

## 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.