, dates and participants of the Board of Commissioners Meetings troughout 2020 are as follows:

Table of Board of Commissioners Meeting

No.	Date	Meeting Agenda	Participants	Attendance
1.	January 8, 2020	<ol style="list-style-type: none"> 1. Board of Commissioners Incoming mail. 2. Latest Information. 3. Audit Committee Resume on Internal Audit Results. 4. Deepening of the BSP Case. 5. Directors Circular Letter No, or 5 Year 2011 regarding the Guidelines for the Implementation of Standardization Documents for PT Bank Tabungan Negara (Persero) Tbk. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
2.	January 15, 2020	<ol style="list-style-type: none"> 1. Incoming Mail. 2. Latest Information. 3. Self Assessment of Bank Governance. 4. Others. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
3.	January 23, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Update the WBS. Performance Review December 2019. Subordinated Loans from SMF. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
4.	January 29, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Board of Commissioners Work Program 2020. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Not Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Present
5.	February 5, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Board of Commissioners Work Program 2020. Credit Line Facility to PT Pertamina (Persero). Procurement of Public Accountant Office Services for 2020 PT Bank Tabungan Negara (Persero) Tbk. Progress of Semester II/2019 Supervision Reports. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
6.	February 12, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Appointment of the Head of the Corporate Secretary Division. Recovery Plan. Customer Complaints an Melia Sri Wulandari, Notary BTN KC Bandung and KC East Bandung. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
7.	February 19, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Exposure to the January 2020 Performance Review by the Audit Committee. Exposure to the Risk Profile Evaluation by the Risk Monitoring Committee. Follow-up Plan for Bonds and Securities Issuance. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
8.	February 26, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Plan for the 2020 Bank BTN EBA-SP KPR Securitization Transaction. Progress of the 2019 Semester II Board of Commissioners' Supervisory Task Report. List of Related Parties to the Bank. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
9.	March 4, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Fund Adequacy Plan (RKD) for BTN Pension Funds. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
10.	March 11, 2020	<ol style="list-style-type: none"> Incoming Mail. Latest Information. Draft scenario for the 2020 AGMS of PT Bank Tabungan Negara (Persero) Tbk. Evaluation of the Joint Agreement Letter of the Board of Commissioners and the Board of Directors. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
11.	March 26, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on 11 and 12 March 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
12.	April 1, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the results of the meeting on March 26, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Not Present
13.	April 8, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Results of the Meeting on April 1, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Not Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Not Present
14.	April 15, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on April 8, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
15.	April 22, 2020	<ol style="list-style-type: none"> Incoming Mail. Presentation from Audit Committee. Evaluation of Meeting Results on April 15, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Not Present
16.	April 29, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Results of the April 22, 2020 Meeting. Latest Information. Other information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Not Present

