



No	Main Case/ Lawsuit	Settlement Status	Impact on the Company	Management Effort	Verdict	Risk and Claim Amount
2	The lawsuit is related to the settlement of the debtor's certificate in full.	Cassation Process at the Supreme Court	Bank is at risk of paying Compensation	Bank BTN filed a cassation legal action	None	Material: IDR 108,000,000,-
3	Lawsuit regarding fraud committed by a third party marketing agent who applied for fictitious credit to another bank and the disbursement was made through a BTN Bank account.	Judicial Review (PK) Process at the Supreme Court	Risk of Bank paying Compensation	Bank BTN files legal action for Judicial Review (PK)	None	Material: IDR 2,436,962,487,-
4	The lawsuit is related to a dispute over collateral land.	Judicial Review (PK) Process at the Supreme Court	Risk of Bank paying Compensation	Bank is at risk of paying Compensation	None	Material: IDR 1,699,100,000
5	The lawsuit is related to Bank Guarantees.	Cassation Process at the Supreme Court	Risk of Bank paying Compensation	Bank BTN filed a cassation legal action	None	Material: IDR 14,138,723,096
6	The lawsuit is related to the debtor's internal conflict which places Bank BTN as a party in the lawsuit.	Cassation Process at the Supreme Court	Risk of Bank paying Compensation	Cassation Process at the Supreme Court	None	Material: IDR 2,635,000,000,-

During 2023, there will be no decisions with permanent legal force (inkracht) stating that the Company has been proven to have committed violations regarding labor/employment/ consumer or customer/bankruptcy/commercial/competition or environmental issues.

Lawsuits/Important Issues Faced by The Board of Directors and Commissioners

During 2023, no current members of the Board of Directors and Commissioners of the Company had either civil or criminal legal issues.

Lawsuit/Important Issues Faced By Subsidiaries

Until 2023, Bank BTN does not yet have a Subsidiary, so there is no information on legal issues being faced by Subsidiaries.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

The Company strives to fulfill its responsibilities and comply with all Laws and Regulations, Regulations of the Financial Services Authority and other Authorities that apply to the Company. Throughout 2023, there were no administrative sanctions imposed on the Company that affected the continuity of the Company's business and there were no administrative sanctions imposed on members of the Board of Directors or members of the Company's Board of Commissioners.

Access to Company Information and Data

The Company provides access to information and data, both financial and non-financial related reports to the public in a transparent manner through various media such as websites (in two languages), mass media (press releases), internal magazines/ bulletins, meetings with analysts, IDX official website, product posters and banners, corporate actions, Company presentation materials to the public and so on. Access to Company information regarding financial and company information, among others, can be done through the following media:

1. Website **www.btn.co.id** which is presented in Indonesian and English, as well as conveys information regarding the following:
 - a. Shareholder information up to individual ultimate owners;
 - b. Financial performance analysis;
 - c. Annual financial statements for the last 5 years; and
 - d. Profile of the Board of Commissioners and the Board of Directors.
2. For more information, customers can **contact Call Center 1500 286** or email **csd@btn.co.id**.
3. Investors can directly contact the Company's Corporate Secretary/ **Investor Relations on email: investor_relations@ btn.co.id or telephone to (62-21) 633 6789 ext: 2003**.
4. The company also continuously submits information disclosure reports and/ or material facts to the Financial Services Authority and the Indonesia Stock Exchange as well as through the electronic reporting systems: **spe.ojk.go.id** and **idxnet.co.id** and the **website www.btn.co.id**.

5. Information through other media, including mass media (press releases), internal magazines/bulletins, posters, and banners.
6. Report submissions to regulators, analyst meetings, press conferences, and so on Information through other media, including mass media (Press Releases), internal magazines/ bulletins, posters and banners. In addition to more specified information about the Company, the public and investors can contact:

Corporate Secretary

Ramon Armando

Menara BTN

Jl. Gajah Mada No.1, Jakarta Pusat 10130

Telp: (021) 6336789 ext. 2003

Faks: (021) 6336719

Email: csd@btn.co.id

with analysts/investors on a national and international scale as well as performance exposure to the public. The Company also fulfills information disclosure obligations as regulated in the Capital Market such as Disclosure of Material Information or Facts, Financial Statements, Annual Reports and Certain Shareholders Reports.

