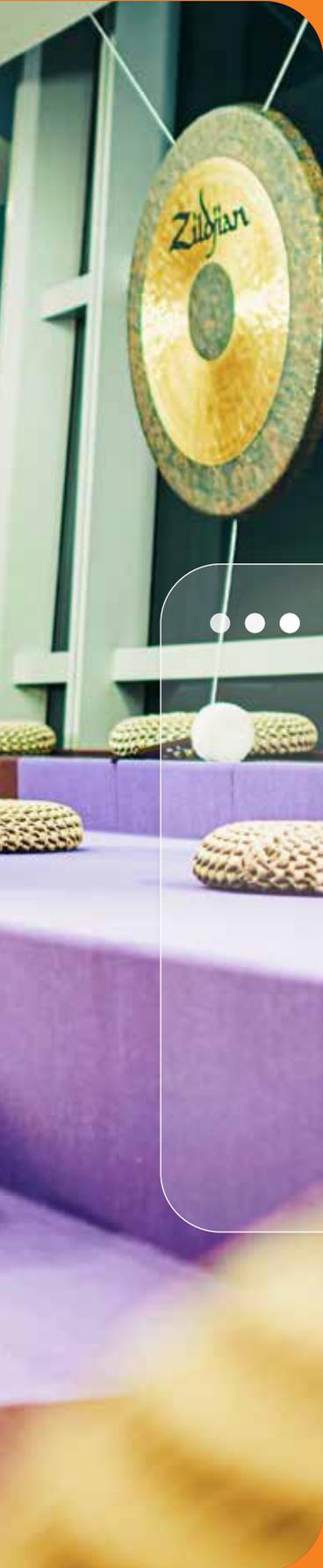




In building good corporate governance, shared commitment from all lines of business is needed to create significant actions for meaningful impacts



06 good corporate governance

BTPN Syariah has continuously strived to be trustworthy in carrying out its roles and responsibilities to ensure that the Company implements sound, ethical business practices and is always in line with sharia principles.

BTPN Syariah continuously innovates in employing methods that are effective, efficient and extremely beneficial in linking every initiative of the Bank's Business Plan with efforts to continuously improve the quality of sound implementation of GCG so that both can go hand in hand throughout 2021.



#bankirpemberdaya at BTPN Syariah head office in discussion regarding the implementation of regulatory policies for the management of good corporate governance principles

good corporate governance implementation report

appreciation for the provision of relaxation by the authority

Entering the second year of the Covid 19 pandemic in Indonesia, there is still an impact of the second wave in the middle of 2021, hitting almost every operational activity in various locations, not least the banking sector and financial services institutions. On the other hand, the financial services institutions are continuously required to be able to provide its best services in supporting the national economy growth and implement prudent and transparent banking activities as the driven force for investor confidence in the capital market.

In the midst of efforts to continue to innovate for good, in ways that are deemed effective and efficient in providing transparency, the provision of Regulator in providing relaxation towards the implementation of good corporate governance (GCG) principles to business industry players and financial services institutions in Indonesia, in the midst of efforts to manage the Corona Virus Disease 2019 ("COVID-19") pandemic, providing leeway to continue to be creative.

implementation of GCG in BTPN Syariah in 2021

BTPN Syariah continuously innovates in presenting methods that are effective and efficient in linking every initiative of the Bank's Business Plan with efforts to continuously

improving the quality of sound implementation of Good Corporate Governance (GCG) to go hand in hand throughout 2021.

The implementation of GCG in PT Bank BTPN Syariah Tbk (hereinafter referred to as BTPN Syariah or the Bank) in 2021 was within the right corridor by continuously striving to improve the quality of disclosure of information to all stakeholders to be available in a timely and comprehensive manner.

Having proven information technology available, various processes and mechanisms for the fulfillment of sound implementation of GCG have become more dynamic (agile) without compromising the quality of the achievement and the compliance with the regulations.

The fulfillment of the duties and responsibilities of the Bank Organs and the Bank Supporting Organs during 2021 carried out properly, the necessary corporate actions being followed up by BTPN Syariah, the fulfillment of the reporting obligations as a Sharia Commercial Bank and as a Public Company were delivered in a timely manner.

In terms of the compliance culture implementation, the fulfillment of the prudential ratio was properly maintained and all parameters of the compliance risk profile showed positive scores. The relationship concept for internalizing the regulator's provisions was implemented successfully. This was



reflected in the commitment to applying external provisions to internal regulations. In addition, with the availability of the portal for regulations, the Bank could monitor that the updates of the internal regulations are in line with the prevailing laws and regulations.

In fulfilling the mandate as directed by Law No. 32 of 2009 concerning the Protection and Management of Environments, BTPN Syariah supports every effort to develop an environmentally friendly financial institution system and continuously narrow the gaps in all business activities that are prone to environmental risks, as stated in the Bank Sustainability Action Plan.

Guided by the Financial Services Authority (OJK) Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Stock Issuers and Public Companies, BTPN Syariah is committed to achieve sustainable development that is able to maintain economic stability and is inclusive of supporting the creation of a strong national economic system. The implementation of this commitment is expounded in the BTPN Syariah's Sustainability Report 2021.

In its effort to develop sharia banking that adheres to the OJK Regulation Number 28/POJK.03/2019 concerning Banking Synergy under Sole Ownership for the Development of Islamic Banking, BTPN Syariah jointly with PT Bank BTPN Tbk as the Main Entity under sole ownership of the financial conglomerate, optimize sound banking synergies in the areas of human capital, information technology and office networks. These banking synergies are intended to provide added value to both the sharia and conventional commercial banks. The Bank's commitment to the implementation of the banking synergies is well coordinated through optimizing the supervisory function of the Integrated Governance Committee.

The GCG implementation in BTPN Syariah is an integral part within the scope of the integrated GCG with the Main Entity through Integrated Risk Management, Integrated Compliance and

Integrated Internal Audit functions, supported by other functions in the Bank based on the organizational structure to assist the Bank Organs in realizing the implementation of GCG principles.

Insyah Allah, BTPN Syariah continues to uphold the commitment of the implementation of GCG principles to build a healthy and resilient banking industry, to protect the interests of the stakeholders and continue to maintain the trust of the shareholders and investors, whose the quality of GCG implementation relentlessly refined over time.

objectives of GCG implementation

The objective of GCG implementation in BTPN Syariah aims at building a sound and resilient sharia banking industry in order to protect the interests of stakeholders, improve compliance to the prevailing regulations and the generally accepted code of ethics in the sharia banking industry.

BTPN Syariah upholds the rights of the stakeholders and continuously strives to maintain its accountability and transparency by continuing to grow trust of the shareholders and investors through the implementation of the GCG guidelines for public companies, taking into consideration the developments in the financial sectors and industries and the scale and complexity as the sharia commercial bank.

Internally, BTPN Syariah ensures sustained commitment to sound practices in implementing GCG principles, that is, by managing the business and operational activities in a professional manner, and continuously improving the refinement quality of the Bank's internal control system and risk management and compliance with the prevailing regulations and aligning with the sharia principles.

Externally, BTPN Syariah engages in a healthy and fair business competition with integrity while taking into account the risks arising, and upholding the Bank's vision and mission in preserving its reputation through the sound implementation of the GCG guidelines for public companies.

legal reference of GCG implementation

In the framework of the application of GCG principles, BTPN Syariah refers to the prevailing laws and regulations to the banking industry, sharia banking, capital market related to the GCG implementation, as well as the guidance outlined internally in the Bank's vision, mission and values, articles of association, policies and procedures as well as the Bank's code of ethics.

the basic principles and guidelines of GCG

as a sharia commercial bank

As a Sharia Commercial Bank, BTPN Syariah pledges for the sound implementation of the basic principles of GCG, namely Transparency, Accountability, Responsibility, Professionalism, Fairness, and Sharia Compliance.

The implementations of these principles are as follows:

Transparency	In maintaining objectivity in conducting business, the Bank shall provide material and relevant information in a manner that is easily accessible and understood by the stakeholders. The Bank shall take the initiatives to disclose not only issues required by laws and regulations, but also matters that are important for decision making by the shareholders, customers, and other stakeholders.
Accountability	The Bank shall account for its performance in a transparent and fair manner. Therefore, the Bank shall properly managed, measurably and in accordance with the interests of the Bank while taking into account the interests of the shareholders and other stakeholders. Accountability is a necessary prerequisite to achieve sustainable performance.
Responsibility	The Bank shall comply with the sharia principles and prevailing laws and regulations, as well as carry out its responsibilities to God Almighty, the shareholders, the community, the environment, and the other relevant stakeholders. Therefore, the implementation of the sharia principles is always carried out and maintained optimally for long-term business sustainability and the Bank gains recognition as a sound entity and in its compliance with the sharia and the prevailing positive law.
Professionalism	To ensure the sound implementation of GCG principles, the Bank is managed independently so that each organ of the Bank does not dominate each other and cannot be intervened by other parties and has competence, is able to act objectively, is free from any influence and has a high commitment to develop the Bank.
Fairness	In performing its activities, the Bank always considers the interests of the shareholders and other stakeholders in fulfilling the stakeholders rights based on the principles of justice and equality.
Sharia Compliance	The Bank is a banking institution that carries out the function of financial intermediary that is being managed and operated based on sharia principles as the soul and spirit of the Bank's existence. Therefore, compliance with sharia principles in all activities and products for the funds mobilization and channeling as well as other banking services is a necessity and mandatory, which includes the ethical and moral standards of appropriateness for all management and the Bank's employees so that their daily activities do not conflict with the sharia principles and values.

as a public company

As a public company, the implementation of GCG guidelines in BTPN Syariah includes 5 (five) aspects, 8 (eight) GCG principles and 25 (twenty five) implementation of GCG aspects and principles, namely:

<p>THE ASPECTS of Sound GCG Implementation for a Public Company,</p> <p>include:</p>	<ol style="list-style-type: none"> 1. Aspect of Public Company Relationship with Shareholders in Guaranteeing the Shareholders' Rights; 2. Aspect of Function and Roles of the Board of Commissioners and the Sharia Supervisory Board; 3. Aspect of Function and Roles of the Board of Directors; 4. Aspect of Stakeholder Engagement; 5. Aspect of Disclosure of Information.
<p>THE PRINCIPLES of Sound GCG Implementation for Public Company,</p> <p>include:</p>	<ol style="list-style-type: none"> 1. Improving the values of conducting the General Meeting of Shareholders (GMS); 2. Improving the quality of communication between the Public Company and the Shareholders or Investors; 3. Strengthening the membership and composition of the Board of Commissioners; 4. Improving the quality of the execution of duties and responsibilities of the Board of Commissioners; 5. Strengthening the membership and composition of the Board of Directors; 6. Improving the quality of the execution of duties and responsibilities of the Board of Directors; 7. Improving the corporate governance aspect through stakeholder engagement; 8. Improving the implementation of disclosure of information
<p>SOUND IMPLEMENTATION OF GCG ASPECTS and PRINCIPLES,</p> <p>include:</p>	<ol style="list-style-type: none"> 1. The Public Company defines the technical mechanism or procedures for voting both in an open and closed mechanism that upholds the independency and protect the interests of shareholders; 2. All members of the Board of Directors and the Board of Commissioners of the Public Company are present in the Annual General Meeting of Shareholder (AGMS); 3. The Deed of Statement of the GMS is available on the website of the Public Company for at least 1 (one) year; 4. The Public Company has the policy about the communication between the Public Company and the shareholders or investors; 5. The Public Company discloses the policy about the communication between the Public Company and shareholders or investors on its website; 6. The determination of the number of members of the Board of Commissioners considers the conditions of the Public Company; 7. The determination of the composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required;

8. The Board of Commissioners has a policy to do self-assessment to evaluate the performance of the Board of Commissioners;
9. The policy regarding self-assessment to evaluate the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company;
10. The Board of Commissioners has a policy about the resignation of a member of the Board of Commissioners should the member is involved in financial crimes;
11. The Board of Commissioners or the Committee in charge of the Nomination and Remuneration develops succession policy for the Board of Directors nomination process;
12. The determination of the number of members of the Board of Directors considers the conditions of the Public Company and the effectiveness in resolution making;
13. The determination of the composition of members of the Board of Directors takes into account the diversity of skills, knowledge, and the required experience;
14. The member of the Board of Directors overseeing accounting and/or finance shall have the expertise and/or knowledge in the areas of accounting;
15. The Board of Directors has a policy to do self-assessment to evaluate the performance of the Board of Directors;
16. The policy regarding self-assessment to evaluate the performance of the Board of Directors is disclosed in the Annual Report of the Public Company;
17. The Board of Directors has a policy about the resignation of a member of the Board of Directors should the member is involved in financial crimes;
18. The Public Company has a policy to prevent insider trading;
19. The Public Company has an anti-corruption and anti-fraud policy;
20. The Public Company has a policy about selection and capacity development of suppliers or vendors;
21. The Public Company has a policy about fulfillment of rights of creditors ;
22. The Public Company has a policy about whistleblowing system;
23. The Public Company has a policy about providing long-term incentives for the Board of Directors and employees;
24. The Public Company makes an intensive use of information technology widely beyond having a website as the media for disclosure of information;
25. The Annual Report of the Public Company discloses the ultimate beneficial owner in the shares ownership of the Public Company, at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shares ownership of the Public Company through the major and controlling shareholder.

BTPN Syariah continuously prioritized the sound implementation of GCG guidelines at all levels of the organization throughout 2021.

commitment to GCG foundational principles and guidelines

BTPN Syariah is committed for the implementation of GCG principles with the objectives to build a sound and solid sharia banking industry in order to protect the interests of stakeholders, improve compliance to the prevailing regulations and the generally accepted code of ethics in the sharia banking industry.

BTPN Syariah upholds the rights of its stakeholders by consistently manages the Bank in an accountable and transparent manner in order to maintain and strengthen the trust of its shareholders and investors by implementing the GCG guidelines for public companies, taking into consideration the development in the financial sectors and industries at the scale and complexity of the Bank.

the standard of quality for GCG implementation in BTPN Syariah

Setting the standard of quality of GCG implementation in BTPN Syariah starts and foremost through strengthening employee character. Every employee in the Bank is equipped with a good understanding of GCG principles and their embodiment in every layer of the organization, every business and operational activities from day one and regularly through the refreshment programs.

The standard of quality for GCG implementation performs through various mechanisms and parameters, which include:

1. Fraud awareness;
2. Announcement of Single Identity;
3. Supervisory function by Internal Audit;
4. Implementation of prudential principles in risk management;
5. Implementation of compliance culture;
6. Active role of Bank organs;
7. Internal control system.
8. External audit function
9. Application of the provisions for legal lending limit
10. Transparency of financial and non-financial conditions
11. Implementation of sharia principles in activities of acquiring and channeling funds and providing services
12. Internal reporting
13. Managing conflicts of interest
14. Reports and assessments of GCG implementation

The Standard of Quality for GCG Implementation through Fraud Awareness

BTPN Syariah is committed to continuously lower the number of internal fraud by conducting routine education on "Fraud Awareness" to all employees.

JAGA is an internal facility for employees or other parties who wish to report or provide information on suspected fraud incidents.

JAGA

J= *Jalankan proses sesuai ketentuan yang berlaku* (Conduct processes according to the prevailing regulations);

A= *Awasi dan amati lingkungan kerja sekitar apabila ada hal yang tidak sesuai dengan ketentuan* (Monitor and observe the environment should there be any irregularities);

G= *Gali informasi jika mengetahui ada informasi atau dugaan fraud dan* (Investigate further should there be any fraud-related information or allegation);

A= *Ajukan laporan jika menemukan indikasi fraud* (File a report should there be any fraud indication)

There were a total of 480 reports in 2021, all of which have been followed up.

the scope of JAGA

01

hotline

(+6221) 300 26 200
Ext. 83553 and 86470

This hotline enables verbal reports, where people can speak directly to the Anti-Fraud Management Officer



02

mail

Menara BTPN, Lantai 12
CBD Mega Kuningan
Jl. Dr. Ide Anak Agung
Gde Agung Kav. 5.5-5.6,
Kelurahan Kuningan Timur,
Jakarta Selatan 12950.



03

email

Jaga@btpnsyariah.com

The platform for filing reports through email



04

QR code

Can be used to submit reports through the QR Code link



the standard of quality for GCG implementation through announcement of single identity

As the Bank grows, so would the scale and complexity of its challenges. To unite the employees' determination in carrying out the Bank's vision and mission as well as strengthen their characters, the Bank has announced the Single Identity in BTPN Syariah as #bankirpemberdaya.

The term #bankirpemberdaya refers to people who work as professional bankers, however they are different kind of bankers. They are bankers who acquire funds from wealthy communities and channel those funds to empower underprivileged families, in order to fulfill their souls' longing to be of benefit to others.

Each #bankirpemberdaya has distinctive characteristics that are vital for the underprivileged families:

- **#bankirpemberdaya with direct contact with customers**

Is responsible for every service provided to the customers (Responsible Customer Engagement), which means #bankirpemberdaya are at the forefront with full awareness to continuously be responsible for the services to the customers;

- **#bankirpemberdaya without direct contact with customers**

Simple and secure in developing every product and process which means being fully aware of the task to develop simple yet secure products and processes with predetermined risk tolerance. The task takes into account how underprivileged families tend to have shortcomings in education, financial records, and formal documentation.

Those distinctive characteristics of #bankirpemberdaya enable BTPN Syariah to serve the underprivileged families. The Bank does not wait until the customers become bankable. Instead, the Bank is able to provide services to the customers deemed unbankable.

BTPN Syariah is committed to maintain a positive working environment, create opportunities for growth and a more meaningful life; and in unity takes the steps to leave a legacy of excellent achievements and is resilient in facing the pandemic

the standard of quality for GCG implementation through internal audit

The Internal Audit is an independent unit reporting directly to the President Director and functionally to the Audit Committee. The Internal Audit in BTPN Syariah successfully carried out all of the audit plans and programs in 2021. The audit results had been used as one of the evaluations for improvements in the management policies, business and operational processes, that are in accordance with the internal and external procedures, adequacy of infrastructure and supporting procedures as well as human capital management.

In order to ensure the proper GCG implementation that is based on independent assessment reports, the Board of Directors and Internal Audit Committee conduct periodic discussions on the audit results. The summary of the discussions are submitted regularly to the President Director and the Board of Commissioners through the Audit Committee or related corporate meetings.

The Internal Audit has recommended the actions for improvement to all divisions and units through objective assurance and consultative methods referring to the Regulator's provisions concerning Implementation of Internal Audit Function in Commercial Banks, International Standards for the Professional Practice of Internal Auditing, and the Annual Audit Plan 2021.

the standard of quality for GCG implementation based on the prudential principles through risk management

The standard of quality for GCG implementation based on the prudential principles through risk management is carried out by improving its internal risk management implementation and coordinating the implementation of integrated risk management with PT Bank BTPN Tbk as the Main Entity, as a form of follow up to the implementation of integrated risk management in a financial conglomeration.

In supervising its subsidiary, the Bank applies prudential principles in equity participation and in implementing consolidated risk management for banks that exercise control over subsidiary, including supervision of the legal lending limit to connected parties.

In order to build a risk management framework, BTPN Syariah has developed a systematic and measurable first line of defense through the CARE (Champion of Assurance for Risk Enterprise) program. CARE has the responsibility to identify, understand & monitor the Inherent Risk Indicator, RCSA, LED, Risk Appetite and Risk Tolerance in each working unit in the Bank and to ensure the adequacy, appropriateness and availability of policies and procedures as well as supervise the limit of authority of working units. CARE also ensures the availability of a contingency plan for the emergency. In terms of supervision, CARE actively conducts discussions and sharing with Risk Management Unit and in the Internal Risk Forum on risk exposures, control mechanisms, action plans and coordinates in resolving the execution of the improvements for risk indications, audit findings and quality assurance.

the standard of quality for GCG implementation based on the implementation of compliance culture

As a Public Company, BTPN Syariah shall continuously improve its compliance with the prevailing regulations, not only complying with the provisions of the Financial Services Authority for Banking, but also with the regulations of the Financial Services Authority for Capital Market Supervision and other relevant regulatory provisions.

The compliance culture in BTPN Syariah prioritize on Governance, Awareness and Assessment. BTPN Syariah has implemented a Risk Based Approach (RBA) using the Sectoral Risk Assessment (SRA) method on implementing the Anti-Money Laundering-Terrorism Financing Prevention (APU-PPT) programs in accordance with the regulations of the Financial Services Authority (OJK) and the Financial Transaction Reports and Analysis Center (PPATK).

In accordance with the key strategic initiatives, the compliance function is adapted to the existing needs, that is ensuring the compliance culture is applied in BTPN Syariah. In addition to the functions of Sharia and Advisory Compliance as well as the AML & CFT Compliance the Bank has created a Compliance Development to improve tools and concepts to ease employees in accessing the external and internal regulations.

The systems and procedures are continuously refined to ensure the entire process in BTPN Syariah executes in a simple and secure manner.

the standard of quality for GCG implementation through the roles of bank organs

The Bank Organs in BTPN Syariah, namely the General Meeting of Shareholders, the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board are considered to have carried out sound of GCG implementation .

The Board of Commissioners and the Sharia Supervisory Board are actively monitor to ensure GCG principles implemented in BTPN Syariah. In carrying out the supervisory function, the Board

of Commissioners, assisted by the Board of Commissioners' Committee, ensures that every policy, strategic decision, product and services, human capital management, logistics and supporting documentation properly fulfilled.

The form of supervision by the Sharia Supervisory Board, being supported by the Compliance Team includes ensuring supervisory function is carried out on the implementation of GCG and sharia principles in every activity, product and services, and operational activities of the Bank.

Supervision of the Board of Commissioners and Sharia Supervisory Board includes supervision of the implementation of GCG principles in branch offices and functional offices throughout Indonesia through regular visits. During the pandemic, supervision being conducted through online . Every recommendation has been well-governed and extended to the Board of Directions.

The Board of Directors has performed management functions assisted by the Board of Directors' Committees and ensured the appropriateness of the operational activities, products and services, availability of supporting tools and infrastructure in the form of adequate regulations and procedures and the compliance with the Regulator's provisions.

In terms of the adequacy of the risk identification, measurement, monitoring and control, and risk management information system, BTPN Syariah has fulfilled the process adequacy, including good capital adequacy. The Bank also applies an Operational Risk Management System (ORMS) to support its operational risk monitoring and control, which records, manages, and analyzes all risk events to anticipate the recurrence of similar incidents in the future.

In order to supervise the Bank's initiative on the venture capital, the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board have their respective duties and responsibilities. These include ensuring that the prudential principles are applied in the equity participation activities and the consolidated risk management for banks that exercise control over subsidiaries is implemented. These further include

ensuring the sound implementation of good corporate governance related to the legal financing limits and the supervision of the Bank's soundness on a consolidated basis.

Further information regarding the Bank Organs is available in the sections concerning the Shareholders, the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board in the GCG Implementation Report of this Annual Report.

the standard of quality for GCG implementation through the internal control system

BTPN Syariah operates 3 (three) lines of defense to administer the internal control system.

The internal control system is performed through three functions:

1. First Line

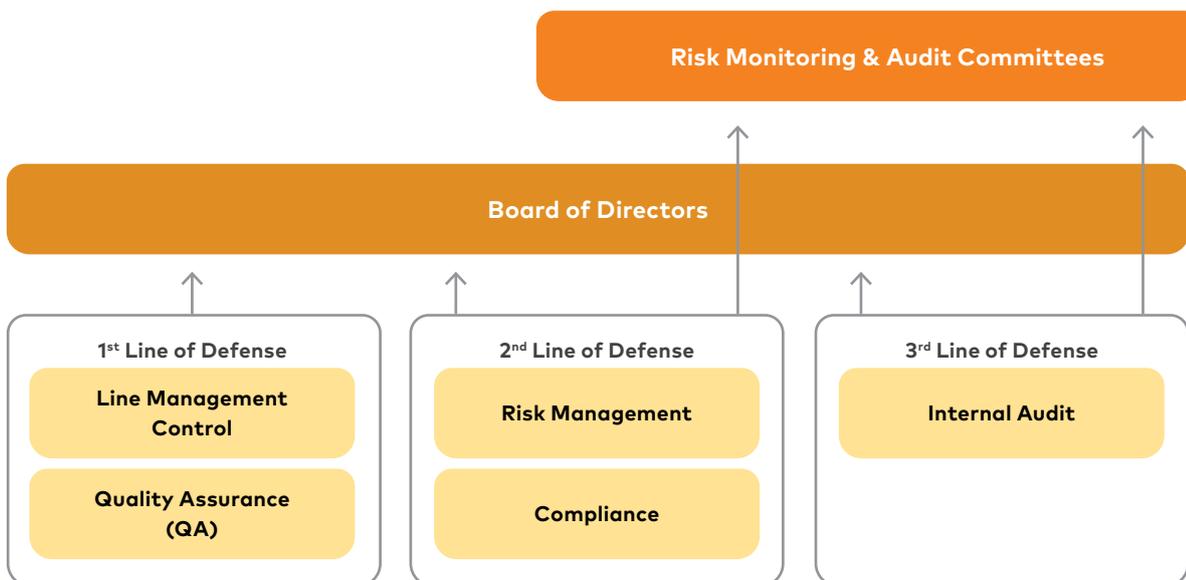
The internal control function (Quality Assurance) supports the Risk-Taking Unit in enforcing discipline in daily operational risk management practices;

2. Second Line

The Risk Management Division and the Compliance Division define, refine, and maintain operational risk management methodologies, ensure the adequacy of risk mitigation, policies and procedures, and coordinate or facilitate the overall operational risk management activities.

3. Third Line

The Internal Audit ensures, in an independent manner, that all residual risks are well managed within the approved risk tolerance.



the standard of quality for GCG implementation through the external audit function

BTPN Syariah applies GCG principles in the process of appointing public accountants and public accounting firms registered with Bank Indonesia to audit the Bank's financial statements. The appointment of public accountants and public accounting firms refers to the resolution in the General Meeting of Shareholders.

The Bank's financial statements and other financial information audited by the external auditors are used as references in assessing the Bank's health.

Further information regarding the external audit and the public accounting firm selected by the Bank in 2021 is available in the GCG Implementation Report of this Annual Report.

the standard of quality for GCG implementation through the provisions of legal lending limit

In order to increase its role in the economy, BTPN Syariah takes the necessary actions to support the economic growth, which include financing the real sectors.

The Bank always strives to adhere to the prudential principles of risk management, particularly risks related to concentration risk. In conducting sound risk management, BTPN Syariah applies risk management and implements the GCG principles in its business activities and has the provisions governing (LFL) - Legal Financing Limit and regulations for Provision of Funds, especially Provision of Funds to Connected Parties, Provisions of Large Funds (Large Exposures) and or Provision of Funds to other parties who have interests in the Bank.

BTPN Syariah complied with the legal lending limit provisions and there were no LLD D violations throughout 2021.

the standard of quality for GCG implementation through transparency of financial and non-financial conditions

In order to implement transparencies of financial and non-financial conditions, BTPN Syariah has prepared and presented reports as stipulated in the Regulator's provisions concerning Transparency and Publication of Sharia Commercial Bank Reports and Public Company Reports.

The Bank's website presents both financial and non-financial information to all stakeholders in an integrated and comprehensive manner and information is regularly updated.

BTPN Syariah applies a mechanism for submitting financial and other non-financial information to its stakeholders, among others through the General Meeting of Shareholders and a public expose.

Further information regarding the disclosure of information is elaborated in report of the Corporate Secretary and financial conditions are presented in the report of the Financial Statements (audited) in this Annual Report.

the standard of quality for GCG implementation through the implementation of sharia principles in fundraising and channeling funds and service delivery

BTPN Syariah implements the fulfillment of sharia principles in the Bank's operational activities as stipulated in Bank Indonesia regulations regarding the implementation of sharia principles in mobilizing and channeling funds as well as delivering sharia banking services.

BTPN Syariah carried out the sound implementation of the sharia principles in mobilizing and channeling funds as well as delivering banking services throughout 2021.

the standard of quality for GCG implementation through internal reporting

In order to improve the quality of the resolution-making process by the Board of Directors and the quality of the supervisory process by the Board of Commissioners and the Sharia Supervisory Board, BTPN Syariah ensures the availability and adequacy of internal reporting supported by adequate management information systems.

The fulfillment of the internal reporting was executed properly throughout 2021.

the standard of quality for GCG implementation through managing conflicts of interest

Managing conflicts of interest in BTPN Syariah is regulated in the Good Corporate Governance Policy, the Guidelines and Code of Conducts of the Bank Organs and the Bank Supporting Organs, as well as the Code of Ethics.

The Bank has adequate internal procedures in accordance with the provisions in managing conflicts of interest that bind every management and employee at BTPN Syariah. The administration, recording, documentation and the disclosure of conflicts of interest are stated in the minutes of meeting and/or other documents as required.

As a sharia commercial bank and public company, BTPN Syariah is required to implement information disclosure and report to the FSA (OJK) as stipulated in the FSA regulations in the event where a conflict of interest in executing a transaction occurs.

Further information regarding Disclosure of Information is available in the section of Corporate Secretary in this Annual Report.

There was no conflict of interest in BTPN Syariah throughout 2021.

the standard of quality for GCG implementation through GCG implementation reports and assessments

BTPN Syariah carried out Self Assessment for Semester I and Semester II of 2021, and submitted a report on the GCG implementation for 2020 in the

General Meeting of Shareholders on 21 April, 2021. The scope of the GCG implementation report is as stipulated in Bank Indonesia regulations concerning GCG implementation for sharia commercial banks and the report is available on the Bank's website.

The GCG implementation report for 2021 is as stated in this Annual Report.

the benefits of GCG principles implementation

BTPN Syariah believes that implementing GCG principles improves the Bank's efficiency, effectiveness, and sustainability that contributes to the creation of welfare and trust of shareholders, employees, and all stakeholders by ensuring continuous adherence to the sound and transparent GCG principles.

Upholding the GCG principles serve as the parameters and benchmarks in assessing the achievements of BTPN Syariah's vision and mission based on the prudential principles. The achievements would not have been possible without the participation of all stakeholders in adhering to the prevailing regulations.

the results of GCG implementation

Continuously innovating for greater good, and exercising the spirit of resilient together (#tangguhbersama) resulted in BTPN Syariah delivering good performance growth during 2021. This growth was certainly balanced with sound implementation of GCG principles and compliance with the provisions of sharia commercial banks and public companies and owed to the full supports from all stakeholders.

- ROE 23.7%
- CAR 58.3%
- Total Assets Growth 12.8%
- Financing Rp10.4 trillion
- Third-Party Funds Rp11.0 trillion
- Allowance for Impairment Losses Rose by 17.7%

BTPN Syariah was privileged to earn the trust of several institutions and received various awards throughout 2021, which included:

international

1. Cambridge IFA 3G Awards:

- 3G Excellence Award in Socio-Economic Development 2021
- 3G Socially Responsible Banking Award 2021

2. Red Hat APAC Innovation Awards 2021

- Digital Transformation and Hybrid Cloud Infrastructure

3. LACP 2020 Vision Awards

- Gold Award in Annual Report Competition
- Platinum Award in Sustainability Report Competitions

national

1. Bank Indonesia Award 2021:

- Best Micro Small and Medium Enterprise (MSME) Supporting Bank for Commercial Banks by Business Activity (BUKU) 3 & 4 category;

2. Iconomics:

- The Best Sharia Bank for the Excellence in brand

3. Top Business:

- Top CSR Awards 2021 # Star 5
- Top Leader on CSR Commitment 2021

4. Infobank:

- The Most Dedicated & Innovative Bank for Ultramicro

5. Warta Ekonomi's Indonesia Sharia Finance Award:

- The Best of 5 Indonesia Sharia Finance Award
- The Outstanding Contribution Through Families and Education Development Programs
- Indonesian Institute for Corporate Directorship: Top 50 Big Capitalization Public Listed Company

6. Indonesian Institute for Corporate Directorship:

- Top 50 Big Capitalization Public Listed Company

7. 26th Infobank Awards 2021:

- Predicate Excellent for Financial Performance Full Year 2020
- The Most Profitable Bank in 2020
- Predicate Excellent for Financial Performance during 2015-2020

8. 10th Infobank Sharia Awards 2021:

- Predicate Excellent for Financial Performance in 2020
- The Most Profitable Sharia Bank 2020
- The Most Efficient Sharia Bank 2020

9. Tempo Financial Awards 2021:

- The Best Financial Performance Sharia Bank

10. Investor Best Syariah Awards 2021:

- The Best Sharia Bank Asset Under IDR20 T category

11. The 2021 WEPs Awards

- 1st Runner Up Gender-Responsive Marketplace

12. Investor ESG Disclosure Awards 2021:

- Disclosure Rating: Commitment C

13. Forbes Indonesia Best of The Best Awards 2021

- The Best 50 Public Listed Companies 2021

14. CNBC Indonesia The Most Inspiring Financial Companies Award 2021:

- The Best Performing Islamic Bank 2021

15. The Finance Top 20 Financial Institution 2021 :

- Special Award Category The Most Committed Bank to Underprivileged Segment Financing

16. Republika Sharia Award 2021:

- The Best Sharia Bank for Women Empowerment for Commercial Banks by Business Activity (BUKU) 3 category;

17. Infobank Top 100 CEO 2021:

- Top 100 CEO

efforts to improve the quality of GCG implementation

BTPN Syariah is committed to improve the achievement of sound GCG implementation within the scope of the Southeast Asia Regional standards by gradually increasing standards through referring to the ASEAN Corporate Governance Scorecards (ACGS) methodology.

The improvement and enhancement of this standard is a mandate that is well maintained and the Bank continuously improves and refines the internal processes and the quality of information presentation to all stakeholders.

Alhamdulillah, praise to God Almighty, the sound implementation of GCG at BTPN Syariah has produced tangible results by winning the GLOBAL GOOD GOVERNANCE (3G) Awards, namely the 3G Socially Responsible Banking Award 2021 and 3G Excellence in Socio-Economic Development 2021.

In addition, the score for the implementation of BTPN Syariah's GCG for the 2020 period received in 2021 carried out by an Independent Institution based on the Asean Scorecards methodology submitted to the Bank in August 2021 received a Very Good score (Score 92.03), an increase from the previous assessment carried out by a different Independent Party. with a value of 87.75 (Cut off June 2019 accepted 2020).

Complementing GCG performance, the results of the assessment of the 100 issuers with the largest market capitalization or BigCap100, BTPN Syariah's score is far above the average BigCap100 score, increasing to BigCap50 in 2021.

We believe the mandate to improve the quality of good corporate governance implementation in BTPN Syariah, God willing, has been properly fulfilled, that is in accordance with the compliance rules and international standards required by the ACGS methodology.

the fulfillment of commitment for GCG implementation

Financial Services Institutions play a crucial role in supporting the national economy and the banking sector continues to provide the best services to its stakeholders. To support the financial system's stability, BTPN Syariah strived to be more vigilant of the fluctuating situations and continuously prioritized the prevention of the spread of COVID-19 in its GCG implementation in 2021

The sound implementation of GCG principles in BTPN Syariah refers to Bank's continued commitment to implementing GCG for public companies in its operational processes that are adjusted to the conditions and situations resulting from COVID-19 pandemic. The adjustment is carried out without reducing efforts to innovate and continuously improve the quality of GCG implementation.