No.	Date	Meeting Agenda	Participants	Attendance
17.	May 6, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Results of the Meeting on April 29, 2020. Latest Information. Other information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Not Present
18.	May 13, 2020	<ol style="list-style-type: none"> Incoming Mail. Resume of Audit Results of 7 Head Office Divisions and the Audit Committee. Evaluation of Meeting Results on May 6, 2020. Latest Information. Other information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Not Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Not Present
19.	May 20, 2020	<ol style="list-style-type: none"> Incoming Mail. Performance Review by the Audit Committee. Exposure to the Resume of Audit Results by the Audit Committee. Evaluation of Meeting Results on May 13, 2020. Latest Information. Other information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Not Present
20.	May 27, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on May 20, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
21.	June 3, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on May 7, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
22.	June 10, 2020	<ol style="list-style-type: none"> Incoming Mail Evaluation of Meeting Results on June 3, 2020 Latest Information Other Information 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Present
23.	June 17, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on June 10, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
24.	June 24, 2020	1. Incoming Mail. 2. Evaluation of the Results of the Meeting on June 17, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Not Present
			Heru Budi Hartono	Not Present
			Andin Hadiyanto	Not Present
25.	July 1, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on June 24, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
26.	July 8, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on July 1, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
27.	July 15, 2020	1. Incoming Mail. 2. Latest Information. 3. Other information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
28.	July 22, 2020	1. Incoming Mail 2. Latest Information 3. Other Information	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
29.	July 29, 2020	1. Incoming Mail. 2. Evaluation of the Results on f the July 22, 2020 Meeting. 3. Current Information; 2020 Board of Commissioners Work Program. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
30.	August 5, 2020	1. Incoming Mail. 2. Evaluation of the Results of the July 29, 2020 Meeting. 3. Current Information; 2020 Board of Commissioners Work Program. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
31.	August 12, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on August 5, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
32.	August 19, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on August 12, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
33.	August 26, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on August 12, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
34.	September 2, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on August 26, 2020. Latest Information. Other Information. Discussion on Follow-up to Audit Findings at the Directorate of Operations, IT & Digital Banking. Discussion on Follow-up to Audit Findings at the Directorate of Consumer and Commercial Lending. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
35.	September 9, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Results of the Meeting on September 2, 2020. Latest Information. Other Information. Internal Regulation Formulation Mechanism (including addendum). 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
36.	September 16, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Meeting Results on September 9, 2020 Meeting. Latest Information. Other information. Increasing the Human Resources Capacity and Competence 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
37.	September 23, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on September 16, 2020. Latest Information. Other Information. Delete Credit Book. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
38.	October 7, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Meeting Results on September 23, 2020 and earlier. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
39.	October 14, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of the Results of the Meeting on October 7, 2020. Latest Information. Other Information; Draft Revised SKB 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
40.	October 21, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Results of the Meeting on October 14, 2020. Latest Information. Other Information. Discussion on the development of PAB and Office Network, and strategic plans regarding the Distribution Network with the Distribution Directorate, Directorate of Distribution & Retail Funding Director. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
41.	October 27, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Results of the Meeting on October 21, 2020. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
42.	November 4, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Results of the October 27, 2020 Meeting. Latest Information. Other Information. Explanation from the Director of Enterprise Risk Management, Big Data & Analytics regarding Commercial Centralization. Duties, Functions, Strategies, and Infrastructure in the Context of a Plan to Change the Composition of Subsidies and Non-Subsidies. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
43.	November 11, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Results of the November 4, 2020 Meeting. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
44.	November 18, 2020	<ol style="list-style-type: none"> Incoming Mail. Evaluation of Results of the November 11, 2020 Meeting. Latest Information. Other Information. 	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

No.	Date	Meeting Agenda	Participants	Attendance
45.	November 25, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on November 18, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
46.	December 2, 2020	1. Incoming Mail. 2. Evaluation of the Results of the Meeting on November 25, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
47.	December 8, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on December 2, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
48.	Desember 16, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on December 8, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present
49.	December 23, 2020	1. Incoming Mail. 2. Evaluation of Meeting Results on December 16, 2020. 3. Latest Information. 4. Other Information.	Chandra M. Hamzah	Present
			Armand Bachtiar Arief	Present
			Ahdi Jumhari Luddin	Present
			Eko D. Heripoerwanto	Present
			Heru Budi Hartono	Present
			Andin Hadiyanto	Present

The Joint Meeting of the Board of Commissioners and the Board of Directors

Throughout 2020, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners and the Board of Directors are as follows.

Frequency and Meeting Attendance

Table of Joint Meetings of the Board of Commissioners and the Board of Directors

No.	Date	Meeting Agenda	Meeting Participant - Board of Commissioners	Attendance	Meeting Participant - Board of Directors	Attendance
1.	Januari 8, 2020	<ul style="list-style-type: none"> Subdebt dengan SMF Junior Global Bond Asset Securitization Audit Findings BTN Bancassurance with Sinarmas Circular Letter of the Directors Number 05 Tahun 2011 Subject Implementation instructions Document Standardization PT Bank Tabungan Negara (Persero) Tbk 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Not Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Not Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
2.	Januari 23, 2020	<ul style="list-style-type: none"> Bank Business Plan 2019-2021 Performance Review December 2019 Update WBS Etc 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Not Present
3.	Januari 29, 2020	Bank Health Level Discussion Semester II/2019 a. Governance b. Quarterly Risk Profile IV/ 2019 c. Capital d. Rentability Presentation on Whistleblowing System	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Not Present
			Heru Budi Hartono	Not Present	Elisabeth Novie Riswanti	Not Present
			Andin Hadiyanto	Present	Andi Nirwoto	Not Present
4.	Februari 29, 2020	<ul style="list-style-type: none"> Adjustment of 2020 Annual GMS Agenda of PT Bank Tabungan Negara (Persero) Tbk Performance Review Januari 2020 Risk Profile Evaluation 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Not Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
			Present	Jasmin	Present	
			Present	Setiyo Wibowo	Present	

