

No.	Meeting Date	Meeting agenda	Attendance of the Board of Commissioners								
			Chandra M. Hamzah	Iqbal Latanro	Ahdi Juhari Luddin	Armand B. Arief	Sentot A. Sentausa	Andin Hadiyanto	Herry Trisaputra Zuna	Himawan Arief Sugoto	Mohamad Yusuf Permana**
47.	November 22, 2023	Periodic Meeting Agenda: – Evaluation of Meeting Results – Incoming Letter – Latest Information – Other Information	Present	Present	-	Present	Present	Present	Present	Present	Present
48.	November 27, 2023	Closing Meeting Limited Review of Financial Reports as of 30 September 2023 by KAP PSS-EY and Discussion of Draft Published Financial Reports as of 30 September 2023	Present	Present	-	Present	Present	Present	Present	Present	Present
49.	November 29, 2023	Periodic Meeting Agenda: – Evaluation of Meeting Results – Incoming Letter – Latest Information – Other Information	Present	Present	-	Present	Present	Present	Present	Present	Present
50.	December 06, 2023	Periodic Meeting Agenda: – Evaluation of Meeting Results – Incoming Letter – Latest Information – Other Information	Present	Present	-	Present	Present	Present	Present	Present	Present
51.	December 13, 2023	Periodic Meeting Agenda: – Evaluation of Meeting Results – Incoming Letter – Latest Information – Other Information	Present	Present	-	Present	Present	Present	Present	Present	Present
52.	December 20, 2023	Periodic Meeting Agenda: – Evaluation of Meeting Results – Incoming Letter – Latest Information – Other Information	Permission	Present	-	Present	Present	Present	Present	Present	Present

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

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

Based on the decision made in the Board of Commissioners Meeting, it is decided that a joint meeting with the Board Of Commissioners is held in the period of at least 1 (once) every 4 (four) months. The topics discussed include:

1. Compilation of Bank Business Plan (RBB) and Company Work Plan and Budget (RKAP).
2. Periodical Company Performance Review.
3. Implementation of AML, TPF, and PFWMD programs.
4. Implementation of Corporate Governance and Follow Up of Internal or External Audit findings.



In 2023, joint meeting is agreed to be scheduled on Wednesday in the third week of the month. The Joint Meeting of the Board of Commissioners and the Board of Directors in the odd months is initiated by the Board of Commissioners, while a joint meeting held in the even months shall be initiated by the Board of Directors. The realization of the Joint Meeting of the Board of Commissioners and the Board of Directors and the joint meeting of the Board of Directors and the Board of Commissioners shall be held in accordance with the Articles of Association.

Realization of Board of Commissioners and Board of Directors Meetings

In 2023, the Board of Commissioners conducted 6 (six) joint meetings with the Board of Directors initiated by the Board of Commissioners. Detailed information regarding the joint meeting attendees is presented below.

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

No.	Meeting Date	Meeting Agenda	Board of Commissioners		Board of Directors	
			Participant	Attendance	Participant	Attendance
1	January 18, 2023	1. Performance Review Bankwide and Sharia Business Units (UUS) up to December 2022; 2. Progress Initiative Corporate Plan up to December 2022; 3. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to December 2022; 4. Monitoring Progress of Loans Settlement Document up to December 2022; 5. Monitoring the Implementation of AML and TPF Programs up to December 2022.	Chandra M. Hamzah	Present	Haru Koesmahargyo	Present
			Iqbal Latanro	Present	Nixon L.P. Napitupulu	Present
			Ahdi Jumhari Luddin	Present	Hirwandi Gafar	Absent
			Armand B. Arief	Present	Nofry Rony Poetra	Present
			Sentot A. Sentausa	Present	Eko Waluyo	Present
			Andin Hadiyanto	Present	Elisabeth Novie Riswanti	Present
			Herry Trisaputra Zuna	Present	Andi Nirwoto	Present
			Himawan Arief Sugoto	Present	Jasmin	Present
			Mohamad Yusuf Permana	Present as observer	Setiyo Wibowo	Present
2	March 21, 2023	1. Performance Review Bankwide and Sharia Business Units (UUS) up to February 2023; 2. Progress Initiative Corporate Plan up to February 2023; 3. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to February 2023.	Chandra M. Hamzah	Present	Nixon L.P. Napitupulu	Present as observer
			Iqbal Latanro	Present	Oni Febriarto Rahardjo	Present as observer
			Ahdi Jumhari Luddin	Sick	Hirwandi Gafar	Present
			Armand B. Arief	Present	Nofry Rony Poetra	Present
			Sentot A. Sentausa	Present	Eko Waluyo	Present
			Andin Hadiyanto	Present	Elisabeth Novie Riswanti	Present
			Herry Trisaputra Zuna	Present	Andi Nirwoto	Present
			Himawan Arief Sugoto	Present	Jasmin	Present
			Mohamad Yusuf Permana	Present as observer	Setiyo Wibowo	Present
		Hakim Putratama	Present as observer			