The process of compliance fulfillment in BTPN Syariah is administered through three strategies, which include:

governance

Represents all supervisory functions performed by the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, and the other supporting Company Organs through a measured and structured mechanism, updating all internal control procedures and regulations and ensuring the alignment in the undertaking of operational processes and the fulfillment of the commitments for the Bank's improvements to regulators and stakeholders; and ensuring that all compliance in the Bank have been implemented properly.

awareness

Is all initiatives at all levels of the organization in order to improve the culture of compliance with regulations in the undertaking of the employees' daily tasks and duties, to provide employees with information on all regulations through engaging and informative media and platforms and the involvement of the Sharia Supervisory Board to ensure the adherence of the business and operational processes to the sharia principles is well maintained with due accountability.

assessment

Includes all inspections, checking, and formulations of corrective actions aimed at improving the Bank's compliance with regulations, by means of inspection in the head office, branch offices, and in the field, identification of customers to guard and protect the Bank from any attempts of money laundering and terrorism financing and other such practices.

the fulfillment of commitment for GCG implementation in BTPN Syariah as a public company and a sharia commercial bank in 2021 includes amongst others:

1. BTPN Syariah has supported the government in the National Economic Recovery Program during the COVID-19 pandemic by providing various relaxation policies and more ease for financing customers. BTPN Syariah's programs and policies for customers are elaborated in section of Financial Performance and Business Review of this Annual Report;
2. In order to fulfill the Regulation of Bank Indonesia PBI Number 11/33/PBI/2009 concerning Good Corporate Governance Implementation for Sharia Commercial Banks and Sharia Business Units, BTPN Syariah carried out regular updates on its Good Corporate Governance Policy in 2021;
3. In order to fulfill PBI Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, BTPN Syariah has updated the Guidelines and Code of Conduct for Bank Organs and Bank Supporting Organs, including Guidelines and Code of Conduct of the Board of Commissioners, the Board of Directors, Committees at the level of the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee and the Nomination and Remuneration Committee and Committees at the level of the Board of Directors, namely the ALCO Committee, Risk Management Committee, Human Capital Committee, Information Technology Steering Committee, Business Committee and Financing Policy Committee 2021;
4. In order to fulfill the Bank Indonesia Regulation Number 11/33/PBI/2009 concerning Good Corporate Governance Implementation for Sharia Commercial Banks and Sharia Business Units, and Bank Indonesia Circular Letter SEBI Number 12/13/DPBS concerning Good Corporate Governance Implementation for Sharia Commercial Banks and Sharia Business Units, PBI Number 15/13/PBI/2013 concerning Amendments to PBI Number 11/3/PBI/2009 concerning Sharia Commercial Banks, and the

Financial Services Authority Regulation (POJK) Number 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, BTPN Syariah has ensured the entire processes of nomination, and appointment of the new members for the Board of Directors have adhered to the regulations. All effective members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board have passed the fit and proper tests conducted by the Financial Services Authority (OJK);

5. In order to fulfill POJK Number 34/POJK.04/2014 on Nomination and Remuneration Committee for Issuers or Public Companies, the Board of Commissioners has determined the composition of members of the Nomination and Remuneration Committee in BTPN Syariah for 2021;
6. In order to fulfill POJK Number 17/POJK.03/2014 concerning Implementation of Integrated Risk Management for Financial Conglomeration, POJK Number 18/POJK.03/2014 concerning Implementation of Integrated Good Corporate Governance for Financial Conglomeration, and taking into account POJK Number 45/POJK.03/2020 concerning Financial Conglomeration, BTPN Syariah has coordinated with PT Bank BTPN Tbk as its parent company and established the Integrated Good Corporate Governance Committee and the Corporate Charter 2021;
7. In order to fulfill POJK Number 8/POJK.03/2014 concerning Assessment of the Soundness Level of Sharia Commercial Banks and Sharia Business Units and POJK Number 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units, as well as taking into account the OJK Circular Letter Number 10/SEOJK.03/2014 regarding the Soundness Assessment of Sharia Commercial Banks, BTPN Syariah has risk management and internal control standards in accordance with the three lines of defense principles;
8. In order to fulfill POJK Number 21/POJK.04/2015 regarding the Implementation of Guidelines for Governance of Public Companies, in conjunction with the OJK Circular Letter Number 32/SEOJK.04/2015 concerning the Guidelines for the Governance of Public Companies, BTPN Syariah is guided by the Good Corporate Governance Guidelines which include 5 (five) aspects, 8 (eight) principles of good corporate governance, and 25 (twenty five) recommendations for the implementation of aspects and principles of good corporate governance;
9. In order to fulfill POJK Number 55/POJK.04/2015 concerning Audit Committee Establishment and Work Guidelines, Btpns syariah disclosed information regarding the changes of the Audit Committee's member composition in 2021;
10. In order to fulfill POJK Number 8/POJK.04/2015 concerning Websites of Issuers or Public Companies, BTPN Syariah is continuously committed to transparency and disclosure of information in accordance with the provisions;
11. In order to fulfill POJK Number 13/POJK.03/2017 concerning the Engagement of Public Accountant and Public Accounting Firms for the Financial Services Activities and OJK Circular Number 36/SEOJK.03/2017 concerning the Procedures to Engage the Services of Public Accountant and Public Accounting Firms for the Financial Services Activities, taking into consideration the limitation of the period of engaging audit services for the annual historical financial information from the same public accountant for a maximum of 3 (three) consecutive financial years, BTPN Syariah has ensured that the appointment of the Public Accountant and the Public Accounting Firm to audit the bookkeeping of the Bank for the financial year ended 31 December 2021, has been in accordance with the existing provisions. The Board of Commissioners of BTPN Syariah has followed up on the resolution of the 2021

Annual General Meeting of Shareholders regarding the appointment of Public Accountant and Public Accounting Firm that would audit the Bank's bookkeeping for the financial year ended 31 December 2021 and the Bank has disclosed the said appointment;

12. In order to fulfill POJK Number 32/POJK.03/2018 concerning Legal Lending Limit and Provisions of Large Funds for Commercial Banks, BTPN Syariah emphasizes the prudential principles and submits reports regarding related parties regularly or in the event that there is an update of data in the report;
13. In order to fulfill POJK Number 15/POJK.04/2020 (POJK 15), regarding Planning and Implementation of the General Meeting of Shareholders for Public Companies, BTPN Syariah conducted the Annual General Meeting of Shareholders in 2021 and provided an alternative to electronic power of attorney (e-Proxy) for shareholders, and has amended the Articles of Association in connection with POJK 15.
14. In order to fulfill POJK Number 16/POJK.04/2020 (POJK16) regarding the Implementation of General Meeting of Shareholders through Electronic means by Public Companies, BTPN Syariah has amended the Articles of Association in relation to POJK 16;
15. In order to fulfill POJK Number 29/POJK.04/2016 regarding the Annual Report of Issuers or Public Companies, BTPN Syariah has submitted the Annual Report for the financial year ended 31 December, 2020. The Annual Report was approved during the Annual General Meeting of Shareholders (AGMS) on 21 April 2021;
16. In order to fulfill POJK Number 29/POJK.04/2016 regarding the Annual Report of Issuers or Public Companies, BTPN Syariah has submitted the Annual Report for the financial year ended 31 December, 2020. The Annual Report was approved during the Annual General Meeting of Shareholders (AGMS) on 21 April 2021;
17. In order to fulfill SEOJK Number 16/SEOJK.04/2021 concerning Forms and Contents of Annual Reports of Issuers or Public Companies, BTPN Syariah adheres to the relevant provisions in preparing the Annual Report and the Sustainability Report 2021;

the fulfillment of the GCG implementation commitment for disclosure of information in 2021, included:

1. In order to fulfill POJK Number 31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies, BTPN Syariah has conducted transparency in presenting the Annual Report, Interim Financial Reports and Annual Financial Reports, Consolidated Reports and other reports to the Regulator through the reporting system and has announced the reports to the public on the BTPN Syariah's website;
2. In order to fulfill POJK Number 7/POJK.04/2018 concerning the Submission of Reports through the Electronic Reporting System of Issuers or Public Companies, BTPN Syariah has submitted the reports regularly;
3. In order to fulfill the Decree of the Board of Directors of the Indonesia Stock Exchange Number KEP-00015/BEI/01-2021 regarding the Amendment to Regulation Number I-E concerning the Obligation to Submit Information, BTPN Syariah ensures the fulfillment of the obligation to submit information on Monthly Shareholder Registration Report or Changes in Shareholder Structure through reporting system to regulators on a regular basis and the information is available on the Bank's website;
4. In order to fulfill the Decree of the Board of Directors of the Indonesian Stock Exchange Number KEP-00015/BEI/01-2021 concerning Amendment to Regulation Number I-E concerning the Obligation to Provide Information, part III 1.1.6.3.2, BTPN Syariah conducted a Public Expose on 7 September, 2021 and submitted the Report of the Public Expose Implementation to the Financial Services Authority (OJK) and PT Bursa Efek Indonesia (the Indonesia Stock Exchange) on 10 September, 2021 and has carried out disclosure of information for the purpose.

the fulfillment of commitment for GCG implementation through banking synergy in 2021 includes:

In order to comply with POJK Number 28/POJK.03/2019 concerning Banking Synergy in Sole Ownership for the Development of Sharia Banking, BTPN Syariah (the Member Entity) and PT Bank BTPN Tbk (the Lead Entity), which have an ownership relationship, have carried out the banking synergies:

1. It is stipulated in 11 (eleven) cooperation agreements aimed at supporting the execution of BTPN Syariah's activities and providing added values for sharia commercial banks and conventional commercial banks;
2. The strategic initiative to invest in a sharia venture capital company has gained support from the Main Entity. The initiative aims at adapting to changing customer needs and ensuring an increase in welfare for the underprivileged customers, as well as seizing the opportunity to serve more customers in a sustainable manner by utilizing technology for good with the purpose of achieving the Bank's aspiration: Sharia Digital Ecosystem for the Unbanked.

the fulfillment of commitment for sustainable GCG implementation in 2021, among others:

In order to fulfill POJK 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies

1. BTPN Syariah has prepared a Sustainable Finance Action Plan for the period 2020-2024;
2. BTPN Syariah has issued the second Sustainability Report for the 2020 financial year, which was published in a timely manner in 2021;

3. The Sustainability Report for the 2020 financial year has been available on the Bank's website since the date of the invitation to the 2021 Annual General Meeting of Shareholders (AGMS);
4. BTPN Syariah implemented transparent communication to all stakeholders, including the shareholders and investors concerning the Sustainable Finance Action Plan as required by POJK 51/POJK.03/2017 regarding the Implementation of Sustainable Finance in the AGMS on 21 April 2021;

the realization of integrated GCG implementation

In order to create financial services sector that grows in a stable and sustainable manner with competitive advantages, The implementation of good governance in the financial services sector remains one of the top priorities of BTPN Syariah.

Sound implementation of GCG principles in BTPN Syariah is an integral part of integrated governance in conjunction with PT Bank BTPN Tbk (BTPN) as the Main Entity, which is under the ownership of the SMBC group, through the functions of Integrated Risk Management, Integrated Compliance and Integrated Internal Audit. These functions are supported by other functions in the Bank based on the organizational structure and assist Bank Organs in realizing the sound implementation of GCG principles in each Entity.

In line with the Financial Services Authority Regulation (POJK) Number 28/POJK.03/2019 concerning Banking Synergy under Sole Ownership for the Development of Sharia Banking, Btpns syariah jointly with BTPN have also optimized sound banking synergies in the areas of human capital, information technology and office networks. This banking synergy is intended to provide added value for sharia commercial banks

and conventional commercial banks. The Bank's commitment to the implementation of banking synergies is well coordinated through optimizing the supervisory function of the Integrated Governance Committee.

Membership of the Integrated Governance Committee consists of Independent Commissioners, Members of the Sharia Supervisory Board and Independent Parties representing the two Financial Services Institutions. This composition ensures the implementation of internal control that is well integrated, and adherence to the principles of governance as Conventional Commercial Banks, Sharia Commercial Banks, and as a Public Company.

The fulfillment of duties and responsibilities of the Integrated Governance Committee is reflected in its meetings and regular reviews of its Charter, self-assessment reports and the Integrated Governance Committee's regular reports to the Board of Commissioners of the Main Entity/Coordinator and to the Financial Services Authority.

With reference to the Financial Services Authority Letter to the Main Entity, namely PT Bank BTPN Tbk (BTPN) regarding the status of the SMBC Group financial conglomerate in Indonesia, that with the changes to Article 2 Paragraph 1 of the Financial Services Authority Regulation (POJK) No.45/POJK.03/2020, BTPN as the Main Entity and BTPN Syariah as Member Entity are no longer included in the category of financial conglomerates effective 15 November 2021.

However, the stipulation of duties and responsibilities for the supervision of integrated governance between the two Financial Services Institutions (LJK) and their supporting tools continues to refer to the directives and recommendations of the Financial Services Authority (OJK) regarding the supervision of financial groups within the SMBC Group.

Further elaboration of the Integrated Governance Committee is available in the Committee Report section of this Annual Report.

2021 corporate charter

concrete measures for implementing integrated governance within the scope of financial services institutions within the SMBC Group business group are taken to support the creation of a sound financial services industry with competitive advantage.

The determination of the criteria and scope for the commitment to integrated governance between the two entities, namely BTPN Syariah and BTPN, has been outlined in the Corporate Charter which includes:

1. Objectives;
2. Basis of Formation;
3. Scope;
4. Structure of the Financial Conglomerate;
5. Duties and Responsibilities of the Board of Directors of the Main Entity and the Board of Directors of members of the financial conglomerate (Financial Services Institutions).

With the scope of duties and responsibilities between the two Financial Services Institutions management that have been customized to the characteristics and business complexity of each entity.

the realization of sustainable GCG implementation

Guided by POJK Number 51/POJK.03/2017 in order to fulfill the implementation of sustainable financial for Financial Services Institutions, Issuers and Public Companies, BTPN Syariah has entered its third year of actively pledging its commitment to the implementation of sustainable finance through the preparation and submission of a Sustainable Finance Action Plan in BTPN Syariah for 2021 to the Authority.

BTPN Syariah's presence brings real) and positive contributions to the stability of the financial system in Indonesia, whereby the Bank seeks to increase resilience and competitive advantages by better management of social and environmental risks, reducing social inequality, reducing and preventing damages to the environment, maintaining biodiversity, and encouraging efficient use of energy and natural resources by implementing the sustainable finance principles.

The financial inclusion principles have been implemented since the past 10 (ten) years, ever since BTPN Syariah was still operating as a Sharia Business Unit in 2010 and the Bank has implemented 9 (nine) Sustainable Development Goals up to 2021.

The implementation of sustainable finance in Btpns syariah has involved cross functional and division collaboration at various levels. The Board of Commissioners, the Sharia Supervisory Board and the Board of Directors support the implementation and supervision of financial sustainability and are committed to support the provision of infrastructure that is deemed adequate and continued to be adapted to

conditions in BTPN Syariah, which includes sustainable GCG management. Supervision at the level of the Board of Commissioners is realized by the presence of the Integrated Governance Committee which ensures the implementation of integrated governance between the main entity and member entities within the financial conglomeration in one ownership.

The steps in implementing sustainable GCG principles are to continuously encourage efforts to support environmental sustainability and the use of environmentally friendly products.

Further elaboration on sustainable GCG is presented in the BTPN Syariah's Sustainability Report 2021.

implementation of banking synergy

For the implementation of Banking Synergy, BTPN Syariah is guided by POJK Number 28/POJK.03/2019 dated 14 November, 2019 concerning Banking Synergy under Sole Ownership for the Development of Sharia Banking.

In order to improve the efficiency of the national banking industry and the development of sharia banking, it is necessary to have a banking synergy in the form of cooperation between sharia commercial banks and commercial banks that have ownership relations. The cooperation includes optimizing the commercial bank resources to support the execution of sharia commercial banks' activities that provide added value for the sharia commercial banks and commercial banks.

The mplementation of banking synergy i certainly requires the availability of access to sharia banking services for the public who has yet to learn about, use and/or receive sharia banking services. Therefore, BTPN Syariah is continuously committed to provide such access to the public and consistently pays attention to the prudential principles over the risks entailed for both banks in the implementation process

In order to align the fulfillment of needs, BTPN Syariah synergizes with PT Bank BTPN Tbk as the Main Entity and a conventional commercial bank, and has carried out various strategic coordination as stipulated in the latest Cooperation Agreement. The synergy also takes place in providing the supporting documents to produce the Banking Synergy Report of each entity individually on a timely manner based on adequate supporting documents.

Internally, BTPN Syariah has conducted a review on the alignment of the supporting infrastructure, namely the alignment between BTPN Syariah's regulations and procedures and those of the Parent Entity.

In terms of supervision, the Integrated Governance Committee, which consists of representatives from BTPN and BTPN Syariah, is responsible for supervising the implementation of the banking synergy in both entities. The Committee has reviewed and approved the policy, guidelines and code of conduct of the Corporate Governance Committee related to the duties and responsibilities in supervising the banking synergies.

The realization of the banking synergy between BTPN Syariah and BTPN is also contained in the Bank's business plan to create a digital ecosystem for the segments served by BTPN Syariah and to support its business activities.

This Banking Synergy continues to be refined continually to ensure the Bank's compliance with Sharia principles. The Bank makes sure that Risk Management is implemented, including monitoring the sound implementation of GCG principles, prudential principles in equity participation, product presentation, quality sharia services, supervision of the Bank's organs as well as fulfillment of BTPN Syariah's consolidated reports to BTPN as the Main Entity.

The accountability for the implementation of the banking synergy is stated in the reports as required by regulations, which include Consolidated Financial Report, Bank Business Plan Realization Report, Banking Synergy Report, Annual Report, Bank Sustainability Report.

The 2021 Banking Synergy Monitoring Report will be submitted by BTPN Syariah Compliance Division to the main entity (BTPN) and the main entity submits it to the Conventional Commercial Bank Supervisory Financial Services Authority (with a copy to the Sharia Commercial Bank Supervisor) in accordance with the provisions, in early 2022.

good corporate governance policy (GCG policy)

The Good Corporate Governance Policy (GCG Policy) is the main policy in BTPN Syariah as part of its commitment to implement the good corporate governance principles at every level of the organization.

BTPN Syariah reviewed and updated the GCG Policy 2021 with reference to the prevailing rules and regulations.

In line with the GCG Policy, the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, the Executive Officers and all employees implemented the GCG principles and there were no material violations to the prevailing regulations throughout 2021.

The GCG Policy in BTPN Syariah in 2021 includes:

• introduction

- 1.1. Background of GCG Implementation
- 1.2. Objectives of GCG Policy
- 1.3. Scope of GCG Policy
- 1.4. Information Dissemination and Distribution

• good corporate governance principles of the bank

- 2.1. General Principles
- 2.2. Good Corporate Governance Guidelines
- 2.3. Implementation of GCG Guidelines as a Public Company
- 2.4. Legal Basis and Reference
- 2.5. Vision, Mission, Core Values and Single Identity
- 2.6. Internal Policies and Regulations
- 2.7. Code of Ethics
- 2.8. Corporate Governance Structure

Is a description of the existing Bank Organs, which consist of the Shareholders, the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, the Board of Commissioners' Committees, the Board of Directors' Committees.

• bank strategy

Describe the Bank's Business Plan, Key Strategic Initiative and Risk Appetites implemented in the Bank

• internal control system and assurance in the bank

- 4.1. Internal Control System
- 4.2. Risk Management
- 4.3. Compliance
- 4.4. Internal Audit
- 4.5. External Audit
- 4.6. Customer Protection
- 4.7. Legal Lending Limit
- 4.8. Sharia principles' implementation in Fund Acquisition, Financing, and Services
- 4.9. Internal Reporting
- 4.10. Provisions regarding Affiliate Transactions and Conflict of Interest Transactions, Handling Conflict of Interest in the Bank
- 4.11. Handling Conflicts of Interest
- 4.12. GCG Implementation Report and Assessment
- 4.13. GCG Self-Assessment
- 4.14. Responsibilities for Environments and Work Safety and Health Practices
- 4.15. Work Safety and Health Practices

• human capital management

• transparency and disclosure of information

• governance of information and communications proprietary rights

other policies and regulations

company policy and regulation

As a limited liability company, BTPN Syariah has prepared Company Policy and Regulation.

Policy is the manual that governs every activity or process in the Bank that represents the overall management of the Bank's risk appetite for such activities, including the processes and supervision.

Company Regulation establishes legal certainty and clarity of employees' and employer's rights and obligations in conducting working relationships in the Bank.

product program and procedures

To ensure that the detailed process from the beginning to the end is administered correctly, BTPN Syariah has developed Product Program and Procedures.

The procedures elaborate the stages of an activity that must be performed, including who, how, where, when and the supervision mechanism, by implementing strict four eye-principles, adequate internal control system and referring to the prevailing policy.

Product Programs are regulations that are structured as a sharia commercial bank, that elaborate product management in a structured and systematic manner, detailing the product type and name, product characteristics, product benefits and the costs incurred by the Bank, and the risks for the Bank that are inherent in the products, product analysis and targets set for the products.

technical guidelines

Technical Guidelines are developed, when deemed necessary, to detail the steps to perform certain processes that are specified in the standard operating procedures in BTPN Syariah.

the hierarchy of policy

The Hierarchy of Provisions aims to structure the provisions within the Bank properly and to ensure the consistency of implementation.

BTPN Syariah has developed The Hierarchy of Policy for each level of the organization. The Hierarchy of Policy is developed in adherence to the related GCG regulations for sharia commercial banks.

All provisions in BTPN Syariah are reviewed regularly, according to schedule or sooner if there is a change in process or the underlying Regulator's provisions.

implementation of good corporate governance guidelines in public company in 2021

Guided by the Financial Services Authority Regulation (POJK) Number 21/POJK.04/2015 and the Financial Services Authority Circular Letter (SEOJK) Number 32/SEOJK.04/2015 concerning the Corporate Governance Guidelines for Public Companies, BTPN Syariah is committed to making the Corporate Governance Guidelines for Public Companies as the foundation in the implementation of good corporate activities and the fundamental of important decision making.

The Corporate Governance Guidelines for Public Companies are the reference for BTPN Syariah in delivering the best services to the stakeholders for which the Bank has always strived for continuous improvement.

The implementation of the Corporate Governance Guidelines for Public Companies in BTPN Syariah in 2021, based on the fulfillment of "Comply" and "Explain" is as described in the table below

Principle	Recommendation	Fulfillment	Implementation
Principle 1 Improving the values of convening the General Meeting of Shareholders (GMS)	1.1 The Public Company defines the technical mechanism or procedure for voting both in an open and closed mechanism that upholds the independency and protects the interests of shareholders;	Comply	<ol style="list-style-type: none"> The Articles of Association of BTPN Syariah have stipulated the GMS, including the Place and Time, Notifications, Announcements, Invitation of the GMS Chairperson, Media and Language, Quorum, Voting Rights, Resolutions and Minutes of the GMS; For the 2021 Annual GMS, BTPN Syariah has ensured the availability of adequate information regarding the announcement and invitation, and GMS Rules of Conduct that describe the procedures to cast vote that prioritize the independency and interests of shareholders. The announcements, summons and GMS Rules of Conduct were distributed to the shareholders and proxy shareholders and published in the websites of BTPN Syariah, the Indonesia Stock Exchange and OJK, as well as the eASY.KSEI application prior to the GMS; BTPN Syariah has ensured the availability of additional information regarding the explanation of the GMS agenda, protocol for conducting the Annual GMS in the midst of a pandemic, matrix of amendments to the Articles of Association. This information was available in the BTPN Syariah's website prior to the GMS; In order to prioritize the interests and safety of shareholders in the midst of the Covid 19 pandemic, BTPN Syariah provides an alternative e-Proxy to shareholders who wish to give their power of attorney to a party appointed to attend the 2021 Annual GMS; The 2021 Annual GMS was convened in compliance with the prudential principles to prevent the spread of Covid 19 and to implement health protocols and building safety measures during the 2021 Annual GMS.

Principle	Recommendation	Fulfillment	Implementation
1.2	All members of the Board of Directors and all members of the Board of Commissioners and all members of the Sharia Supervisory Board of the Public Company are present in the Annual General Meeting of Shareholder (AGMS);	Explain	<p>1. All members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of BTPN Syariah attended the Annual GMS which was held on 21 April 2021 in-person and online through information technology facilities (Video Conference) in the midst of the Covid 19 pandemic, with due observance of the Articles of Association and Legislation;</p> <p>2. Members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board, who were present in person at the Annual AGMS on 21 April 2021 were as follows:</p> <p>Board of Directors:</p> <ul style="list-style-type: none"> a. Hadi Wibowo, President Director b. Arief Ismail, Compliance Director c. Fachmy Achmad, Director <p>Board of Commissioners:</p> <ul style="list-style-type: none"> a. Kemal Azis Stamboel, President Commissioner/ Independent b. Dewie Pelitawati, Independent Commissioner <p>Sharia Supervisory Board:</p> <p>H. Muhamad Faiz, MA, member of the Sharia Supervisor Board</p> <p>3. Members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board who attended the AGMS online via information technology facilities (video conference) on 21 April 2021 were as follows:</p> <p>Board of Directors:</p> <p>Gatot Adhi Prasetyo, Director</p> <p>Board of Commissioners:</p> <ul style="list-style-type: none"> a. Mahdi Syahbuddin, Commissioner b. Yenny Lim, Commissioner <p>Sharia Supervisory Board:</p> <p>H. Ikhwan Abidin, MA, Chairman of the Sharia Supervisory Board</p> <p>4. Matters related to the 2021 Annual GMS were conveyed to all members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board prior to the AGMS.</p>

Principle	Recommendation	Fulfillment	Implementation
	1.3 The summary of Resolution of the GMS is available on the website of the Public Company for at least 1 (one) year	Comply	<ol style="list-style-type: none"> 1. The summary of Resolution of the 2021 Annual GMS was available on the BTPN Syariah's website within 2 (two) days from the date of the AGMS and for at least 1 year 2. Summaries of Resolution of the previous GMS are also available on the websites of BTPN Syariah, PT Bursa Efek Indonesia and PT Kustodian Sentral Efek Indonesia.
Principle 2 Improving the quality of communication between the Public Company and the Shareholders or Investors;	2.1 The Public Company has a policy about the communication between the Public Company and the shareholders or investors;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has had a policy governing communication with the Shareholders and/or Investors contained in the Corporate Governance Policy, which includes: <ol style="list-style-type: none"> a. General principles b. Strategy c. Program and implementation timeline 2. BTPN Syariah has had a policy governing transparency and disclosure of information as stated in the Good Corporate Governance Policy; 3. BTPN Syariah has appointed the Corporate Secretary to represent the Bank on corporate governance, and matters related to regulators, government, media and the general public; 4. BTPN Syariah has regulated that the mechanism for Disclosure of Information to stakeholders shall refer to the prevailing regulations, and is briefly categorized as follows: <ol style="list-style-type: none"> a. Through the fulfilment of Report Submission BTPN Syariah submits regular and incidental reports to the Sharia Banking Supervisory Financial Services Authority, Capital Market Supervisory Financial Services Authority and other relevant institutions b. Through BTPN Syariah's Website BTPN Syariah periodically conducts Disclosure of Information through the websites of Btpns syariah, the Indonesia Stock Exchange and the Capital Market Supervisory Financial Services Authority; c. Through Programs and Other Communication Media It is a program and activities that are carried out in a structured manner and timing have been carefully determined to align with the prevailing regulations, which include

Principle	Recommendation	Fulfillment	Implementation
			<ul style="list-style-type: none"> • Annual General Meeting of Shareholders (Annual GMS), which is convened every year and no later than 6 (six) months after the financial year ends; • Extraordinary General Meeting of Shareholders (EGMS), which can be convened anytime as needed; • Public Expose, as a fulfillment of the annual obligations and as a medium to provide exposure related to corporate actions that are being carried out by BTPN Syariah to be known by the public, in this case Shareholders and / or Investors; <p>d. Organizing other activities related to communication with shareholders and/or investors including analyst briefings, investor meetings and press releases</p>
	2.2 The Public Company discloses the policy about the communication between the Public Company and shareholders or investors on its website;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has had a policy governing the communication between the Bank and the shareholders and/or investors as stated in the Good Corporate Governance Policy; 2. The Good Corporate Governance Policy has been disclosed on the BTPN Syariah's Website.
Principle 3 Strengthening the membership and composition of the Board of Commissioners;	3.1 The determination of the number of members of the Board of Commissioners considers the conditions of the Public Company;	Comply	<ol style="list-style-type: none"> 1. The determination of the number of members of the Board of Commissioners has considered the conditions of the Bank 2. As a Sharia Commercial Bank, the determination of the number of members of the Board of Commissioners has complied with the provisions of Bank Indonesia Regulation Number 11/33/PBI/2009 in conjunction with SEBI Number 12/13/Dpbs concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks, in conjunction with PBI Number 15/13/ PBI/2013 concerning Amendments to PBI Number 11/3/ PBI/2009 concerning Sharia Commercial Banks, in conjunction with SEBI Number 15/50/Dpbs concerning Amendments to SEBI Number 11/9/ Dpbs concerning Sharia Commercial Banks, 3. As a Public Company, the determination of the number of members of the Board of Commissioners in BTPN Syariah has complied with the provisions of POJK Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies'

Principle	Recommendation	Fulfillment	Implementation
			4. Currently, there are 4 (four) members of the Board of Commissioners in BTPN Syariah, consisting of <ol style="list-style-type: none"> a. 2 (two) Independent Commissioners b. 2 (two) Commissioners
	3.2 The determination of the composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required;	Comply	The determination of the composition of the Board of Commissioners in BTPN Syariah has taken into consideration the needs, business complexity, and the diversity of skills, which is based on knowledge in the areas of banking and sharia banking and banking, expertise, professional experience, and educational background to ensure the effective execution of duties and responsibilities of the Board of Commissioners.
Principle 4 Improving the quality of the execution of duties and responsibilities of the Board of Commissioners;	4.1 The Board of Commissioners has a policy to do self-assessment to evaluate the performance of the Board of Commissioners;	Comply	<ol style="list-style-type: none"> 1. The Board of Commissioners in BTPN Syariah has had policy governing self-assessment to evaluate the performance of the Board of Commissioners; 2. The policy is stipulated in the Charter of the Nomination and Remuneration Committee; 3. BTPN Syariah conducts a Self-Assessment as a Sharia Commercial Bank on semi-annual basis to assess the performance of the Bank Organs and Bank Supporting Organs as well as other matters as stipulated in the working papers issued by the Regulator, on a semi-annual basis
	4.2 The policy of self-assessment to evaluate the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company;	Comply	The self-assessment policy to assess the performance of the Board of Commissioners is stipulated in the Charter of the Nomination and Remuneration Committee and disclosed in the Annual Report 2021 in the section "Performance Evaluation of the Board of Commissioners"
	4.3 The Board of Commissioners has a policy about the resignation of a member of the Board of Commissioners if the member is involved in financial crimes;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has had provisions governing the resignation of members of the Board of Commissioners as stated in the Articles of Association; 2. The Board of Commissioners in BTPN Syariah has had a policy governing the resignation of members of the Board of Commissioner as stipulated in Charter of the Board of Commissioners.

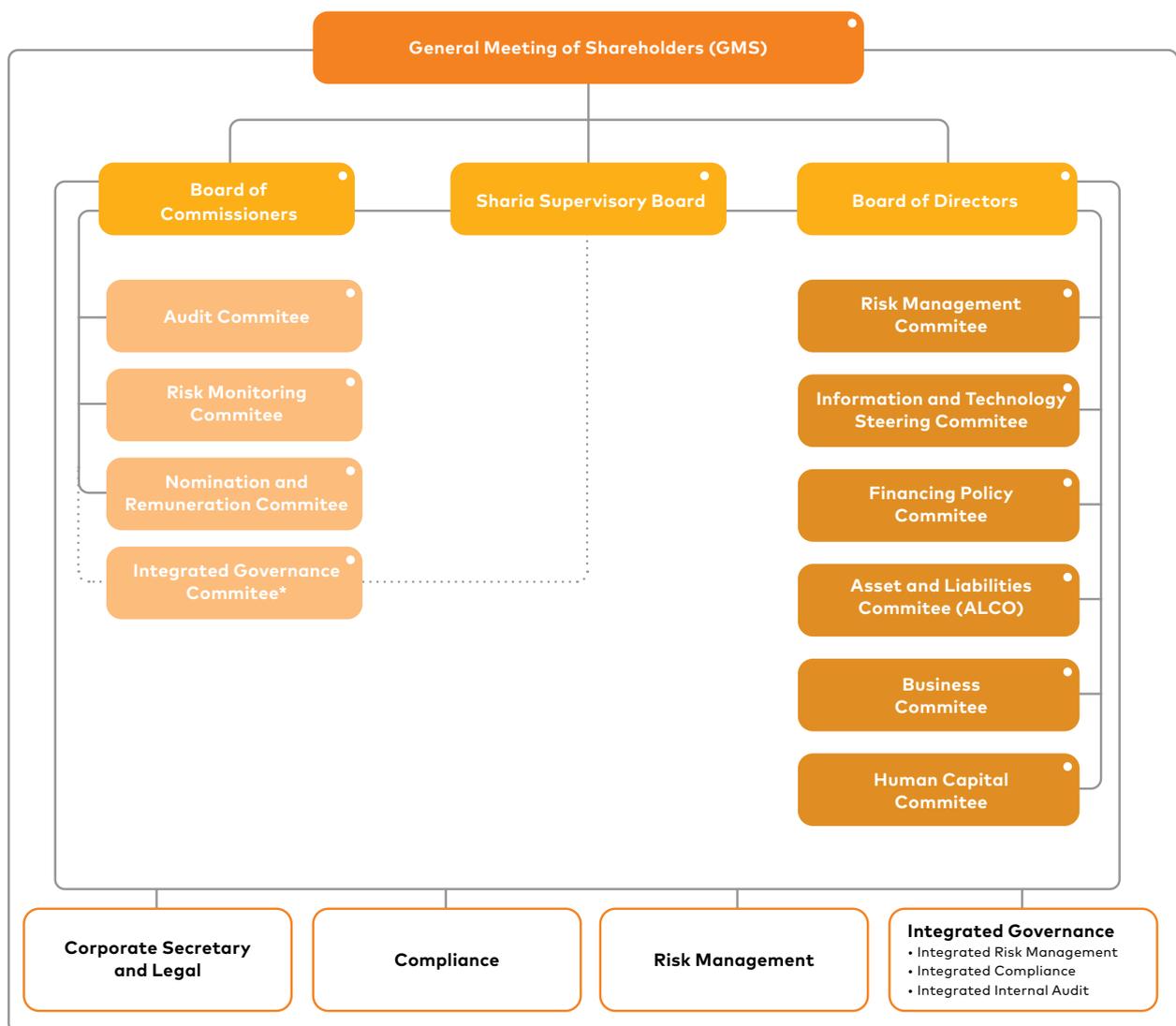
Principle	Recommendation	Fulfillment	Implementation
	4.4 The Board of Commissioners or the Committee in charge of the Nomination and Remuneration develops succession policy in the nomination process for members of the Board of Directors;	Comply	The Board of Commissioners and the Nomination and Remuneration Committee in BTPN Syariah has a succession policy in the nomination process for members of the Board of Directors as stipulated in the Charter of the Nomination and Remuneration Committee.
Principle 5 Strengthening the membership and composition of the Board of Directors	5.1 The determination of the number of members of the Board of Directors considers the conditions of the Public Company and the effectiveness in decision making;	Comply	<ol style="list-style-type: none"> 1. The determination of the number of members of the Board of Directors in BTPN Syariah has considered the conditions of the Bank and the effectiveness in decision making; 2. As a Sharia Commercial Bank, the determination of the number of members of the Board of Directors has complied with the provisions of Bank Indonesia Regulation Number 11/33/PBI/2009 in conjunction with SEBI Number 12/13/Dpbs concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks, in conjunction with PBI 15/13/PBI/2013 regarding Amendments to PBI 11/3/PBI/2009 concerning Sharia Commercial Banks, in conjunction with SEBI 15/50/Dpbs regarding Amendments to SEBI 11/9/Dpbs concerning Sharia Commercial Banks; 3. As a Public Company, the determination of the number of members of the Board of Directors in BTPN Syariah has complied with the provisions of POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; 4. The total number of members of Directors in BTPN Syariah is currently 5 (five) people, led by the President Director, and one member of the Board of Directors has been appointed as Compliance Director and Corporate Secretary. The determination of the number of members of the Bank's Board of Directors, has been based on the need to achieve the Bank's intention and objectives and considered the conditions, needs and complexity of BTPN Syariah.

Principle	Recommendation	Fulfillment	Implementation
	5.2 The determination of the composition of members of the Board of Directors takes into account the diversity of skills, knowledge, and the required experience;	Comply	The determination of the composition of the Board of Directors in BTPN Syariah has taken into account the needs and complexity of the business, the diversity of skills based on knowledge in the areas of banking and sharia banking, expertise, professional experience, and educational background to ensure the effective execution of duties and responsibilities of the Board of Directors.
	5.3 The member of the Board of Directors in charge of accounting or finance shall have the skills and/or knowledge in the areas of accounting;	Comply	<ol style="list-style-type: none"> 1. The member of the Board of Directors in Btpns syariah who is in charge of Accounting and Finance as well as Operations has skills and knowledge in the areas of accounting and sharia accounting, finance, risk management, operations, treasury and Good Corporate Governance; 2. He has certification in the field of Public Accountant (Certified Public Accountant); 3. He currently serves as the Indonesian Sharia Accounting Standards Board for the 2020-2024 period; 4. Prior to serving as Director in charge of Accounting and Finance as well as Operations in Btpns syariah, he was Head of Finance in Btpns syariah and had extensive experiences working in Public Accounting Firm that provide services to various types of companies and banking industry in the areas of Service Audit, Due Diligence, Mergers and Integration, Implementation System, Capital Raising and other accounting services, as well as having good relationships with corporate clients who have good reputations in mass market.
Principle 6 Improving the quality of the execution of duties and responsibilities of the Board of Directors;	6.1 The Board of Directors has a policy to do self-assessment to evaluate the performance of the Board of Directors;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has in place a policy governing self-assessment to evaluate the performance of the Board of Directors; 2. The policy is stipulated in the Charter of the Nomination and Remuneration Committee; 3. BTPN Syariah conducts a Self-Assessment as a Sharia Commercial Bank on a semi-annual basis to assess the performance of the Bank Organs and Bank Supporting Organs as well as other matters as stipulated in the working papers issued by the Regulator.

Principle	Recommendation	Fulfillment	Implementation
	6.2 The policy on self-assessment to evaluate the performance of the Board of Directors is disclosed in the Annual Report of the Public Company;	Comply	The self-assessment policy is stipulated in the Charter of Nomination and Remuneration Committee and disclosed in the Annual Report 2021 in the section "Performance Evaluation of the Board of Directors".
	6.3 The Board of Directors has a policy about the resignation of a member of the Board of Directors if the member is involved in financial crimes;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has had provisions governing the resignation of members of the Board of Directors as stated in the Articles of Association; 2. The Board of Directors in BTPN Syariah has had a policy governing the resignation of members of the Board of Directors, which is stipulated in the Charter of the Board of Directors
Principle 7 Improving the corporate governance aspect through stakeholders engagement	7.1 The Public Company has a policy to prevent insider trading;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has had provisions to prevent insider trading, which are stipulated in the Corporate Governance Policy and Ownership Policy, Information Confidentiality Policy and Investment Policy for Employees; 2. The policies have been disclosed on the website of BTPN Syariah.
	7.2 The Public Company has an anti-corruption and anti-fraud policy;	Comply	BTPN Syariah has had an anti-corruption and anti-fraud policy as stipulated in the Bank's GCG Policy, Code of Ethics, Anti-Fraud Strategy and Procedures and Entertainment and Gifts Procedures, the main points of which have been disclosed on the website of BTPN Syariah
	7.3 The Public Company has a policy about selection and capability development of suppliers or vendors;	Comply	BTPN Syariah has had provisions regarding the selection and capability development of suppliers or vendors as stated in the Procurement and Vendor Management Policy, the main points of which have been disclosed on the website of BTPN Syariah.
	7.4 The Public Company has a policy about fulfillment of creditors' rights;	Explain	<ol style="list-style-type: none"> 1. BTPN Syariah does not have any loans from other parties (creditors); 2. A policy that includes considerations in entering into agreements and follow-up in fulfilling obligations will be available should there be any provision changes in the future.
	7.5 The Public Company has a policy about whistleblowing system;	Comply	BTPN Syariah has a regulation regarding the whistleblowing system, the main points of which have been disclosed on the website of BTPN Syariah.