No.	Date	Meeting Agenda	Meeting Participant - Board of Commissioners	Attendance	Meeting Participant - Board of Directors	Attendance
5.	March 12, 2020	<ul style="list-style-type: none"> Stock Buyback Long Term Order Incentive Anticipate Impact of the Corona Virus at PT Bank Tabungan Negara (Persero) Tbk 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
6.	April 1, 2020	<ul style="list-style-type: none"> Stress test and Current Conditions of Bank BTN due to COVID-19 Restructuring Policy and Credit Relaxation Others (Boards of Commissioners direction of Other agenda and follow-up of the BTN AGMS 2020) 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
7.	April 22, 2020	Performance Review to March 2020	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
8.	20 Mei 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' Directions Performance Review until April 2020 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Not Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Not Present	Andi Nirwoto	Present
9.	June 24, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' Directions Main focus of PT Bank Tabungan Negara (Persero) Tbk Performance Review until May 2020 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Not Present	Yossi Istanto	Present
			Heru Budi Hartono	Not Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
					Jasmin	Present
					Setiyo Wibowo	Present

No.	Date	Meeting Agenda	Meeting Participant - Board of Commissioners	Attendance	Meeting Participant - Board of Directors	Attendance
10.	July 8, 2020	Equity Participation Plan of Lotus Putra	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Not Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Not Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Not Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Not Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Not Present
			Andin Hadiyanto	Present	Andi Nirwoto	Not Present
					Jasmin	Not Present
					Setiyo Wibowo	Present
11.	July 15, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Performance Review in May and June 2020 Bank Soundness Level and BTN Risk Profile 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
					Jasmin	Present
					Setiyo Wibowo	Present
12.	July 22 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Antibribery Management System Policy in BTN 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
					Jasmin	Present
					Setiyo Wibowo	Present
13.	August 19, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Progress of the Participation Plan in PT Jiwasraya Putra Performance Review July 2020 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
					Jasmin	Present
					Setiyo Wibowo	Present
14.	September 23, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Performance Review August 2020 Summary 3 Batches Workshop managing People & Process for Boosting Performance 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
					Jasmin	Present
					Setiyo Wibowo	Present

No.	Date	Meeting Agenda	Meeting Participant - Board of Commissioners	Attendance	Meeting Participant - Board of Directors	Attendance
15.	October 21, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Performance Review September 2020 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
16.	November 20, 2020	Bank Business Plan for 2021-2023 and Work Plan and Company budget for 2021	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Not Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Not Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Not Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Not Present
			Andin Hadiyanto	Present	Andi Nirwoto	Not Present
17.	25 November 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Performance Review October 2020 RBB 2021-2023 and RKAP 2021 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Not Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
			Andin Hadiyanto	Present	Andi Nirwoto	Present
18.	Desember 23, 2020	<ul style="list-style-type: none"> Follow-up the Board of Commissioners' directives Performance Review November 2020 Other Agenda 	Chandra M. Hamzah	Present	Hirwandi Gafar	Present
			Armand Bachtiar Arief	Present	Nixon L. P. Napitupulu	Present
			Ahdi Jumhari Luddin	Present	Yossi Istanto	Present
			Eko D. Heripoerwanto	Present	Elisabeth Novie Riswanti	Present
			Heru Budi Hartono	Present	Andi Nirwoto	Present
			Andin Hadiyanto	Present	Jasmin	Present
					Setiyo Wibowo	Present

The Joint Meeting of the Board of Directors and Board of Commissioners

Throughout 2020, the agenda, dates and participants of the Joint Meeting of the Board of Directors and Board of Commissioners are as follows.

