



The Company internalizes the WBS by distributing guidelines for the Implementation of the Whistleblowing System Policy as determined based on the Directors' Circular as well as sharing session presentations directly to all Company leaders and employees. Apart from that, in order to reach all of the Company's stakeholders, socialization of the Whistleblowing System is also carried out through the Company's website and various media, such as internal bulletins, posters, standing banners, customer gatherings, direct presentations of ethical guidelines and WBS policies.

The Board of Commissioners is of the view that the management of the Whistleblowing System in the Company has been running well. This can be seen from the management of complaint reports and the follow-up to these complaints. There were 106 complaints received during 2023, consisting of 30 complaints via SMS/Telephone/Whatsapp, and 76 complaints via Email/Website. Based on the number of complaints received, 79 complaints are not proven, 6 complaints are in the process of gathering information/follow-up, and the remaining 21 complaints have been processed and/or have been given sanctions.

## Sustainability Governance

By implementing the GCG paradigm as a whole, there will be alignment of interests and goals between the Company and its stakeholders and will further encourage the creation of long-term corporate sustainability. The company is committed to strengthening sustainable business in all company business lines. The Company believes that business carried out by balancing the 3P aspects (Profit, People, Planet) will create sustainable values and make bank BTN as a company that is able to maintain business sustainability into the future.

In accordance with the Company's business field, Bank BTN is committed to running its business by strengthening sustainable business based on the housing ecosystem. Bank BTN is aware that the Company's involvement in the housing development environment will greatly determine the success of the program. Therefore, the Company makes every effort to support the Government's program in distributing housing finance to help people own the best quality homes.

The Company strengthens its sustainability foundation by instilling policy commitments to create a sustainable and responsible business. In supporting Sustainable Financial performance, the Company issued a Sustainable Financial Action Plan which refers to OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. The Company realizes the importance of developing a stable and inclusive Sustainable Financial system. The Company's aim in issuing Sustainable Financial Action Plan is as a means of socializing and internalizing sustainability values to stakeholders, as well as to support the achievement of the Company's performance which is oriented towards sustainable development goals.

## Performance Assessment of Committees Under The Board of Commissioners

The Board of Commissioners is assisted by 3 (three) committees, namely the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee. The Board of Commissioners periodically assesses the effectiveness of the performance of the Committees under the Board of Commissioners. The assessment in question is based on Regulation of the Minister of State-Owned Enterprises number PER-3/MBU/03/2023 dated 24 March 2023 concerning Organs and Human Resources of State-Owned Enterprises and OJK Regulation no. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. The Committee's assessment criteria below are Key Performance Indicators which have been determined for each Committee under the Board of Commissioners using a self-assessment method and approved by the Board of Commissioners in accordance with Minister of State-Owned Enterprises Regulation No. PER-12/MBU/2012 concerning Supporting Organs for the Board of Commissioners/Supervisory Board of State-Owned Enterprises. The Board of Commissioners assesses that during 2023 the Committees have carried out their duties and responsibilities quite effectively.

## Changes in The Composition of The Board of Commissioners

During 2023, there were changes in the composition of members of the Board of Commissioners. Changes in the composition of members of the Board of Commissioners are carried out based on the Company's needs. Changes in the composition of members of the Board of Commissioners are as follows:

### COMPOSITION OF THE BOARD OF COMMISSIONERS FOR THE PERIOD OF JANUARY 1, 2023 – JANUARY 10, 2023

The composition of the Board of Commissioners for the period January 1, 2023 to January 10, 2023 comprised 8 (eight) people consisting of 1 (one) President/Independent Commissioner, 1 (one) Vice President/Independent Commissioner, 3 (three) Independent Commissioners and 3 (three) Commissioners as follows:

<b>Chandra M. Hamzah</b>	: President/Independent Commissioner
<b>Iqbal Latanro</b>	: Vice President/Independent Commissioner
<b>Armand B. Arief</b>	: Independent Commissioner
<b>Ahdi Jumhari Luddin</b>	: Independent Commissioner
<b>Sentot A. Sentausa</b>	: Independent Commissioner
<b>Andin Hadiyanto</b>	: Commissioner
<b>Herry Trisaputra Zuna</b>	: Commissioner
<b>Himawan Arief Sugoto</b>	: Commissioner

**COMPOSITION OF THE BOARD OF COMMISSIONERS FOR THE PERIOD JANUARY 11, 2023–AUGUST 11, 2023**

Based on the Decision of the 2023 Extraordinary General Meeting of Shareholders (EGMS), Mohamad Yusuf Permana was appointed as Commissioner of the Company. As a result, the composition of the Board of Commissioners for the period January 11, 2023 to August 11, 2023 comprised 9 (nine) people consisting of 1 (one) President/Independent Commissioner, 1 (one) Vice President/Independent Commissioner, 3 (three) Independent Commissioners and 4 (four) Commissioners as follows:

<b>Chandra M. Hamzah</b>	: President/Independent Commissioner
<b>Iqbal Latanro</b>	: Vice President/Independent Commissioner
<b>Armand B. Arief</b>	: Independent Commissioner
<b>Ahdi Jumhari Luddin</b>	: Independent Commissioner
<b>Sentot A. Sentausa</b>	: Independent Commissioner
<b>Andin Hadiyanto</b>	: Commissioner
<b>Herry Trisaputra Zuna</b>	: Commissioner
<b>Himawan Arief Sugoto</b>	: Commissioner
<b>Mohamad Yusuf Permana</b>	: Commissioner

**COMPOSITION OF THE BOARD OF COMMISSIONERS FOR THE PERIOD AUGUST 12, 2023–DECEMBER 31, 2023**

On August 12, 2023, Ahdi Jumhari Luddin as Independent Commissioner of the Company passed away, thereby it ended his term of office automatically. As a result, the composition of the Board of Commissioners for the period August 12, 2023 to December 31, 2023 comprised 8 (eight) people consisting of 1 (one) President/Independent Commissioner, 1 (one) Vice President/Independent Commissioner, 2 (two) Independent Commissioners and 4 (four) Commissioners as follows:

<b>Chandra M. Hamzah</b>	: President/Independent Commissioner
<b>Iqbal Latanro</b>	: Vice President/Independent Commissioner
<b>Armand B. Arief</b>	: Independent Commissioner
<b>Sentot A. Sentausa</b>	: Independent Commissioner
<b>Andin Hadiyanto</b>	: Commissioner
<b>Herry Trisaputra Zuna</b>	: Commissioner
<b>Himawan Arief Sugoto</b>	: Commissioner
<b>Mohamad Yusuf Permana</b>	: Commissioner

## Closing

To shareholders, the Board of Commissioners would like to thank for the trust given. The Board of Commissioners expresses its highest appreciation to the Directors who have been able to carry out the management of the Company and produce good performance in 2023. The Board of Commissioners also expresses the highest appreciation to all of the Company's employees who have provided optimal contributions. The Board of Commissioners truly hopes that in the future all levels of the Company can continue to formulate appropriate strategies and be able to lead the Company towards better growth.

Jakarta, February 2024

On behalf of the Board of Commissioners



**Chandra M. Hamzah**  
President/Independent Commissioner