Principle	Recommendation	Fulfillment	Implementation
	7.6 The Public Company has a policy about providing long-term incentives for the Board of Directors and employees;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has a policy of providing long-term incentives to the Board of Directors and employees. 2. Consistently the Bank ensures the implementation of a fair compensation system by exploring a long-term compensation system for the Directors and Employees, which is considered as aligning between the interests of the Bank and employees.
Principle 8 Improving the implementation of disclosure of information	8.1 The Public Company makes an intensive use of information technology widely beyond having a website as the media for disclosure of information;	Comply	<ol style="list-style-type: none"> 1. BTPN Syariah has made an intensive and wider use of information technology, in addition to the website as a medium for disclosure of information; 2. BTPN Syariah has official Social Media Accounts: <ol style="list-style-type: none"> a. Instagram: @btpnsyariah https://www.instagram.com/btpnsyariah/ b. Instagram: @saya.bankirpemberdaya https://www.instagram.com/saya.bankirpemberdaya/ c. Facebook: BTPN Syariah/@btpnsyariah.id https://facebook.com/btpnsyariah.id d. Youtube: BTPN Syariah https://www.youtube.com/c/BTPNSyariah e. Linkedin: BTPN Syariah https://www.linkedin.com/company/btpnsyariah
	8.2 The Annual Report of the Public Company discloses the ultimate beneficial owner in the shares ownership of the Public Company, at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shares ownership of the Public Company through the major and controlling shareholder.	Comply	<ol style="list-style-type: none"> 1. The Annual Report of BTPN Syariah has disclosed the ultimate beneficial owner in the shares ownership of the Public Company, at least 5% (five percent); 2. The information has been disclosed on the website of BTPN Syariah.

good corporate governance structure in BTPN Syariah



As one of the banking industry players and in accordance to the Law No.40 of 2007, the governance structure in BTPN Syariah consists of the Main Organs and Supporting Organs.

main organs

- General Meeting of Shareholders (GMS)
- Board of Commissioners
- Sharia Supervisory Board
- Board of Directors

supporting organs

1. The Board of Commissioners' Committee
 - a. Audit Committee
 - b. Risk Monitoring Committee
 - c. Nomination and Remuneration Committee
 - d. Integrated Governance Committee *

Note:

(*) Referring to the Letter from OJK to the Main Entity, that is PT Bank BTPN Tbk (BTPN) concerning the status of financial conglomerate of SMBC Group in Indonesia, in this regard BTPN as the Main Entity and BTPN Syariah as the Member Entity are no longer included in the financial conglomerate being effective from 15 November 2021. Therefore, the Integrated Governance Committee is adjusted while still referring to the direction from OJK with regard to supervision the financial group.

2. The Board of Commissioners' Committee
 - a. Asset and Liability Committee (ALCO)
 - b. Business Committee
 - c. Human Capital Committee
 - d. Risk Management Committee
 - e. Information Technology Steering Committee
 - f. Financing Policy Committee
3. The availability of Working Units for business development, operations, risk management and internal control in BTPN Syariah. Internal Units BTPN Syariah includes amongst others Internal Audit Unit, Risk Management Unit, Compliance Unit.
4. Other divisions have been established in BTPN Syariah, namely Corporate Secretary & General Counsel, Analytics & Market Intelligence, Corporate Information System, Financing Business (supervising Business Planning & Assurance, Distribution in Region 1-5), Funding & Fee Based Business team (Supervising Business Development, Retail & Wholesale Funding, Business Planning, Assurance & Support, Corporate & Marketing Communication, Daya), Finance & Operation Team (supervising Financial Planning & Control, Treasury & Financial Institution, Operation Development, QA Funding & Operations, Transaction Services and Corporate Services), Information Technology Team and Human Capital Team.
5. Sustainability Task Force

BTPN Syariah delivers real contribution for the improvement of environmental quality and is committed to continue its role in improving the welfare of underprivileged customers that the Company is serving in line with the sustainability objectives

In order to realize the achievement of sustainable financial action, BTPN Syariah has established a Task Force being in charge of ensuring comprehensive coordination and internal control for the implementation of the Bank's plans in line with the Sustainable Finance Action Plan.

Refinement of the GCG structure is always made by BTPN Syariah from time to time as necessary to adjust to the changes of the situation and the needs of the Bank.

shareholders

Shareholders are parties who can act as the owners in BTPN Syariah and must have highest standard of integrity as stipulated in the prevailing regulations.

As for the prospective of Controlling Shareholders, the candidate must have the integrity and financial feasibility and is obliged to fulfill the requirement and is committed for the development of a healthy Bank operation and have the plan that at least includes the direction and the development strategy of the Bank and the plan to strengthen the Bank Capital for a period of at least 3 (three) years.

The other requirement and information refer to the prevailing regulations.

protection for the minority shareholders

BTPN Syariah guarantees the protection for the minority shareholders referring to the Law No.40 of 2007 concerning Limited Liability Companies, the Articles of Association and the Good Corporate Governance Policy of BTPN Syariah of the year 2021.

listing of shares and shareholders register

BTPN Syariah guarantees the availability of protection for the Shareholders Rights according to the the prevailing regulations and the Articles of Association.

The Board of Directors of BTPN Syariah guarantees the availability of Shareholders Register that consists of:

1. Monthly Shareholders Register;
2. Shareholders Register related to the implementation of corporate action and according to the specified recording date;
3. Special Register that contains the description of the shares of members of the Board of Directors and the Board of Commissioners.

Such information is available on the websites of BTPN Syariah that is updated regularly.

dividend policy

Distribution of dividend in BTPN Syariah is stipulated in the Articles of Association and the Good Corporate Governance Policy of the Bank.

The allocation and the determination of dividend is the authority of Shareholders and is decided in the Annual General Meeting of Shareholders (Annual GMS).

The Dividend Policy is exercised by condering the adequacy of the Retained Earning Balance, prevailing regulations such as long term and short term capital requirement, and the expected growth of the Bank and market condition. The recommendation of dividend distribution is proposed by the Board of Directors and approved by the Board of Commissioners. Such recommendation is presented in the Annual GMS for the approval of Shareholders.

Further elaboration concerning the Dividend Distribution for the year 2021 in BTPN Syariah is presented in the Corporate Action section in this 2021 Annual Report.

general meeting of shareholders

General Meeting of Shareholders (GMS) is the highest organ in a Limited Liability Company. This organ has the rights and authorities that are not granted to the Board of Directors and the Board of Commissioners within the limits as stipulated in the Law of Limited Liabilities Companies and the Articles of Association BTPN Syariah.

Every resolution made in the GMS in BTPN Syariah is based on good intention for the best interest of the Bank and do not contradict any prevailing regulations, including the regulations in Capital Market and Articles of Association. As stipulated in the Law, GMS in BTPN Syariah is unable to make any intervention to the duties, function, and authorities of the Board of Commissioners and the Board of Directors without reducing the authorities of GMS to exercise its rights according to the Articles of Association and prevailing regulation.

rights and responsibilities of shareholders

Shareholders are the owner of the capital who has certain rights and responsibilities for the Company according to the prevailing regulations and the Articles of Association.

The Bank guarantees the fulfillment of the rights and responsibilities of the shareholders based on fairness principles and in exercising the rights and fulfilling the responsibilities, the shareholders are obliged to refer to the principles that the exercising of the rights and the fulfilling the responsibilities should always orient to the sustainability of the Company.

the rights of shareholders of BTPN Syariah, are amongst others:

1. The shareholders have the right to attend the GMS, both by him/herself and through representative with power of attorney, to give comment to the GMS agenda, and to cast votes according the number of shares owned;
2. The shareholders have the right to obtain accurate, adequate and timely information about the Bank, in so far as it is connected to the Agenda items and are not in conflict with the interest of BTPN Syariah so that the shareholders can make the right decision in the GMS;
3. The shareholders have the right for the distribution of net profit in the form of dividend and the distribution of profit in the other form according to the number of shares owned;
4. One or several shareholders who jointly represent at least 1/20 (one twentieth) or equal 5% (five percent) of the total number of shares with voting right issued by the Bank, are eligible to propose agenda item in the GMS, that is supposed to be received by the organizing committee of the GMS at the latest 7 (seven) days before the notice of respective GMS is issued and is made with good intention, by providing the reason for the convening of GMS and enclosing materials of the proposed

agenda item in the meeting, for which such proposed agenda item should be an agenda item that requires the resolution of GMS, and by considering the interest of the Bank and do not contradict with the prevailing laws and regulations;

5. The shareholders have the right to obtain explanation should the proposed agenda item be rejected by the Board of Directors and must disclose the reason of the rejection for the proposed agenda item in the GMS;
6. Every shareholder has the right to ask the Bank for the shares to be bought at a fair price, if the shareholders do not agree with the Bank action that may disadvantage the shareholders, including the act of changing the Articles of Association, transfer or mortgage the assets of the Bank worth more than 50% of the net assets of the Bank, condolidation, merger, take over or spin off.

the responsibilities of shareholders of BTPN Syariah are amongst others:

Shareholders must understand their responsibilities as the owners of the capital, taking into account the laws and regulations and the Articles of Associations, including amongst others:

1. Every shareholder shall abide by and comply with the Articles of Association and the prevailing laws and regulations;
2. The Controlling Shareholders should consider the interest of the minority Shareholders and other shareholders according to the prevailing laws and regulations;
3. The minority shareholders is responsible to exercise their rights according to the laws and regulations and the Articles of Associations;
4. Shareholders must be able to separate ownership of the Bank asset from ownership of the personal asset and separate the function as the shareholders and the function as members of the Board of Commissioners or the Board of Directors in the case where Shareholders hold the position in such organ of the Bank;
5. In the condition where the Shareholders are the Controlling Shareholders of several Banks, it must be managed that the accountability and relationship amongst the Banks are

administered well and always comply with the prevailing laws and regulations, particularly concerning transactions with connected parties or with special relationship parties;

6. Disclose the Lisf of Connected Parties if the Shareholders are the Controlling Shareholders of the Bank;
7. Every party or shareholders who own at least 5% (five percent) or more of paid-up shares must report to OJK for every ownership or changes of shares ownership according to the prevailing regulations and reported in the Bank Annual Report.
8. Ownership of the Bank Shares by the Controlling Shareholders shall not be mortgaged or pledged to other parties.

implementation of GMS in 2021

BTPN Syariah has conducted Annual General Meeting of Shareholders (hereinafter referred to as AGMS) for the financial year 2020 on April 21, 2021 and has implemented the fulfillment of AGMS procedures taking into account the Articles of Associations and the prevailing regulations.

The best efforts of BTPN Syariah in order to improve the value of the AGMS in the year 2021 were made with the mechanism and approach that were different from the convening of AGMS in the years before the pandemic. Similar to the implementation of AGMS in the year 2020, the convening of AGMS in 2021 was carried out with the procedures that applied to the maximum extent of Physical Distancing rules, upheld health protocol and strict building security and with the mechanism that prioritize health and safety for the shareholders and employees, without reducing the quality of GCG implementation.

The preparation and implementation of AGMS was well carried out and very much thorough and in the stages of its implementation the Bank has taken into account several provisions including:

- Statement of the World Health Organization (WHO) that Corona Virus 2019 Disease is a pandemic;

- Declaration of the Government of the Republic of Indonesia concerning the Special Situation Status of Disaster Emergency due to COVID-19 Pandemic followed by declaration regarding restriction of working hours and public activities and public transportation that eventually impacts the bank operational activities;
- Government Regulation No. 21 of 2020 concerning the Large-Scale Social Restriction in order to accelerate the handling of Corona Virus Disease 2019 (COVID-19);
- Statement of the Chief National Police of the Republic of Indonesia No. Mak/2/III/2020 dated 19 March 2020 concerning the Compliance to the Government Policy to Overcome the Spread of Corona Virus Disease 2019 (COVID-19);
- The Letter of Financial Services Authority (OJK) No. 37/D.01/2020 dated 2 April 2020 concerning the Request for Operationalization of Financial Services Institution during the period of Large-Scale Social Restriction;
- The Regulation of OJK No. 15/POJK.04/2020 concerning the Plan and Implementation of General Meeting of Shareholders for Public Companies;
- The Regulation of OJK No. 7/POJK.04/2021 dated 16 March 2021 concerning the Policy to Maintain Performance and Stability of Capital Market due to the Spread of Corona Virus Disease 2019;
- Other Related regulations.

The year 2021 was special considering for the first time BTPN Syariah implemented electronic power of attorney (e-Proxy) in the implementation of AGMS, supported by the use of information technology with the intention to improve the efficiency and effectiveness of the AGMS. This mechanism is also intended to improve the participation of shareholders in the AGMS, either by presenting in-person or by giving electronic power of attorney. From the regulator perspective, the implementation of e-Proxy is a form of commitment to create regulatory efficiency by integrating AGMS rules in one OJK Regulations.

improving the value of AGMS implementation by ensuring fair treatment to the shareholders

BTPN Syariah is committed to administering fair treatment and equitable opportunities to all shareholders, both individual shareholders and institutional shareholders who are present or represented in the AGMS 2021.

Responding to the pandemic condition in 2021, especially, BTPN Syariah has presented various facilities through the availability of the AGMS supporting documents that enable shareholders to fully exercise their rights, amongst others:

1. the availability of eASY.KSEI facility for the first time

The Bank is active in the provision of eASY.KSEI Facility to provide convenience to the shareholders in providing electronic power of attorney;

2. the availability of power of attorney to independent party at no charge

- Emphasizing health and safety priorities in the time of COVID-19 Pandemic, the Bank strongly encouraged the Shareholders not to physically present, however able to maintenance attendance, either through eASY.KSEI application, through Independent Party appointed by Shareholders, or through Independent Party appointed by BTPN Syariah at no charge;
- Shareholders were not required to pay any fee for the appointment of Independent Party, except the stamp duty for the power of attorney and the cost for sending the original Power of Attorney to the office of Share Registrar and the data charges for sending the email or the use of internet data packages for the Video Conference facilities.

3. the availability of sufficient time for shareholders to create power of attorney

- Without reducing the rights of shareholders, since the date of Notice until 3 days before the AGMS was given to the shareholders to create Power of Attorney, in this way BTPN Syariah applied fair treatment to all shareholders who have not had the chance

to prepare Power of Attorney (due to the Pandemic or other condition) during the specified period of time by still giving the opportunity until the day of AGMS;

- Shareholders will not lose the voting rights and were able to raise question through Independent Party.

4. the availability of supporting documents of the 2021 AGMS that were sufficient, complete and timely

- The availability of Annual Report and Sustainability Report for the financial year 2020 in the websites of the Bank since the date of AGMS 2021 Notice;
- The availability of procedures and protocols of AGMS 2021 that elaborated the rules of conduct in the AGMS as the reference for the shareholders during the meeting;
- The mechanism and protocol of the Meeting that were brief and concise but with adherence to the regulations of convening AGMS;
- The availability of Power of Attorney Form and the Questions Sheet that were accessible by the Shareholders in the websites of the Bank since the date of Notice until the date of the meeting;
- The availability of the Matrix of the Amendment to the Articles of Association and other additional Information in the websites of the Bank before the commencement of the meeting.

5. BTPN Syariah cautiously applied health and safety protocol in the effective and efficient implementation of the 2021 AGM

- Emphasizing the measures to prevent the spread of COVID-19, BTPN Syariah prepared the AGMS 2021 procedures and protocols that included complete procedures starting from the protocols to enter the Room requiring every attendee of AGMS to go through a various preventive measures such as obligation to wear self-protection tools masks and face shielded, body temperature check, show the result of antigen rapid test, eating and drinking were not allowed in the building where the meeting was

held, providing anti-septic liquid, mask, and hand-glove for Shareholders and Proxy Shareholders attending the Meeting. Such protocols had been available in the websites of BTPN Syariah before the commencement of the AGMS 2021;

- To provide health comfort to the Shareholders attending the AGMS and in accordance with the direction from the Government of DKI Jakarta regarding meeting limitation, the Bank applied limitation of the meeting room capacity during the AGMS 2021 by taking into account physical distancing provision and maintaining 2-meter distance between one chair to another as well as limiting the distance during the registration process and queue of other activities;
- Performed sterilization of the meeting place by ensuring that every member of the organizing Committee who were actively involved in the AGMS had passed the screening and showed the negative result of the antigen test;
- BTPN Syariah prioritized the safety of the management and supervisor of the Bank by limiting in-person attendance of the members of the Board of Directors, members of the Board of Commissioners and members of the Sharia Supervisory Board in the Meeting Room; abiding to the rules, maintaining physical distancing, and providing Video Conference facilities for other members of the Board of Directors, members of the Board of Commissioners and members of the Sharia Supervisory Board who did not attend the Meeting in-person to be able to monitor and follow the progress of AGMS.

6. the availability of opportunities for the shareholders to monitor the course of 2021 AGMS using the video conference facility

- The Bank provided the opportunity for the Shareholders who is represented by power of attorney for attendance to be able to follow and monitor the course of the 2021 agms using the Video Conference facility through the link that were provided by the Bank upon the request of the respective Shareholder;

- This opportunity was also given to the Shareholders giving the proxy on site to be able to monitor the course of the 2021 AGMS;
- The procedures for requesting such facility is elaborated in the Procedures of 2021 AGMS.

7. the availability of the summary of resolutions of the 2021 AGMS in a timely manner

The availability of the Bilingual Summary of the Resolutions of the Meeting in a timely manner is to make it easy for the shareholders and stakeholders to access the Resolutions that were made in the AGMS in 2021. The Summary of 2021 AGMS are available bilingually, in Indonesian and English.

the procedures for casting and calculating votes in the 2021 AGMS

shareholders eligible to attend the AGMS in 2021

Shareholders who were eligible to attend or be represented in 2021 AGMS of BTPN Syariah were the Shareholders of the Bank whose names were registered in the Register of Shareholders of the Company on March 26, 2021 at 16:00 Western Indonesia Time and/or the shareholders registered at the securities sub account with KSEI on the closing of share trading at the Indonesian Stock Exchange on March 26, 2021 or the Proxy Shareholders proved by the legitimate Power of Attorney and had been verified with Written Confirmation for Meeting and other proof of personal identification to be submitted prior to entering the Meeting Room.

shareholders who have granted power of attorney to the independent party appointed by the bank and had been validated as shareholders by the share registrar

Shareholders who have granted Power of Attorney to the Independent Party appointed by the Bank were able to raise questions through the Independent Party at the latest three days before the commencement of the Meeting and still able to monitor the course of the Meeting through the Video Conference for which the access

could be obtained through the Independent Party appointed by the Bank by way of submission by email to Share Registrar and copy furnished to the Corporate Secretary of the Bank as stipulated in the 2021 AGMS Procedures.

shareholders who decided to not attend and did not grant the authority to the independent party

The Company guarantees the fulfillment of the rights of the Shareholders in the pandemic situation by providing the opportunity to Shareholders who decided to not attend and not grant the authority to the Independent Party appointed by the Bank to be able to monitor the course of the 2021 AGMS through Video Conference facility provided by the Bank. However, such shareholders did not have the right to raise question and did not have the right cast votes according to the rules.

The access code for the Video Conference facility would be granted upon the Bank received the request through email to the Company by mentioning the name of the Shareholder, account and number of shares owned after being validated by the Share Registrar as the legitimate Shareholders as stipulated in the AGMS 2021 Procedures.

question & answer session in the AGMS 2021

According to the Procedures, prior to the Resolution for each Agenda Item of the Meeting is made, the Chairman of the Meeting provided opportunity to the Shareholders and Representative/Proxy Shareholders to raise questions related to Agenda Item of the Meeting. The Shareholders and Representative/Proxy Shareholders intending to raise question shall mention the name, the company being represented, and the number of shares owned.

The Chairman of the Meeting or the person appointed by the Chairman of the Meeting answered the questions that were directly related to the Agenda Item of the Meeting.

calculation of votes in the AGMS 2021

The calculation of votes in the 2021 AGMS is 1 (one) share entitles the holder for the right to cast 1 (one) vote and such vote represent all the number of shares owned.

the mechanism to cast votes and calculate votes in the 2021 AGMS

The Mechanism to cast votes and calculate votes in the 2021 AGMS of BTPN Syariah was stipulated in the Procedures of AGMS that had been distributed to the Shareholders and Representative/Proxy Shareholders.

The Participants of the Meeting have the right to state opinion or ask question and cast vote in the Meeting and the Chairman of the Meeting have the right to ask those who are present to prove the authority to attend the meeting, in accordance to the requirement that had been announce in the Notice of the Meeting.

The Shareholders or Proxy Shareholders who arrived in the meeting after the Meeting had been opened by the Chairman of the Meeting, was regarded as not present and therefore could not state proposal and/or raise opinion and could not cast vote in the meeting.

cast of votes in the 2021 AGMS

Referring to the Procedures of the 2021 AGMS, the casting of votes for each agenda item of the meeting was administered orally, except if the Chairman decided otherwise without any objections of the shareholders attending the Meeting who owned the Shares of the Bank at minimum of 5% (five percent) of the total number of shares with voting rights issued by the Bank and the casting of votes was administered after all questions had been entirely answered and/or the question & answer time had ended.

The oral votes were administered by the Chairman of the Meeting asking the Shareholders and Representative/Proxy Shareholders who stated disagreement or abstention to the proposal being presented to raise hand. To facilitate calculation, the shareholders and representative shareholders who stated disagreed or abstained to the proposal

being presented were requested to raise hand, write the name and number of votes in the voting cards provided by the Bank. The Share Registrar and the Officer from the Notary collected the completed voting cards and examined the votes written in the Power of Attorney to be calculated. The Notary then reported the result of the calculation to the Chairman of the Meeting.

Referring to the POJK 15/POJK.04/2020 article 47 concerning the Plan to Convene General Meeting of Shareholders for Public Companies, the shareholders who votes abstained (not casting vote) are considered to cast vote that is similar to the majority votes of shareholders; shareholders and representative shareholders who do not raise hands are considered to vote agreed with the proposal being presented, and if the number of votes disagreed is not significant, the Chairman of the Meeting has the right to state that the proposal being presented is approved by the Meeting. The decision of the Chairman of the Meeting on this matter is binding.

resolution

Resolution for the proposal being presented in each Agenda Item is taken by deliberation for mutual consensus taking into account the Article 15 POJK 15. If the mutual consensus is not reached, the the resolution will be legitimate if it is agreed by more than ½ (one half) of the total number of shares with voting rights that are present or represented in the Meeting. This is in accordance to the Article 41 Paragraph (1) POJK 15 in conjunction with Article 87 paragraph (2) of the Law of Limited Liabilities Company 2007 in conjunction with Article 11 paragraph 7 of the Articles of Association.

With regard to the Seventh Agenda Item concerning the Amendments of the Articles of Association, the resolution is legitimate if it is agreed by more than 2/3 (two third) of of the total number of shares with voting rights that are present or represented in the Meeting, according to Article 42 POJK 15, in conjunction with Article 12 paragraph 1 of the Articles of Association.

costs

Shareholders were not charged any costs for the power of attorney to the Independent Party appointed by the Company. However, the mailing cost of the Power of Attorney, stamp duty (if incurred) and data charges for using the Video Conference to access the Meeting were borne by each shareholder.

table of the attendance of the board of commissioners, the board of directors, and the sharia supervisory board BTPN Syariah in AGMS 2021

No	Name	Position	AGMS 21 April 2021		Remarks
			Present	Not Present	
1	Kemal Azis Stamboel	President Commissioner/ Independent	√	-	Attend in-person
2	Dewie Pelitawati	Independent Commissioner	√	-	Attend in-person
3	Mahdi Syahbuddin	Commissioner	√	-	Through video conference
4	Yenny Lim	Commissioner	√	-	Through video conference
5	H. Ikhwan Abidin, MA	Chairman of Sharia Supervisory Board	√	-	Through video conference
6	H. Muhamad Faiz, MA	Member of Sharia Supervisory Board	√	-	Attend in-person
7	Hadi Wibowo	President Director	√	-	Attend in-person
8	Gatot Adhi Prasetyo	Director	√	-	Through video conference
9	Fachmy Achmad	Director	√	-	Attend in-person
10	Arief Ismail	Compliance Director	√	-	Attend in-person
11	Dwiyono Bayu Winantio	Director*	√	-	Attend in-person

Note:

*) Being effective as Director upon the closing of AGMS 2021 that was held on 21 April 2021

table of attendance of shareholders and/or proxy shareholders in the 2021 AGMS

AGMS in 2021
was attended by shareholders and or proxy shareholders that represented
7.204.158.623 shares or 93,5410305%

Of the total shares with voting rights issued by the Bank that in total amounted to
7.701.602.800 shares
excluding the Treasury shares of
2.097.200 shares,
with reference to the Register of Shareholders of the Bank on March 26, 2021

table of attendance of institutions and/or capital market support profession in the 2021 AGMS

Description	Name	AGMS 21 April 2021		Remarks
		Present	Not Present	
Notary	Ashoya Ratam, SH., Mkn	√	-	Attend in-person
Share Registrar	PT Datindo Entrycom	√	-	Attend in-person
Public Accounting Firm	Shiddharta Widjaja & Rekan (an Indonesian partnership and member firm of the KPMG network of independent member firm affiliated with KPMG International Cooperative)	√	-	Through video conference

AGMS in 2021

Deed

Deed No. 34 dated 21 April 2021 by Notary Ashoya Ratam, SH., Mkn, Notary in South Jakarta Administrative City

Concerning

Summary of Annual General Meeting of Shareholders PT Bank BTPN Syariah Tbk

Agenda Item**First Agenda Item of the Meeting:**

Ratification and Approval of Financial Statements, Annual Report, and Sustainability Report that have been reviewed by the Board of Commissioners for the financial year 2020 that included but not limited to:

- Ratification of Financial Statement for the financial year ended on 31 December 2020;
- Supervision Report of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31 December 2020; and
- Grant full release and discharge (*volledig acquit et decharge*) to the incumbent members of the Board of Directors, the Board of Commissioners and Sharia Supervisory Board for the management and supervision that had been performed during the financial year ended December 31, 2020 (thirty first of December two thousand twenty).

Meeting Resolution

- Approved Financial Statements, Annual Report, and Sustainability Report that have been reviewed by the Board of Commissioners, and the Supervision Report of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31 December 2020, that are presented in the Annual Report 2020 and Sustainability Report 2020;
- Ratified of Financial Statement for the financial year ended on 31 December 2020 that had been examined and audited by Sidharta Widjaja dan Rekan (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), that had been contained in the Annual Report 2020.
- Granted full release and discharge (*volledig acquit et decharge*) to the incumbent members of the Board of Directors who had served in the financial year ended on 31 December 2020 for the management, and to Board of Commissioners and Sharia Supervisory Board for the supervision that had been performed by each during the financial year ended December 31, 2020, to the extent that such deeds are recorded in the Annual Report Sustainability Report, and the Financial Statement of the Company for the financial year ended 31 December 2020 (thirty first of December two thousand twenty); except in the event of fraud, embezzlement or other criminal deeds.

Voting	According to the result of voting that were administered in the Meeting and also through eASY.KSEI: Agreed : 7,203,698,123 or 99.9936079% Disagreed : 0 or 0.000% Abstained : 460,500 or 0.0063921% Total Agreed : 7,204,158,623 or 100%
Resolution	Meeting with Unanimous Vote (With a note that there were shareholders with abstained vote of 460,500)
Realization/Follow up	The Annual Report, Sustainability Report, and Financial Statements of BTPN Syariah have been approved by Shareholders and have been made available on the websites of BTPN Syariah as part of Disclosure of Information and submitted to the Authority in accordance to the regulation.

Agenda Item

Second Agenda Item of the Meeting:

Appropriation of net profit of the Company for the financial year ended on 31 December 2020 (thirty first of December two thousand twenty)

Meeting resolution

1. Approved the use of Net Profit of the Company for the financial year ended on 31 December 2020 of Rp854,614,061,894 (eight hundred fifty four billion six hundred fourteen million sixty one thousand eight hundred and ninety four rupiah), in accordance to the Law No. 40 of 2007 concerning Limited Liability Companies, as follows:
 - a. An amount of Rp20,000,000,000,- (Twenty Billion Rupiah) will be appropriated as General Reserves of the Company;
 - b. An amount of Rp33 (thirty three Rupiah) per share or in total Rp254,152,892,400,- (Two hundred fifty four billion one hundred fifty two million eight hundred ninety two thousand and four hundred Rupiah) will be allocated as Cash Dividend for Shareholders with certain condition that:
 - i. For such Dividend, the Board of Director will impose taxes according to the tariff as set forth by the prevailing taxation regulation to the Shareholders who are entitled for the payment of the Dividend; and
 - ii. The Board of Directors is hereby granted power and authority to decide matters pertaining to the execution of the payment of the dividend for the financial year ended on 31 December 2020;
2. Booked the balance of the net profit of the Company for financial year ended on 31 December 2020 of Rp580,461,169,494,- (Five hundred eighty billion four hundred sixty one million one hundred sixty nine thousand four hundred and ninety four Rupiah) as Retained Earning to finance the business activities of the Company.

Voting	According to the result of voting that were administered in the Meeting and also through eASY.KSEI: Agreed : 7,143,031,623 or 99.1515040% Disagreed : 61,127,000 or 0.8484960% Abstained : 0 or 0% Total Agreed : 7,143,031,623 or 99.1515040%
Resolution	Meeting with majority Votes 7,143,031,623 or 99.1515040%

Realization/Follow up	<p>1. With regard to the fulfilment of Reserve Requirement</p> <p>The appropriation of net profit of BTPN Syariah to increase the amount of reserves has been followed up and booked according to the Resolution of the 2021 AGMS.</p> <p>2. With regard to Dividend distribution</p> <p>a. The Summary of 2021 AGMS and the schedule and procedures of cash dividend distribution has been submitted to Financial Services Authority (OJK) and Indonesia Stock Exchange (BEI) and PT Kustodian Sentral Efek Indonesia (KSEI) in the letter No. S.150/DIR/CSGC/IV/2021 dated 23 April 2021 for which disclosure of information has been administered in the daily newspaper Bisnis Indonesia, the websites of Indonesian Stock Exchange and OJK and the website of BTPN Syariah.</p> <p>b. Payment of Cash Dividend (<i>scriptless note</i>)</p> <p>i. Payment of Cash Dividend has been executed by PT Kustodian Sentral Efek Indonesia (KSEI) as stated in the Letter No. KSEI-8733/JKU/0521 dated 20 May 2021 concerning the Report of the Execution of Payment of Cash Dividend for the Shares of BTPN Syariah.</p> <p>In the letter, KSEI reported that KSEI executed the payment of Cash Dividend to the Account Holders in KSEI on May 20, 2021 (payment date) with reference to the ownership on the recording date on 3 May 2021 and Notification to the Account Holder regarding such Cash Dividend Distribution had been conveyed to the respective Account Holder on 20 May 2021. The payment of Tax imposed for the Dividend Distribution has also been made according to the prevailing regulations.</p> <p>ii. Payment of Cash Dividend (<i>non scriptless note</i>)</p> <p>BTPN Syariah distributed to PT Bank BTPN Tbk the dividend for the ownership of 1% that is not recorded in Indonesia Stock Exchange on May 20, 2021.</p>
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Agenda item

Third Agenda Item of the Meeting:

Changes of the Members Composition of the the Board of Directors

Meeting resolution

1. Reappointed Dwiyono Bayu Winantio as the member of the Board of Directors of the Company under the condition that the term of office of the reappointed is equal to the remaining term of office of the other members of the Board of Directors, that is until the closing of the Meeting that will be convened in the year 2023 without reducing the rights of the General Meeting of Shareholders to terminate at any time before the ending of the said term of office.

With this reappointment, the composition of the Members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board is, as follows:

Board of Directors:

President Director: Hadi Wibowo

Director: Gatot Adhi Prasetyo

Compliance Director: Arief Ismail

Director: Fachmy Achmad

Director: Dwiyono Bayu Winantio

Board of Commissioners:

President Commissioner/ Independent: Kemal Azis Stamboel

Independent Commissioner: Dewie Pelitawati

Commissioner: Mahdi Syahbuddin

Commissioner: Yenny Lim

Sharia Supervisory Board:**Chairman of Sharia Supervisory Board: H. Ikhwan Abidin, MA****Member of Sharia Supervisory Board: H. Muhamad Faiz, MA**

The Meeting hereby affirmed the resolution made in the Annual General Meeting of Shareholders being held in 2020 concerning the Composition of the Board of Directors.

2. Granted authority to the Board of Directors with substitution right to take all necessary actions related to the third agenda item according to the prevailing regulations, including to state it in separate Notarial Deed and notify the changes of the Members Composition of the Board of Directors to the Ministry of Law and Human Rights of the Republic of Indonesia and the related institution according to the prevailing regulations.

Voting	According to the result of voting that were administered in the Meeting and also through eASY.KSEI: Agreed : 7,186,068,454 (99.7488927%) Disagreed : 18,090,069 or 0.2511059% Abstained : 100 or 0.0000014% Total Agreed : 7,186,068,554 (99.7488941%)
Resolution	Meeting with majority Votes 7,186,068,554 shares or 99.7488941%.
Realization/Follow up	The changes of members composition of the Board of Directors of the Company has been stated in the Deed of Resolution of the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk No. 36 dated 21 April 2021 by Notary Ashoya Ratam, SH.,Mkn, in South Jakarta Administrative City, and has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia concerning the Receipt of the Notification of Changes of Company Data No. AHU-AH.01.03-0260167 dated 23 April 2021 that has been reported to Financial Services Authority (OJK), PT Bursa Efek Indonesia (BEI) and PT Kustodian Sentral Efek Indonesia (KSEI) in the letter No. S.151/DIR/CSGC/IV/2021 dated 23 April 2021 for which disclosure of information has been done in the websites of Indonesian Stock Exchange and Financial Services Authority and the websites of BTPN Syariah.

Agenda item**Fourth Agenda Item of the Meeting:**

Determination on the amount of remuneration for the members of the the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the year 2021

Meeting resolution

1. Granted full power and authority to the Board of Commissioners of the Company to decide the Remuneration for the members of the Board of Directors and the members of the Sharia Supervisory Board for the year 2021 through Nomination and Remuneration Committee Meeting, and to decide its distribution amongst the members of the Board of Directors and the members of the Sharia Supervisory Board under the condition that in making such decision of the total amount and its distribution to members of the Board of Directors and the members of the Sharia Supervisory Board, the Board of Commissioners is obliged to take into account the recommendation of the Nomination and Remuneration Committee of the Company;
2. Approved the recommendation of the Nomination and Remuneration Committee stated in the Minutes of Meeting of the Nomination and Remuneration Committee of the Company No. 002/RNC/IV/2021 dated 6 April 2021 that was approved by the Board of Commissioners as stated in the Minutes of Meeting of the Board of Commissioners No. 004/CIR/DEKOM/IV/2021 dated 9 April 2021, that determined the total gross Remuneration for the members of the Board of Commissioners for the year 2021 not exceeding Rp11,100,000,000,- (Eleven billion and one hundred million Rupiah), and grant power and authority to the Board of Commissioners to decide the distribution of the total remuneration to the members of the Board of Commissioners under one condition that in making such decision of the distribution of the total Remuneration, the Board of Commissioners is obliged to take into account the recommendation of the Nomination and Remuneration Committee of the Company.

Voting	According to the result of voting that were administered in the Meeting and also through eASY.KSEI: Agreed : 6.472.163.158 or 89,8392650 % Disagreed : 731.995.365 or 10,1607336 % Abstained : 100 or 0,0000014 % Total Agreed : 6.472.163.258 or 89,8392664 %
Resolution	Meeting with majority Votes 6.472.163.258 shares or 89,8392664%
Realization/Follow up	Granting full power and authority to the Board of Commissioners of the Company to decide the Remuneration for the members of the Board of Directors and the members of the Sharia Supervisory Board for the year 2021 and to decide its distribution amongst the members of the Board of Directors and the members of the Sharia Supervisory Board, and the determination to remuneration for the Board of Commissioners and its distribution to the members of the Board of Commissioners have been done according to the Meeting Resolution.

Agenda item

Fifth Agenda Item of the Meeting:

Appointment of the Public Accountant and/or Public Accounting Firm to examine the bookkeeping of the Company for financial year ending on 31 December 2021 and the determine the amount of the honorarium and other requirements with respect to the appointment.