Table of Joint Meetings of the Board of Directors and the Board of Commissioners

No.	Date	Meeting Agenda	Meeting Participant - Board of Commissioners	Attendance	Meeting Participant - Board of Directors	Attendance
1.	April 23, 2020	Sharia Business Units Overview	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Not Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Not Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Not Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Not Present
					Andi Nirwoto	Not Present
Andin Hadiyanto	Present	Jasmin	Not Present			
		Setiyo Wibowo	Not Present			
2.	June 16, 2020	<ul style="list-style-type: none"> Discussion on Revised RBB Discussion of the Lotus Putra Right Issue Plan 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Not Present	Yossi Istanto	Present
			Heru Budi Hartono	Not Present	Elisabeth Novie Riswanti	Present
					Andi Nirwoto	Present
Andin Hadiyanto	Not Present	Jasmin	Present			
		Setiyo Wibowo	Present			
3.	November 11, 2020	<ul style="list-style-type: none"> Discussion on the 2021 RKAP Discussion on the RBB 2021-2023 	Chandra M. Hamzah	Present	Pahala Nugraha Mansury	Present
			Armand Bachtiar Arief	Present	Hirwandi Gafar	Present
			Ahdi Jumhari Luddin	Present	Nixon L. P. Napitupulu	Present
			Eko D. Heripoerwanto	Present	Yossi Istanto	Present
			Heru Budi Hartono	Present	Elisabeth Novie Riswanti	Present
					Andi Nirwoto	Present
Andin Hadiyanto	Present	Jasmin	Present			
		Setiyo Wibowo	Present			

Frequency and Meeting Attendance

During 2020, the Board of Commissioners held 49 (forty nine) internal meetings and 18 (eighteen) joint meetings of the Board of Commissioners and the Board of Directors and 3 (three) joint meetings of the Board of Directors and the Board of Commissioners. The frequency and attendance of each Board of Commissioners' meetings are as follows.

Table of Frequency and Attendance of Board of Commissioners Meetings

Name	Position	Board of Commissioners 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 Meeting	Number of Attendance	Percentage	Number of Meeting	Number of Attendance	Number of Attendance	Number of Meeting	Number of Attendance	Number of Attendance
Chandra M. Hamzah	President Commissioner/Independent	49	48	98%	18	18	100%	3	3	100%
Armand Bachtiar Arief	Independent Commissioner	49	49	100%	18	18	100%	3	3	100%
Ahdi Jumhari Luddin	Independent Commissioner	49	47	96%	18	18	100%	3	3	100%
Eko D. Heripoerwanto	Commissioner	49	49	100%	18	17	94%	3	2	67%
Heru Budi Hartono	Commissioner	49	42	86%	18	14	78%	3	2	67%
Andin Hadiyanto	Commissioner	49	41	84%	18	17	94%	3	2	67%

Procedures and Frequency of Providing Counsel

In accordance with the provisions Board of Commissioners supervised management policies, management the course in general, both regarding the Company and the Company's business, as well as providing counsel to the Board of Directors. Counsel was conveyed by the Board of Commissioners at meetings with the Board of Directors, by letter, during work meetings or other activities. The Board of Commissioners together with the Board of Directors also stated a collective agreement in which there was a commitment of the Board of Commissioners in carrying out duties and functions to provide counsel to the Board of Directors.

Recommendations, Implementation of Duties of the Board of Commissioners, and Supervision of the Company's Strategy Implementation

Throughout 2020 the Board of Commissioners has directed, monitored and evaluated the implementation of strategic policies as a form of supervisory duties for the Board of Commissioners which includes

