



Functions, Duties, and Responsibilities of the Corporate Secretary

In carrying out its duties and responsibilities, the Corporate Secretary also refers to the OJK Regulation No.35/POJK.04/2014, dated December 8, 2014, concerning Corporate Secretary of Issuers or Public Companies. Based on these regulations, the Corporate Secretary shall perform its duties and responsibilities, which include:

1. Following-up the progress of the capital market, particularly in terms of the laws and regulations applied in the capital market sector.
2. Providing input to the Company's Directors and Board of Commissioners for Complying with the provisions of laws and regulations in the capital market sector.
3. Assisting the Board of Directors and Board of Commissioners in the implementation of the corporate governance which includes:
 - a. Disclosure of information to the public, including the availability of information on the issuer or Company's websites.
 - b. Report submission to the Financial Services Authority on schedule.
 - c. Conducting and documenting the General Meeting of the Shareholders (GMS).
 - d. Conducting and documenting meetings of the Board Directors and or Board of Commissioners.
 - e. Conducting orientation programs for the Board of Directors and/or the Board of Commissioners.
4. As a communicator between the Company and shareholders of issuers or public companies, Financial Services Authority, and other stakeholders.

Corporate Secretary Profile

Period 1 January – 13 April 2023



Achmad Chaerul

Corporate Secretary

Indonesian citizen, 53 years old, domiciled in Bekasi City



■ Educational History

- Bachelor of Law from Sriwijaya University (1995)
- Master of Law from the University of Indonesia (2022)



■ Work experience

Started his career at PT Bank Tabungan Negara (Persero) Tbk since 1997 and served as Pekanbaru Branch Head (2015), Makassar Branch Head (2016), Regional Office V Head (2017), Corporate Secretary Division Head (2018) and Service Quality and Distribution Division Head (2020).



■ Certification

- Risk Management Competency Level 4 - Banking Professional Certification Institute
- Refreshment of Risk Management Certification - PT Raharja Duta Solusindo



■ Period of Service

Term of office July 11, 2022 - April 13, 2023



■ Legal Basis for Appointment

Decree No.711/DIR.2022, July 11, 2022

Period April 2023 – present



RAMON ARMANDO

Company Secretary

Indonesian citizen, 49 years old, domiciled in Jakarta City



■ Educational History

- Bachelor (S1) in Social Sciences/Administration from the University of Indonesia (1993)
- Master (S-2) in Commerce from The University of Sydney in 1998



■ Work Experience

Starting his career at PT Bank Tabungan Negara (Persero) Tbk in 2020 as Marketing Communication Division Head and concurrently serving as Digital Channel Division Head. He previously served at PT Bank Mandiri (Persero) Tbk as DH Retail Marketing (2015), DH Corporate Communication (2010), and Regional Card Manager Bandung (2009).



■ Certification

Level 5 Risk Management Competency



■ Period of Service

Since April 14, 2023



■ Legal Basis for Appointment

Directors' Decree Number 231/DIR/2023 dated April 14 2023

Corporate Secretary Competency Improvement Program

Name	Position	Types of Training and Development Materials Competency / Training	Time and place Implementation	Organizer
Achmad Chaerul*	Company Secretary	Internalization of BTN Mobile (Managerial)	Jakarta, January 16, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of Security Awareness, User ID and Password Management	Jakarta, February 3, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence February 2023 Edition Anti-Bribery Management System Policy (SMAP) (Managerial)	Jakarta, February 6, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Legal Risk Awareness Socialization	Jakarta, March 15, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence April 2023 Edition - Know Your Employee (Managerial)	Jakarta, April 4, 2023	PT Bank Tabungan Negara (Persero) Tbk
Ramon Armando**	Company Secretary	Internalization of Security Awareness, User ID and Password Management	Jakarta, February 3, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence February 2023 Edition Anti-Bribery Management System Policy (SMAP) (Managerial)	Jakarta, February 6, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Legal Risk Awareness Socialization	Jakarta, March 15, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence April 2023 Edition - Know Your Employee (Managerial)	Jakarta, April 4, 2023	PT Bank Tabungan Negara (Persero) Tbk
		BTN Leadership Forum 2023	Semarang, 12 – 13, May 2023	Korn Ferry
		Compliance Excellence June 2023 Edition - Guidelines for Implementing Procurement of Goods and Services (Managerial)	Jakarta, June 7 – 22, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence July 2023 Edition - Data Privacy Awareness (Managerial)	Jakarta, July 10, 2023	PT Bank Tabungan Negara (Persero) Tbk
Internalization of Corporate Governance (GCG) and Code of Conduct	Jakarta, July 17, 2023	PT Bank Tabungan Negara (Persero) Tbk		