Meeting resolution

1. Approved to grant power and authority to the Board of Commissioners to:
 - a. Appoint the Public Accountant and/or Public Accounting Firm to examine the bookkeeping of the Company for financial year ending on 31 December 2021 and the determination of the amount of honorarium and other requirement regarding of the appointment of Public Accountant and/or Public Accounting Firm, taking into account the recommendation of Audit Committee and the prevailing regulations;
 - b. Appoint the substitute Public Accountant and/or Public Accounting Firm in the event that Public Accountant or Public Accounting appointed by the Meeting for whatever reasons is not able to complete or perform the auditing for the financial reports for the year ending 31 December 2021 including to determine the amount of fees and other conditions of the appointment of the substitute Public Accountant or Public Accounting Firm
2. That in such appointment of the Public Accountant and/or Public Accounting Firm, the Company must fulfill the requirement:
 - a. The appointed Public Accountant and/or Public Accounting Firm must be registered as the Capital Market Support Profession in Financial Services Authority and has experience to audit banks.
 - b. The appointed Public Accounting Firm must be affiliated with international Public Accounting Firm.

Voting	According to the result of voting that were administered in the Meeting and also through eASY.KSEI: Agreed : 6,687,006,037 or 92.8214714% Disagreed : 517,152,486 or 7.1785272% Abstained : 100 or 0.0000014% Total Agreed : 6,687,006,137 or 92.8214728%
Resolution	Meeting with majority Votes 6,687,006,137 shares or 92.8214728%

Realization/Follow up	<ol style="list-style-type: none"> 1. Circular Resolution of Audit Committee as the Substitute for the Resolution taken in the Audit Committee Meeting PT Bank BTPN Syariah Tbk No. 002/CIR/AK/CSGC/VIII/2021 dated 9 August 2021 concerning Recommendation of Audit Committee for the Appointment of Public Accountant and/or Public Accounting Firm to examine or audit the bookkeeping of PT Bank BTPN Syariah Tbk for financial year ending on 31 December 2021; 2. Circular Resolution of the Board of Commissioners as the Substitute for the Resolution taken in the Board of Commissioners Meeting PT Bank BTPN Syariah Tbk No. 007/CIR/DEKOM/VIII/2021 dated 10 August 2021 concerning Approval of the Board of Commissioners for the Appointment of Public Accountant and/or Public Accounting Firm to examine or audit the bookkeeping of PT Bank BTPN Syariah Tbk for financial year ending on 31 December 2021; 3. Report of the Execution of the Appointment of Public Accountant and/or Public Accounting Firm to audit annual historical financial information on 31 December 2020 has been submitted to OJK DPBS in the letter No. S.338/DIR/CSGC/VIII/2021 dated 23 August 2021, to OJK Capital Market in the Letter Number S.339/DIR/CSGC/VIII/2021 dated 23 August 2021, and to PT Bursa Efek Indonesia in the Letter Number S.340/DIR/CSGC/VIII/2021 dated 23 August 2021.
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Agenda item

Sixth Agenda Item of the Meeting:

Report of the Transfer of a Part of Treasury Shares of the Company

Meeting resolution

Referring to the Letter on Disclosure of Information of the Company Number S.027/DIR/CSGC/I/2021 dated 26 January 2021 concerning the Report of Ownership or Changes of Shares Ownership of the Members of the Board of Directors PT Bank BTPN Syariah Tbk and Letter Number S.028/DIR/CSGC/I/2021 dated 26 January 2021 concerning Disclosure of Information for Public – Execution of the Transfer of a Part of Treasury Shares, it was informed to the shareholders, as follows:

1. The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders on 2 September 2019, the Second Agenda Item regarding the Buyback of the Shares of the Company in order to provide variable remuneration in accordance to the POJK Number 59/POJK.03/2017 and has executed the payment of variable remuneration as intended by means of first transfer of a part of Treasury Shares of the Company on 25 January 2021.
2. That the implementation of the next payment of variable remuneration still refers to the Resolution of the Extraordinary General Meeting of Shareholders on 2 September 2019.

Resolution	As the Sixth Agenda Item is a Report, it did not involve making Resolution
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Agenda item

Seventh Agenda Item of the Meeting:

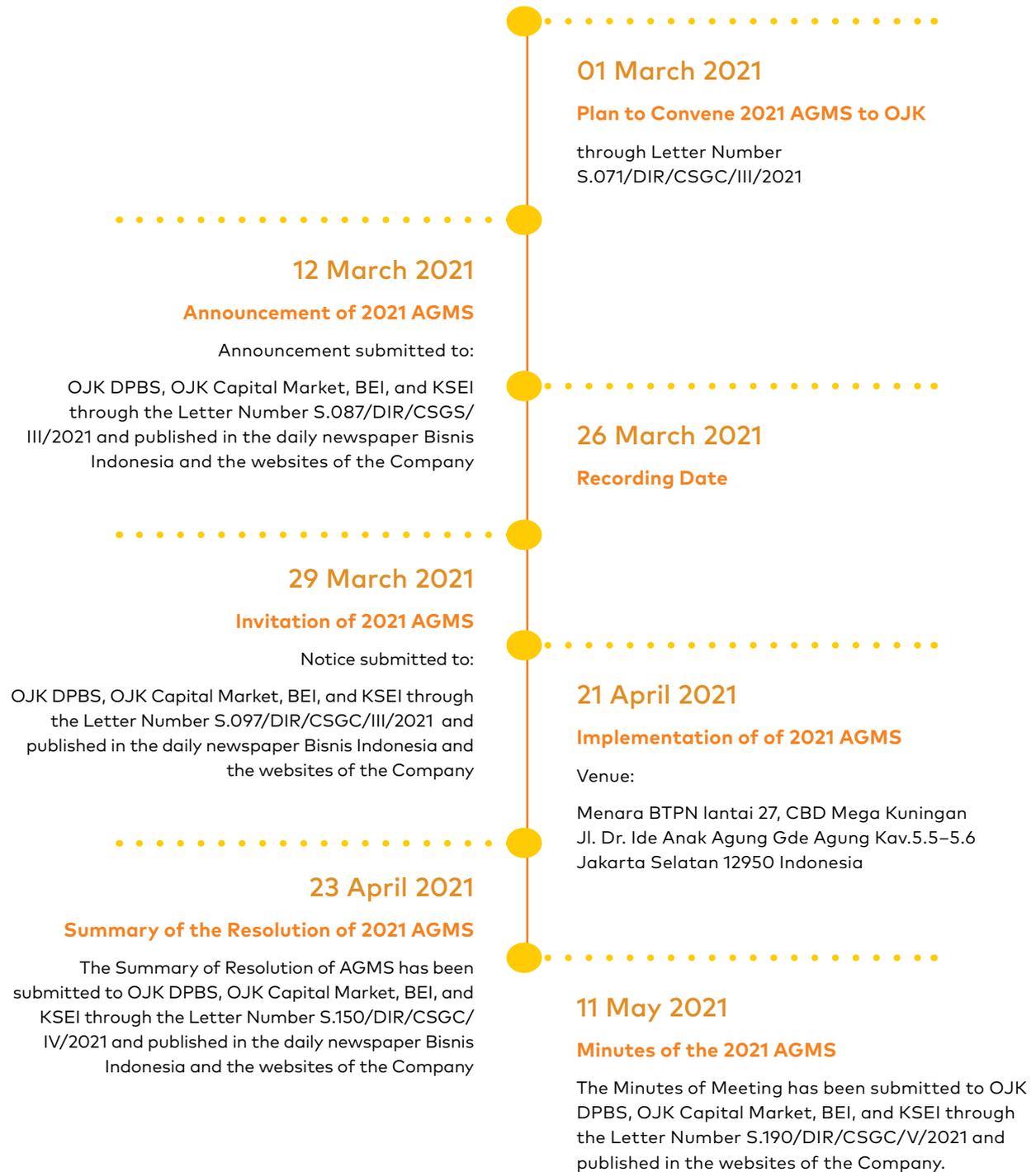
Amendment to the Articles of Association

Meeting resolution

1. Agreed the Amendment to the Articles of Association in order to conform to the Regulations of Financial Services Authority Number 14/POJK.04/2019 concerning the Amendment of the Regulation of Financial Services Authority No. 32/POJK.04/20 concerning the Capital Increase in Public Company by Providing Preemptive Rights, POJK Number 15/POJK.04/2020 concerning the Plan and Implementation of General Meeting of Shareholders for Public Companies, and POJK Number 16/POJK.04/2020 concerning the Implementation of General Meeting of Shareholders for Public Companies in Electronic Format;

2. Approved to grant authority to the Board of Directors with Substitution Rights to restate in a notarial Deed the aforementioned resolution including rewriting of the whole provisions in the Articles of Association of the Company in a Notarial Deed and then to request notification for the Amendments to the Articles of Association of the Company to the Ministry of Law and Human Rights of the Republic of Indonesia and announce it the State Gazzette of the Republic of Indonesia, and for such intention, make the changes and/or addition in whatever form that is necessary and/or required by the Ministry of Law and Human Rights of the Republic of Indonesia in order to obtain approval for the the Amendments of the Articles of Association and do all the actions as required by the prevailing laws and regulations.

Voting	<p>According to the result of voting that were administered in the Meeting and also through eASY.KSEI:</p> <p>Agreed : 6,664,993,622 or 92.5159199%</p> <p>Disagreed : 539,164,401 or 7.4840718%</p> <p>Abstained : 600 or 0.0000083%</p> <p>Total Agreed : 6,664,994,222 or 92.5159282%</p>
Resolution	Meeting with majority Votes 6,664,994,222 shares or 92.5159282%
Realization/Follow up	<p>The Amendment of the Articles of Association has been stated in the Deed of the Resolution of Annual General Meeting of Shareholders BTPN Syariah No. 35 dated 21 April 2021 by Notary Ashoya Ratam, SH., Mkn, Notary in South Jakarta Administrative City, and has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia by the Receipt of Notification of the Amendment of the Articles of Association of PT Bank BTPN Syariah Tbk Number AHU-AH. 01.03-0309443 dated 17 May 2021 and has been submitted to Financial Services Authority through the Letter Number S.200/DIR/CSGC/V/2021 dated 18 May 2021 and PT Bursa Efek Indonesia (BEI) and PT Kustodian Sentral Efek Indonesia (KSEI) through the Letter Number S.200/DIR/CSGC/V/2021 dated 18 .May 2021 for which disclosure of information has been administered through the websites of the Indonesian Stock Exchange and the Financial Services Authority and the websites of BTPN Syariah.</p>

stages to convene annual GMS 2021

follow up – resolutions of the previous annual general meeting of shareholders

BTPN Syariah has realized the resolution of the Annual General Meeting of Shareholders conducted on 16 April 2020 for the accounting book ended on 31 December 2019, with the description, as follows:

follow up – annual general meeting of shareholders (16 april 2020)

No	Agenda	Resolution	Status	Description
1	Approval of Annual Report that had been reviewed by the Board of Commissioners including the Supervision Report of the Board of Commissioners and the Sharia Supervisory Board and Ratification of Financial Statements for the financial year ended on 31 December 2019 (thirty first of December two thousand nineteen) and grant full release and discharge (<i>volledig acquit et decharge</i>) to the incumbent members of the Board of Directors, the Board of Commissioners and Sharia Supervisory Board for the management and supervision that had been performed during the financial year ended December 31, 2019 (thirty first of December two thousand nineteen).	<ol style="list-style-type: none"> 1. Approved the Annual Report of the Company including the report of the Supervision that had been performed by the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31 December 2019 (thirty first of December two thousand nineteen) that had been contained in the Annual Report 2019 book and had been presented by the Board of Directors of the Company in the Meeting. 2. Ratified the Financial Statements of the Company for the financial year ended on 31 December 2019 (thirty first of December two thousand nineteen) that had been examined and audited by Public Accounting Firm Siddharta Widjaja & Rekan (<i>an Indonesian partnership and member of KPMG Network of independent member affiliated with KPMG</i>) that is contained in the Annual Report 2019 and had been presented by the Board of Directors of the Company in the Meeting. 3. Granted full release and discharge (<i>volledig acquit et decharge</i>) to the incumbent members of the Board of Directors who have been serving for the financial year ended December 31, 2019 (thirty first of December two thousand nineteen) for the management activities and to incumbent members of the Board of Commissioners and Sharia Supervisory Board for supervision that had been performed by each during the financial year ended December 31, 2019 (thirty first of December two thousand nineteen), to the extent that such deeds are recorded in the Annual Report Sustainability Report, and the Financial Statement of the Company for the financial year ended 31 December 2020 (thirty first of December two thousand twenty); except in the event of fraud, embezzlement or other criminal deeds. 	Completed	Approved by Annual GMS conducted on 16 April 2020

No	Agenda	Resolution	Status	Description
2	Appropriation of net profit for the financial year ended on 31 December 2019 (thirty first of December two thousand nineteen)	<p>1. Approve the appropriation of net profit for the financial year 2019 of Rp1,399,633,812,166,- (one trillion three hundred ninety nine billion six hundred thirty three million eight hundred twelve thousand one hundred and sixty six Rupiah) according to the Law No. 40 of 2007 concerning Limited Liability Companies, as follows:</p> <p>a. An amount of Rp20,000,000,000,- (twenty billion Rupiah) is appropriated as the General Reserves of the Company;</p> <p>b. An amount of Rp45,- (Forty five Rupiah) per share or Rp346,554,000,000,- (Three hundred forty and six billion five hundred fifty four million Rupiah) is allocated as for Cash Dividend for the Shareholders with the condition that:</p> <p>i. For such Dividend the Board of Directors will deduct Dividend Tax according to the prevailing taxation regulations to the Shareholders entitled for the payment of Dividend; and</p> <p>ii. The Board of Directors hereby grants power and authority to decide matters pertaining to the execution of the payment of dividend for the financial year 2019.</p> <p>2. Booked the balance of the Net Profit of the Company for the year ended 31 December 2019 or the amount of Rp1,033,079,812,166,- (One Trillion thirty three billion seventy nine million eight hundred twelve thousand one hundred and sixty six Rupiah) as Retained Earnings to finance the business activities of the Company.</p>	Completed	The appropriation of the net profit of BTPN Syariah to add the amount of Reserve Requirements has been followed up and booked according to the Resolution of Annual GMS on 16 April 2020.

No	Agenda	Resolution	Status	Description
3	Determination of the amount of remuneration for the members of the Board of Directors, the members of the Board of Commissioners, the members of the Sharia Supervisory Board BTPN Syariah for the year 2020 (two thousand twenty)	<ol style="list-style-type: none"> 1. Granted full power and authority to the Board of Commissioners of the Company to decide the Remuneration for the members of the Board of Directors and the members of the Sharia Supervisory Board in 2020 through Nomination and Remuneration Committee Meeting, and to decide its distribution amongst the members of the Board of Directors and the members of the Sharia Supervisory Board under the condition that in making such decision of the total amount and its distribution to members of the Board of Directors and the members of the Sharia Supervisory Board, the Board of Commissioners is obliged to take into account the recommendation of the Nomination and Remuneration Committee of the Company 2. Approved the recommendation of the Nomination and Remuneration Committee stated in the Minutes of Meeting of the Nomination and Remuneration Committee of the Company MOM 002/CIR/KNR/IV/2020 dated 03 April 2020, that was approved by the Board of Commissioners as stated in the Circular Decision of the Board of Commissioners No. 003/CIR/DEKOM/IV/2020 dated 03 April 2020 that determined the total gross Remuneration for the members of the Board of Commissioners for the year 2020 not exceeding Rp22,100,000,000,- (Twenty two billion and one hundred million Rupiah) and to grant power and authority to the Board of Commissioners to decide, in a resolution of the Board of Commissioners, the distribution of the total remuneration to the members of the Board of Commissioners under one condition that in making such decision of the distribution of the total Remuneration, the Board of Commissioners is obliged to take into account the recommendation of the Nomination and Remuneration Committee of the Company 	Completed	<ol style="list-style-type: none"> 1. Minutes of Meeting of the Board of Commissioners Number MOM. 003/CIR/DEKOM/IV/2020 dated 03 April 2020 (third of April two thousand twenty) stating the total gross Remuneration for the members of the Board of Commissioners for the financial year ended on 31-12-2020 ((thirty first of December two thousand twenty); 2. Minutes of Meeting of the Nomination and Remuneration Committee BTPN Syariah Number MOM. 002/CIR/KNR/IV/2020 dated 03 April 2020 (third of April two thousand twenty) concerning the determination of gross Remuneration for the members of the Board of Commissioners for the financial year ended on 31-12-2020 (thirty first of December two thousand twenty).

No	Agenda	Resolution	Status	Description
4	Appointment of the Public Accountant and/or Public Accounting Firm to examine the bookkeeping of the Company for financial year ending on 31 December 2020 and the determination of the amount of fees and other conditions of such the appointment;	<p>1. Granted the power and authority to the Board of Commissioners of the Company to:</p> <p>Appointed the Public Accountant and/or Public Accounting Firm to examine or audit the bookkeeping of the Company for the financial year ended 31 December 2020 and determine the amount of fees and other condition of such the appointment of Public Accountant and/or Public Accounting firm taking into consideration the recommendation of the Audit Committee and the prevailing regulations Appointed the substitute Public Accountant and/or Public Accounting Firm in the event that Public Accountant and/or Public Accounting appointed by the Meeting for whatever reasons is not able to complete or perform the auditing for the financial reports for the year ended 31 December 2020 including to determine the amount of fees and other conditions of the appointment of the substitute Public Accountant or Public Accounting Firm</p> <p>2. That in the Appointment of the Public Accountant and/or Public Accounting Firm, the Company must fulfill the requirement:</p> <p>a. The appointed Public Accountant and/or Public Accounting Firm must be registered as the Capital Market Supporting Profession in Financial Services Authority and has experience to audit banks.</p> <p>b. The appointed Public Accounting Firm must be affiliated with international Public Accounting Firm</p>	Completed	<p>1. Circular Resolution of the Audit Committee as the Substitute for the Resolution taken in the Meeting of the Board of Commissioners PT Bank BTPN Syariah Tbk Number 003/CIR/KA/CSGC/VII/2020 dated 30 July 2020 concerning the Audit Committee Recommendation on the appointment of the Public Accountant and/or Public Accounting Firm to examine the bookkeeping of BTPNS Syariah for the financial year ended on 31 December 2020 in PT Bank BTPN Syariah Tbk;</p> <p>2. Circular Resolution of the Board of Commissioners as the Substitute for the Resolution taken in the Meeting of the Board of Commissioners PT Bank BTPN Syariah Tbk Number 008/CIR/DEKOM/CSGC/VIII/2020 dated 6 August 2020 concerning the Approval of the Board of Commissioners for the appointment of the Public Accountant and/or Public Accounting Firm to examine the bookkeeping of Btpns syariah for the financial year ended on 31 December 2020 in PT Bank BTPN Syariah Tbk.</p> <p>3. Report of the implementation of the Appointment of Public Accountant and/or Public Accounting Firm to audit annual historical financial information on 31 December 2020 has been submitted to OJK DPBS in the letter No. S.313/DIR/CSGC/VIII/2020 dated 19 August 2020, to OJK Capital Market in the Letter Number S.311/DIR/CSGC/VIII/2020 dated 19 August 2020, and to PT Bursa Efek Indonesia in the Letter Number S.312/DIR/CSGC/VIII/2020 dated 19 August 2020.</p>

No	Agenda	Resolution	Status	Description
5	Amendments to the Articles of Association	<p>The Amendments to the Articles of Association included amongst others:</p> <ol style="list-style-type: none"> Amended the provisions of the Articles of Association of the Company of which the essentials were contained in the Concept of the Amendments to the Articles of Association that have been presented in the slides of the Meeting. 	Completed	<ol style="list-style-type: none"> Deed of the Resolution of General Meeting of Shareholders BTPN Syariah Number 26 dated 16 April 2020 by Notary Notaris Ashoya Ratam, SH.,Mkn, South Jakarta Administrative City, that has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia that had obtained approval in the Decree Number AHU-AH.01.03-0214020 dated 08 May 2020 and had obtained approval for the Amendments of the Articles of Association Number AHU-0034666. AH.01.02.TAHUN 2020 dated 08 May 2020 that had been submitted to Financial Services Authority (OJK), PT Bursa Efek Indonesia (BEI), and PT Kustodian Sentral Efek Indonesia (KSEI) in the Letter Number S.168/DIR/CSGC/V/2020 dated 14 May 2020 for which disclosure of information had been done in the websites of Indonesian Stock Exchange and OJK and the websites of BTPN Syariah;

No	Agenda	Resolution	Status	Description
2.		Approved to grant authority to the Board of Directors with Substitution Rights to restate the aforementioned resolution and rewrite the whole provisions in the Articles of Association of the Company in a Notarial Deed and submit it the authorized institution in order to obtain approval and/or notification regarding the Amendments of the Articles of Association and take whatever action that is deemed required for such intention including adding and/or amending the Articles of Association.		3. Deed of Resolution of General Meeting of Shareholders BTPNS Syariah Number 3 dated 4 June 2020 by Notary Notaris Ashoya Ratam, SH.,Mkn, South Jakarta Administrative City, that has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia according to the Decree Number AHU-AH.01.03-0236605 dated 05 June 2020 that had been submitted to Financial Services Authority (OJK), PT Bursa Efek Indonesia (BEI), and PT Kustodian Sentral Efek Indonesia (KSEI) in the Letter Number S.187/DIR/CSGC/VI/2020 dated 05 June 2020 for which disclosure of information had been done in the websites of Indonesian Stock Exchange and OJK and the websites of BTPN Syariah

No	Agenda	Resolution	Status	Description
6	Appointment of the Management of the Company	<p>1. Appointed New Members of the Board of Directors:</p> <p>a. Mr. Hadi Wibowo as President Director</p> <p>b. Mr. Dwiyono Bayu Winantio as Director (*)</p> <p>c. Mr. Fachmy Achmad as Director (*)</p> <p>2. Reappointed Members of the Board of Directors:</p> <p>a. Mr. M. Gatot Adhi Prasetyo as Director</p> <p>b. Mr. Arief Ismail as Compliance Director</p> <p>3. Reappointed Members of the Board of Commissioners:</p> <p>a. Mr. Kemal Azis Stamboel as President Commissioner / Independent</p> <p>b. Mrs. Dewie Pelitawati (written in the Identity Card Dewi Pelitawati) as Independent Commissioner</p> <p>c. Mr. Mahdi Syahbuddin as Commissioner</p> <p>d. Mrs. Yenny Lim as Commissioners</p> <p>4. Reappointed members of the Sharia Supervisory Board:</p> <p>a. Mr. H. Ikhwan Abidin, MA as Chairman of the Sharia Supervisory Board</p> <p>b. Mr. H. Muhamad Faiz, MA as member of the Sharia Supervisory Board</p> <p>So that the composition of members of the the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board being effective since the closing of the 2020 Annual GMS to be, as follows:</p> <p>Members of the Board of Directors:</p> <p>1. Mr. Hadi Wibowo as President Director</p> <p>2. Mr. M. Gatot Adhi Prasetyo as Director</p> <p>3. Mr. Arief Ismail as Compliance Director;</p> <p>4. Mr. Dwiyono Bayu Winantio as Director (*)</p> <p>5. Mr. Fachmy Achmad as Director (*)</p>	Completed	1. Deed of the Resolution of General Meeting of Shareholders BTPN Syariah Number 25 dated 16 April 2020 by Notary Notaris Ashoya Ratam, SH.,Mkn, South Jakarta Administrative City, that has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia according to the Decree Number AHU-AH.01.03-0205531 dated 30 April 2020 that had been submitted to Financial Services Authority (OJK), PT Bursa Efek Indonesia (BEI), and PT Kustodian Sentral Efek Indonesia (KSEI) in the Letter Number S.136/DIR/CSGC/IV/2020 dated 20 April 2020 for which disclosure of information had been done in the websites of Indonesian Stock Exchange and OJK and the websites of BTPN Syariah;

No	Agenda	Resolution	Status	Description
		<p>Members of the Board of Commissioners:</p> <ol style="list-style-type: none"> 1. Mr. Kemal Azis Stamboel as President Commissioner / Independent 2. Mrs. Dewie Pelitawati (written in the Identity Card Dewi Pelitawati) as Independent Commissioner 3. Mr. Mahdi Syahbuddin as Commissioner 4. Mrs. Yenny Lim as Commissioner <p>Members of the Sharia Supervisory Board:</p> <ol style="list-style-type: none"> 1. Mr. H. Ikhwan Abidin, M.A. as Chairman of the Sharia Supervisory Board 2. Mr. H. Muhamad Faiz, M.A. as member of the Sharia Supervisory Board <p>All the terms of office is counted since the closing of the Annual GMS until the closing of third GMS of the Company, that will be held in the year 2023, under the condition that those who have not received the approval of the Fit and Proper Test or approval from OJK will be effective upon the receipt of the Approval from the OJK.</p> <p><i>(*) Being effective upon the receipt of Approval from OJK.</i></p> <ol style="list-style-type: none"> 5. Granted power to the Board of Directors of the Company with substitution rights to restate in a notarial decree the aforementioned resolution and notify it to the Ministry of Law and Human Rights of the Republic of Indonesia, and for such intention do the necessary action according to the prevailing laws and regulations. 		<ol style="list-style-type: none"> 2. Deed of the Resolution of General Meeting of Shareholders of BTPN Syariah Number 03 dated 4 June 2020 by Notary Notaris Ashoya Ratam, SH.,Mkn, South Jakarta Administrative City, that has been registered in the Ministry of Law and Human Rights of the Republic of Indonesia according to the Decree Number AHU-AH.01.03-0236605 dated 05 June 2020 2020 that had been submitted to Financial Services Authority (OJK), PT Bursa Efek Indonesia (BEI), and PT Kustodian Sentral Efek Indonesia (KSEI) in the Letter Number S.187/DIR/CSGC/VI/2020 dated 05 June 2020 for which disclosure of information had been done in the websites of Indonesian Stock Exchange and OJK and the websites of BTPN Syariah.

disclosure of transactions with conflict of interest

Conflict of interest in BTPN Syariah is defined as incompatibility between the economic interests of the Financial Services Institutions (FSI) within the financial conglomeration of SMBC Group and the personal economic interests of the owners, members of the Board of Commissioners, members of the Board of Directors, executives, and/or parties related to FSI.

BTPN Syariah, as an FSI and a member of the financial conglomeration of SMBC Group has, a policy to identify, mitigate, and manage conflicts of interest, including those from transactions with affiliated parties and intra-group transactions.

The policy also prohibits members of the Board of Directors and members of the Board of Commissioners from taking actions that can inflict losses or reduce the profits of FSI, and they are obliged to disclose if any conflict of interest occurs in every decision making.

Guides to handle conflicts of interest in BTPN Syariah for the implementing organs refer to the Articles of Association, Good Corporate Governance Policy, Charters of the Board of Commissioners, Sharia Supervisory Board and Board of Directors and the Bank's Code of Ethics.

BTPN Syariah stipulates the disclosure and transparency of conflict of interest in the Bank in the minutes of corporate meetings, as well as other information disclosure media.

The Board of Commissioners, Sharia Supervisory Board and Board of Directors of BTPN Syariah have acted independently and have no conflict of

interest that could interfere with their ability to carry out their duties professionally and objectively in BTPN Syariah.

There was no transaction with conflict of interest in BTPN Syariah and there was no intervention from shareholders or other parties that could cause conflict of interest in BTPN Syariah throughout 2021.

affiliated transactions

BTPN Syariah has submitted a report to the Financial Services Authority and PT Bursa Efek Indonesia through Letter Number S.327/DIR/CSGC/VII/2021 dated 16 August 2021 regarding collaboration in information technology with affiliated parties, namely Sumitomo Mitsui Banking Corporation and PT Bank BTPN Tbk (BTPN/Main Entity), with the occurrence date of 16 August 2021.

The collaboration is a manifestation of support from Sumitomo Mitsui Banking Corporation and BTPN as the ultimate controlling shareholder and controlling shareholder of BTPN Syariah, respectively, and aims to develop the digital banking business in BTPN and BTPN Syariah.

The Board of Directors ensured that the transactions with affiliates have sufficiently complied with procedures, and that they have been carried out according to the general standards of business practice and arm's length principle.

There is no transaction value up to 31 December 2021 (nil).

board of commissioners, sharia supervisory board and board of directors

fit and proper tests

All members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors of BTPN Syariah had passed the Fit and Proper Tests by the Financial Services Authority as of 31 December 2021.

board of commissioners

Referring to Law No. 40 of 2007 dated 16 August 2007 regarding Limited Liability Companies, Board of Commissioners is a corporate organ that performs function and is collectively responsible (each member of the Board of Commissioners may not act individually, but based on the decision of the Board of Commissioners), independently performs general and/or specific supervisory function in accordance with the Articles of Association, and provides advice to the Board of Directors in managing the Bank based on Good Corporate Governance (GCG) principles.

Members of the Board of Commissioners are appointed and ratified through the General Meeting of Shareholders and shall meet the fit and proper test requirements.

duties and responsibilities of board of commissioners

The duties and responsibilities of the Board of Commissioners according to the latest Charter of BTPN Syariah Board of Commissioners are, as follows:

1. The Board of Commissioners shall ensure the implementation of Good Corporate Governance ("GCG") in any business of the Bank at all levels or ranks of organization;
2. The Board of Commissioners shall supervise the duty and responsibility of the Board of Directors, and give advice to the Board of Directors;
3. In conducting supervision, the Board of Commissioners shall direct, monitor and evaluate the implementation of the Bank's strategic policies. For the implementation of this duty and responsibility, the Board of Commissioners may request data and information needed to the Board of Directors;
4. In conducting supervision, the Board of Commissioners shall be prohibited from making decision on Bank operational activities, except:
 - a. The provision of funds to the Parties concerned as regulated in the provisions of Bank Indonesia or the Financial Services Authority on the Legal Limit of Fund Distribution or in the amount exceeding that amount that from time to time will be determined by the Board of Commissioners; and
 - b. Other matters specified in the Bank's Articles of Association or applicable laws and regulations.
5. Decision making by the Board of Commissioners does not exclude the responsibility of the Board of Directors on the implementation of the management of the Bank;
6. The Board of Commissioners shall provide sufficient time to perform his/her duty and responsibility optimally;

7. The Board of Commissioners shall ensure that the Board of Directors has followed up audit findings and recommendations of the Bank's internal audit working unit, external auditor, supervisory result of OJK and/or supervisory result of other authority bodies;
8. The Board of Commissioners shall notify OJK no later than 7 (seven) working days from the finding of:
 - a. Violation against Laws and Regulations in the field of finance and banking and;
 - b. Circumstances or estimated circumstances that may harm business continuity of the Bank.
9. The Board of Commissioners shall nominate candidates for the Sharia Supervisory Board ("DPS") to the Board of Directors with taking into account the recommendation of the Nomination and Remuneration Committee for requesting recommendations of the Indonesian Ulema Council and the approval of OJK. The GMS may delegate authority to the Board of Commissioners to appoint the members of DPS.
10. In the undertaking of internal audit function, the Board of Commissioners is the responsible to:
 - a. Ensure that the Board of Directors prepares and maintain the adequate, effective and efficient internal control system;
 - b. Review the effectiveness and efficiency of the internal control system based on the information from Internal Audit Unit at least once a year; and
 - c. Appoint independent Quality Assurance from external party to assess the performance of Internal Audit Unit taking into consideration the recommendation of Audit Committee.

11. The Board of Commissioners communicates with the internal audit function of the parent company in order to the internal audit function of the parent company establishes the scope of the audit and performing internal audit activities with adequate coverage at the Bank.

functions of president commissioner

The main functions of the President Commissioner according to the latest Charter of BTPN Syariah Board of Commissioners are, as follows:

1. The position of each member of the Board of Commissioners including the President Commissioner is equal;
2. Duties of the President Commissioner are to coordinate the activities of the Board of Commissioners and ensure that each member of the Board of Commissioners shall be able to express his/her opinion based on adequate information;
3. General Meeting of Shareholders (GMS) is chaired by a member of the Board of Commissioners who is appointed by the Board of Commissioners. In the event that all members of the Board of Commissioners are absent or unable to attend, the GMS shall be chaired by a member of the Board of Directors appointed by the Board of Directors;
4. Other provisions shall refer to the Company's Articles of Association.

establishment of the board of commissioners' committees

According to the Charter of the Board of Commissioners in BTPN Syariah, that in order to support the effectiveness of the undertaking of its duties and responsibilities, the Board of Commissioners has established the Board of Commissioners' Committees, that consist of:

1. Audit Committee;
2. Risk Monitoring Committee;
3. Nomination and Remuneration Committee

The Board of Commissioners has ensured that the committees perform their duties effectively. Each of the Board of Commissioners' Committees in BTPN Syariah has its own Charter.

Charter of the Board of Commissioners

In performing their duties and responsibilities, members of the Board of Commissioners in BTPN Syariah always refer to the Charter of the Board of Commissioners, which are updated and refined in accordance with the prevailing regulations.

The Board of Commissioners reviewed and approved its Charter as part of the annual review process by referring to the latest regulation in 2021. The latest Charter of the Board of Commissioners is Number 01/PedomanKerja/CSGC/V/2021 dated 5 May 2021.

The Charter of the Board of Commissioners in BTPN Syariah stipulates:

1. Organization;
2. Independency;
3. Duties and Responsibilities;
4. Establishment of Committees;
5. Functions of President Commissioner;
6. Work Ethics;
7. Office Hours;
8. Meetings;
9. Conflicts of Interest;
10. Transparency;
11. Term of Office;
12. Accountability of the Board of Commissioners;
13. Development;
14. Others.

composition and criteria of members of the board of commissioners

The composition and criteria for members of the Board of Commissioners and organization as stipulated in the Charter of the Board of Commissioners of BTPN Syariah are:

1. Member of the Board of Commissioners shall consist of at least 3 (three) members and maximum equal to the total members of the Board of Directors;
2. At least 1 (one) member of the Board of Commissioners shall be domiciled in Indonesia;
3. The Board of Commissioners shall be chaired by the President Commissioner, in the event of determining the President Commissioner shall take precedence of Commissioner who is an Independent Commissioner;
4. The Board of Commissioners shall consist of at least one member having capabilities in the field of macroeconomics, banking and Sharia finance, law, accounting and auditing;
5. The Board of Commissioners shall carry out his/her duty and responsibility independently. To ensure the independence of the Board of Commissioners, at least 50% (fifty percent) of the total members of the Board of Commissioners shall be Independent Commissioners;
6. Those who can become a member of the Board of Commissioners are the person fulfilling requirements at the time of appointment and during in service:
 - a. Demonstrate good character of moral and integrity;
 - b. Is capable to perform legal action.

- c. During the last 5 (five) years prior to appointment and during the term of office:
 - i. Had never been declared bankrupt;
 - ii. Had never become a member of the Board of Directors and/or a member of the Board of Commissioners found guilty of causing a company declared bankrupt.
 - iii. Had never been punished for committing a criminal offense detrimental to the state finances and/or related to financial sector, and
 - iv. Had never become a member of the Board of Directors and/or the Board of Commissioners during the term of office:
 - 1) Had once not convene the Annual General Meeting of Shareholders;
 - 2) Whose report of accountability as the member of the Board of Directors or the Board of Commissioners had once not been accepted by the General Meeting of Shareholders or had once not submitted report of accountability as the member of the Board of Directors or the Board of Commissioners to the General Meeting of Shareholders; and
 - 3) Had once caused the company with license, approval or registration from the Financial Services Authority to fail to fulfill the obligation to submit the annual report and/or financial report to the Financial Services Authority.
 - d. Is committed to comply with applicable laws and regulations.
 - e. Having knowledge and/or expertise in the field of the Issuer or Public Company;
 - f. Fulfillment of requirements as referred to above in letters a to e shall be contained in a letter of statement and submitted to the Bank.
 - g. The bank shall convene the GMS to replace members of the Board of Commissioners who does not meet the requirements as referred to above.
- 7. Any proposal of replacement and/or appointment of members of the Board of Commissioners to the GMS shall be taking into account the recommendation of the Nomination and Remuneration Committee (NRC);
 - 8. Each member of the Board of Commissioners shall meet the requirements of having passed fit and proper test in accordance with the provisions of Financial Service Authority/ Bank Indonesia on fit and proper test;
 - 9. A member of the Board of Commissioners may only concurrently serve as:
 - a. A member of the Board of Commissioners, Directors or Executive Officer at 1 (one) non-financial institution/company;
 - b. A member of the Board of Commissioners or the Board of Directors performing supervisory functions in 1 (one) subsidiary company of financial institution of non-Sharia Commercial Bank owned by the Bank;
 - c. A member of the Board of Commissioners or Executive Officer in 1 (one) banking company that is a shareholder of the Bank;
 - d. A member of the Board of Commissioners, Directors or Executive Officers at 1 (one) non-banking company that is a shareholder of the Bank; or
 - e. Official at most 3 (three) non-profit institutions.
 - 10. The majority of members of the Board of Commissioners shall be prohibited from having a family relationship up to the second degree with the fellow members of the Board of Commissioners and/or members of the Board of Directors.

composition of members of the board of commissioners

Pursuant to the resolution of the 2020 Annual General Meeting of Shareholders of BTPN Syariah, Shareholders approved to reappoint all members of the Board of Commissioners with a term of office until the closing of the Annual General Meeting of Shareholders of BTPN Syariah which is to be held in 2023, without prejudice to changes that may occur before the end of the office term.

There was no change in the composition of the Board of Commissioners in BTPN Syariah during 2021.