No.	Meeting Date	Meeting Agenda	Board of Commissioners		Board of Directors	
			Participant	Attendance	Participant	Attendance
3	May 24, 2023	1. Performance Review Bankwide and Sharia Business Units (UUS) up to April 2023; 2. Progress Initiative Corporate Plan up to April 2023; 3. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to April 2023; 4. Revision of Bank Business Plan (RBB) for 2023–2025 and Company Work Plan &	Chandra M. Hamzah	Present	Nixon L.P. Napitupulu	Present as observer
			Iqbal Latanro	Present	Oni Febriarto Rahardjo	Present as observer
			Ahdi Jumhari Luddin	Sick	Hirwandi Gafar	Present
			Armand B. Arief	Present	Nofry Rony Poetra	Present
			Sentot A. Sentausa	Present	Eko Waluyo	Present
			Andin Hadiyanto	Present	Elisabeth Novie Riswanti	Present
			Herry Trisaputra Zuna	Present	Andi Nirwoto	Present
			Himawan Arief Sugoto	Present	Jasmin	Present
Mohamad Yusuf Permana	Present as observer	Setiyo Wibowo	Present			
		Hakim Putratama	Present as observer			
4	July 26, 2023	1. Performance Review Bankwide and Sharia Business Units (UUS) up to June 2023 along with Achievement Prognosis up to December 2023; 2. Achievement of Key Performance Indicators (KPI) of the Directors Collegially up to Quarter II-2023; 3. Progress Initiative Corporate Plan up to June 2023; 4. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to June 2023; 5. Monitoring Loan Settlement Document Progress up to June 2023; 6. Monitoring the Implementation of AML and PFT up to June 2023.	Chandra M. Hamzah	Present	Nixon L.P. Napitupulu	Present
			Iqbal Latanro	Present	Oni Febriarto Rahardjo	Absent
			Ahdi Jumhari Luddin	Sick	Hirwandi Gafar	Present
			Armand B. Arief	Present	Nofry Rony Poetra	Absent
			Sentot A. Sentausa	Present	Eko Waluyo	Present
			Andin Hadiyanto	Present	Elisabeth Novie Riswanti	Present
			Herry Trisaputra Zuna	Present	Andi Nirwoto	Present
			Himawan Arief Sugoto	Present	Jasmin	Absent
			Mohamad Yusuf Permana	Present	Setiyo Wibowo	Present
					Hakim Putratama	Present
5	September 20, 2023	1. Performance Review Bankwide up to August 2023 along with Achievement Prognosis up to December 2023; 2. Performance Review of Sharia Business Units (UUS) up to August 2023 along with Achievement Prognosis up to December 2023; 3. Progress Initiative Corporate Plan up to August 2023; 4. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to August 2023.	Chandra M. Hamzah	Present	Nixon L.P. Napitupulu	Absent
			Iqbal Latanro	Present	Oni Febriarto Rahardjo	Present
			Armand B. Arief	Present	Hirwandi Gafar	Present
			Sentot A. Sentausa	Present	Nofry Rony Poetra	Present
			Andin Hadiyanto	Present	Eko Waluyo	Present
			Herry Trisaputra Zuna	Present	Elisabeth Novie Riswanti	Present
			Himawan Arief Sugoto	Present	Andi Nirwoto	Present
			Mohamad Yusuf Permana	Present	Jasmin	Present
			Present	Present	Setiyo Wibowo	Present
					Hakim Putratama	Present



No.	Meeting Date	Meeting Agenda	Board of Commissioners		Board of Directors	
			Participant	Attendance	Participant	Attendance
6	November 22, 2023	1. Drafting Bank Business Plan (RBB) for 2024–2026 and Company Work Plan & Budget for 2024; 2. Performance Review Bankwide up to October 2023 along with Achievement Prognosis up to December 2023; 3. Performance Review of Sharia Business Units (UUS) up to October 2023 along with Achievement Prognosis up to December 2023; 4. Progress Initiative Corporate Plan up to October 2023; 5. Monitoring Risk Appetite, Risk Tolerance, and Recovery Plan Bankwide and Sharia Business Units (UUS) up to October 2023; and 6. Development of Credit Accrued Interest.	Chandra M. Hamzah	Present	Nixon L.P. Napitupulu	Present
			Iqbal Latanro	Present	Oni Febriarto Rahardjo	Present
			Armand B. Arief	Present	Hirwandi Gafar	Absent
			Sentot A. Sentausa	Present	Nofry Rony Poetra	Present
			Andin Hadiyanto	Present	Eko Waluyo	Present
			Herry Trisaputra Zuna	Present	Elisabeth Novie Riswanti	Present
			Himawan Arief Sugoto	Present	Andi Nirwoto	Present
			Mohamad Yusuf Permana	Present	Jasmin	Present
					Setiyo Wibowo	Present
						Present

Meeting Frequency and Attendance

Table of Meeting Frequency and Attendance Level of the Board of Commissioners

Name	Position	Internal Meeting of the Board of Commissioners			Joint Meeting of the Board of Commissioners and the Board of Directors			GMS		
		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
Chandra M. Hamzah	President Commissioner/ Independent	52	44	84,62%	6	6	100%	2	2	100%
Iqbal Latanro	Vice President Commissioner/ Independent	52	52	100%	6	6	100%	2	2	100%
Ahdi Jumhari Luddin*	Independent Commissioner	15	15	100%	1	1	100%	2	2	100%
Armand B. Arief	Independent Commissioner	52	52	100%	6	6	100%	2	2	100%
Sentot A. Sentausa	Independent Commissioner	52	52	100%	6	6	100%	2	2	100%
Andin Hadiyanto	Commissioner	52	52	100%	6	6	100%	2	2	100%
Herry Trisaputra Zuna	Commissioner	52	52	100%	6	6	100%	2	2	100%
Himawan Arief Sugoto	Commissioner	52	52	100%	6	6	100%	2	2	100%
Mohamad Yusuf Permana**	Commissioner	29	29	100%	3	3	100%	1	1	100%

* The presence of Mr. Ahdi Jumhari Luddin as Independent Commissioner at the meeting was due to his health condition until he passed away on August 12 2023.

**Appointed based on the EGMS on January 11, 2023 and effective from June 7, 2023.