Name	Position	Types of Training and Development Materials Competency / Training	Time and place Implementation	Organizer
		Socialization of the Implementation of Fraud Risk Assessment (FRA) Technical Instructions	Jakarta, July 20, July 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of IT, Digital and Cyber Risk Management 2023	Jakarta, July 21, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of Know Your Employee (KYE)	Jakarta, September 1, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of PPDigital and New BTN Policies and Procedures	Jakarta, September 5, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence September 2023 Edition - Virtual Branch & Online Onboarding for Open Account (Managerial)	Jakarta, September 11, 2023	PT Bank Tabungan Negara (Persero) Tbk
		AGLP "Leading Innovation in Global Econo	Chicago, USA, September 18 – 22, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Anti Money Laundering (AMOLA)	Jakarta, October 2, 2023	PT Bank Tabungan Negara (Persero) Tbk
		AMOLA Mini Series Episode 3 2023	Jakarta, October 4, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence October 2023 Edition - KRING BTN Pre-Retirement and Retirement (Managerial) Products	Jakarta, October 16, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of the Road Map Program Campaign & Human Capital Strategic Initiatives 2023 – 2025	Jakarta, November 1, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of Bank BTN Outlet Service Standards Policy	Jakarta, November 6, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Compliance Excellence November 2023 Edition - Limitation of Authority to Deposit and Withdraw Funds and Pick Up Service (Managerial)	Jakarta, November 15, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of Strategic Business Units (SBU)	Jakarta, December 1, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Provision and Level 5 Risk Management Certification Examination	Jakarta, December 6 - 7, 2023	PT Bank Tabungan Negara (Persero) Tbk
		Internalization of New Internal Regulations General Risk Management Policy	Jakarta, December 19, 2023	PT Bank Tabungan Negara (Persero) Tbk

*Resigned office on 13 April 2023

**Takes office on April 14 2023

Implementation of Corporate Secretary Duties in 2023

Throughout 2023, the Corporate Secretary has carried out the following duties and responsibilities:

1. Submitting Capital Market Developments to the Board of Directors and Board of Commissioners, one of which is by conveying information about the latest regulations and provisions in the capital market sector that must be implemented by the Company. Some of the new regulations that were socialized and internalized in internal regulations by the Corporate Secretary are:
 - a. Minister of State-Owned Enterprises Regulation Number PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs for State-Owned Enterprises
 - b. Minister of State-Owned Enterprises Regulation Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
 - c. Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises
 - d. Financial Services Authority Regulation no. 17 of 2023 concerning Implementation of Governance for Commercial Banks.
2. Communication program to the capital market community together with Investor Relations. The method used is as follows:
 - a. Direct, through the General Meeting of Shareholders and Public Expose.
 - b. Indirect, through Annual Reports, Publication of Financial Reports, and Press Releases.
 - c. Information Disclosure to, among others, shareholders, relevant regulators, and/or the public.
3. Fulfillment of Information disclosure obligations as regulated, among others, in:
 - a. OJK Regulation no. 8/ POJK.04/2015 dated 25 June 2015 concerning Issuer or Public Company Websites,

- b. OJK Regulation no. 31/ POJK.04/2015 dated 22 December 2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies,
- c. Decree of the Board of Directors of the Indonesian Stock Exchange No. Kep-00066/BEI/09-2022 Concerning Amendments to Regulation Number IE Concerning the Obligation to Submit Information,