The composition of members of the Board of Commissioners as of 31 December 2021

No	Name	Position	Financial Services Authority Approval	Effective Date
1	Kemal Azis Stamboel	President Commissioner/ Independent Commissioner	24 February 2014 (KEP-8/D-03/2014)	22 May 2014
2	Dewie Pelitawati	Independent Commissioner	24 February 2014 (KEP-9/D-03/2014)	22 May 2014
3	Mahdi Syahbuddin	Commissioner	23 December 2014 (KEP-128/D-03/2014)	13 January 2015
4	Yenny Lim	Commissioner	17 July 2019 (KEP-122/D.03/2019)	2 September 2019

All members of the Board of Commissioners in BTPN Syariah have fulfilled the requirements as members of the Board of Commissioners in accordance with Bank Indonesia Regulation concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, Bank Indonesia Regulation regarding Sharia Commercial Banks, Financial Services Authority Regulations concerning Fit and Proper Tests for the Main Parties of Financial Services Institutions, and by taking into consideration the Financial Services Authority Regulation regarding Board of Directors and Board of Commissioners of Issuers or Public Companies.

Specifically, each member of the Board of Commissioners in BTPN Syariah has the following duties:

Name	Position	Duties
Kemal Azis Stamboel	President Commissioner/ Independent Commissioner	Performs duties and responsibilities as: a. Chairman of Audit Committee b. Chairman of Nomination and Remuneration Committee c. Member of Risk Monitoring Committee
Dewie Pelitawati	Independent Commissioner	Performs duties and responsibilities as: a. Chairman of Risk Monitoring Committee b. Member of Audit Committee c. Member of Nomination and Remuneration Committee d. Member of Integrated Governance Committee

Mahdi Syahbuddin	Commissioner	Performs duties and responsibilities as: a. Member of Risk Monitoring Committee b. Member of Nomination and Remuneration Committee
Yenny Lim	Commissioner	Performs duties and responsibilities as Member of Nomination and Remuneration Committee

independency and diversity of members of the board of commissioners

independency of independent commissioners

BTPN Syariah has complied with the provisions concerning Independent Commissioners in accordance with Bank Indonesia Regulation Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, in conjunction with Bank Indonesia Regulation Number 15/13/PBI/2013 regarding Amendments to Bank Regulations Indonesia Number 11/3/PBI/2009 concerning Sharia Commercial Banks which stipulate that Independent Commissioners shall have no financial, management, share ownership and/or family relations with controlling shareholders, other members of Board of Commissioners and/or Board of Directors or financial relations and/or share ownership relations with the Bank, which may influence his/her ability to act in an independent manner.

Independency of the Board of Commissioners in BTPN Syariah according to Charter of the Board of Commissioners includes:

1. The Board of Commissioners shall perform its duties and responsibilities in an independent manner;
2. An Independent Commissioner shall be a member of the Board of Commissioners who does not have financial, management, share ownership and/or family relation with other members of the Board of Commissioners, members of the Board of Directors and/or Controlling Shareholders or other relations of any nature whatsoever, which may influence his/her ability to act in an independent manner.
3. Former members of the Board of Directors or Executive Officers of the Bank or parties that have relations with the Bank, who may influence their ability to act in an independent manner shall not be eligible to serve as Independent Commissioners of the Bank before undergoing a cooling off period of 6 (six) months;
4. This provision, however, shall not apply to former members of the Board of Directors or Executive Officers performing supervisory functions;
5. Independent Commissioner shall meet the following requirements:
 - a. Is not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities during the past 1 (one) year, except for the reappointment as Independent Commissioner of the Bank for the subsequent term;
 - b. Does not own any shares of the Bank, either directly or indirectly;
 - c. Does not have any affiliation with the Bank, members of the Board of Commissioners, members of the Board of Directors or the Ultimate Shareholders of the Bank;
 - d. Does not have any direct or indirect relations with the Bank's activities.
6. Independent Commissioners who have served for 2 (two) terms of office shall be eligible for reappointment for the subsequent term as long as he declares to remain independent in the GMS;
7. The declaration of independency of the Independent Commissioner shall be disclosed in the Annual Report;

8. In the event that an Independent Commissioner also serves on an Audit Committee, the Independent Commissioner shall only be eligible for reappointment for another term of office in the Audit Committee.
9. Independent Parties within the Company who have served for more than 2 (two) terms, under special circumstances, shall be eligible for reappointment, under the condition that the Independent Parties declare their continued independency in a written statement on independency to fulfill provisions, especially the ones related to Establishment of Audit Committee for public companies and the declaration is disclosed in this Annual Report.

Members of the Board of Commissioners who are Independent Commissioners whom have been appointed as members of Audit Committee for more than two terms have declared that they remained independent in well documented statement of independency in 2021

Members of the Board of Commissioners in BTPN Syariah who are Independent Commissioners have fulfilled the requirements of independency as evidenced by not having financial, management, share ownership and/or family relations with other members of the Board of Commissioners, members of the Board of Directors and/or Controlling Shareholders or other relations which may naturally influence their ability to act independently.

All Independent Commissioners in BTPN Syariah are not former members of the Board of Directors or Executive Officers of the Bank or parties who have relations with the Bank, which may influence their ability to act independently.

realization of independency aspects of independent commissioners

Aspects of Independency	Independent Commissioner	
	Kemal Azis Stamboel	Dewie Pelitawati
Having no shares of the Bank, either directly or indirectly	√	√
Having no direct or indirect business relations with the Bank's business activities	√	√
Having no concurrent positions as members of the Board of Directors or Executive Officers with supervisory duties	√	√
Having no family relations up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders or relations with the Bank	√	√

diversity of members of the board of commissioners

All members of the Board of Commissioners in BTPN Syariah are appointed by General Meeting of Shareholders by taking into consideration the recommendations from the Nomination and Remuneration Committee, and have passed the requirements of fit and proper test from the Financial Services Authority.

The composition of the Board of Commissioners is determined by taking into consideration the complexity and needs of the Bank. The composition of the Board of Commissioners is based on banking knowledge, expertise, professional experiences and background to support the effective undertaking of duties of the Board of Commissioners regardless of gender, ethnicity, race and religion.

The diversity of members of the Board of Commissioners in BTPN Syariah is among others that out of the four members of the Board of Commissioners, two members are women and two members are men. In addition, two members of the Board of Commissioners are Independent Commissioners.

All members of the Board of Commissioners in BTPN Syariah have fulfilled the number, composition, criteria and independency in accordance with the prevailing regulations.

Characteristics of Diversity of the Board of Commissioners

No	Diversity Aspect	Realization
1	Nationality	Indonesian citizen
2	Education	<ul style="list-style-type: none"> • Psychology • Master of Science in Business Management • Law • Master's degree in Law • Engineering • Business Administration • Master's degree in Financial Management, Mathematics • Deep understanding of Sharia Banking and Finance and Capital Market Regulations; • Deep understanding of Human Resources/Human Capital, Financial Planning (Financial Planning), Analysis, Accounting, Risk Management, Compliance, Audit.
3	Certification	<ol style="list-style-type: none"> 1. Risk Management Certification Level 2 (Only for members of the Board of Commissioners who are Independent Commissioners) 2. Risk Management Certification Level 4 (only for members of the Board of Commissioners who hold dual positions as Executive Officers in the parent company) 3. Executive Level Risk Management Certification (only for members of the Board of Commissioners who have served as members of the Board of Directors in national bank) 4. Sharia Banking Principles Certification
4	Professional Experiences	<ol style="list-style-type: none"> 1. Member of House of Representatives - Commissions I and XI 2. Chairman of Audit Committee in a national company 3. National Information and Communication Technology Council 4. Corporate Legal, Governance, Compliance, Corporate Secretary, Risk Management 5. Partner at Law Firm 6. Indonesia Bank Restructuring Agency (IBRA) 7. Director of Human Capital in a national bank 8. Deputy of Chief Finance Officer in a national bank 9. Executive Officer in an international bank overseeing Corporate Planning, Corporate Performance, General Affairs, Credit Risk, Market Risk, Operational Risk, Financial Planning and Performances, Credit Analyst, establishment of a Risk Management Unit
5	Gender	<p>2 men</p> <p>2 women</p>

disclosure of dual positions of members of the board of commissioners

With regard to the disclosure of concurrent positions as of 31 December 2021, members of the Board of Commissioners in BTPN Syariah did not hold concurrent positions as members of the Board of Commissioners, Board of Directors, and Executive Officers in other banking institutions, companies or other institutions that exceeded the maximum limit allowed by the prevailing regulations.

Disclosure of concurrent Positions of Members of the Board of Commissioners as of 31 December 2021

No	Name	Position	Company	Year
1	Kemal Azis Stamboel	Member of the Board of Advisors	WWF Indonesia	1999 – present
		President Commissioner	PT Digital Solusi Pratama	2019 – present
		Member of the Board of Trustees	Padjajaran University	2020 - 2025
2	Dewie Pelitawati	-	-	-
3	Mahdi Syahbuddin	-	-	-
4	Yenny Lim	Planning & Deputy CFO	PT Bank BTPN Tbk	2019 – present

disclosure of share ownership of the board of commissioners

With regard to the disclosure of BTPN Syariah share ownership by the Board of Commissioners as of 31 December 2021, the Board of Commissioners did not own any BTPN Syariah shares as stipulated in the provisions.

Disclosure of BTPN Syariah Share Ownership by Members of the Board of Commissioners as of 31 December 2021

Name	Position	Share Ownership Percentage	Number of Shares
Board of Commissioners			
Kemal Azis Stamboel	President Commissioner/Independent	0,00%	0
Dewie Pelitawati	Independent Commissioner	0,00%	0
Mahdi Syahbuddin	Commissioner	0,00%	0
Yenny Lim	Commissioner	0,00%	0

terms of office of members of the board of commissioners

In accordance with the Articles of Association of BTPN Syariah, the members of the Board of Commissioners are appointed in the General Meeting of Shareholders for a service period of three years with possible reappointment.

orientation for the board of commissioners

The President Director shall ensure that all newly appointed members of the Board of Commissioners obtain the necessary information related to the Bank in order to fulfill their duties and obligation. The Compliance Director who is in charge of Corporate Secretary is responsible to provide such information.

There was no appointment of new members of the Board of Commissioners in 2021.

supervision reports and recommendations of the board of commissioners

The Board of Commissioners has fulfilled its supervisory responsibilities by directing, monitoring and evaluating the implementation of the Bank's strategic policies in 2021. To fulfill these duties and responsibilities, the Board of Commissioners received adequate data and information from the Board of Directors

The supervisory function of the Board of Commissioners as stipulated in the Charter of the Board of Commissioners includes ensuring the implementation of Good Corporate Governance in every business of the Bank at all levels or layers of the organization, overseeing duties and responsibilities of the Board of Directors, and providing recommendations to the Board of Directors.

The realization of supervision by the Board of Commissioners has been supported by the Board of Commissioners' Committees that have been established, regular corporate meetings, meetings of the Board of Commissioners' Committees, Board of Commissioners Meetings inviting Directors, Board of Commissioners Meetings with the Head of Internal Audit Unit (SKAI) and Compliance, Board of Commissioners Meetings with the Head of SKAI of the Parent Company, Coordination Meetings of the Board of Commissioners with the Sharia Supervisory Board attended by Management. In addition, there have been other coordination meetings with Independent Parties whom the members of the Board of Commissioners' Committees which conducted regularly as the form of supervision by the Board of Commissioners.

The supervisory duties of the Board of Commissioners in 2021 included the following aspects:

1. The Board of Commissioners ensured that BTPN Syariah continuously support the Government in the National Economic Recovery Program as the Covid-19 pandemic entered the second year by providing various relief programs to BTPN Syariah financing customers during 2021. BTPN Syariah's programs and policies for its customers have been outlined in the Bank Business Plan and Report on the Realization of the Bank Business Plan, Financial Statements and regular reports related to customer restructuring programs to the Authority;
2. The Board of Commissioners ensured supervision over the fulfillment of duties and responsibilities of the Board of Directors, including the fulfillment of mandatory Information Disclosure on Annual Reports, Quarterly Published Financial Reports, Annual and Consolidated Financial Reports through online reporting system to the Regulator. The Board of Commissioners also ensured that the Board of Directors has fulfilled information disclosure by publishing reports in newspapers with national circulation and on the Bank website as required for a public company;
3. The Board of Commissioners monitored the financial performance of BTPN Syariah through regular Board of Commissioners' meetings, meetings with the Board of Directors, meetings with the Board of Commissioners' Committee and other coordination meetings convened from time to time when necessary;
4. The Board of Commissioners conducted a review and approved proposals from the Board of Directors on the following:
 - a. Revision of the Bank Business Plan (RBB) 2021 -2023, the realization of which was stated in the Supervision Report of the Board of Commissioners on the Realization of the Bank Business Plan to be submitted to the Sharia Banking Supervisor Financial Services Authority;
 - b. The Bank's Business Plan (RBB) 2022-2024 and monitoring of the RBB realization as outlined in the Report of the Board of Commissioners on the RBB Realization to the Authority;
 - c. Sustainable Finance Action Plan (RAKB) 2020-2024 and commitment to oversee its realization with the Board of Directors in an annual basis;
 - d. Planning and convening of the Annual GMS 2021;
 - e. Annual Work Plan of the Board of Commissioners' Committees, including the annual Audit Plan;
 - f. Follow-up on the resolutions of the Annual GMS 2021 on the appointment of a Public Accountant and/or Public Accounting Firm in 2021 by granting approval for the

Appointment of a Public Accountant and a Public Accounting Firm for the financial year ended 31 December 2021;

- g. Review and update on the Charter of the Board of Commissioners for 2021 in accordance with the prevailing regulations;
- h. Members of the Board of Commissioners who specifically served on the Integrated Governance Committee, attended regular Committee meetings, submitted Committee Reports to the President Commissioner of the Main Entity, carried out Self-Assessment, and performed other duties and responsibilities within the scope of one ownership. Committee members reviewed and approved the update of the latest Integrated Governance Committee Charter, Integrated Governance Committee Meeting Plan and Schedule for 2022 and monitored Banking Synergy during 2021.

(Further explanation regarding the Integrated Governance Committee is available in Reports of the Board of Commissioners' Committees in this Annual Report)

- 5. The Board of Commissioners ensures the supervision and compliance of the Bank to the fulfillment of sharia principles in the subsidiary, implementation of Risk Management in the Subsidiary including monitoring of sound implementation of GCG principles, prudential principles in equity participation, delivery of quality sharia products and services, as well as supervision of members of the Board of Directors and Bank Management who serve in the Subsidiary.
- 6. The Board of Commissioners reviewed the performance of the Board of Commissioners' Committees in 2021;
- 7. The Board of Commissioners conducted supervisory activities to ensure the Board of Directors followed up on internal and external audit findings as well as recommendations for Internal Audit from the Audit Committee;
- 8. The Board of Commissioners has reviewed and formulated recommendations for Internal Audit, Risk Management and the Bank's Internal Control System;
- 9. The Board of Commissioners performed coordination with the Sharia Supervisory Board on regular basis to align strategic directions in accordance with Sharia Principles;
- 10. The Board of Commissioners and members of the Board of Commissioners' Committees carried out supervisory activities on the implementation of business plans and Good Corporate Governance and sharia principles in branch offices and functional offices, and Centers. During the pandemic, supervision was carried out through interactive discussions using video teleconference and making recommendations to the Board of Directors;
- 11. The Board of Commissioners performed supervisory activities to ensure the Bank implemented prudential principles in product development and refinement process, formulation of strategic initiatives to respond to business competition, adequate information technology readiness to support the Bank's business development. The Board of Commissioners also made other recommendations to the Board of Directors for the necessary policies to be introduced with continued due observance of the prevailing regulations;
- 12. The Board of Commissioners recommended improvements towards the Bank's internal policies and procedures in supporting its business activities in providing the best service for the Bank's customers;
- 13. The Board of Commissioners conducted evaluation of the compliance function which was submitted to the President Director with a copy to the Compliance Director;
- 14. The Board of Commissioners supervised the fulfillment of duties and responsibilities of the Integrated Governance Committee that included receiving the latest information on the results of the Committee's monitoring of banking synergy implementation between the two banks in 2021.

The Board of Commissioners was granted mandate and authority from the Shareholders through the General Meeting of Shareholders (GMS) and has carried out the Resolution of Shareholders during 2021, which included:

1. Implementation of the Appointment of Public Accountant and Public Accounting Firm Siddharta Widjaja & Rekan and Partners (an Indonesian partnership and member firm of KPMG network of independent members affiliated with KPMG International Cooperative) as the External Auditor to inspect or audit the books and records of BTPN Syariah for the financial year ended 31 December 2021 and determined the fees and other requirements related to appointment of the Public Accountant and Public Accounting Firm taking into consideration recommendations from Audit Committee of the BTPN Syariah;
2. Implementation of the stipulations of remuneration for members of the Board of Directors and members of the Sharia Supervisory Board in 2021 through the Nomination and Remuneration Committee meetings, and determining its distribution amongst members of the Board of Directors and members of the Sharia Supervisory Board. In determining the total amount and distribution of remuneration for members of the Board of Directors and members of the Sharia Supervisory Board, the Board of Commissioners took into considerations the recommendations from the Nomination and Remuneration Committee of the Bank.

implementation of the board of commissioners meetings and joint meetings between the board of commissioners and board of directors in 2021

Board of Commissioners shall convene its meetings regularly, at least of once every two months and prepare the schedule of its meetings for the following financial year before the end of the current financial year. The Articles of Association also stipulates that at least once in four months, the Board of Commissioners shall convene its meeting with members of the Board of Directors in accordance with the prevailing regulations.

The schedule and agenda of meetings of the Board of Commissioners for 2021 were approved by the Board of Commissioners prior the end of the financial year through Memorandum Number M.001/KOM/CSL/XI/2020 dated 19 November 2020.

meeting policy of the board of commissioners

The meeting policy of the Board of Commissioners according to the latest Charter of the Board of Commissioners includes:

- a. The Board of Commissioners shall convene meetings regularly, at least once every 2 (two) months. The meetings of the Board of Commissioners are legitimate and have the right to make binding decisions if more than 2/3 (two thirds) of the total members of the Board of Commissioners are present or represented in the meeting, pursuant to provisions of the more stringent laws and regulations. The Board of Commissioner shall have a schedule of the regular meetings of the Board of Commissioners for the following financial year, before end of the current financial year;
- b. Meetings of the Board of Commissioners shall be physically attended by all members of the Board of Commissioners at least twice a year. Under special circumstances (pandemic or other force majeure), the obligation to attend physical meetings refers to the prevailing provisions governing physical meetings or their restrictions, without prejudice to the prevailing provisions regarding sound implementation of GCG and regulations in the capital market;
- c. The Board of Commissioners shall convene meetings with the Board of Directors regularly, at least once in 4 (four) months;

- d. Meetings may also be convened at any time whenever deemed necessary by one or more members of the Board of Commissioners or upon written request of one or more members of the Board of Directors or upon request of 1 (one) or more shareholders that jointly represent 1/10 (one tenth) of the total number of shares with legitimate voting rights;
- e. Meetings of the Board of Commissioners are chaired by the President Commissioner. In the event that the President of Commissioner is not available, the meeting will be chaired by other member of the Board of Commissioners appointed in the meeting;
- f. Decision making in meetings of the Board of Commissioners is based on deliberation for mutual consensus;
- g. In the event that mutual consensus is not achieved, the decision shall be made through majority affirmative votes of more than 2/3 (two thirds) of the total votes cast in the meeting, which is in accordance with the more stringent laws and regulations;
- h. All decisions legitimately made in the meeting of the Board of Commissioners shall bind all members of the Board of Commissioners;
- i. Dissenting opinions that occur in the meeting of the Board of Commissioners shall be clearly recorded in the minutes including the reasons for the dissenting opinion;
- j. Resolutions of meetings of the Board of Commissioners shall be recorded in minutes of meeting and properly documented;
- k. Minutes of the Board of Commissioners meeting shall be prepared by the Corporate Secretary or a party appointed in the meeting and signed by all members of the Board of Commissioners present in the meeting;
- l. In special conditions, which do not need to be proven to any party, the time limit for the preparation of minutes of meeting by parties appointed by the Board of Commissioners, can be more than 2 (two) days, with an approval from the Board of Commissioners (both verbally or in writing);
- m. Minutes of meetings shall be kept by the Corporate Secretary and distributed to all members of the Board of Commissioners;
- n. Materials for meetings of the Board of Commissioners shall be submitted to meeting participants no later than 5 (five) working days prior to the scheduled meeting;
- o. In the event that a meeting is not convene in accordance with the predetermined schedules, meeting materials are submitted to the meeting participants prior the meeting is convened, at the latest.
- p. Invitations for meetings of the Board of Commissioners shall be made in writing and sent by electronic mail (electronic media) or registered mail or delivered directly with an acknowledged receipt. The invitations shall be sent to members of the Board of Commissioners no later than 3 (three) calendar days prior to the Meeting of the Board of Commissioners excluding the date of the invitation and the date of the Board of Commissioners' Meeting. In the event that a meeting has been scheduled, a meeting invitation shall not be required;
- q. A member of the Board of Commissioners shall only be represented by other members of the Board of Commissioners in a Meeting of the Board of Commissioners based on a power of attorney. A member of the Board of Commissioners shall only represent 1 (one) other member of the Board of Commissioners;
- r. The Board of Commissioners may invite other parties to attend a meeting of the Board of Commissioners as observers and/or invitees, including but not limited to representatives of shareholders;
- s. Members of the Board of Commissioners may participate in a meeting of the Board of Commissioners through telephone conferences, video conferences or similar means of communication, the use of which allow all members of the Board of Commissioners present at the meeting to see, hear and talk to each other. Such participation by members of the Board of Commissioners shall be considered as direct presence of the members of the Board of Commissioners in the meeting of the Board of Commissioners and shall be counted in determining a quorum for the meeting of the Board of Commissioners. The resolutions made in the Meeting of the Board of Commissioners shall be made in writing and signed by the Chair

- of the Meeting and another member of the Board of Commissioners who is present and appointed for the purpose by the Meeting of the Board of Commissioners;
- t. Should a malfunction or failure of telephone conferences, video conferences or similar means of communication occurs during a meeting, this shall not affect the quorum for the meeting that was reached before the breakdown or failure of the telephone conference, video conference or similar means of communication. In that event, the member of the Board of Commissioners who participates in the meeting of the Board of Commissioners shall be deemed not to have voted on the proposal submitted in the meeting of the Board of Commissioners after the breakdown or failure in the telephone conference, video conference or similar means of communication has occurred;
- u. Minutes of meetings of the Board of Commissioners using telephone conference, video conference or similar means of communication shall be taken in writing and circulated among, and signed by all members of the Board of Commissioners who participate in meetings of the Board of Commissioners. Such signatures shall not be required, if minutes of the meeting of the Board of Commissioners are drawn up in a notarial deed;
- v. The Board of Commissioners may also make resolutions that are legally valid and binding without convening a meeting of the Board of Commissioners, under the condition that all incumbent members of the Board of Commissioners shall be notified in writing and all incumbent members of the Board of Commissioners shall give their approval for a proposal submitted in writing by signing the approval. Decisions of the Board of Commissioners made through this mechanism shall have the same legal power as legitimate decisions made in a meeting of the Board of Commissioners;
- w. Members of the Board of Commissioners are prohibited from making decisions in the Meeting of the Board of Commissioners regarding matters where members of the Board of Commissioners have a conflict of interest with the Bank, unless otherwise specified in the Meeting of the Board of Commissioners;

- x. Coordination meetings of the Board of Commissioners with the Sharia Supervisory Board shall be conducted regularly, at least twice a year. The Board of Commissioners and/or Sharia Supervisory Board may determine the minimum number of regular meetings that are more than this provision when deemed necessary and mutually agreed.

meeting frequencies and attendance of the board of commissioners in meetings of the board of commissioners and meetings of the board of commissioners with the board of directors in 2021

The Board of Commissioners conducted 12 (twelve) meetings of the six scheduled meetings in 2021 in accordance with the provisions on Good Corporate Governance implementation for Sharia Commercial Banks and the Charter of the Board of Commissioners. The total number of the Board of Commissioners' meetings in 2021 included the Board of Commissioners' meetings with employees in the field during its visit.

In accordance with the total number of meetings, the Board of Commissioners made 11 (eleven) Circular Resolution in 2021. This is in accordance with the provisions of the Articles of Association of BTPN Syariah and the Board of Commissioners' Charter which stipulate that the Board of Commissioners may make decisions that are legally valid and binding without convening a meeting of the Board of Commissioners, under the condition that all incumbent members of the Board of Commissioners shall be notified in writing and incumbent members of the Board of Commissioners shall give their approval for a proposal submitted in writing by signing the approval. Resolution of the Board of Commissioners taken in such manner shall have the same legal power as legitimate resolution taken in a meeting of the Board of Commissioners.

The Board of Commissioners jointly with the Board of Directors held five out of four meetings in accordance with the provisions on Good Corporate Governance implementation for Sharia Commercial Banks and the Board of Commissioners' Charter in 2021 and there were no circular decisions.

In view of the pandemic, the Board of Commissioners' meetings and the Board of Commissioners' meetings with the Board of Directors were held online with no physical presence during 2021. These are in accordance with the provisions of the Articles of Association and the Board of Commissioners' Charter that stipulate that Members of the Board of Commissioners are allowed to participate in meetings through telephone conferences, video conferences or similar means of communication, the use of which allow all, members of the Board of Commissioners present in the meeting of the Board of Commissioners to see, hear and talk to each other.

The Board of Commissioners' Charter stipulates that under extra ordinary conditions such as in the event of a pandemic or other force majeure, the obligation to attend a meeting refers to the prevailing government regulations governing physical meetings or their restrictions, without prejudice to the prevailing provisions related to sound implementation of Good Corporate Governance and regulations in the capital market.

In accordance with the Board of Commissioners' Charter, invitations and materials for the Board of Commissioners' meetings and the Board of Commissioners' meetings with the Board of Directors have been distributed to all meeting participants prior to the meeting. Decision-making both in the Board of Commissioners' Meeting and in the Board of Commissioners' Meeting with the Board of Directors have been carried out on the basis of deliberation for mutual consensus.

There was no dissenting opinion on all meeting resolutions or agenda in the meetings of the Board of Commissioners and Board of Commissioners' meetings with the Board of Directors during 2021.

The provisions regarding the number of meetings and attendance of members of the Board of Commissioners in Meetings of the Board of Commissioners and Meetings of the Board of Commissioners with the Board of Directors complied with the prevailing provisions in 2021.

realization of the number of meetings and attendance of members of the board of commissioners in the meetings of the board of commissioners and joint meetings of the board of commissioners with the board of directors in 2021

Name of Member of Board of Commissioners	Number of Meetings of Board of Commissioners (Including Visits) Meeting Realization/Plan	Percentage of Attendance against Meeting Plan	Number of Joint Meetings Between Board of Commissioners and Board of Directors Meeting Realization/Plan	Percentage of Attendance against Meeting Plan
Kemal Azis Stamboel	12/6	100%	5/4	100%
Dewie Pelitawati	12/6	100%	5/4	100%
Mahdi Syahbuddin	12/6	100%	5/4	100%
Yenny Lim	11/6	100%	5/4	100%

agenda of the board of commissioners' meetings in 2021

No	Number of Minutes of Meeting	Meeting Date	Meeting Agenda
1	MOM.002/DIR/CSGC/IV/2021	15 April 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendations of the Board of Commissioners' meeting of 28 January 2021 2. Integrated Governance Committee Report to the Board of Commissioners Semester 1 of 2021

No	Number of Minutes of Meeting	Meeting Date	Meeting Agenda
2	MOM.003A/KOM/CSGC/VI/2021	4 June 2021	<ol style="list-style-type: none"> 1. Report of the Supervisory Visit of the Board of Commissioners Semester 1 of 2021– Mobile Marketing Sharia (MMS) Cibungbulang 2. Report of the Supervisory Visit of the Board of Commissioners Semester 1 of 2021– MMS Cipatat
3	MOM.003B/KOM/CSGC/VI/2021	11 June 2021	<ol style="list-style-type: none"> 1. Report of the Supervisory Visit of the Board of Commissioners Semester 1 of 2021– MMS Beringin 2. Report of the Supervisory Visit of the Board of Commissioners Semester 1 of 2021– MMS Lubuk Linggau Timur II
4	MOM.003C/KOM/CSGC/VI/2021	22 June 2021	<ol style="list-style-type: none"> 1. Discussion on materials of Audit Committee Meeting to be held 24 June 2021 2. Discussion on materials of Risk Monitoring Committee Meeting to be held on 24 June 2021
5	S.010/KOM/CSGC/VIII/2021	27 August 2021	Evaluation Report by the Board of Commissioners on the Performance of the Board of Commissioners' Committees in Semester 1 of 2021
6	MOM.006/KOM/CSGC/X/2021	8 October 2021	Report of the Supervisory Visit of the Board of Commissioners Semester 2 of 2021 – MMS IV Jurai
7	MOM.007/KOM/CSGC/X/2021	15 October 2021	Report of the Supervisory Visit of the Board of Commissioners Semester 2 of 2021 – MMS Tegaldlimo, East Java
8	MOM.008/KOM/CSGC/X/2021	22 October 2021	Report of the Supervisory Visit of the Board of Commissioners Semester 2 of 2021 – MMS Balteng, Central Java
9	MOM.009/KOM/CSGC/X/2021	27 October 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendation of the Board of Commissioners Meeting of 22 July 2021 2. Integrated Governance Committee Report to the Board of Commissioners Semester 2 of 2021
10	MOM.010/KOM/CSGC/X/2021	29 October 2021	Report of the Supervisory Visit of the Board of Commissioners for Semester 2 of 2021 – MMS Cimalaka - West Java
11	MOM.012/KOM/CSGC/X/2021	8 December 2021	Coordination Meeting with Head of Internal Audit of the Main Entity to discuss Internal Audit Function
12	MOM.013/KOM/CSGC/X/2021	16 December 2021	Approval of the Board of Commissioners for the Transfer of a portion of BTPN Syariah Treasury Shares in 2022

agenda of joint meetings between the board of commissioners and board of directors in 2021

No	Minutes of Meeting Number	Meeting date	Meeting agenda
1	MOM. 001/KOM/CSGC/I/2021	28 January 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendation of the Board of Commissioners' meeting of 19 November 2020 2. Compliance Director Report to the Board of Commissioners Semester 2 of 2020
2	MOM.003/KOM/CSGC/V/2021	5 May 2021	Update to the Board of Commissioners on the results of the Pre – Exit Meeting between Management and Financial Services Authority

No	Minutes of Meeting Number	Meeting date	Meeting agenda
3	MOM. 004/KOM/CSGC/VI/2021	24 June 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendation of the Board of Commissioners Meetings of 15 April 2021 and 5 May 2021 2. Financial Performance and KSI Update as of 31 May 2021 and for Approval from the Board of Commissioners for the Revised Bank Business Plan 2021 – 2023 3. Support Function Update as of 31 May 2021 (Operations, Human Capital, and Information and Technology)
4	MOM.005/KOM/CSGC/VII/2021	22 July 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendation of the Board of Commissioners Meeting of 15 April 2021 2. Compliance Director Report to the Board of Commissioners, Semester I of 2021.
5	MOM.011/KOM/CSGC/XI/2021	18 November 2021	<ol style="list-style-type: none"> 1. Follow up on the recommendation of the Board of Commissioners Meeting of 22 July 2021 2. Request for approval from the Board of Commissioners for the recommendation of the Board of Directors regarding the Bank Business Plan (RBB) for 2022-2024 and the Sustainability Action Plan (RAKB) for 2020-2024

realizations of the circular resolutions of the board of commissioners in 2021

No	Circular Number	Date	Subject
1	No.001/CIR/DEKOM/I/2021	4 January 2021	The Board of Commissioners' Approval for the Recommendation of the Nomination and Remuneration Committee for Deferred Variable Remuneration for the Board of Directors (Deferred Bonus)
2	No.002/CIR/DEKOM/III/2021	1 March 2021	The Board of Commissioners' Approval for the Plan of Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk for the financial year ended 31 December 2020
3	No.003/CIR/DEKOM/IV/2021	9 April 2020	The Board of Commissioners' Approval for the Appointment of Candidates for Members of the Board of Directors and the Transition Period for Membership of the Nomination and Remuneration Committee of PT Bank BTPN Syariah Tbk
4	No.004/CIR/DEKOM/IV/2021	9 April 2020	The Board of Commissioners' Approval for the 2021 Total Gross Remuneration of PT Bank BTPN Syariah Tbk
5	No.005/CIR/DEKOM/IV/2021	12 April 2021	The Board of Commissioners' Approval of the Proposal for Resolutions of the Annual General Meeting of Shareholders for the Financial Year Ended 31 December 2020 in PT Bank BTPN Syariah Tbk
6	No.006/CIR/DEKOM/IV/2021	21 April 2021	The Board of Commissioners' Approval for Updates on the Transaction Limits to the Board of Directors in PT Bank BTPN Syariah Tbk
7	No.007/CIR/DEKOM/VIII/2021	10 August 2021	The Board of Commissioners' Approval for the Appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) to Inspect or Audit the Books and Records of PT Bank BTPN Syariah Tbk for the Financial Year Ended 31 December 2021

No	Circular Number	Date	Subject
8	No.008/CIR/DEKOM/X/2021	08 October 2021	The Board of Commissioners' Resolution on the Plan of Establishment and Equity Participation in a Sharia Venture Capital Company in 2021 by PT Bank BTPN Syariah Tbk
9	No.009/CIR/DEKOM/X/2021	18 October 2021	The Board of Commissioners' Approval for Changes in the Composition of the Audit Committee of PT Bank BTPN Syariah Tbk in 2021
10	No.010/CIR/DEKOM/X/2021	18 October 2021	The Board of Commissioners' Approval for Changes in the composition of the Risk Monitoring Committee of PT Bank BTPN Syariah Tbk in 2021
11	No.011/CIR/DEKOM/XII/2021	2 December 2021	The Board of Commissioners' Approval for the Board of Commissioners Meetings Agenda of 2022

meeting schedule of the board of commissioners' for 2022

As stipulated in BTPN Syariah's Articles of Association, the Board of Commissioners shall convene its meetings regularly, at least once every two months and schedule its meetings for the following financial year before the end of the current financial year. The Articles of Association also stipulates that at least once in four months, the Board of Commissioners shall convene a Board of Commissioners' meeting with members of the Board of Directors in accordance with the prevailing regulations.

The Schedule and Agenda of the Board of Commissioners' Meetings for 2022 were approved by the Board of Commissioners before the end of the financial year of 2021 through Memorandum Number M.001/KOM/CSGC/XII/2021 dated 2 December 2021 and properly administered by the Corporate Secretary.

performance evaluation of the board of commissioners

procedures for the performance evaluation of the board of commissioners

The Board of Commissioners' performance evaluation in BTPN Syariah is carried out based on predetermined criteria by considering its duties and responsibilities according to the prevailing regulations, the Bank's Articles of Association and the Bank's internal policies.

Performance evaluation is conducted by means of a self-assessment every year to assess the performance of the Board of Commissioners on a collegial basis.

The purpose of the Self-Assessment on the performance of the Board of Commissioners' members is to provide the Nomination and Remuneration Committee with basic considerations for making recommendations to the Board of Commissioners for the reappointment of members of the Board of Commissioners and for developing a remuneration structure of the Board of Commissioners. The Self-Assessment also aims at increasing the effectiveness of the Board of Commissioners' performance.

criteria for the performance evaluation of the board of commissioners

The criteria for evaluating the individual performance of each member of the Board of Commissioners in BTPN Syariah refers to various considerations, including:

- a. Implementation of Good Corporate Governance in every business of the Bank and
- b. Supervision of duties and responsibilities of the Board of Directors.

performance evaluation

1. The Performance evaluation of members of the Board of Commissioners is carried out by the President Commissioner every year based on the duties and responsibilities of the Board of Commissioners;
2. The performance evaluation result of members of the Board of Commissioners is used as one of the considerations for the Nomination and Remuneration Committee when making recommendations to the Board of Commissioners for the reappointment of members of the Board of Commissioners, and as consideration in developing a remuneration structure of the Board of Commissioners;
3. The performance of the Board of Commissioners is reported to shareholders in the GMS, and is presented in the Annual Report.

performance evaluation of the board of commissioners' committees by the board of commissioners

The Board of Commissioners' Committees performed their supervisory duties and responsibilities well and effectively in accordance with the provisions of sound implementation of Good Corporate Governance for Sharia Commercial Banks and in accordance with the Charter of each Committee during 2021.

The performance evaluation of the Board of Commissioners' Committees is carried out through self-assessment by each committee member which is summarized quantitatively.

As a fulfillment of POJK 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, article 28 (paragraph 5) which states that the Board of Commissioners shall evaluate the performance of the committees that assist in carrying out its duties and responsibilities, the Board of Commissioners' Committees in BTPNS Syariah compiled regular reports which were submitted to the Board of Commissioners during 2021. The reports were evaluated by the Board of Commissioners and properly administered by the Corporate Secretary.

Further elaboration of Reports of the Board of Commissioners' Committees is available in the Good Corporate Governance Section of this 2021 Annual Report.

the sharia supervisory board

Referring to Sharia Banking Law Number 21 of 2008, Bank Indonesia Regulation Number 15/13/PBI/2013 dated 24 December 2013 regarding Amendment to Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks, Sharia Supervisory Board (DPS) is entrusted with the duty of providing advice and suggestions to the Board of Directors and supervising the Bank's activities to ensure the Bank's compliance with sharia principles.