1. Supervising management policies, the management of the Company by the Board of Directors, including supervision of:
 - a. 2020-2022 Bank Business Plan and its realization.
 - b. Annual Work Plan and Company Budget (RKAP) and its realization.
 - c. Evaluation of monthly performance achievement.
 - d. Company Transformation Blueprint.
 - e. Legislation, internal regulations for the benefit of the Company and in accordance with the Company's business goals and objectives.
2. Performing tasks specifically assigned to him according to the Articles of Association, legislation, Bank Indonesia regulations and/or GMS resolutions, including:
 - a. Supervising and providing advice to the Board of Directors in carrying out the Company's business activities (management policy by the Board of Directors).
 - b. Overseeing the effectiveness of the implementation of Governance at every level and level of the organization. The Company Oversee the implementation of risk management, compliance and Internal Audit.
 - c. Monitoring and evaluating the performance of the Board of Directors
 - d. Monitoring the Bank's compliance with regulations
 - e. Bank Indonesia and the prevailing laws and regulations as well as commitments to Bank Indonesia and other parties.
 - f. Directing, monitoring, and evaluating the implementation of RJP, RBB and Company Work Plan and Budget (RKAP).
 - g. Monitoring and evaluating the development and utilization of information technology.
3. Providing written opinions and suggestions to the GMS regarding the Company's Long-Term Plan (RJP), Bank Business Plan (RBB) and Corporate Work and Budget Plan (RKAP) proposed by the Board of Directors.
4. Providing opinions to the GMS regarding strategic or important issues, including opinions regarding the feasibility of the Bank's Vision and Mission.
5. Examining and studying periodic reports and Annual Reports prepared by the Board of Directors, including reports on the results of the Bank's internal audit.
6. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, the results of supervision by Bank Indonesia and/or the results of supervision by other authorities.
7. Ensuring that the Committee that has been formed has carried out its duties effectively.
8. Carrying out a review of the organizational structure.
9. Carrying out a review of the company's work culture
10. Providing direction and suggestions to the Board of Directors on credit extension which is consulted to the Board of Commissioners by the Board of Directors.

Assessment of the Board of Commissioners Performance

Shareholders evaluated the performance of the Board of Commissioners through the GMS. In addition, the Board of Commissioners also has an assessment mechanism that refers to the POJK and the Ministry of BUMN Regulation, namely self-assessment in accordance with SEOJK No. 32/SEOJK.04/2015, GCG Self Assessment mechanism based on POJK No.55 /POJK.03/2016, as well as third party assessments using international standards, the ASEAN CG Scorecard.

The General Policy regarding the assessment and evaluation of the performance of the Board of Commissioners refers to the Charter of the Board of Commissioners of the Company. The performance appraisal of the Board of Commissioners were carried out based on the assessment criteria related to the implementation of the duties and responsibilities of the Board of Commissioners and the submission of the Board of Commissioners performance report which then be evaluated by the Shareholders.

Procedure of Board of Commissionaire Performance Assessment Implementation

The procedure for evaluating the performance of the Board of Commissioners is reported to shareholders through the GMS. The GMS is 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. The Board of Commissioners or shareholders who represent 1/10 of the total shares in order to make decisions and/or to make decisions on matters whose authority is not delegated to the Board of Directors or the Board of Commissioners.

In addition, the Board of Commissioners also has an assessment mechanism referring to POJK and SOC Ministry Regulations as follows:

1. Assessment in accordance with SEOJK No.32/SEOJK.04/2015 The Board of Commissioners has formulated a Key Performance Indicator (KPI) based on 3 (three) aspects, namely: supervision and direction aspects, reporting aspects as well as dynamic aspects (others related to duties and responsibility of the Board of Commissioners);
2. Performance evaluation of the Board of Commissioners is also carried out through the GCG Self Assessment mechanism based on the provisions of POJK No.55/POJK.03/2016; and
3. Third Party Assessment using international standards, namely the ASEAN CG Scorecard. Further explanation regarding the results of the Bank's GCG Self-Assessment based on the provisions of the BI/OJK and the ASEAN CG Scorecard are described in the section Building the Commitment to Sustainable Corporate GCG Implementation in this Annual Report.

Performance Evaluation Criteria of Board of Commissioner

The performance assessment of the Board of Commissioners was carried out based on the assessment criteria related to the implementation of the functions of the Board of Commissioners in supervising and providing advice to the Board of Directors for the benefit of the Company and the Shareholders in particular as well as interested parties in general, which then be evaluated by the Shareholders.

The performance appraisal of the Board of Commissioners has been carried out based on the criteria parameters for the Assessment of the Duties and Responsibilities of the Board of Commissioners in the GCG implementation Self-Assessment as stipulated in the Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks.