During 2023, the Corporate Secretary has submitted 9 (nine) information disclosures to the OJK/Exchange. All reports are submitted within the deadline in accordance with applicable regulations, namely no later than the end of the 2nd (second) work after a decision or the presence of material information or facts that may influence the value of company securities or investors' investment decisions. In addition to the information disclosure report above, the Corporate Secretary also coordinates the delivery of explanations if there are questions or requests from the Exchange regarding news related to the Company. In accordance with Exchange Regulation No. I-E, Listed Companies are obliged to provide written responses to matters questioned by the Exchange, no later than 1 (one) Exchange Day after receiving a request for explanation from the Exchange, whether submitted by the Exchange via facsimile or other delivery media. During 2023, the Company received 7 (seven) requests for explanations from the Exchange and OJK.

4. Increased Access to Information to the Public

The Company always makes it easy for stakeholders and/or the public (public) to access information and communicate with stakeholders using a one door policy which is assisted in coordination by the Corporate Secretary. The Company also improves the quality of information delivery to the public by providing Public Information Disclosure services on the Company's website, in order to fulfill the following provisions:

- a. Law of the Republic of Indonesia no. 14 of 2008 dated 30 April 2008 concerning Openness of Public Information.
- b. Republic of Indonesia Government Regulation no. 61 of 2010 dated 23 August 2010 concerning Implementation of Law no. 14 of 2008 concerning Openness of Public Information.
- c. Information Commission Regulation no. 1 of 2010 dated 7 June 2010 concerning Public Information Service Standards.

Apart from publications via the Company's website, the public can also access information about the Company through mass media, as well as social media consisting of Facebook, Twitter, YouTube and Instagram which are managed jointly with the Marketing Communication Division.

5. Relations with the Media and Access to Information

The Corporate Secretary always strives to establish good relations with mass media, both electronic media (TV, radio), print media (newspapers, magazines) and online media. During 2023, the Corporate Secretary has published press releases and photo news which have news value for the Company, namely regarding the development of the Company's performance, business, TJSI and operations, approximately 187 (one hundred and eighty seven) reports consisting of 102 (one hundred and two) press release and 85 (eighty five) news photos.

6. Organizing General Meeting of Shareholders (GMS)

The Corporate Secretary coordinates the organization of the Company's General Meeting of Shareholders (GMS) by referring to OJK Regulation No. 15/ POJK.04/2020 dated 20 April 2020 concerning Plans and Implementation of the General Meeting of Shareholders of Public Companies. During 2023, the Company held 2 (one) GMS, namely the Extraordinary GMS on January 11 2023 and the Annual GMS on March 16 2023. All stages of the GMS have been carried out in accordance with the POJK mentioned above and the Company's Articles of Association, including notifications, announcement and summons for the GMS as well as delivery of the minutes and minutes of the GMS.

7. Organizing and Documenting Directors' Meetings and Directors' Meetings with the Board of Commissioners, including:

- a. Receive proposed agendas and materials that will be decided at Board of Directors Meetings and Board of Directors Meetings with the Board of Commissioners from other Divisions/Desk/work units.
- b. Ensure that the delivery of materials, quorum and decision making at Board of Directors Meetings and Board of Directors Meetings with the Board of Commissioners run in accordance with applicable regulations.
- c. Prepare minutes signed by the Directors who attend the Directors' Meeting and the Directors' Meeting with the Board of Commissioners initiated by the Directors.
- d. Administering minutes of Directors' Meetings. Convey the decisions of the Board of Directors Meeting and the Board of Directors Meeting with the Board of Commissioners to the relevant Division/Desk/work unit for immediate follow-up.

During 2023, the Corporate Secretary has coordinated the organization of 255 (two hundred and fifty five) Board of Directors meetings and 6 (six) Board of Commissioners meetings inviting the Board of Directors and 6 (six) Board of Directors meetings inviting the Board of Commissioners.

8. Organizing an Orientation Program for new members of the Board of Directors and Board of Commissioners, namely Mr. Oni Febriarto Rahardjo, Mr. Hakim Putratama, and Mr. Mohamad Yusuf Permana.