The contacts for the Company's Investor Relations are as follows:

Investor Relations

Winang Budoyo

Menara BTN Lt. 16

Jl. Gajah Mada No. 1, Jakarta 10130

Telp : +62 21 63870107

Email : investor_relations@btn.co.id

Website : <https://www.btn.co.id/Investor-Relation-Home>

Investor Relation

The Company always maintains a harmonious relationship with shareholders, potential investors, analysts and other capital market communities by holding regular activities such as meetings

Profile of Investor Relations Head



■ Educational background

- S1 Bachelor of Economics – Universitas Indonesia
- S2 Master of Economic Studies – University of Queensland



■ Work experience

- Investor Relations & Research Division Head and Chief Economist BTN (2020 – present)
- Investor Relations Department Head and Chief Economist BTN (2018 – 2020)



■ Legal Basis for Appointment

21/KUASA/DIR/2020 dated April 28, 2020

Winang Budoyo

Investor Relations Head

Indonesian citizen, 54 years old,
domiciled in Bekasi.

Investor Relation's Duty and Responsibilities

Communication programs to the capital market community are implemented through regular and on-demand public exposures. Investor Relations actively organizes meeting forums with analysts, investors, rating agencies and other capital market communities to ensure that information disclosure can be carried out properly. The authority of Investor Relations following the Special Policy (KK) 9-AA is as follows:

1. Manage all communication activities with analysts, investors and the capital market community to provide an overview of the company's performance and prospects to analysts and investors.
2. Managing all communication activities with analysts and investors, including the capital market community starting from communicating Bank BTN's performance and developing an appropriate image, to carrying out communication programs to the capital market community to provide an overview of the company's performance and prospects to analysts and investors.

3. Ensure that the quality of data collected regarding business performance and prospects is valid and accurate data to be communicated to the investor community and capital market community in order to optimize investment in the Company. Manage and ensure accurate data collection activities to support analysis and modeling to optimize investment in the company.
4. Managing the availability of reports related to investor responses, valuation, and stock performance to the Board of Directors to provide opinions in preparing the company's business and financial strategies.
5. Supporting the reporting process to regulators to fulfil the compliance functions in accordance with applicable regulations.
6. Managing the Bank's performance communication activities to the public, Bank Investors, and the Capital Market.
7. Ensuring the quality of data communicated in terms of validity, accuracy, and sources of information to provide appropriate information regarding the company's performance and prospects to investors as well as optimizing investment in the Bank.
8. Proactively providing information to the capital markets community and seeking opinions on strategic matters.
9. Managing the procurement of Investor Relations Communication Activities and meetings with other stakeholders regarding the delivery of company business and financial information to provide company prospects to investors in optimizing investment in Bank BTN.
10. Preparing presentation materials for Investor Relations communication activities.
11. Providing Bank data and information regarding Bank performance through the Investor Relations website to provide easier and wider access, in which the information includes:
 - a. Monthly and quarterly financial reports, Liquidity Sufficiency Ratio Report (LCR), Net Stable Funding Report (NSFR), Risk Exposure and Capital Report, Entity Financial Report, and Leverage Ratio Report following the Financial Services Authority (OJK) requirements as a banking company in Indonesia.
 - b. Publication of consolidated financial reports every quarter and audited for the year-end period in accordance with the Financial Services Authority (OJK) requirements as a public company as well as presentation materials for the Analyst Meeting.
 - c. Annual Report which is a comprehensive report for the public and stakeholders on Bank BTN's performance achievements, business, and other activities.

The basic principles used by Investor Relations in communicating with the capital market community are:

1. Fair disclosure of information by taking into account the principles of equitable treatment and transparency.

2. Information is provided by adhering to the precautionary principle and taking into account the applicable confidentiality provisions in the banking sector.

The public exposure methods used are as follows:

1. Direct, which includes: General Meetings of Shareholders, Public Expose, Non Deal Roadshow, Investor Conference, Press Conference, 1-on-1 Meetings, Group Meetings, Conference Call, Branch Visits and Site Visits.
2. Indirect, which includes Annual Reports, Published Financial Statements, Press Releases, Website, Broadcast Media (TV, Newspaper, Online Media), Social Media, and E-mails.