The Party Conducting Assessment

The party assessing the Board of Commissioners performance was the Shareholders at the GMS.

Key Performance Indicator of Board of Commissioner in 2020

No.	Work program Board of Commissioners	2020			Value	
		KPI Target	KPI Realization	Quality	%	Score
		(1)	(2)	(3)	(4)	(5)
I.	Aspects of Supervision and Direction			65	(2) : (1)	((2/1)*3)
	1. Monitoring and evaluating the implementation of the Bank's RBB and Annual RKAP	6	18	10	300,00	30,00
	2. Monitoring, Evaluation and Response to the Implementation of Work Culture and Governance (GCG) in Bank Management	12	14	20	116,67	23,33
	3. Monitoring and Evaluation Follow-up to the results/findings of Internal/External Audit	6	11	10	183,33	18,33
	4. Provide Approval, Advice and Consultation to the Board of Directors	6	30	10	500,00	50,00
	5. Organizing Board of Commissioners Meetings and/or Joint Meetings with Directors	12	61	15	508,33	76,25
II.	Reporting Aspects			15		
	1. Submitting the Annual Work Program Report and the Bank's RBB to the GMS	1	2	5	200,00	10,00
	2. Delivering Reports/Opinions on Supervision Duties to Controlling Shareholders (Ministry of BUMN) and OJK (Regulator)	4	6	10	150,00	15,00

No.	Work program Board of Commissioners	2020			Value	
		KPI Target	KPI Realization	Quality	%	Score
		(1)	(2)	(3)	(4)	(5)
III.	Aspects of Company Performance			15		
	Monitoring and Evaluation of Bank Soundness Level, including: Risk Profile, Governance (GCG), Profitability, and Bank Capital	6	9	15	150,00	22,50
IV.	Dynamic/Miscellaneous Aspects			5		
	Increased competence associated with the task and Supervision responsibilities	2	3	5	150,00	7,50
TOTAL		55	154	100	280,00	280,00

The Board of Commissioners performance Assessment based on the Performance Indicators presented that overall the Board of Commissioners has succeeded in achieving the set targets.

Performance Appraisal of Committees Under the Board of Commissioners and the Basis for Assessment

The Board of Commissioners continues to monitor and periodically evaluate the performance of the Committees under the Board of Commissioners which includes the Audit Committee, Risk Monitoring Committee, and Remuneration and Nominations Committee. The assessment is based on realization and completion of the listed work programs in the Committee's Work Plan and Budget and reported to the Board of Commissioners in the report each Committee. The basis for performance assessment includes (1) the Committee report of realization of duties implementation in accordance to their respective responsibilities, (2) the recommendations given and (3) the frequency of meetings held by the Committee so that they can assist the supervisory function and provide advice of the Board of Commissioners. The Audit Committee has the duties and responsibilities to supervise matters related to financial information, the internal control system, the effectiveness of audits by external and internal auditors, the effectiveness of risk management implementation and compliance with applicable laws and regulations.

During 2020, the Audit Committee has carried out its duties and responsibilities to ensure the effectiveness of the implementation of internal and external audits, evaluated and provided input to the Board of Commissioners regarding monthly material (Company Performance Reports submitted by the Board of Directors), provided suggestions on the draft RBB, RKAP and RAKB, held regular meetings and discussions with IAD in the framework of assessing the adequacy of internal control, as well as checking and evaluating the Quarterly, Annual and Annual Report financial reports to be published. The Risk Monitoring Committee is tasked with and is responsible for providing recommendations to the Board of Commissioners by evaluating the Bank's risk management policy guidelines (Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk), evaluating the conformity between the Bank's risk management policy guidelines and its implementation and monitoring and evaluating the implementation of the Risk Management Committee's duties. In fulfilling its duties and responsibilities, the Risk Monitoring Committee holds meetings with the Enterprise Risk Management Division to regularly discuss the latest issues, the Company's Quarterly Risk Profile, Bank Soundness Level and matters related to the Company's risk management such as participating in reviewing the Risk Management Policy Guidelines including the Company's Risk Appetite and Risk Tolerance.