Members of the Sharia Supervisory Board are appointed and ratified through the General Meeting of Shareholders based on the recommendation of the Indonesian Ulema Council, and shall pass the fit and proper test requirements.

duties and responsibilities of the sharia supervisory board

The duties and responsibilities of the Sharia Supervisory Board according to its latest Charter Number 012/Work Guidelines/COMP/VI/2020 dated 18 June 2020 are as follows:

1. Fulfilling its duties and responsibilities in accordance with the principles of Good Corporate Governance;
2. Giving advice and suggestions to the Board of Directors and supervising the Bank's activities to ensure compliance with Sharia Principles;
3. Assessing and ensuring adherence to Sharia Principles in the Bank's operating procedures and products or services offered by the Bank;
4. Supervising the Bank's new product development process to ensure adherence to the fatwa of the National Sharia Board (DSN) and Indonesian Ulema Council (MUI);
5. Requesting a fatwa from DSN – MUI for the Bank's new products for which there has not been any fatwa;

6. Conducting regular reviews of fulfillment of sharia principles in the mechanism for funds acquisitions and provisions as well as the Bank's services;
7. Requesting data and information related to sharia matters through the Compliance Unit in carrying out its duties;
8. In carrying out its duties and responsibilities, the Sharia Supervisory Board shall be assisted by the Compliance Unit;
9. The Sharia Supervisory Board (DPS) shall submit DPS Supervision Reports every semester to Financial Service Authority no later than 2 (two) months after the semester ends;
10. In carrying out its duties and responsibilities, the Sharia Supervisory Board shall coordinate with the Board of Commissioners and the Board of Directors;
11. The Sharia Supervisory Board shall spend an adequate time to carry out its duties and responsibilities optimally.

The Sharia Supervisory Board gave sharia-based opinions on the Bank's products and services through its regular meetings which are convened every month in 2021. The Sharia Supervisory Board has requested clarifications from each Bank Officers in the relevant working unit and reviewed the adherence to sharia principles and Fatwa (formal interpretation of Islamic Law) of the National Sharia Board–Indonesian Ulema Council.

The Sharia Supervisory Board carried out its supervisory function assisted by the Compliance Division by conducting regular supervision and visits to Branch Offices throughout 2021 to ensure that the execution of acquisition and provision of funds and other services of the Bank in the Branch Offices are in accordance with sharia principles.

Charter of the Sharia Supervisory Board

In carrying out their duties and responsibilities, members of the Sharia Supervisory Board always refer to the Charter of Sharia Supervisory Board which is updated and refined regularly by according to the prevailing regulations.

The latest Charter of the Sharia Supervisory Board refers to the Charter Number 012/Pedomankerja/COMP/VI/2020 dated 18 June 2020.

The Charter of the Sharia Supervisory Board includes:

1. Organization;
2. Duties and Responsibilities;
3. Decision Making Process (Meeting and Circular Decision);
4. Transparency/Disclosure;
5. Work Ethics;
6. Conflicts of Interest;
7. Access to Information;
8. Others.

composition and criteria of members of the sharia supervisory board

The Sharia Supervisory Board is appointed by the General Meeting of Shareholders and its position is equal to that of the Board of Commissioners. The Sharia Supervisory Board shall report the fulfillment of its duties and responsibilities to the Financial Services Authority every 6 (six) months through Supervision Reports of the Sharia Supervisory Board.

The composition and criteria of the Sharia Supervisory Board are structured to ensure effective and efficient decision-making process. The composition and criteria for the Sharia Supervisory Board members according to the latest Charter of the Sharia Supervisory Board in BTPN Syariah are as follows:

1. The minimum number of members of the Sharia Supervisory Board shall be 2 (two) and the maximum number shall be 50% (fifty percent) of the total number of the Board of Directors' members;
2. The Sharia Supervisory Board shall be led by a Chairman appointed from one of the Sharia Supervisory Board members;
3. Any proposal for replacement and/or appointment of Sharia Supervisory Board members from the Board of Commissioners to the General Meeting of Shareholders shall take into consideration the recommendations of the Nomination and Remuneration Committee;

4. Every member of the Sharia Supervisory Board shall pass fit and proper tests in accordance with the Financial Services Authority provisions regarding fit and proper tests and shall have obtained a recommendation from the National Sharia Board and Indonesian Ulema Council;
5. The maximum term of office of Sharia Supervisory Board members is the same as the term of office of the members of the Board of Directors or the Board of Commissioners;
6. Members of the Sharia Supervisory Board shall only be allowed to hold multiple positions as members of the Sharia Supervisory Board in a maximum of 4 (four) other sharia financial institutions.

All members of the Sharia Supervisory Board shall abide by the Code of Ethics and other prevailing regulations.

The Chairman of the Sharia Supervisory Board is responsible for coordinating the fulfillment of the Sharia Supervisory Board duties and responsibilities and ensuring that the Sharia Supervisory Board members obtain the information necessary to carry out their duties and responsibilities.

composition of the sharia supervisory board members

the composition of the Sharia Supervisory Board members of BTPN Syariah as of 31 december 2021

No	Name	Position	Tanggal Efektif
1	H. Ikhwan Abidin, MA	Chairman of Sharia Supervisory Board	13 June 2017
2	H. Muhamad Faiz, MA	Member of Sharia Supervisory Board	2 May 2017

All Sharia Supervisory Board members of BTPN Syariah have fulfilled the requirements as Sharia Supervisory Board members in accordance with the prevailing regulations, namely the Financial Services Authority Regulation regarding Fit and Proper Tests for Main Parties of Financial Services Institutions, Bank Indonesia Regulations concerning Sharia Commercial Banks, and Bank Indonesia Regulations regarding Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

independency of the sharia supervisory board

All members of the Sharia Supervisory Board of BTPN Syariah met the independency requirements as evidenced by not having financial, management, share ownership and/or family relations with other members of the Sharia Supervisory Board, members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders or other relations that could naturally influence its ability to act independently as of 31 December 2021.

diversity of the sharia supervisory board

All Sharia Supervisory Board members in BTPNS Syariah have been appointed by the General Meeting of Shareholders taking into account the recommendations from the National Sharia Board - Indonesian Ulema Council as well as the Nomination and Remuneration Committee and have passed the Fit and Proper Tests by the Financial Services Authority.

The composition of the Sharia Supervisory Board has been determined by taking into account the complexity and needs of the Bank. The composition of the Sharia Supervisory Board has been based on knowledge of sharia banking, expertise, professional experience and background to support the fulfillment of Sharia Supervisory Board duties.

There are 2 (two) members of BTPN Syariah's Sharia Supervisory Board at present, and one member has been appointed as the Chair of the Sharia Supervisory Board.

All members of BTPN Syariah's Sharia Supervisory Board have fulfilled the number, composition, criteria and independency in accordance with the prevailing regulations.

realization of the independency aspects of the sharia supervisory board members

Independency Aspect	Sharia Supervisory Board	
	H. Ikhwan Abidin, MA	H. Muhamad Faiz, MA
Have no shares of the Bank, either directly or indirectly	√	√
Have no business relations with the Bank's activities either directly or indirectly	√	√
Have no dual positions as members of the Board of Directors or Executive Officers who perform supervisory functions	√	√
Have no family relations up to second degree with members of the Board of Commissioners and/or Board of Directors and/or Controlling Shareholders or relations with the Bank	√	√

characteristics of diversity of the sharia supervisory board members

No	Diversity Aspect	Realization
1	Nationality	Indonesian
2	Education	<ul style="list-style-type: none"> • Sharia • Sharia Economics
3	Certification	<ol style="list-style-type: none"> 1. Sharia Supervisory Board Certification, Sharia Banking Level I 2. Sharia Supervisory Board Certification, Sharia Banking Level II 3. Certification of the Sharia Supervisory Board of Financing Companies organized by the National Sharia Board – Indonesian Ulema Council (DSN-MUI)
4	Professional Experiences	<ul style="list-style-type: none"> • Postgraduate Lecturer at the Institute of Qur'anic Sciences (IIQ) • Expert staff of the Board of Directors for sharia at LPPI • Sharia Economics Expert • Chairman and Member of the Sharia Supervisory Board in National Bank, Securities Companies, Financing Companies, Asset Management • Deputy Secretary of the Fatwa Commission of the Indonesian Ulema Council • Deputy Chair of the PBNU Bahtsul Masail Institute • Deputy Caretaker of Darul Rohman Islamic Boarding School • Plenary Member of the National Sharia Board, Indonesian Ulema Council
5	Gender	2 Men

disclosure of concurrent positions of sharia supervisory board as of 31 december 2021

Name	Position	Name of Institution	Year
H. Ikhwan Abidin, MA	Chairman of Sharia Supervisory Board	Bank Syariah Bukopin	2000 - Present
	Chairman of Sharia Supervisory Board	PT Bahana Arta Ventura	2008 - Present
	Chairman of Sharia Supervisory Board	PT Radana Bhaskara Finance Tbk	2013 - Present
	Member of Sharia Supervisory Board	PT Asanusa Asset Management	2014 - Present

Name	Position	Name of Institution	Year
H. Muhamad Faiz, MA	Chairman of Sharia Supervisory Board	UUS PT Bank Permata Tbk	2008 - Present
	Chairman of Sharia Supervisory Board	PT Indomobil Finance Indonesia (IMFI) Syariah	2012 - Present

With regard to the disclosure of concurrent positions, the Sharia Supervisory Board in BTPN Syariah have complied with Bank Indonesia Regulation Number 11/3/PBI/2009 regarding Sharia Commercial Banks which stipulate that members of a Sharia Supervisory Board are allowed to hold concurrent positions as a member of a Sharia Supervisory Board in a maximum of four other sharia financial institutions.

All members of the Sharia Supervisory Board have implemented transparencies and disclosure of relations and management based on the provisions.

disclosure of share ownership of the sharia supervisory board as of 31 december 2021

disclosure of BTPN Syariah share ownership by members of the Sharia Supervisory Board as of 31 December 2021

Name	Position	Percentage of Share Ownership	Number of Shares
H. Ikhwan Abidin, MA	Chairman of Sharia Supervisory Board	0,00%	0
H. Muhamad Faiz, MA	Member of Sharia Supervisory Board	0,00%	0

term of office of the sharia supervisory board members

As stipulated in the Articles of Association of BTPN Syariah, members of the Sharia Supervisory Board are appointed by the General Meeting of Shareholders for a period of three years, and may be reappointed.

orientation

The President Director shall ensure that all newly appointed members of the Sharia Supervisory Board receive the necessary information related to the Bank to enable them to fulfill their duties and obligations. The Compliance Director who is in charge of Corporate Secretary is responsible for providing such information.

There were no new Sharia Supervisory Board members undergoing orientation in 2021.

The Board of Directors ensured the provision of adequate information to all Sharia Supervisory Board members regarding the condition of BTPN Syariah in 2021. The Compliance Division is a Division within BTPN Syariah that is mandated to regularly coordinate with the Sharia Supervisory Board and communicate the Division's needs related to execution of the Compliance Function with sharia principles.

To support the fulfillment of the Sharia Supervisory Board duties and responsibilities, all Sharia Supervisory Board members attended strategic seminars in 2021, namely:

1. Webinar Workshop Pre-Ijtima' Sanawi (Annual Meeting) of Sharia Supervisory Board in Sharia Banking on 4-5 October 2021
2. Webinar Ijtima' Sanawi (Annual Meeting) of Sharia Supervisory Board on 2-3 December 2021.

implementation reports of duties and responsibilities of sharia supervisory board of 2021

All Sharia Supervisory Board members in BTPN Syariah fulfilled their supervisory duties by providing advice and suggestions to the Board of Directors in 2021 as outlined in the Sharia Supervisory Board Opinion and Approval.

sharia supervisory board opinion and approval in 2021

No.	Number	Sharia Supervisory Board Opinion and Approval in 2021
1	No. 106/DPS/ODP/I/2021	Completeness of Sharia Supervisory Board Opinion regarding Provisions for Restructuring of PMD Financing as a Result of Covid-19
2	No. 107/DPS/ODP/II/2021	Tepat Productive Financing to Institutions That Support the Ultra Micro Segment
3	No. 108/DPS/ODP/II/2021	Sharia Banking Training Materials for Head Office Employees
4	No. 109/DPS/ODP/IV/2021	Mitra Tepat Financing Facilities
5	No. 110/DPS/ODP/V/2021	The maximum limit for financing merchandise that is not in accordance with sharia principles
6	No. 111/DPS/ODP/V/2021	Signing of financing agreements on national holidays (including Sundays)
7	No. 112/DPS/ODP/V/2021	Sharia Supervisory Board Opinion Update: appropriation of Bank Revenue to Give Profit Sharing to Funding Customers
8	No. 113/DPS/ODP/V/2021	Appropriation of PMD Financing Funds for Multi-Goods (Goods and Services)
9	No. 114/DPS/ODP/V/2021	Internet Banking Services
10	No. 115/DPS/ODP/V/2021	Mitra Tepat Financing Agreement (Qardh wal Ijarah)
11	No. 116/DPS/ODP/V/2021	Product Program - Mitra Tepat Working Capital Financing Facility
12	No. 117/DPS/ODP/VI/2021	Financing Margin Revenue Correction
13	No. 118/DPS/ODP/VII/2021	Financing Facilities from Other Banks
14	No. 119/DPS/ODP/VII/2021	Update on Product Program - Laku Pandai (Branchless Banking)
15	No. 120/DPS/ODP/VII/2021	Product Program - Internet Banking Service
16	No. 121/DPS/ODP/VIII/2021	Cooperation with Papitupi Syariah for Community Officer (CO) Emergency Financing
17	No. 122/DPS/ODP/IX/2021	Update on Product Program - Tepat Sharia Financing (Groups & Communities)
18	No. 123/DPS/ODP/X/2021	Update on GCG Policy
19	No. 124/DPS/ODP/X/2021	Update on Risk Management Policy
20	No. 125/DPS/ODP/X/2021	BTPN Syariah Equity Participation
21	No. 126/DPS/ODP/XI/2021	Tepat Sharia Financing for Individuals

meetings of the sharia supervisory board meetings in 2021

According to the provisions of the Articles of Association of BTPN Syariah and the Sharia Supervisory Board Charter, the Sharia Supervisory Board shall hold regular meetings at least once a month.

The Board of Commissioners' Coordination Meeting with the Sharia Supervisory Board shall be convened regularly at least 2 (two) times a year. The Board of Commissioners and/or the Sharia Supervisory Board may determine the minimum number of regular meetings that are more than this provision when necessary and as mutually agreed in accordance with the Board of Commissioners' Charter.

The 2021 Sharia Supervisory Board Meeting Schedule and Agenda have been approved by the Sharia Supervisory Board.

The Sharia Supervisory Board convened 12 (twelve) meetings out of a total of 12 planned meetings in accordance with the provisions of GCG implementation for Sharia Commercial Banks, where member attendance were a combination of physical presence and video conferences in 2021. There were no Circular Decisions of the Sharia Supervisory Board during 2021.

The Sharia Supervisory Board attended Coordination Meetings with the Board of Commissioners twice in 2021

realization of the number of meetings and attendance of the sharia supervisory board members at the sharia supervisory board meetings and coordination meetings of the sharia supervisory board with the board of commissioners in 2021

Name of Sharia Supervisory Board Member	Number of	Percentage of Attendance
	Sharia Supervisory Board Meetings Realized/Planned Meetings	
H. Ikhwan Abidin, MA	12/12	100%
H. Muhamad Faiz, MA	12/12	100%

The number and frequency of the Sharia Supervisory Board meetings complied with the Sharia Supervisory Board Charter on Sharia Supervisory Board Meetings in 2021.

agenda of meetings of sharia supervisory board in 2021

No.	Number of Minutes of Meeting	Meeting date	Meeting agenda
1	No. 01/DPS/RR/I/2021	14 January 2021	<ol style="list-style-type: none"> Request for Opinion and Approval from Sharia Supervisory Board regarding Completeness of Provisions for Restructuring of PMD Financing during the COVID-19 Pandemic. Request for Opinion and Approval from Sharia Supervisory Board regarding Tepat Productive Financing for Institutions Supporting the Ultra Micro Segment.
2	No. 02/DPS/RR/II/2021	18 February 2021	<ol style="list-style-type: none"> Discussion on Wakalah wal Murabahah Contract Scheme for Tepat Productive Financing to Institutions Supporting Ultra Micro Segment Request for Opinion and Approval from Sharia Supervisory Board for Mitra Tepat Working Capital Financing Request for Opinion and Approval from Sharia Supervisory Board for Sharia Banking Materials Update on Internal Audit Supervision Activities for Semester 2 of 2020
3	No. 03/DPS/RR/III/2021	17 March 2021	<ol style="list-style-type: none"> Further Discussion on Mitra Tepat Working Capital Financing Facility (Murabahah contract) Update on Sharia Supervisory Board Visit Plan to Aceh Branch Office (KC) and KC Mataram
4	No. 04/DPS/RR/IV/2021	28 April 2021	Discussion on Determining Ujrah in Mitra Tepat Working Capital Financing Facility
5	No. 05/DPS/RR/V/2021	27 May 2021	<ol style="list-style-type: none"> Request for Opinion and Approval from Sharia Supervisory Board regarding Follow-up on Financial Services Authority Inspection Results: <ol style="list-style-type: none"> Maximum limits for financing merchandise that is not in accordance with sharia principles Signing financing agreements on national holidays (including Sundays) Renewal of Sharia Supervisory Board Opinion: appropriation of Bank Income to give Profit Sharing to Funding Customers

No.	Number of Minutes of Meeting	Meeting date	Meeting agenda
			<ol style="list-style-type: none"> 2. Request for Opinion and Approval from Sharia Supervisory Board regarding the appropriation of PMD Financing for Multi-Goods (Goods and Services) 3. Request for Opinion and Approval from Sharia Supervisory Board regarding Internet Banking Services 4. Request for Opinion from Sharia Supervisory Board regarding the Mitra Tepat Financing Agreement (<i>Qardh wal Ijarah</i>) 5. Request for Opinion from Sharia Supervisory Board regarding Product Program of Tepat Partner Financing Facility
6	No. 06/DPS/RR/VI/2021	16 June 2021	Request for Opinion and Approval from Sharia Supervisory Board regarding Correction of Financing Margin Income
7	No. 07/DPS/RR/VII/2021	26 July 2021	<ol style="list-style-type: none"> 1. Update on Changes in the Ujrah Rate for Mitra Tepat Working Capital Financing 2. Request for Opinion and Approval from Sharia Supervisory Board regarding Cooperation with Papitupi Syariah for Community Officer (CO) Emergency Financing 3. Request for Opinion and Approval from Sharia Supervisory Board regarding Loans from Other Banks 4. Update on Sharia Supervisory Board Supervision Report for Semester 1 of 2021 5. Request for Opinion from Sharia Supervisory Board regarding Update on Laku Pandai (Branchless Banking) Product Program and Internet Banking Services Product Program 6. Update on Internal Audit activities for Semester 1 of 2021
8	No. 08/DPS/RR/VIII/2021	18 August 2021	Further discussion on Cooperation with Papitupi Syariah for Community Officer Employee Emergency Financing.
9	No. 09/DPS/RR/IX/2021	16 September 2021	<ol style="list-style-type: none"> 1. Update on Product Program - Tepat Sharia Financing (Groups & Communities) 2. Update on Workshop of the 2021 Sharia Supervisory Board Pre-Ijtima Sanawi (Annual Meeting)
10	No. 10/DPS/RR/X/2021	13 October 2021	<ol style="list-style-type: none"> 1. Update on Sharia Supervisory Board Supervision Report regarding Financing to Ultra Micro Business Supporting Institution (PT DKI) 2. Update on Sharia Supervisory Board Supervision Report concerning Tepat Sharia Financing in SDH 1 and SDH 3 Areas 3. Request for Opinion and Approval from Sharia Supervisory Board regarding Update on GCG Policy and Risk Management Policy 4. Request for Opinion and Approval from Sharia Supervisory Board regarding BTPN Syariah Equity Participation
11	No. 11/DPS/RR/XI/2021	17 November 2021	Renewal of Opinion and Approval from Sharia Supervisory Board regarding Tepat Individual Sharia Financing (formerly Mapan Sharia Financing)
12	No. 12/DPS/RR/XII/2021	15 December 2021	Discussion on Follow-up on Sharia Supervisory Board oversight on Tepat Sharia Financing's activities

performance evaluation of the sharia supervisory board

procedures for the sharia supervisory board performance evaluation

The Sharia Supervisory Board Performance Evaluation in BTPN Syariah is carried out based on predetermined criteria taking into account the duties and responsibilities in accordance with the prevailing regulations, the Bank's Articles of Association and the Bank's internal policies.

The Sharia Supervisory Board Performance Evaluation is carried out by means of a self-assessment every year to evaluate the Sharia Supervisory Board performance based on a collegial basis.

The purpose of the Self-Assessment of the Sharia Supervisory Board members' performance is to provide recommendations to the Board of Commissioners for re-appointment of Sharia Supervisory Board members as well as consideration for developing a Sharia Supervisory Board remuneration structure. The Self-Assessment also aims at increasing the effectiveness of the Sharia Supervisory Board performance.

criteria for the sharia supervisory board performance evaluation

The criteria for individual performance evaluation of each member of the Sharia Supervisory Board in BTPN Syariah refers to various considerations, including:

1. Supervision of fulfillment of duties and responsibilities of the Board of Directors to ensure that it is in accordance with Sharia Principles and;
2. Good Corporate Governance is implemented in every business of the Bank.

performance evaluation

- The Sharia Supervisory Board Member Performance Evaluation is conducted by the Sharia Supervisory Board Chair every year based on the duties and responsibilities of the Sharia Supervisory Board;

- The results of the Sharia Supervisory Board Member Performance Evaluations are one of the considerations for the Nomination and Remuneration Committee in making recommendations to the Board of Commissioners for reappointment of the Sharia Supervisory Board Members members, as well as considerations for developing a remuneration structure for the Sharia Supervisory Board;
- The Sharia Supervisory Board performance is reported to shareholders in the GMS, and is presented in the Annual Report.

implementation of sharia principles in acquisition and provision of funds and the bank services delivery

The acquisition and provision of funds, services delivery and developments of new BTPN Syariah products have generally been implemented in accordance with sharia principles as stated in the Sharia Supervisory Board Supervision Report submitted to the Financial Services Authority every semester.

To ensure compliance with sharia principles in the Bank's operational activities, all members of the Sharia Supervisory Board have conducted regular supervision and visits to branch offices to ensure that the Bank's operational activities in the branch offices or work units have been carried out according to sharia principles.

The Sharia Supervisory Board visits were carried out online during 2021 covering Aceh Branch Office (KC), Mataram KC, Pilangsari Functional Operational Office (KFO), Panimbang KFO, Balung KFO, Tile KFO, Gunung Puyuh KFO, Sumenep KFO, Ponorogo KFO, KFO Cikupa. The Sharia Supervisory Board has conducted supervision and inspected financing for ultra-micro supporting institutions, inspected funding in branch offices of Menara Kadin KC, Medan KC, Denpasar KC, Banjarmasin KC, Palembang KC, Makassar KC, Padang KC and Bandung KC. The Sharia Supervisory Board has carried out onsite visits to Pekalongan and Purwakarta areas, while continuously adhered to health protocols for COVID-19 handling.

the board of directors

Referring to Law No.40 of 2007 dated 16 August 16 2007 concerning Limited Liability Companies, the Board of Directors is a company organ that is authorized and fully responsible for the management of the company in accordance with the intents and objectives of the company and represents the company both inside and outside the court of justice in accordance with the provisions of the Articles of Association and executes sound implementation of good corporate governance consistent with the principles of Good Corporate Governance (GCG).

The Board of Directors is appointed and ratified by the General Meeting of Shareholders and shall pass the fit and proper test requirements.

All members of the Board of Directors of BTPN Syariah have fulfilled the number, composition, criteria and independency in accordance with the prevailing regulations.

duties and responsibilities of the board of directors

The Duties and Responsibilities of BTPN Syariah Board of Directors according to its latest Charter are as follows:

1. The Board of Directors shall be fully responsible for the execution of the Bank's management;
2. The Board of Directors shall manage the Bank within its authorities and responsibilities as stipulated in the Articles of Association and the prevailing laws and regulations;
3. The Board of Directors shall implement the principles of Good Corporate Governance in every business activity of the Bank at all levels or layers of the organization;
4. The Board of Directors shall follow up on all audit findings and recommendations from the Internal Audit Unit (SKAI), Sharia Supervisory Board (DPS), External Auditor, supervision reports of Financial Services Authority/Bank Indonesia and/or supervision reports of other authorities;
5. To implement Good Corporate Governance principles, the Board of Directors shall at least establish:
 - a. Internal Audit Unit;
 - b. Risk Management Unit;
 - c. Risk Management Committee;
 - d. Compliance Unit.
6. The Board of Directors shall convene an Annual General Meeting of Shareholders and other General Meeting of Shareholders as stipulated in the laws and regulations and the Articles of Association;
7. The Board of Directors shall account for the fulfillment of its obligations to the Shareholders in the General Meeting of Shareholders;
8. The Board of Directors shall disclose the Bank's strategic policies in human capital to employees;
9. The Board of Directors is prohibited from hiring individual advisors and/or professional services as consultants unless under the following conditions:
 - a. Projects shall have specific characteristics;
 - b. Projects shall have clear underlying contracts, which at least cover the scope of work, responsibilities and duration of work as well as investment costs;
 - c. Consultant shall be an independent party and have the qualifications to undertake the specific project as referred to above.
10. The Board of Directors shall provide accurate, relevant, and timely data and information to the Board of Commissioners;
11. In order to support the effectiveness of the implementation of its duties and responsibilities, the Board of Directors shall establish committees; In the event that committees are established, the Board of Directors shall evaluate the performance of the committees at the end of each financial year.
12. With regard to the undertaking of Internal Audit function, the Board of Directors shall be responsible for:
 - a. Developing an internal control framework to identify, measure, monitor, and control all risks encountered by the bank;
 - b. Ensuring that Internal Audit Unit obtains information related to the latest developments, project initiatives, products, and operational changes as well as changes in identified and anticipated risks;

- c. Ensuring that the right corrective action has been taken.

functions of president director

Without prejudice to the rights of the Board of Directors as stipulated in the Articles of Association and other prevailing provisions, the President Director is authorized to:

1. Coordinate the activities of the Board of Directors and ensure that the division of duties among members of the Board of Directors works effectively;
2. Set meeting schedules and determine agenda according to the responsibility and priority of the Board of Directors;
3. Determine meeting invitations;
4. Ensure adequacy and availability of information necessary for decision making;
5. Determine decisions of the Board of Directors in the event of a deadlock.

establishment of the board of directors' committees

In realizing the sound implementation of GCG principles in BTPN Syariah and increasing the effectiveness of implementation, quality of work and responsibilities of members of the Board of Directors, efforts to implement risk management in accordance with the scale and complexity of the Bank and reduce irregularities in company management, the Board of Directors has established the Board of Directors' Committees as supporting organs of the Board of Directors which report to the Board of Directors.

Taking into account the complexity of BTPN Syariah business, the Bank has established the Board of Directors' Committees, namely:

1. Assets and Liabilities Committee
2. Risk Management Committee
3. Information Technology Steering Committee
4. Financing Policy Committee
5. Business Committee
6. Human Capital Committee

Further explanation of the Board of Directors' Committees is available in the Report of the Board of Directors' Committees in this Annual Report.

charter of the board of directors

In performing their duties and responsibilities, all members of the Board of Directors refer to the Charter of the Board of Directors which is updated regularly in accordance with the prevailing regulations.

The Board of Directors reviewed and approved the update of its Charter in 2021. The latest Charter of the Board of Directors is Number 05/PedomanKerja/CSGC/IV/2021 dated 21 April 2021.

The Charter of the Board of Directors covers:

1. Organization;
2. Independency;
3. Duties and Responsibilities of the Board of Directors
4. Function of the President Director;
5. Compliance Director;
6. Meetings;
7. Conflict of Interest;
8. Transparency/Disclosure;
9. Term of Office;
10. Report to Parent Company
11. Relations with Stakeholders;
12. Work Ethics;
13. Office Hours;
14. Training;
15. Others.

composition and criteria of the board of directors

The Composition and Criteria for Members of the Board of Directors and the Organization according to the latest Charter of the Board of Directors are:

1. The minimum number of members of the Board of Directors shall be 3 (three);
2. All members of the Board of Directors shall be domiciled in Indonesia;
3. The Board of Directors shall be led by a President Director;
4. Individuals eligible to be appointed as members of the Board of Directors at the time of appointment and during their term of office, shall:
 - a. Demonstrate good character, morals and integrity;

- b. Be capable of perform legal actions;
- c. During the last 5 (five) years prior to appointment and during serving:
 - 1) Have never been declared bankrupt;
 - 2) Have never served as members of a Board of Directors and/or members of a Board of Commissioners who were found guilty of adjudicating a company to declare bankruptcy;
 - 3) Have never been sentenced for a criminal office that have caused financial losses to the country and/or related financial sector;
 - 4) Have never been members of the Board of Directors and/or Board of Commissioners while in office:
 - a) Have once not held the Annual General Meeting of Shareholders;
 - b) Whose accountability report as members of the Board of Directors and/or Board of Commissioners have once not been accepted by the General Meeting of Shareholders or have once not submitted accountability report as members of the Board of Directors and/or members of the Board of Commissioners to the General Meeting of Shareholders; and
 - c) Have never caused a company with a license, approval or registration from the Financial Services Authority, to fail to fulfill the obligation to submit an annual report and/or financial report to the Financial Services Authority.
- 5. Have a commitment to comply with laws and regulations;
- 6. Have knowledge and/or expertise in the field required by the Issuer or Public Company.
- 7. The fulfillment of the requirements as referred to in points 4 to 6 above shall be stated in a Statement Letter and submitted to the Bank
- 8. All members of the Board of Directors shall in general have capabilities in banking and in particular have at least one of the skills in the field of sharia banking and finance, economics, human resources, law, technology, accounting or audit:
 - a. One member of the Board of Directors shall be appointed and assigned as Compliance Director who is responsible for ensuring compliance with Sharia Principles, Financial Services Authority/Bank Indonesia regulations and other laws and regulations regarding Compliance Director;
 - b. The Compliance Director shall perform a compliance function that is independent from operating units;
 - c. The implementation of the compliance function must be supported by people who at least have knowledge and/or understanding of Sharia Banking operations.
- 9. All members of the Board of Directors shall have the capability to strategically manage the Bank in order to develop a sound and resilient Sharia Banking;
- 10. All members of the Board of Directors shall have knowledge, understanding and skills in risk management implementation;
- 11. The Banks shall convene a General Meeting of Shareholders to replace members of the Board of Directors who do not meet the requirements in accordance with the provisions of the law;
- 12. Any proposal for replacement and/or appointment of members of the Board of Directors by the Board of Commissioners to the General Meeting of Shareholders, shall take into account the recommendations of the Nomination and Remuneration Committee;
- 13. The majority of the members of the Board of Directors shall have at least 4 (four) years of experience as an Executive Officer in Banking and 1 (one) year of as an Executive Officer in a Sharia Commercial Bank or Sharia Business Unit and its changes;
- 14. Every member of the Board of Directors shall meet the requirements of having passed the fit and proper test in accordance with the prevailing Financial Services Authority regulations;
- 15. Members of the Board of Directors are prohibited from holding multiple positions as members of the Board of Commissioners, members of the Board of Directors or Executive Officer in other banks, companies and/or other institutions, except as:

- a. Director who is responsible for overseeing the Bank's investment in a Sharia Commercial Bank subsidiary, performing functional duties as a Member of the Board of Commissioners in a non-bank subsidiary company controlled by a Sharia Commercial Bank; and/or
 - b. Director in a maximum of 2 (two) non-profit institutions.
16. Members of the Board of Directors, either individually or jointly, are prohibited from owning shares exceeding 25% (twenty five percent) of the paid-up capital of the Bank and/or other companies;
 17. The majority of members of the Board of Directors are prohibited from having family relations up to the second degree with fellow members of the Board of Directors and/or with members of the Board of Commissioners;
 18. Members of the Board of Directors are prohibited from granting general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors.

composition of members of the board of directors

The composition of the Board of Directors in BTPN Syariah is determined by considering the complexity and needs of the Bank and is based on knowledge, both knowledge in banking and knowledge in sharia banking, expertise, professional experience and background to support the Board of Directors in fulfilling its duties effectively.

composition of the board of directors

Pursuant to the resolutions of the BTPN Syariah Annual General Meeting of Shareholders (Annual GMS) held in 2021, the Shareholders have given their approval to appoint a new member of the Board of Directors to strengthen the existing composition of the Board of Directors. The new member of the Board of Directors has been effective since the closing of the Annual GMS held on 21 April 2021 with a term of office until the closing of the BTPN Syariah Annual General Meeting of Shareholders in 2023, without prejudice to changes that may occur before the end of the term of office.

There are 5 (five) members of the Board of Directors in BTPN Syariah as of 31 December 2021 and all members of the Board of Directors in BTPN Syariah have fulfilled the number, composition, criteria and independency in accordance with the prevailing regulations.

composition of the board of directors prior to the annual gms on 21 april 2021

No	Name	Position	Term of Office
1	Hadi Wibowo	President Director	2020 - 2023
2	Gatot Adhi Prasetyo	Director	2020 - 2023
3	Arief Ismail	Compliance Director	2020 - 2023
4	Fachmy Achmad	Director	2020 - 2023

composition of the board of directors after the annual gms on 21 april 2021 and as of 31 december 2021

No	Name	Position	Office Term
1	Hadi Wibowo	President Director	2020 - 2023
2	Gatot Adhi Prasetyo	Director	2020 - 2023
3	Arief Ismail	Compliance Director	2020 - 2023
4	Fachmy Achmad	Director	2020 - 2023
5	Dwiyono Bayu Winantio*	Director	2021 - 2023

note

*) Dwiyono Bayu Winantio was appointed as Director through the Annual GMS on 21 April 2021 and has effectively served since the closing of the Annual GMS which was held on 21 April 2021 with a term of office until the closing of the Annual GMS to be held in 2023.

scope and division of duties of members of the board of directors

The division of Duties, Authorities and Responsibilities of the Board of Directors have been specifically regulated and stated in the latest Decree of the Board of Directors regarding Division of Duties, Authorities and Responsibilities of the Board of Directors, that is Decree Number SK.003/DIR/CSGC/IV/2021 dated 21 April 2021.

Name	Position	Duties and Responsibilities
Hadi Wibowo	President Director	<ol style="list-style-type: none"> 1. Coordinating duties among members of the Board of Directors and is directly responsible for: <ol style="list-style-type: none"> a. Internal Audit Function; b. Human Capital; c. Information Technology; 2. Collaborating with other members of the Board of Directors to coordinate, direct strategic policies and supervise all operational activities of the Bank in order to ensure sound and effective implementation; 3. Ensuring sound implementation of Good Corporate Governance at all levels of the organization.
Arief Ismail	Compliance and Risk Management Director (Concurrently as Corporate Secretary)	<ol style="list-style-type: none"> 1. Coordinating and leading strategies in the areas of Compliance and Risk Management and is directly responsible for: <ol style="list-style-type: none"> a. Risk management b. Compliance c. Corporate Secretary & General Counsel d. Analytics & Market Intelligence e. Corporate Information Security 2. Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank are in accordance with the prevailing laws and regulations; 3. Ensuring sound implementation of Good Corporate Governance at all levels of the organization.
Gatot Adhi Prasetyo	Director	<ol style="list-style-type: none"> 1. Leading and coordinating the development of the Funding and Fee Based Business and is directly responsible for: <ol style="list-style-type: none"> a. Business Development; b. Retail and Wholesale Funding; c. Business Planning, Assurance and Support; d. Corporate & Marketing Communication e. DAYA 2. Ensuring sound implementation of Good Corporate Governance at all levels of the organization
Fachmy Achmad	Director	<ol style="list-style-type: none"> 1. Leading and coordinating strategies in Finance and Operations and is directly responsible for: <ol style="list-style-type: none"> a. Financial Planning & Control; b. Treasury & Financial Institutions; c. Operations Development; d. QA Funding and Operations; e. Transaction Services f. Corporate Services 2. Ensuring sound implementation of Good Corporate Governance at all levels of the organization.

Name	Position	Duties and Responsibilities
Dwiyono Bayu Winantio	Director	<ol style="list-style-type: none"> 1. Leading and coordinating the development of Financing Business – Tunas Usaha Rakyat (TUR) and is directly responsible for: <ol style="list-style-type: none"> a. Business Planning & Assurance; b. Distribution Region 1 c. Distribution Region 2 d. Distribution Region 3 e. Distribution Region 4 f. Distribution Region 5 2. Ensuring sound implementation of Good Corporate Governance at all levels of the organization

independency and diversity of members of the board of directors

independency of members of the board of directors

All members of the Board of Directors in BTPNS Syariah have complied with Bank Indonesia Regulation Number 11/33/PBI/2009 concerning Implementation of GCG for Sharia Commercial Banks and Sharia Business Units, in conjunction with Bank Indonesia Regulation Number 15/13/PBI/2013 concerning Amendments to Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks which regulates the number, dual positions, family relations and other requirements for members of the Board of Directors.

The President Director in BTPN Syariah shall come from independent party of the Controlling Shareholders. The independency of the President Director has been fulfilled by not having financial, management, share ownership and/or family relations with the Controlling Shareholders.

All members of the Board of Directors of BTPNS Syariah had no family relations up to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners or members of the Sharia Supervisory Board and Controlling Shareholders as of 31 December 2021.