Implementation of Investor Relation Duties

In 2023, the activities and interactions of the Investor Relations work unit involving investors, analysts, shareholders, rating agencies and capital market players, are as follows:

1. Organizing Analyst Meetings which were held 4 (four) times in a year.

Date	Topik	Deskripsi
February 16, 2023	Analyst Meeting FY22 (audited)	Video Conference Call
April 26, 20203	Analyst Meeting 1Q23 (unaudited)	Video Conference Call
July 20, 2023	Analyst Meeting 1H23 (unaudited)	Video Conference Call
November 27, 2023	Analyst Meeting 9M23 (limited review)	Video Conference Call

2. Organizing Annual Reviews with national and international rating agencies which were held 3 (three) times a year.

Date	Rating Agency
May 17, 2023	Pefindo
October 19, 2023	Fitch Ratings
November 29, 2023	Moody's

3. Interaction and discussions with investors and analysts in the form of teleconferences and in-house meetings throughout the year.

Date	Activity
February 3, 2023	Mandiri Investment Forum
March 2, 2023	KBSA Live Special Mirae Asset Securities
March 31, 2023	Meet the Company Rivan Kurniawan
May 31, 2023	Local Non-Deal Roadshow BRI Danareksa Securities
June 7 – 8, 2023	Local Non-Deal Roadshow Mandiri Securities
June 14, 2023	Emiten Xtraordinary Bahana Securities
June 15, 2023	Meet & Greet CGS CIMB Securities

Date	Activity
June 16, 2023	Emiten Talk Banking & Finance Series Stockbit Securities
July 5, 2023	CuanTalks Podcast Ajaib Securities
July 14, 2023	Non-Deal Roadshow Australia Macquarie Indonesia Securities
July 24 – 28, 2023	Regional Non-Deal Roadshow to Singapore, Hongkong and Kuala Lumpur Macquarie Indonesia Securities
August 1, 2023	UBS Indonesia Banks Day 2023
August 16, 2023	Emitalk BBTN Indo Premier Securities
September 11 – 13, 2023	Shanghai Indonesia Corporate Day Mandiri Securities
September 11 – 14, 2023	30th CITIC CLSA Investors' Forum Hongkong
October 5, 2023	NgopiAren BNI Securities
September 20, 2023	SmartTalk RHB Securities
September 27, 2023	Yuanta Regional Investment Forum Yuanta Securities
November 2, 2023	Annual BCP Investor Conference
November 20, 2023	Indonesia SMID Cap Banks Corporate Day Macquarie Securities
November 29, 2023	Public Expose Live with IDX
December 6 – 8, 2023	Local Non-Deal Roadshow with BRI Danareksa Securities
December 13, 2023	Webinar Meet Your Company with Mandiri Securities

- Organizing the 2023 Annual Public Expose on November 29, 2023 through Public Expose Live 2023 with the Indonesian Stock Exchange (IDX) with the agenda of Performance Exposure and Press Conference which was attended by 997 participants consisting of retail and institutional investors, shareholders and analysts.

Throughout 2023, the Company fulfilled meeting requests in the form of teleconferences and in-house meetings from the capital markets community, both conducted with the Board of Directors and by the Investor Relations unit.

Participant	Number of Activities
Analyst	72
Local Investor	65
Foreign Investor	78
Rating Agency	3
Total	218

The Investor Relations Unit periodically submits reports on the development of the Company's shares, including unusual market activities, and reports related to inputs, responses and expectations of investors, analysts and other capital market communities towards the Company's business development and performance improvement.

Media Exposure

During the period January 1, 2023 to December 31, 2023, the Company received extensive and positive news exposure in the mass media, both print, online and electronic media. Within a year, the Company has distributed 102 (one hundred and two) press releases to the mass media and 85 (eighty five) official photo news which were also distributed to the media. As a result, in the same period, the Company received high news exposure, where there were more than 23,181 total reports, of which 22,892 were positive news published by the mass media. Of the total news, 93% (ninety three percent) was broadcast by online media, including kontan.co.id, headtopics.com, bisnis.com, and Republika.com.

The regional distribution of the Company's news media is dominated by national news media with 16,170 stories

Distribution of BTN News Media Categories