The Remuneration and Nomination Committee has the duties and responsibilities of assisting the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Board of Directors and the Board of Commissioners. During 2020, the Remuneration and Nomination Committee has carried out its duties and responsibilities in accordance with the prevailing laws and regulations, especially those related to the Remuneration and Nomination of Candidates for Directors, Board of Commissioners and Sharia Supervisory Board (UUS), the Company's internal Talent Nominations one level below the Board of Directors -1), Performance Management System and evaluating policies related to Human Capital Management and Learning Development.

In 2020, the Board of Commissioners has assessed the effectiveness of the performance of the Committees under the Board of Commissioners. The Board of Commissioners considered that throughout the financial year the Committees have carried out their duties and responsibilities effectively.

The Board of Commissioners' Dismission and Response Mechanism

Members of the Board of Commissioners could be dismissed at any time based on the resolution of the GMS if for the reasons concerned were proven to have done the following:

1. Not able to carry out their duties properly.
2. Violating the provisions of the Articles of Association and/or laws and regulations.
3. Being involved in actions that are detrimental to the Company and/or the country.
4. Taking actions that violate ethics and/or appropriateness that should be respected as a member of the Board of Commissioners.
5. Found guilty by a court decision that has permanent legal force.
6. Resigning.

The decision to dismiss for the aforementioned reasons was taken after the person concerned was given the opportunity to defend himself in the GMS. Members of the Board of Commissioners might be dismissed by the GMS based on other reasons deemed appropriate by the GMS.

In the event of a family relationship up to the third degree, either according to a straight line or side line, including relationships arising from marriage, the GMS had the authority to terminate one of them.

A member of the Board of Commissioners had the right to resign from his position before the term of office ends by notifying in writing of his intention to the Company. The Company was obliged to hold a GMS to decide on the request for resignation of a member of the Board of Commissioners within 90 (ninety) days after receiving the resignation letter.

The position of a member of the Board of Commissioners ended if:

1. His resignation has been effective.
2. Died.
3. His term of office ended.
4. Dismissed based on the GMS.
5. Declared bankruptcy by the Commercial Court which had permanent legal force or was placed under amnesty based on a court decision.
6. No longer fulfilled the requirements as a member of the Board of Commissioners based on the Articles of Association and other laws and regulations, including holding a prohibited concurrent position.

Sharia Supervisory Board

The Sharia Supervisory Board (SSB) is one of the Company's organs in charge of providing advice and advice to the Board of Directors in the field of Sharia and supervising the activities of the Sharia Business Unit (SBU) to comply with sharia principles.

Duties and Responsibilities of the Sharia Supervisory Board

SSB had the duty and responsibility to provide advice and suggestions to the Director of SBU as well as to supervise UUS activities to comply with sharia principles. The implementation of DPS duties and responsibilities included, among others:

1. Assessing and ensuring compliance with sharia principles on operational guidelines and sharia-related products issued by the Company.
2. Overseeing the development process of the Company's new Sharia-related products to comply with the DSN-MUI fatwa.
3. Providing sharia opinions on new products and/or restructured financing related to sharia by referring to, among others, the DSN-MUI fatwa and the provisions governing the implementation of sharia principles and UUS business activities.
4. Requesting a fatwa from the DSN-MUI for the Company's new products related to sharia for which there is no fatwa.
5. Conducting periodic reviews on compliance with sharia principles on the mechanism for raising funds and channeling funds as well as the Company services.
6. Requesting data and information related to sharia aspects from the Bank's work units running and/or related to sharia activities in the context of carrying out their duties.
7. SSB must carry out its duties and responsibilities in accordance with the principles of good governance (GCG).
8. Supervise the development of new the Company products related to sharia:
 - a. Requesting an explanation from the Board of Directors and/or authorized Company officials regarding the objectives, characteristics of the new products to be issued by the Company related to sharia principles.
 - b. Ensuring the availability of those used in new products related to sharia in the DSN-MUI fatwa:
 - In the event that there was a fatwa, then SSB could make conformity with the new product contract with the DSN-MUI fatwa.
 - In the event that there was no fatwa, SSB proposed to the Board of Directors of the Company to complete the new product agreement related to sharia with the fatwa from DSN-MUI.