The independency of the Board of Directors in BTPN Syariah refers to the latest Charter of the Board of Directors which stipulates, among others:

1. The Board of Directors shall be independent as defined and referred to in Good Corporate Governance (GCG) Policy;

2. The President Director shall come from a party that is independent of the Controlling Shareholder (PSP);

3. The independency criteria pursuant to Bank Indonesia Regulation concerning GCG Implementation for Sharia Commercial Banks are parties that do not have:

- a. Financial, management, share ownership relations and/or family relations with the controlling shareholder, members of the Board of Commissioners and/or members of the Board of Directors;
- b. Financial relations and/or relations of share ownership of Sharia Commercial Banks.

All members of the Board of Directors in BTPNS Syariah do not have a share ownership of 5% or more in the Bank as well as in other banks and companies domiciled within and outside the country and have no financial or family relations with the controlling shareholder, members of the Board of Commissioners and/or other members of the Board of Directors, as stated in the GCG implementation report in accordance with the provisions on GCG implementation for Sharia Commercial Banks.

diversity of members of the board of directors

All members of the Board of Directors have been appointed by the General Meeting of Shareholders by taking into consideration the recommendations of the Nomination and Remuneration Committee, and have met the requirements to pass the Fit and Proper Test by the Financial Services Authority.

The determination of the diversity of members of the Board of Directors is carried out by taking into account the complexity and needs of the Bank and

is based on banking and sharia banking knowledge, expertise, professional experience and background to support the Board of Directors in effectively carrying out its duties regardless of gender, ethnicity, race and religion.

diversity characteristics of the board of directors

No	Aspect of Diversity	Realization
1	Nationality	Indonesian
2	Education	<ul style="list-style-type: none"> • Economics • Sharia Accounting • Civil Engineering • Geodetic Engineering • Industrial Engineering
3	Certification	<ol style="list-style-type: none"> 1. Risk Management Certification Level 1,2,3,4,5 2. Sharia Banking Certification; 3. Treasury Dealer Certification for Director in charge of Treasury; 4. Certified Public Accountant for Director in charge of Finance
4	Professional Experiences	<ul style="list-style-type: none"> • Director of Operations in a National-Scale Bank • Director of UMK Business in a National-Scale Bank • Member of the Board of Management and Executive Officer in a National-Scale Bank, and in charge of, among others, Process Transformation, Branchless Banking, Mobile Banking, Operations, Distribution and Sales Force Development, Mass Market, E-banking, Cash Management, Electronic Banking, Consumer banking, • President Director in a National-Scale Bank; • Executive Officer in a National-Scale Bank, and in charge of, among others, Human Resource Operations, Business, Operations, Business Development, Personal Line Operations, Individual • Risk Director and Director of New Business; • Executive Officer in an International-Scale Bank in charge of, among others, Retail Banking, Wealth Management, Consumer Credit Risk, Portfolio Management Consumer Credit Risk, Retail Credit Risk, Consumer Risk, Unsecured Risk Management, Card Center, Credit Policy • Auditor and Consultant in an International Public Accounting Firm; • Executive Officer in a National-scale Bank in charge of, among others, Accounting, Finance, Investor Relations, Treasury; • Member of the Indonesian Sharia Accounting Standards Board • Chief of Financing Business in a National Scale Bank; • Senior Vice President in a National Scale Bank
5	Gender	5 men

composition of members of the board of directors

the composition of the board of directors in BTPN Syariah as of 31 december 2021 was as follows:

Name of Director	Position	Approval from the Financial Services Authority	Effective Date
Hadi Wibowo	President Director	03 April 2020 Letter Number KEP-41/D.03/2020	16 April 2020
Gatot Adhi Prasetyo	Director	24 Feb 2014 Letter Number KEP-16/D-03/2014	22 May 2014
Arief Ismail	Compliance Director and Corporate Secretary	22 August 2017 Letter Number KEP-69/D.03/2017	22 August 2017
Fachmy Achmad	Director	20 May 2020 Letter Number KEP-58/D-03/2020	27 May 2020
Dwiyono Bayu Winantio	Director	26 February 2021 Letter Number KEP-32/D.03/2021	21 April 2021

All members of the Board of Directors in BTPN Syariah have met the requirements as members of the Board of Directors in accordance with the provisions, namely Bank Indonesia Regulation concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, Bank Indonesia Regulations concerning Sharia Commercial Banks, Financial Services Authority Regulations concerning Fit and Proper Tests for Main Parties of Financial Services Institutions, and by taking into consideration the Regulations of the Financial Services Authority regarding the Board of Directors and the Board of Commissioners for Issuers or Public Companies.

concurrent positions of members of the board of directors

With regard to disclosure of concurrent positions of the Board of Directors, there were no members of the Board of Directors of BTPN Syariah who held concurrent positions as members of the Board of Commissioners, Board of Directors and Executive Officers in other banking institutions, companies or other institutions that exceeded the maximum limit allowed by the prevailing regulations as of 31 December 2021

disclosure of share ownership of the board of directors

disclosure of BTPN Syariah share ownership by members of the board of directors as of 31 december 2021:

Name	Position	Percentage of Share Ownership	Amount of Shares
Hadi Wibowo	President Director	0,00%	0
Gatot Adhi Prasetyo	Director	0,00%	0
Arief Ismail	Compliance Director	0,0005569%	42.900*
Fachmy Achmad	Director	0,00%	0
Dwiyono Bayu Winantio	Director	0,00%	0

Note

* A direct share ownership from receiving variable remuneration for members of the Board of Directors with reference to Financial Services Authority Regulation Number 59/POJK.03/2017 concerning Implementation of Governance in Giving Remuneration for Sharia Commercial Banks and Sharia Business Units

orientation for members of the board of directors

The President Director shall ensure that newly appointed members of the Board of Directors receive the necessary information regarding the Bank to enable them to fulfill their duties and responsibilities. The Compliance Director who is in charge of Corporate Secretary is responsible for providing such information.

There was one new member of the Board of Directors who underwent orientation program in 2021.

accountability reports of members of the board of directors

The Board of Directors is fully responsible for the management of the Bank. The executions of duties and responsibilities of the Board of Directors of BTPN Syariah in 2021 included amongst others:

1. The Board of Directors ensured the alignment and conformity of the Company's Vision and Mission with the Business Plan, Sustainable Finance Action Plan and Strategic Initiatives of the Bank in 2021;
2. The Board of Directors ensured sound implementation of GCG principles at all organizational levels in the Bank;
3. The Board of Directors has been continuously committed to improving the Bank's ability to absorb risks by increasing the quality and quantity of capital in accordance with international standards. *Alhamdulillah*, Praise be to the Lord, for the support of all stakeholders, successful hard work in building strong fundamentals, and continued sound performance, which have resulted in an organic increase in BTPN Syariah's core capital. Furthermore, to support the implementation of effective regulations and more efficient supervision by the Financial Services Authority and referring to Financial Services Authority Regulation number 12/POJK.03/2021 concerning Commercial Banks, a redefinition of bank classification has been carried out. With reference to the redefinition, BTPN Syariah has been classified as a Bank Group based on Core Capital 2;
4. The Board of Directors ensured that BTPNS Syariah continuously participated in supporting the government in the National Economic Recovery Program during the Covid 19 pandemic by providing various relief facilities to financing customers in 2021 that still continued in early 2022. BTPN Syariah's programs and policies for customers are presented in the Financial Performance and Business Review section in this 2021 Annual Report;
5. The Board of Directors fulfilled the obligation of Information Disclosure in the presentation of the Annual Report, Sustainability Report, Interim Financial Report, Annual Financial Report and Consolidated through the online reporting system to Regulator and ensured that the Board of Directors fulfilled other information disclosures to the public by publishing such information in newspapers with national circulation and the Bank's Website as required for a public company;
6. The Board of Directors prepared and approved the Bank Business Plan for 2022-2024, 2021 Sustainable Finance Action Plan (RAKB) 2020-2024, 2020 Sustainability Report and 2020 Annual Report published in 2021, which have been reviewed by the Board of Commissioners;
7. The Board of Directors has conducted monitoring of the Bank's performance and evaluating the achievement of the Bank's business performance on the set targets and delivering new business initiatives;
8. Aiming at adapting to the changing needs of customers, ensuring increased prosperities of underprivileged and fairly prosperous customers, and creating opportunities to serve more customers in a sustainable manner, the Board of Directors optimized opportunities and at the same time fulfilled its calling for various breakthroughs by utilizing technology for greater good. In addition, the Board of Directors utilized technology to build the aspirations of Sharia Digital Ecosystem for Mass Market which is realized through the establishment of a Subsidiary, PT BTPN Syariah Ventura (which will become effective in operationalizing its business after obtaining approval from the Authority);

9. The Board of Directors convened the 2021 Annual General Meeting of Shareholders (AGMS) and followed up on the results of the 2021 AGMS resolutions and the previous year AGMS in accordance with prevailing regulations;
10. The Board of Directors implemented the Shareholders' Resolutions in the 2021 Annual General Meeting of Shareholders, including the appointment of a Public Accountant and Public Accounting Firm Sidharta Widjaja and Partners (an Indonesian partnership and member firm of KPMG network of independent members affiliated with KPMG International Cooperative) as the External Auditor by taking into account the recommendations of the Audit Committee. The Report on the Appointment of the Public Accountant and Public Accounting Firm to conduct an audit of the Annual Historical Financial Information Audit for 31 December 2021, was submitted by the Bank to the Sharia Banking Supervisory Financial Services Authority through Letter Number S.338/DIR/CSGC /VIII/2021 dated 23 August 2021, with a copy to the Banking Licensing and Information Department;
11. BTPN Syariah upholds the rights of shareholders and continuously earns the trust of shareholders and investors. Fulfillment of this commitment certainly involves taking into consideration the sector and industry as well as the scale and complexity as a sharia commercial bank and as a public company. By prioritizing sound implementation of good corporate governance based on transparency, accountability, responsibility, professionalism and sharia principles, and in line with the results of developing a sound sharia banking industry in BTPN Syariah, the Board of Directors has distributed dividends based on the performance of the financial year ended 31 December 2020.
12. The Board of Directors carried out the 2021 Annual Public Expose of the company's financial performance as an effort to improve the quality of communication with shareholders and investors;
13. The Board of Directors reviewed the entire infrastructure of the Bank by means of updating and refining the main policies, namely the Good Corporate Governance Policy, the Bank's operational policies and internal procedures in accordance with prevailing regulations;
14. The Board of Directors monitored the implementation of risk management, compliance culture and internal control as well as the implementation of anti-money laundering and counter-terrorism financing (APU/PPT), anti-fraud through JAGA, as forms of implementing internal monitoring and supervision;
15. The Board of Directors followed up on audit findings and recommendations from the Bank's internal audit unit, external auditors, inspection results of the Financial Services Authority and/or other regulatory bodies;
16. The Board of Directors ensured the implementation of Banking Synergy and Integrated Governance in coordination with PT Bank BTPN Tbk as the Parent Company;
17. The Board of Directors ensured that the implementation of sustainable finance which is assessed from the environmental, social and economic aspects of the Bank.
18. The Board of Directors ensured the availability of infrastructure and physical development programs according to the needs of customers and the surrounding community as well as various assistance and empowerment programs that were continuously carried out by the Bank in the midst of a pandemic. These programs aimed at giving meaning to the customers and their communities so as to create conducive situations that enable them to continuously think positively in sustaining their social lives;
19. The Board of Directors approved the performance bonus and salary adjustments for employees as well as the provision of a long-term compensation program for senior employees in accordance with regulations;
20. The Board of Directors approved the development of human capital competencies and follow-up efforts on its progress, including those related to competencies in risk management for employees in accordance with their respective duties as stipulated in the regulation of risk management implementation for sharia commercial banks;

21. The Board of Directors monitored the conditions of all Bank employees in the second year of pandemic and ensured adequate distribution of jackets, supplements, vitamins and oximeters through the Incident Management Team in 2021. These distributions complemented the previous distributions of Personal Protective Equipments, face shields and masks that were executed in 2020 and were intended for all employees in Head Office, Branch Offices and Wisma throughout Indonesia. To ensure langkah tepat bermanfaat (significant actions for meaningful impacts) in providing employees with a quick response to the pandemic, the Board of Directors approved the provision of Telemedicine platform, especially for employees exposed to COVID-19. The platform provided online medical consultation and treatment services, drug prescription, direction to employees for in-person examinations or referrals for inpatient.
22. To support accelerations of the Government's vaccination program, the Board of Directors approved the implementation of a joint vaccination program for the Bank's employees;

board of directors' supervision of risk management in BTPN Syariah

Pursuant to the Bank Business Plan, the Board of Directors ensured that supervision of risk management implementation in BTPN Syariah was carried out during 2021, in accordance with the Financial Services Authority Regulation Number 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.

The supervision of risk management implementation by the Board of Directors was fully supported by the supervisions of the Board of Commissioners and the Sharia Supervisory Board. The Board of Directors ensured that every function in the organization implemented risk management tailored to the conditions of each division and that each division was well consolidated.

As a complement to the supporting instruments, the Board of Directors ensured the availability of adequate risk management policies and procedures as well as the availability of adequate risk limit implementation. In order to ensure that the risk management process can be carried out in the Bank, BTPN Syariah had a policy that

regulates adequate process of risk identification, measurement, monitoring and control as well as risk management information system.

The Board of Directors ensured that every employee in BTPN Syariah implemented the principle of internal control in carrying out the Bank's business activities. This meant that every employee played a role in the management plan and development of the Bank's operational activities and human capital.

The Board of Directors' supervision of internal control is supported by a system that implements 3 (three) lines of defense supported by adequate Quality Assurance in accordance with the conditions and needs of the Bank, the availability of a Risk Management Unit and an Internal Audit Unit.

In order to build a Risk Management framework and build a culture of escalation, BTPN Syariah is developing a systematic and measurable first line of defense through the CARE (Champion of Assurance for Risk Enterprise) Program. CARE has the responsibility to identify, understand and monitor the Inherent Risk Indicator, RCSA, LED, Risk Appetite and Risk Tolerance in each work unit in the Bank and to ensure the adequacy, conformity and existence of policies and procedures as well as supervision of work unit's limits and authority. CARE also ensures the availability of a contingency plan for emergency situations. In terms of supervision, CARE actively holds discussions and sharing with Risk Management Unit and the Internal Risk Forum on risk exposures, control mechanisms and action plans. In addition, CARE coordinates to resolve risk indication improvements, auditor findings and Quality Assurance.

The implementation of risk management is further described in the description of the Operational Review with the theme of Risk Management in this 2021 Annual Report.

implementation of the board of directors meeting and joint meetings between the board of directors and board of commissioners

In accordance with the provisions of the Articles of Association, the Board of Directors shall hold regular meetings at least once every month and

plan a schedule of its meetings for the following financial year before the end of the current financial year. The Articles of Association also stipulates that at least once in four months, the Board of Directors shall hold a joint meeting between the Board of Directors and the Board of Commissioners as part of the Board of Directors' accountability for strategic, financial, operational aspects, internal control systems, compliance, risk management and corporate governance.

The Board of Directors' Meeting Schedule and Agenda for 2021 were approved by the Board of Directors before the end of the financial year through Memorandum Number M.068A/CSGC/XII/2020 dated 7 December 2020.

meeting policy of the board of directors

The Board of Directors' meeting policy is in accordance with its latest Charter, which includes:

1. The Board of Directors shall convene regular meetings of the Board of Directors at least once a month;
2. Meetings of the Board of Directors may be held if attended or represented by a majority of all members of the Board of Directors;
3. The Board of Directors shall convene regular meetings of the Board of Directors with the Board of Commissioners at least once in 4 (four) months;
4. The Board of Directors shall schedule its meetings for the following year before the end of the financial year;
5. For the scheduled meetings as referred to in point d, the meeting materials shall be distributed to the meeting participants no later than 5 (five) days before the meeting is held;
6. In the event that a meeting is convened not in accordance with the planned schedule, the meeting materials shall be distributed to the meeting participants no later than before the meeting is held;
7. Every policy and strategic decision shall be decided through a meeting of the Board of Directors according to the prevailing regulations;
8. Meetings of the Board of Directors shall be chaired by the President Director, or in his/her absence, by another Director appointed in the meetings of the Board of Directors of which evidence to a third party is not required;
9. Decision making of the Board of Directors meetings shall be based on deliberation for mutual consensus;
10. In the event that deliberation for mutual consensus is not reached, the decision making shall be administered through a majority vote;
11. All decisions legitimately made in the Board of Directors meetings shall be binding on all members of the Board of Directors;
12. Dissenting opinions occurred in the Board of Directors meetings shall be clearly recorded in the minutes of meeting including the reasons for the dissenting opinions.
13. The results of the Board of Directors Meeting shall be recorded in the Minutes of the Board of Directors Meeting and properly documented:
14. Minutes of the Board of Directors Meeting shall be recorded by the Corporate Secretary or a party appointed in the Meeting;
 - a. Minutes of the Meeting shall be distributed to all members of the Board of Directors who are present within a period of no later than 2 (two) working days after the meeting to obtain their input. The Board of Directors shall within a period of no later than 2 (two) working days after receiving the Minutes of Meeting provide their input. Minutes of the Meeting are considered approved by all members of the Board of Directors present after the expiration of the said period.
 - b. The Board of Directors may determine another time period for the preparation of Minutes of Meeting of the Board of Directors in the event that there are special underlying conditions and approved by the Compliance Director.
 - c. Minutes of the Board of Directors Meeting shall be signed by all members of the Board of Directors present;
 - d. The results of the meeting of the Board of Directors with the Board of Commissioners (as referred to in point c of the Charter of the Board of Directors) shall be recorded in the Minutes of Meeting, signed by all members of the Board of Directors and members of the Board of Commissioners present and distributed to all members of

the Board of Directors and all members of the Board of Commissioners;

- e. In the event that a Member of the Board of Directors and/or a Member of the Board of Commissioners does not sign the results of the meeting as referred to in points m letters 4) and 5), the person concerned shall state the reasons in writing in a separate letter attached to the Minutes of the Meeting.
 - f. Minutes of Meetings shall be kept by the Corporate Secretary and distributed to all members of the Board of Directors upon request from members of the Board of Directors;
 - g. Invitation to the Board of Directors Meeting shall be submitted by an electronic mail, a registered letter or a memo of delegation from the Board of Directors to the Corporate Secretary to submit the meeting calendar to the Board of Directors for the current year's meeting schedule with the meeting time and agenda approved by the Board of Directors;
15. Meetings of the Board of Directors shall be valid and have the right to make binding decisions if more than 1/2 (one half) of the total members of the Board of Directors are present or represented at the meeting;
16. A member of the Board of Directors may be represented in the Meeting of the Board of Directors only by another member of the Board of Directors based on a power of attorney. A Member of the Board of Directors may only represent 1 (one) other Member of the Board of Directors;
17. Members of the Board of Directors may participate in the Board of Directors Meeting by telephone conference, video conference or similar communication systems, the use of which allow members of the Board of Directors present in the meeting to see, hear and talk to each other. The participation of a member of the Board of Directors using this mechanism shall be considered as the direct presence of the member of the Board of Directors in the Board of Directors Meeting and shall be counted in determining the quorum for the Meeting.

Decisions made in the Board of Directors Meeting held in this way are valid and binding. As for a Board of Directors Meeting in which members of the Board of Directors participate in the manner described in Article 6.18, all terms and conditions regarding the Board of Directors Meeting contained in Article 6 of this Work Guidelines shall apply, with the following provisions:

18. Members of the Board of Directors who participate in the Meeting of the Board of Directors in the manner described in this paragraph shall not act as chairman of the meeting.
- a. The votes cast by members of the Board of Directors who participate in the Board of Directors Meeting in the manner described in this paragraph are equated with the valid votes cast in the meeting.
 - b. If during a meeting of the Board of Directors a malfunction or failure of the telephone conference, video conference or similar means of communication occurs, this will not affect the quorum for the meeting that was reached prior to the malfunction or failure of the telephone conference, video conference or similar means of communication.
 - c. Members of the Board of Directors who participate in the meeting of the Board of Directors in such a manner are deemed not to have voted on the proposal submitted in the meeting of the Board of Directors after the occurrence of malfunction or failure of the telephone conference or video conference or similar means of communication.
 - d. Minutes of the Board of Directors Meeting in which the participation of the meeting participants is conducted using telephone conference or video conference or similar communication equipment as described in paragraph 6.18 hereof, shall be taken in writing and circulated among all members of the Board of Directors participating in the meeting for signature. If the minutes of the meeting are drawn up in a notarial deed, the signatures of the participants of the Board of Directors Meeting shall not be required.

19. The Board of Directors may also make valid decisions without holding a Board of Directors Meeting, under the condition that all members of the Board of Directors shall have been notified in writing and all members of the Board of Directors shall have given circular approvals of the proposal submitted in writing by signing the circular approvals. Decisions made in this way shall have the same legitimacy as decisions made legitimately in a Board of Directors Meeting;
20. Members of the Board of Directors are prohibited from making decisions in a Meeting of the Board of Directors regarding matters where the Members of the Board of Directors have conflicts of interest with the Bank unless otherwise specified in the Meeting of the Board of Directors;
21. A Board of Directors' coordination meetings with the Sharia Supervisory Board shall be held regularly at least once every semester. The Board of Directors and/or Sharia Supervisory Board may determine the minimum number of regular meetings that are more than this provision when necessary and mutually agreed.

frequency and attendance of the board of directors in its meetings and its meetings with the board of commissioners in 2021

The Board of Directors convened 38 (thirty-eight) of the 36 (thirty-six) meetings scheduled in accordance with the provisions of GCG implementation for Sharia Commercial Banks and the Board of Directors' Charter in 2021.

The combination of attendance in-person by the Board of Directors members in the Board of Directors Meetings was adjusted to the pandemic conditions which were gradually improving and the Government's direction regarding adjustments of social restrictions level. The meeting mechanism continued to be a combination of in-person and online attendance with the availability of video conferencing as an alternative to holding the Board of Directors Meetings in 2021.

To fulfill the number of meetings, the Board of Directors made 16 (sixteen) Circular Decisions in 2021, which were in accordance with the provisions

of the Articles of Association of BTPN Syariah and the Charter of the Board of Directors. The said regulations stipulate that the Board of Directors may make resolution that are legally valid and binding without holding a meeting of the Board of Directors, under the condition that all incumbent members of the Board of Directors shall have been notified in writing and all incumbent members of the Board of Directors shall give their approval of the proposal submitted in writing by signing the approval. Resolution of the Board of Directors made in this manner shall have the same legal power as legitimate decisions made in a meeting of the Board of Directors.

The meetings of the Board of Directors with the Board of Commissioners were convened four times out of a total of four meetings planned in accordance with the provisions of GCG implementation for Sharia Commercial Banks and the Board of Directors' Charter and there were no circular decisions in 2021.

The meetings of the Board of Directors with the Board of Commissioners were entirely convened online and there was no attendance in-person in 2021. This was in accordance with the provisions of the Articles of Association and the Charter of the Board of Directors and/or Board of Commissioners. These regulations stipulate that Members of the Board of Directors and/or Members of the Board of Commissioners may participate in Board of Directors and/or Board of Commissioners meetings through telephone conferences, video conferences or similar means of communication, the use of which allow all members of the Board of Directors and/or Board of Commissioners present in the meeting to see, hear and talk to each other.

Under special conditions, the Charters of the Board of Directors and the Board of Commissioners stipulate that in the event of a pandemic or other force majeure, the obligation to attend a meeting in-person refers to the prevailing government regulations governing physical meetings or their restrictions, without prejudice to the prevailing provisions related to sound implementation of GCG and provisions in the capital market.

In accordance with the Charter of the Board of Directors, invitations and materials for meetings of the Board of Directors and meetings of the Board of Directors with the Board of Commissioners have been distributed to all meeting participants prior to the meetings. Decision making both in the Board of Directors Meeting and meetings of the Board of Directors with the Board of Commissioners has been carried out on the basis of deliberation for mutual consensus.

There was no dissenting opinion on all meeting decisions or on all agenda items of the Board of Directors Meeting and Meetings of the Board of Directors with the Board of Commissioners during 2021.

The provisions regarding the number of meetings and the attendance of members of the Board of Directors in the Board of Directors Meeting and Meetings of the Board of Directors with the Board of Commissioners were fulfilled in 2021.

realization of the number of meetings and attendance of members of the board of directors in the meetings of the board of directors and joint meeting between the board of directors and the board of commissioners in 2021

Name of Member of The Board of Directors	Total Attendance of Members of the Board of Directors in the Board of Directors Meetings Meeting Realization/Plan	Percentage of Attendance of Members of the Board of Directors in the Board of Directors Meetings	Number of Joint Meetings Between the Board of Directors and the Board of Commissioners Meeting Realization/Plan	Percentage of Attendance of the member of Board of Directors in the Joint Meetings
Hadi Wibowo	36/36	100%	4/4	100%
Gatot Adhi Prasetyo	38/36	100%	4/4	100%
Arief Ismail	38/36	100%	4/4	100%
Fachmy Achmad	38/36	100%	4/4	100%
Dwiyono Bayu Winantio*	27/27	100%	2/2	100%

Note

(*) Dwiyono Bayu Winantio has effectively served as Director since the closing of the Annual GMS convened on 21 April 2021

agenda of meetings of board of directors of in 2021

No	Minutes of Meeting Number	Meeting date	Meeting agenda
1	MOM.001/DIR/CSGC/I/2021	4 January 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 31 December 2020) 2. UPPK Update (as of 31 December 2020)
2	MOM.002/DIR/CSGC/I/2021	11 January 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 31 December 2020) 2. Anti-Fraud Management Quarterly Update (Q4 2020) 3. Compliance Quarterly Update (Q4 2020) 4. Daya and Communication Quarterly Update (Q4 2020)
3	MOM.003/DIR/CSGC/I/2021	18 January 2021	<ol style="list-style-type: none"> 1. ALCO Update (as of 31 December 2020) 2. Business Update (as of 31 December 2020) 3. Retail and Wholesale Funding Performance Update (as of 31 December 2020) 4. Risk Management Committee Update (as of 31 December 2020) 5. Operations Dashboard Update (as of 31 December 2020)

No	Minutes of Meeting Number	Meeting date	Meeting agenda
4	MOM.005/DIR/CSGC/II/2021	8 February 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 31 January 2021) 2. RBBR and ICAAP Update (as of 31 December 2020)
5	MOM.006/DIR/CSGC/II/2021	15 February 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 31 January 2021) 2. ALCO Update (as of 31 January 2021) 3. Business Committee Update (as of 31 January 2021) 4. Retail and Wholesale Funding Performance Update (as of 31 January 2021)
6	MOM.007/DIR/CSGC/II/2021	22 February 2021	<ol style="list-style-type: none"> 1. Risk Management Committee Update (as of 31 January 2021) 2. HC Dashboard Update (as of 31 January 2021) 3. IT Dashboard (including ITSC) Update (as of 31 January 2021)
7	MOM.008/DIR/CSGC/III/2021	2 March 2021	TUR Core System Modernization Strategy
8	MOM.009/DIR/CSGC/III/2021	8 March 2021	Internal Audit Dashboard Update (as of 28 February 2021)
9	MOM.010/DIR/CSGC/III/2021	15 March 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 28 February 2021) 2. ALCO Update (as of 28 February 2021) 3. Business Committee Update (as of 28 February 2021) 4. Retail and Wholesale Funding Performance Update (as of 28 February 2021)
10	MOM.011/DIR/CSGC/III/2021	22 March 2021	<ol style="list-style-type: none"> 1. Risk Management Committee Update (as of 28 February 2021) 2. HC Dashboard Update (as of 28 February 2021) 3. Operations Dashboard Update (as of 28 February 2021)
11	MOM.012/DIR/CSGC/IV/2021	12 April 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 31 March 2021); 2. Daya & Communication Quarterly Update (Q1 2021)
12	MOM.014/DIR/CSGC/IV/2021	21 April 2021	<ol style="list-style-type: none"> 1. Division of Duties and Authorities of the Board of Directors of BTPN Syariah based on the AGMS 21 April 2021 2. Decree of the Board of Directors Regarding the Division of Duties and Authorities of the Board of Directors of BTPN Syariah as of April 21, 2021
13	MOM.015/DIR/CSGC/IV/2021	26 April 2021	<ol style="list-style-type: none"> 1. ALCO Update (as of 31 March 2021) 2. Business Committee Update (as of 31 March 2021) 3. Retail and Wholesale Funding Performance Update (as of 31 March 2021) 4. Compliance Quarterly Update (Q1 2021)
14	MOM.016/DIR/CSGC/IV/2021	10 May 2021	Internal Audit Dashboard Update (as of 20 April 2021)

No	Minutes of Meeting Number	Meeting date	Meeting agenda
15	MOM.017/DIR/CSGC/V/2021	24 May 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 30 April 2021) 2. ALCO Update (as of 30 April 2021) 3. TUR Financing Business Update (as of 31 April 2021) 4. Business NonTUR (as of 31 April 2021) 5. Retail and Wholesale Funding Performance (as of 31 April 2021)
16	MOM.018/DIR/CSGC/V/2021	31 May 2021	<ol style="list-style-type: none"> 1. HC Dashboard (including HC Committee) Update (as of 30 April 2021) 2. Operation Dashboard Update (as of 30 April 2021) 3. IT Dashboard (including IT steering Committee) Update (as of 30 April 2021)
17	MOM.019/DIR/CSGC/VI/2021	7 June 2021	Internal Audit Dashboard Update (as of 31 May 2021)
18	MOM.020/DIR/CSGC/VI/2021	14 June 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 31 May 2021) 2. BOD Approval for RBB Revision 2021 – 2023 3. ALCO Update (as of 31 May 2021) 4. Business Committee Update (as of 31 May 2021) 5. Retail and Wholesale Funding Performance Update (as of 31 May 2021)
19	MOM.021/DIR/CSGC/VI/2021	21 June 2021	<ol style="list-style-type: none"> 1. Risk Management Committee Update (as of 31 May 2021) 2. HC Dashboard Update (as of 31 May 2021)
20	MOM.022/DIR/CSGC/VII/2021	5 July 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 30 June 2021) 2. UPPK Update 3. Daya and Communication Quarterly Update (Q2 2021)
21	MOM.023/DIR/CSGC/VII/2021	12 July 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 30 June 2021) 2. Anti-Fraud Management Quarterly Update (Q2 2021) 3. Compliance Quarterly Update (Q2 2021)
22	MOM.025/DIR/CSGC/VII/2021	26 July 2021	<ol style="list-style-type: none"> 1. ALCO Update (as of 30 June 2021) 2. Business Committee Update (as of 30 June 2021) 3. Retail and Wholesale Funding Performance Update (as of 30 June 2021) 4. Operation Dashboard Update (as of 30 June 2021)
23	MOM.026/DIR/CSGC/VIII/2021	9 August 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 31 July 2021) 2. RBBR and ICAAP Update (as of 30 June 2021)

No	Minutes of Meeting Number	Meeting date	Meeting agenda
24	MOM.027/DIR/CSGC/VIII/2021	16 August 2021	<ol style="list-style-type: none"> 1. Financial Performance & KSI Update (as of 31 July 2021) 2. ALCO Update (as of 31 July 2021) 3. Business Committee Update (as of 31 July 2021) 4. Business Non-TUR (as of 31 July 2021) 5. Retail and Wholesale Funding Performance Update (as of 31 July 2021)
25	MOM.028/DIR/CSGC/VIII/2021	23 August 2021	Risk Management Committee Update (as of 31 July 2021)
26	MOM.029/DIR/CSGC/VIII/2021	30 August 2021	HC Dashboard (including HC Committee) Update (as of 31 July 2021)
27	MOM.030/DIR/CSGC/IX/2021	6 September 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 31 August 2021) 2. IT Dashboard (including IT Steering Committee) Update (as of 31 July 2021)
28	MOM.031/DIR/CSGC/IX/2021	13 September 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 31 August 2021) 2. ALCO Update (as of 31 August 2021) 3. Business Committee Update (as of 31 August 2021) 4. Retail and Wholesale Funding Performance (as of 31 August 2021)
29	MOM.032/DIR/CSGC/IX/2021	20 September 2021	<ol style="list-style-type: none"> 1. Risk Management Committee Update (as of 31 August 2021) 2. HC Dashboard Update (as of 31 August 2021) 3. Operations Dashboard Update (as of 31 August 2021)
30	MOM.033/DIR/CSGC/X/2021	11 October 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 30 September 2021) 2. Daya & Communication Quarterly Update (Q3 2021)
31	MOM.034/DIR/CSGC/X/2021	22 October 2021	<ol style="list-style-type: none"> 1. Financial Performance & KSI Update (as of 30 September 2021) including request for Board of Directors Approval for FS (unaudited) Q3 2021 2. Risk Management Committee Update (as of 30 September 2021) 3. Anti-Fraud Management Quarterly Update (Q3 2021)
32	MOM.035/DIR/CSGC/X/2021	25 October 2021	<ol style="list-style-type: none"> 1. ALCO Update (as of 30 September 2021) 2. Business Committee Update (as of 30 September 2021) 3. Retail and Wholesale Funding Performance Update (as of 30 September 2021) 4. Compliance Quarterly Update (Q3 2021)
33	MOM.037/DIR/CSGC/XI/2021	8 November 2021	Internal Audit Dashboard Update (as of 31 October 2021)

No	Minutes of Meeting Number	Meeting date	Meeting agenda
34	MOM.038/DIR/CSGC/XI/2021	15 November 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 31 October 2021) 2. RBB 2022 – 2024 3. RAKB 2020 – 2024 4. Risk Management Committee Update (as of 31 October 2021) 5. Financing Policy Committee Update (as of 31 October 2021) 6. ALCO Update (as of 31 October 2021)
35	MOM.039/DIR/CSGC/XI/2021	22 November 2021	<ol style="list-style-type: none"> 1. Business Committee Update (as of 31 October 2021) 2. Business Non-TUR Update (as of 31 October 2021) 3. Retail and Wholesale Funding Performance Update (as of 31 October 2021) 4. IT Dashboard (including ITSC) Update (as of 31 October 2021) 5. Operation Dashboard Update (as of 31 October 2021) 6. HC Dashboard (including HC Committee) Update (as of 31 October 2021)
36	MOM.040/DIR/CSGC/XII/2021	6 December 2021	<ol style="list-style-type: none"> 1. Internal Audit Dashboard Update (as of 30 November 2021) 2. Request for Board of Directors Approval of the 2022 Board of Directors Meeting Agenda
37	MOM.041/DIR/CSGC/XII/2021	13 December 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update (as of 30 November 2021) 2. ALCO Update (as of 30 November 2021) 3. Business Committee Update (as of 30 November 2021) 4. Retail and Wholesale Funding Business Performance (as of 30 November 2021)
38	MOM.042/DIR/CSGC/XII/2021	20 December 2021	HC Dashboard (including HC Committee) Update (as of 30 November 2021)

agenda of joint meetings between the board of directors and the board of commissioners in 2021

No	Minutes of Meeting Number	Meeting date	Meeting agenda
1	MOM.004/DIR/CSGC/I/2021	28 January 2021	<ol style="list-style-type: none"> 1. Presentation of Audit Examination Process by KPMG on the 2020 Financial Statements (Audited) to the Board of Commissioners; 2. Financial Performance and KSI Update as well as request for approval from the Board of Commissioners for Publication of the Annual Financial Statements as of December 31, 2020
2	MOM.013/DIR/CSGC/IV/2021	15 April 2021	Financial Performance and KSI Update as well as Request for Approval from the Board of Commissioners for the Published Financial Statements as of 31 March 2021

3	MOM.024/DIR/CSGC/VII/2021	22 July 2021	<ol style="list-style-type: none"> 1. Financial Performance and KSI Update as well as Request for Approval from the Board of Commissioners for the Published Financial Report as of 30 June 2021; 2. Presentation of Exploration of Capital Investment Plans in Sharia Venture Capital to the Board of Commissioners
4	MOM.036/DIR/CSGC/X/2021	27 October 2021	Financial Performance and KSI Update as well as request for approval from the Board of Commissioners for the Interim Financial Statements as of 30 September 2021

realizations of circular resolutions of the board of directors in 2021

No	Number	Date	Subject
1	No.001/CIR/DIR/I/2021	15 January 2021	Composition of ALCO Committee Members
2	No.002/CIR/DIR/III/2021	1 March 2021	Implementation of the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk for the Financial Year Ended 31 December 2020
3	No.003/CIR/DIR/III/2021	4 March 2021	Appointment of Board of Management
4	No.004/CIR/DIR/III/2021	10 March 2021	COVID-19 Joint Vaccination Program Gotong Royong PT Bank BTPN Syariah Tbk
5	No.005/CIR/DIR/III/2021	22 March 2021	Appointment of Board of Management
6	No.006/CIR/DIR/IV/2021	12 April 2021	Proposal for Resolutions in the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk For the Financial Year Ended 31 December 2020
7	No.006A/CIR/DIR/IV/2021	12 April 2021	Board of Directors Approval for the Risk Management Committee Recommendations as of 31 March 2021
8	No.006B/CIR/DIR/IV/2021	12 April 2021	Board of Directors Approval for Updates and Recommendations of Anti-Fraud Management as of 31 March 2021
9	No.007/CIR/DIR/IV/2021	21 April 2021	Composition of Members of the Board of Directors' Committees for 2021
10	No.008/CIR/DIR/IV/2021	21 April 2021	Proposal for Updates on Provisions of Transaction Limits to the Board of Directors
11	No.008A/CIR/DIR/VII/2021	16 July 2021	Board of Directors Approval for Recommendations of the Risk Management Committee as of 30 June 2021
12	No.009/CIR/DIR/VII/2021	23 July 2021	Plan for Establishment and Equity Participation in a Sharia Venture Capital Company in 2021
13	No.010/CIR/DIR/VIII/2021	6 August 2021	Proposal for Appointment of a Public Accountant and/or Public Accounting Firm to Inspect or Audit the Books and Records of PT Bank BTPN Syariah Tbk for the Financial Year Ended 31 December 2021
14	No.011/CIR/DIR/X/2021	4 October 2021	Plan for Establishment and Equity Participation in a Venture Capital Company in 2021
15	No.012/CIR/DIR/X/2021	13 October 2021	Proposal for Changes to the Member Composition of the Audit Committee in 2021
16	No.13/CIR/DIR/X/2021	13 October 2021	Proposal for Changes of the Member Composition of the Risk Monitoring Committee in 2021

schedule of meetings of the board of directors in 2022

Referring to the Articles of Association of BTPNS Syariah, the Board of Directors shall hold a Board of Directors meeting regularly, at least once every two months and schedule Board of Directors Meetings for the following financial year before the end of the current financial year. The Articles of Association also stipulates that at least once in four months, the Board of Directors shall hold a meeting of the Board of Directors with the Board of Commissioners.

Meeting Schedule and Agenda of the Meetings of Board of Directors and the Meetings of the Board of Directors with the Board of Commissioners in 2022 were approved by the Board of Directors before the end of the financial year through Memorandum Number M.082A/DIR/CSGC/XII/2021 dated 6 December 2021 and were properly administered by the Corporate Secretary.

performance evaluation of the board of directors

procedures for the performance evaluation of the board of directors

The procedures for the performance evaluation of the Board of Directors in BTPN Syariah are stipulated in the Charter of the Nomination and Remuneration Committee taking into account the Bank's Articles of Association and internal policies.

Performance evaluation is carried out by means of a self-assessment every year to evaluate the performance of the Board of Directors on a collegial basis.

The purpose of the Self-Assessment of the performance of the Board of Directors' Members is to provide the Nomination and Remuneration Committee with basic consideration for making recommendations to the Board of Commissioners to reappoint members of the Board of Directors and for developing a remuneration structure of the Board of Directors and improving the effectiveness of the Board of Directors' performance.

criteria in the board of directors' performance evaluation

The criteria in the individual performance assessment of each member of the Board of Directors in BTPN Syariah refers to various considerations, which include:

1. Implementation of the Bank's overall strategy;
2. Supervision of the Bank's overall strategy;
3. Supervision of Risk Management in each area (risk management activities)
4. Implementation of good corporate governance principles.

evaluations of performance of the board of directors

1. The Board of Directors shall review the management performance that has been carried out by the Board of Directors during the financial year and report it to the shareholders, at least once a year;
2. As part of the performance evaluation, the Board of Directors shall ensure that the composition and qualifications of the Board of Directors are fulfilled;
3. The Board of Directors' performance evaluation reports shall be submitted to shareholders in the General Meeting of Shareholders and stated in the Annual Report;
4. Performance evaluations of members of the Board of Directors shall be carried out by the Nomination and Remuneration Committee based on input from the President Director;
5. The performance evaluation results of members of the Board of Directors shall serve as a reference in determining the nomination and remuneration of members of the Board of Directors.

succession of the board of directors

nomination of members of the board of directors

1. Selections of candidates for the Board of Directors shall not discriminate on the basis of ethnicity, race, religion, nationality, and gender;
2. The selection shall be based on individual qualifications and organizational needs and diversity of background expertise and experience;
3. The selection process shall be carried out by the Nomination and Remuneration Committee through an evaluation of qualification fulfilments and interview processes;
4. The candidate who has been recommended by the Nomination and Remuneration Committee shall be submitted to the Board of Commissioners for approval and then submitted to the Financial Services Authority (OJK) for a Fit and Proper Test process;
5. After obtaining OJK approval, the candidate for member of the Board of Directors shall be nominated for approval by the General Meeting of Shareholders.

appointment and replacement of directors

1. Proposals for appointment and or replacement of members of the Board of Directors to the General Meeting of Shareholders shall take into account the recommendations of the Nomination and Remuneration Committee;
2. In the event that a member of the Nomination and Remuneration Committee has a conflict of interest with a recommended candidate, the conflict of interest shall be disclosed in the proposal;
3. Members of the Board of Directors shall meet the requirements of having passed the Fit & Proper Test in accordance with Financial Services Authority provisions regarding Fit & Proper Tests;
4. The position of a member of the Board of Directors shall automatically end if the member of the Board of Directors:
 - a. Resigns; or
 - b. Passes away; or
 - c. Terminated based on the General Meeting of Shareholders; or

d. No longer meets the requirements of the prevailing laws.

5. Members of the Board of Directors have the right to resign from their positions by notifying the Bank in writing of the said intentions. The Bank shall convene a General Meeting of Shareholders to decide on the request for resignation of a member of the Board of Directors no later than 90 (ninety) days after receipt of the request for resignation;
6. The Bank shall exercise information disclosure to the public and submit the information to the Financial Services Authority no later than 2 (two) working days after:
 - a. Receipt of the request for resignation of members of the Board of Directors;
 - b. Results of the General Meeting of Shareholders.

term of office of members of the board of directors

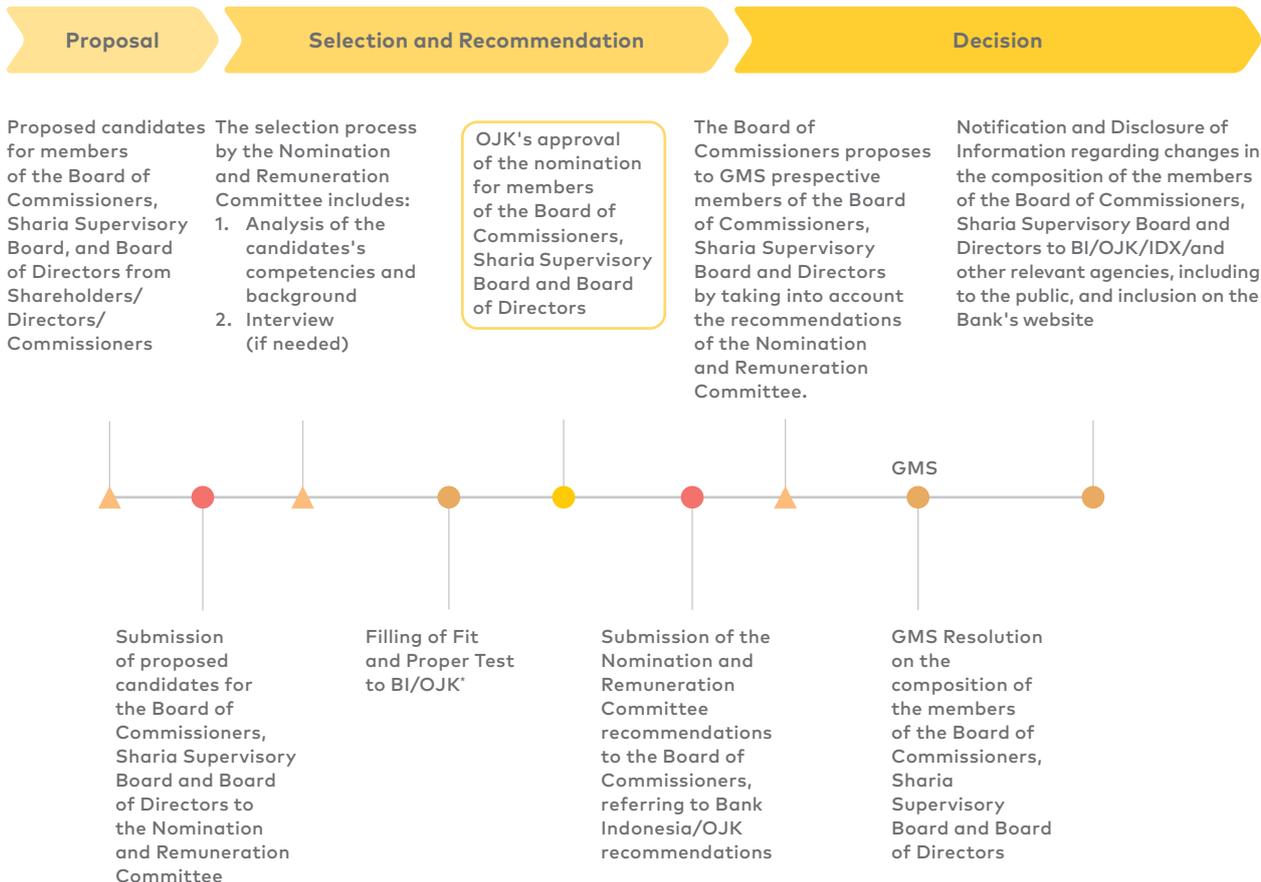
Members of the Board of Directors in BTPNS Syariah are appointed by the General Meeting of Shareholders for a period of 3 years, and may be reappointed.

performance evaluation of the board of directors' committees by the board of directors and the results

The Board of Directors' Committees were actively involved in supporting the fulfillment of duties of the Board of Directors in 2021 by ensuring that all strategies and initiatives were followed up in accordance with the provisions of sound implementation of GCG for Sharia Commercial Banks and the Charter of each Committee.

Further elaboration regarding the Board of Directors' Committees is presented in Good Corporate Governance Implementation Report in this 2021 Annual Report.

the process of nomination and appointment of members of the board of directors, board of commissioners and sharia supervisory board in BTPN Syariah



* Filling of Fit and Proper Test to Financial Services Authority (OJK) for members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors can be carried out after the GMS; The submission of Fit and Proper Test for DPS members candidates is subsequent to obtaining a recommendation from the National Sharia Council (DSN)

training and refreshment programs

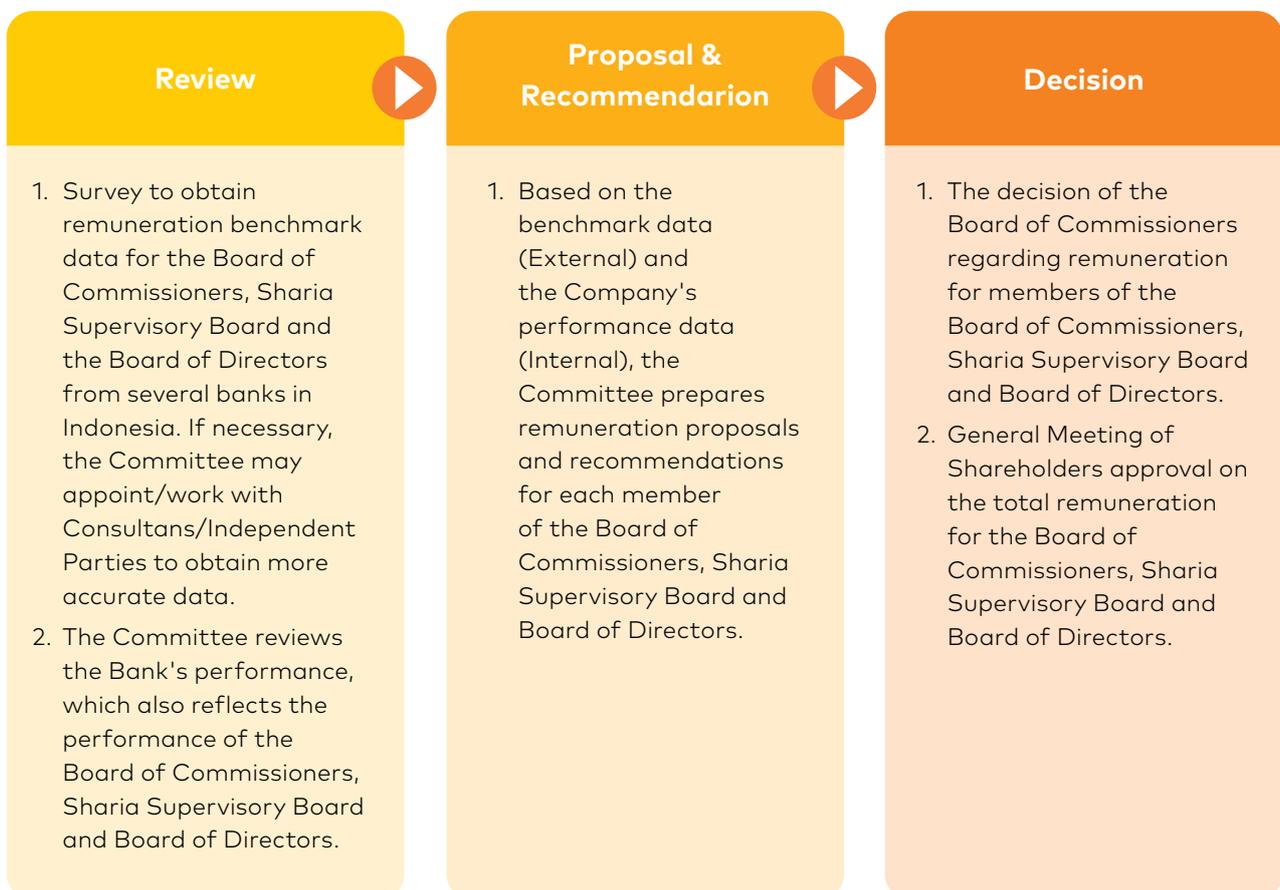
In addition to the orientation and introduction program, all members of the Board of Commissioners and members of the Board of Directors of BTPN Syariah attended online training and refreshment programs in 2021, which included:

1. Leadership Retreat attended by the Board of Directors on 20-21 January 2021 in Jakarta;
2. Seniors Officers Briefing on 2020 FY Performance and Strategic Updates attended by the Board of Commissioners on 1 March 2021 in Jakarta;
3. Workshop on Quality Assurance Funding and Operation 2021 attended by the Board of Commissioners on 24 March 2021 in Jakarta;
4. Seminar on Affiliated Transactions and Conflict of Interest Transactions attended by the Board of Directors on 25 March 2021;
5. Communications Training by the Board of Directors on 30 March 2021;
6. BTPN Leadership Series Session From Crisis to Opportunity attended by the Board of Commissioners on 30 April 2021 in Jakarta;
7. Economic Outlook Seminar attended by the Board of Commissioners and Board of Directors on 4 May 2021 in Jakarta;
8. Macro Economy Dialogue attended by the Board of Directors and Board of Commissioners on 4 May 2021;
9. Seminar & Awarding - Unlocking the Power of SMEs, Building Ecosystem and Access to Finance for MSMEs attended by the Board of Directors on 6 May 2021;
10. Webinar on Implementation of Governance Risk, Compliance in the Digital Era of Strategy and Action attended by the Board of Directors on 3 June 2021;
11. LPPI Seminar on Sustainable Finance in National Economic Recovery attended by the Board of Directors on 15 June 2021;
12. Level Up Information Security Awareness training attended by the Board of Directors on 17 June 2021;
13. Webinar on AI Bank of the Future attended by the Board of Directors on 7 July 2021;
14. LPPI Webinar on the Battle between Big Banks and Small Digital Companies attended by the Board of Directors on 15 July 2021;
15. Town Hall - Strategic Dialogue with representatives of SMBC and the Board of Commissioners and Board of Directors of PT Bank BTPN Tbk attended by the Board of Commissioners and Board of Directors on 23 July 2021 in Jakarta;
16. Risk Management Certification Refreshment Program (Executive Class) attended by the Board of Commissioners and Board of Directors on 29 July 2021 in Jakarta;
17. ICSA Webinar attended by the Board of Directors on 28 August 2021;
18. Webinar on Managing The Risk Of Bribery Amidst The Pandemic In The Private Sector attended by the Board of Commissioners on 31 August 2021 in Jakarta;
19. Executive Level 3 Compliance and Anti Money Laundering certification workshop attended by the Board of Directors on 23-24 September 2021;
20. Economic Outlook Seminar attended by the Board of Commissioners and Board of Directors on 5 October 2021 in Jakarta;
21. Socialization of Professional Standards and Code of Ethics for Corporate Secretary Members of the Indonesian Corporate Secretary Association (ICSA) attended by the Board of Directors on 4 November 2021.

remuneration policy for the board of commissioners, sharia supervisory board and board of directors

The determination of remuneration and other facilities refers to resolution of shareholders in the General Meeting of Shareholders by taking into consideration the recommendations from the Nomination and Remuneration Committee.

In determining the remuneration of each member of the Board of Commissioners, Syariah Supervisory Board and Board of Directors, BTPN Syariah considers overall performance, performance evaluation of each member of the Board of Commissioners, Sharia Supervisory Board and Board of Directors, fairness with peer groups within the Bank and in the banking industry, and the Company capability. The company performance, which is one of the factors in determining the remuneration of members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors, is described as follows:



remuneration governance

remuneration policy development process

The objective of the remuneration policy is to ensure that the Bank provides remuneration according to the prevailing laws and regulation, the company financial performance, individual performance, fairness to the peer group within the Bank and in the banking industry and the capability the Bank.

The remuneration review is carried out every year, including a review for the remuneration of the Board of Commissioners, Sharia Supervisory Board, Board of Directors and Employees. The remuneration policy review is carried out regularly, which covers fixed and variable remuneration. This review takes into consideration the effective risk management, the Bank's financial stability, the adequacy and strengthening of the Bank's capital, short-term and long-term liquidity needs, the Bank's potential future revenue, and compliance with sharia principles.

The current remuneration policy does not differentiate between the controlling units and the controlled units. A mechanism is in place to ensure independency of the controlling unit and the controlled unit by means of different performance indicators and decision-making on remuneration for employees in the controlling unit does not involve the controlled unit.

the scope of the remuneration policy and its implementation

The employee remuneration policy applies to employees in all business units and regions, and its implementation is carried out and monitored centrally at the Head Office.

remuneration is linked to performance indicators

The Bank applies the principle of meritocracy (performance based) in providing remuneration to the Board of Directors and employees, both for the fixed and variable remuneration.

In the Bank performance management system, each member of the Board of Directors and each employee establishes individual performance targets as the basis for appraising individual performance. The individual performance targets of the Board of Directors, which are also the targets of its working unit or directorate, are cascaded layer by layer from the Bank targets to the smallest working unit targets and the individual targets of employees at the lowest layer.

The individual performance is measured against the realization of individual targets and is assessed in the following categories – Outstanding); Very Good; Good; Need Improvement; Poor. The remuneration adjustment is based on the individual performance appraisals; where management provides guidance on the amount of fixed and variable remuneration adjustments according to individual performance.

external consultant

The Bank engages the services of external consultants to obtain remuneration data in the banking industry. The duties of an external consultant are to obtain data and information on fixed and variable remuneration for certain positions from several banks of the similar business and operations. The data is processed by the consultant through a remuneration survey that was followed by several banks.

Variable Remuneration

Variable remuneration consists of incentives and performance bonuses. Incentives are given based on individual performance and are given to employees in sales positions. Incentives are paid monthly and semi-annually.

Performance bonuses are given based on performance, business scale, business complexity, peer group, inflation rate, financial conditions and capabilities, and in accordance with the provisions of laws and regulations and encourage prudent risk taking

remuneration packages and facilities received by the board of commissioners, sharia supervisory board and board of directors

in million

	2021		2020	
	Headcount	Amount	Headcount	Amount
The Board of Directors	5	35,372	5*	56,145 **
The Board of Commissioners	4	8,563	4	16,576**
The Sharia Supervisory Board	2	915	2	768

Notes:

Remuneration in 2020 was higher because there were members of the Board of Directors and Board of Commissioners who were reappointed

*) Effectively became 4 Directors since the end of AGMS on 16 April 2020

**) Including gratuity

the number of the board of commissioners, sharia supervisory board and board of directors receiving fixed and variable remuneration for 1 (one) year and the total nominal valuefixed remuneration category

in million

	2021		2020	
	Headcount	Amount	Headcount	Amount
The Board of Directors	5	17,083	5*	14,008
The Board of Commissioners	4	7,589	4	7,632
The Sharia Supervisory Board	2	912	2	768

*) Effectively became 4 Directors since the end of AGMS on 16 April 2020

variable remuneration category

in million

	2021		2020	
	Headcount	Amount	Headcount	Amount
The Board of Directors	5	15,871	5*	40,345**
The Board of Commissioners	4	-	4	8,614**
The Sharia Supervisory Board	2	-	2	-
Employee Bonus	-	39,920	-	48,739
Employee Incentives	-	55,798	-	83,111

Notes:

Commissioners are not entitled to variable compensation

*) Effectively became 4 Directors since the end of AGMS on 16 April 2020

**) Including gratuity

the total amount of deferred variable remuneration

in million

	2021		2020	
	Headcount	Amount	Headcount	Amount
Deferred Bonus (gross)	5	3,742	5*	5,140

*) Effectively became 4 Directors since the end of AGMS on 16 April 2020

highest and lowest salary ratio

	2021	2020
Ratio	82.7	84.5

remuneration for the board of commissioners, sharia supervisory board and board of directors

The determination of remuneration and other facilities refers to the resolution of the shareholders in the General Meeting of Shareholders taking into account the recommendations from the Nomination and Remuneration Committee.

in million

Remuneration Types and Other Facilities	Amount Received in 1 (One) Year in Rupiah					
	The Board of Commissioners		The Board of Directors		The Sharia Supervisory Board	
	Person	Million Rupiah	Person	Million Rupiah	Person	Million Rupiah
1. Remuneration (salary, Director's bonus, routine allowances & other facilities in form of cash)	4	7,817	5	30,214	2	912
2. Other facilities received in non-cash form (housing, transportation, health insurance, etc.):						
a. Can be owned	4	712	5	5,028	2	3.8
b. Cannot be owned	4	34	5	131	2	0
Total	4	8,563	5	35,372	2	915

The total number of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board who receive remuneration packages within 1 (one) year, grouped according to income level, is presented in the table below.

Total Remuneration Received Per Person in 1 (One) Year*	Number of Members of the Board of Commissioners	Number of Members of the Board of Directors	Number of Members of the Sharia Supervisory Board
Above Rp2 billion	1	5	-
Above Rp1 billion to Rp2 billion	2	-	-
Above Rp500 million to Rp1 billion	-	-	-
Below Rp500 million	1	-	2

*in million

highest to lowest salary ratio

Description	Ratio
Highest to lowest employee salary ratio	82.7
Highest to lowest Director salary ratio	1.7
Highest to Lowest Commissioner salary ratio	2.2
Highest Director salary to highest employee salary ratio	2.3

provision of long-term remuneration in BTPN Syariah

BTPN Syariah has a remuneration program in place to keep and motivate its best management and talents so that they continue to contribute optimally to the company growth. The remuneration program for the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and Employees is formulated by taking into account effective risk management, the Bank's financial stability, the adequacy and strengthening of the Bank's capital, short-term and long-term liquidity needs, the Bank's potential future revenues, and compliance with sharia principles.

BTPN Syariah has established a Remuneration Policy, which is in accordance with the Financial Services Authority (OJK) Regulation No. 59/POJK.03/2017 concerning the Implementation of Remuneration Governance for Sharia Commercial Banks and Sharia Business Units. The remuneration component is generally divided into two, namely the fixed and variable remuneration component.

The determination of fixed remuneration components at the very least takes into consideration the business scale, business complexity, peer group, inflation rate, financial conditions and capabilities, and compliance with the provisions of laws and regulations; and differences in remuneration between levels of positions.

As for the variable remuneration components, at the very least it takes into account the performance, business scale, business complexity, peer group remuneration level, inflation rate,

financial condition and capability, as well as compliance with the provisions of laws and regulations; and it encourages prudent risk taking.

variable remuneration for the board of directors

In accordance with the Financial Services Authority Regulation Number 59/POJK.03/2017, regarding the Implementation of Good Corporate Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units, BTPN Syariah has established provisions concerning Material Risk Takers (MRT). MRT in BTPN Syariah consist of the Board of Directors, considering that its duties and responsibilities are making decisions that have strategic or significant impacts both in the short and long term for the Bank.

The provision of variable remuneration for MRT is arranged as follows:

- 80% is given in cash without deferment;
- 20% is deferred for 3 (three) years with the following composition and scheme:
 1. First year of deferment: 10% is paid in cash in January
 2. Second year of deferment: 5% is given in BTPN Syariah shares in January;
 3. Third year of deferment: 5% is given in BTPN Syariah shares in January.

The Bank may cancel payments of deferred variable remuneration either in part or in whole, if:

- proven responsible for significant losses for the Bank; or
- proven to have violated the prevailing laws and regulations.

rewards & performance management

rewards management

To ensure that the Bank's remuneration program continues to be competitive in the industry, as governed in the company's strategy and direction, BTPN Syariah conducts benchmarks with a peer group at least once a year with the help of a reputable Independent Consultant.

The remuneration structure has been formulated and determined in a way that is in accordance with the prevailing employee level/grade.

The Board of Directors ensures that the remuneration policies and strategies implemented in the Bank are communicated to the Board of Commissioners.

performance management

Employee Performance Appraisal is a means for the Company to measure the achievements of employees in accordance with predetermined targets and performance targets.

The Performance Appraisal process in BTPN Syariah is carried out by implementing clear key performance indicators that meet SMART elements (specific, measurable, achievable, realistic and time-bound). This is not only to ensure that the appraisal can be carried out objectively, but also to ensure that targets assigned to each employee are closely aligned with the company's strategic objectives during the year.

affiliation between the board of commissioners, the sharia supervisory board and the board of directors and controlling shareholders

(as of 31 December 2021)

Board of Commissioners

No	Name	Position	Period	Family Relations			Financial Relations		
				Board of Commissioners	Board of Directors	Controlling Shareholders	Board of Commissioners	Board of Directors	Controlling Shareholders
1	Kemal Azis Stamboel	President Commissioner/ Independent	2014 – Present	None	None	None	None	None	None
2	Dewie Pelitawati	Independent Commissioner	2014 – Present	None	None	None	None	None	None
3	Mahdi Syahbuddin	Commissioner	2015 – Present	None	None	None	None	None	None
4	Yenny Lim	Commissioner	2019 – Present	None	None	None	None	None	Yes*

* In relation to her position as an Executive Officer at PT BTPN Tbk, which is the controlling shareholder of BTPN Syariah

external audit

in preparing the audited Financial Statements for 2021, BTPN Syariah had appointed a Public Accounting Firm registered with the Financial Services Authority, namely Siddharta Widjaja and Partners (an Indonesian Partnership and member firm of the KPMG Network of Independent Member Firm affiliated with KPMG International Cooperative). The appointment of the Public Accounting Firm was based on the Power of Attorney from the Shareholders through the Annual General Meeting of Shareholders to the Board of Commissioners by taking into consideration the recommendations of the Audit Committee.

The total cost incurred for the 2021 Financial Statement audit was Rp1,440,000,000 (one billion four hundred and forty million Rupiah) before 10% (ten percent) VAT. The appointment of the KPMG Public Accounting Firm as an external auditor had been carried out since the 2019 financial year.

In engaging the services of the Public Accountant and Public Accounting Firm, there was no conflict of interest with the audit services rendered for BTPN Syariah.

The Public Accountant and the Public Accounting Firm have completed their duties independently in accordance with the standards for the public accountant profession and in adherence to the working requirements and the specified audit scope.

The following are the Public Accounting Firms that have audited the Financial Statements of BTPN Syariah since 2017:

Financial year	Public Accounting Firm	Public Accounting Firm Period	Accountant In Charge	Accountant Period	Services Rendered	Cost (Rp Million)
2017	Tanudiredja, Wibisana, Rintis dan Rekan (a member of PwC Global Network)	5	Drs.Muhammad Jusuf Wibisana, M.Ec., CPA	2	Audit Financial Statement	1.210
2018	Tanudiredja, Wibisana, Rintis dan Rekan (a member of PwC Global Network)		Angelique Dewi Daryanto, SE, CPA	1	Audit Financial Statement	1.210
2019	Siddharta Widjaja dan Rekan (an Indonesia Partnership and member firm of the KPMG Network of Independent Member Firm affiliated with KPMG International Cooperative)		Liana Lim, SE, CPA	1	Audit Financial Statement	1.325
2020	Siddharta Widjaja dan Rekan (an Indonesia Partnership and member firm of the KPMG Network of Independent Member Firm affiliated with KPMG International Cooperative)	3	Liana Lim, SE, CPA	2	Audit Financial Statement	1.370
2021	Siddharta Widjaja dan Rekan (an Indonesia Partnership and member firm of the KPMG Network of Independent Member Firm affiliated with KPMG International Cooperative)		Liana Lim, SE, CPA	3	Audit Financial Statement	1.440

other services rendered

All of the Audit Accounting Firms did not render services other than financial audit services, throughout the audit period.

anti fraud management

Anti-Fraud enforcement in BTPN Syariah refers to Bank Indonesia Regulation Number 11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance (hereinafter referred to as PBI 11), Bank Indonesia Circular Letter Number 12/13/DPbS dated 30 April 2010 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units (hereinafter referred to as SEBI 12), and Financial Services Authority Regulation Number 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategy for Commercial Banks (hereinafter referred to as POJK 39).

The financial impact of irregularities related to fraud in BTPN Syariah is set at amounts exceeding Rp. 100 million (one hundred million Rupiah).

BTPN Syariah through its Anti-Fraud Management unit is committed to preventing all forms of irregularities/violations/fraud, whether committed by internal or external parties. The Bank has already established guidelines for the implementation of the Anti-Fraud Strategy as stated in the Anti-Fraud Strategy Policy and Standard Operating Procedures for the Anti-Fraud Strategy. The Bank has a zero tolerance towards fraud applied to every employee involved in fraud, by imposing clear consequences and sanctions.

The Bank implements 4 (four) pillars of the anti-fraud strategy as its effort to control fraud incident and continuously evaluates the improvement processes and fraud mitigation

pillars of anti-fraud strategy

1. prevention

a. anti-fraud awareness

- 1) The Bank continuously builds a culture of awareness on fraud prevention of all employees through:
 - The signing of the Integrity Pact and Anti-Fraud Declaration, as a commitment to build awareness not to commit fraud, so that all employees always comply with the prevailing rules and are disciplined in carrying out their duties;
 - Anti-Fraud Awareness is carried out by the Bank continuously through anti-fraud campaigns, both in-class training and online training, through the Bank's internal media including email blasts and video blasts, which aim to raise awareness and strengthen care for anti-fraud culture in the Bank;
 - In addition, the Bank also disseminates the Whistleblowing Channel for reporting allegations of fraud so that any reports of alleged fraud, whether carried out by internal or external parties, can be handled quickly and appropriately. Therefore, it is expected that awareness and care for the anti-fraud culture in the Bank are continuously maintained and raised;

- A moral approach is also carried out by the Bank with Tausiyah, religious guidance, by the Sharia Supervisory Board and all employees are obliged to apply the Bank's values in every activity.
- 2) The Bank builds awareness on fraud prevention through educational media to customers when administering Know Your Customers process and to third parties (vendors) when signing collaboration agreement.

b. know your employee principles

The Bank applies the principles of Know Your Employee in the employee recruitment or admission process and continuously monitor the employees.

2. detection

- a. To increase the effectiveness of the control system implementation, the Bank provides media for reporting allegations or alleged acts of fraud through an easily accessible whistleblowing system (email, QR code, written letter/mail and telephone) and the Bank guarantees the confidentiality of the whistleblower's identity.

- b. Conducting a proactive detection process using anomaly data based on certain parameters to detect fraud.
- c. Performing surprise audits in business unit areas that are high risks and prone to fraud.

3. investigation, reporting, and sanctions

- a. Following up on reports of fraud indications by conducting investigations of the fraud incidents, which is performed by authorized, competent, and independent parties in accordance with the investigative standards.
- b. Reporting fraud incidents regularly to the Board of Directors, Board of Commissioners, Risk Management Committee, Bank BTPN (Parent Company) and to the Financial Services Authority (OJK) in accordance with the prevailing regulations.
- c. Imposing strict sanctions to employees involved in fraudulent acts through the Fraud Committee forum in accordance with the type of violations, which are stipulated in the Bank regulations. The Bank reports the fraud perpetrators to law enforcement officials.

4. monitoring, evaluation and follow up

- a. Conducting regular monitoring of the results of fraud investigations, which includes improving systems and procedures, improving the quality of internal control and risk awareness, imposing sanctions on fraud perpetrators, monitoring legal proceedings and recovery of losses due to fraud.
- b. Evaluating the occurrence of fraud continuously to constructively identify weaknesses in control system that may give rise to the occurrence of fraud.
- c. Conducting follow-up actions to improve weaknesses and strengthen control systems and prioritize preventive actions in order to minimize and prevent the recurrence of similar fraud in the future.

progress of handling internal fraud

Internal Fraud within a Year	Number of Fraud Committed by					
	Management		Permanent Employees		Non-Permanent Employees	
	2021	2020	2021	2020	2021	2020
Resolved	-	-	2	1	6	5
In the process of being resolved	-	-	-	-	-	-
Has not been resolved	-	-	-	-	-	-
Has been followed up through legal proceedings	-	-	2	3	6	4
Total	-	-	4	4	12	9

Irregularities with a value of more than Rp100 million

anti-money laundering and counter-terrorism financing (AML & CTF)

BTPN Syariah is fully committed to implement regulations concerning Anti-Money Laundering and Counter-Terrorism Financing (AML & CTF) including the implementation of the Know Your Customer (KYC) principle. In implementing the Anti-Money Laundering and Counter-Terrorism Financing Program, the Bank refers to Financial Services Authority (OJK) Regulation Number 23/POJK.01/2019 concerning Amendments to OJK Regulation Number 12/POJK.01/2017 concerning Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector. The implementation is carried out by making policies and procedures regarding prevention efforts for money laundering and terrorism financing.

Implementation of the AML & CTF Program by the Bank during 2021, included:

1. AML & CTF Regulations

- a. The Bank has adjusted the AML & CTF provisions in accordance with the latest regulations from the regulator;
- b. The Bank has evaluated the implementation of the AML & CTF programs by undergoing reviews of AML & CTF risks on new products or services as well as those already offered by the Bank.

2. Reporting to Financial Transaction Reports and Analysis Center (PPATK)

The Bank has submitted reports related to AML & CTF which include Cash Financial Transaction Reports, Suspicious Financial Transaction Reports and Integrated Service User Information System Reports (SIPESAT).

3. Assessment of Customer Risk Profile with Risk Based Approach (RBA)

The Bank has implemented a Risk Based Approach (RBA) through the Sectoral Risk Assessment (SRA) and National Risk Assessment (NRA) methods from Financial Services Authority (OJK) and PPATK, so that the Bank can identify customers according to risk categories which consist of low, medium and high.

4. AML & CTF Assessment

In ensuring proper implementation of AML & CTF that is in accordance with the prevailing regulations, an AML & CTF offsite assessments were conducted in selected branch offices during 2021. The assessment mechanism is carried out by conducting sampling examination on customer documents and interviewing officers in the branch offices.

5. Training and Socialization

To improve the human capital quality, the Bank conducts AML & CTF training and socializes AML & CTF provisions. AML & CTF training is provided to new employees, and refresher training is also provided on a regular basis using e-learning or online communication media.

code of ethics

1. values

BTPN Syariah values are **PRISMA**, the Indonesian acronym for Professionalism, Integrity, Mutual Respect and Teamwork.

Professionalism	BTPN Syariah employees are obliged to always be honest, responsible, smart and communicative in carrying out their professional duties.
Integrity	BTPN Syariah employees are obliged to uphold justice and are committed to implement the Bank's Code of Ethics.
Mutual Respect	BTPN Syariah employees are obliged to mutually respect and appreciate the opinions and contributions of each employee in accordance with their duties, responsibilities, and competencies.
Teamwork	BTPN Syariah employees are obliged to always strive to develop a synergistic work environment in order to achieve the best results.

2. single identity

In implementing Corporate Mission and Vision, a shared identity is needed to unite all the employees in one spirit.

#bankirpemberdaya is the spirit that awakens all BTPN Syariah employees to their mandate of being a different kind of banker. A banker that chooses to gather funds from the privileged and distribute them to the empowerment of underprivileged families. Taking a different path in order to fulfill their calling to be of benefit to others.

3. socialization of vision, mission, values and single identity

The measures employed include the following:

1. BTPN Syariah continuously implements an induction program for executives and new employees related to the GCG principles, including the socialization of the Vision, Mission, Values and Single Identity;
2. The socialization been carried out through email blast to all employees.

The Board of Directors has ensured the alignment and conformity of the Company's Vision and Mission with the Business Plan, Sustainable Financial Action Plan and Strategic Initiatives at the Bank in 2021.

4. code of ethics

The Code of Ethics of BTPN Syariah serves as guidelines of conduct for the Board of Commissioners, Sharia Supervisory Board, Board of Directors, independent parties and all employees in carrying out their duties, authorities, obligations and responsibilities and in making decisions so that they are consistently in accordance with the Values, Vision and Mission of BTPN Syariah and the prevailing laws and regulations. These are the standards of conduct that are appropriate, fair and reliable for all individuals in the Bank in executing business activities including interactions with stakeholders.

The guidelines of conduct as stated in the Code of Ethics include amongst others:

1. Vision, Mission, Values of the Bank, Objectives of the Code of Ethics, and Scope of the Code of Ethics;
2. Compliance and Risk Management;
3. Conflict of Interest
4. Creating a Conducive Working Environment (which includes Fair Treatment to All Employees, Anti Discrimination and Harassment, Safety in the Workplace, Use of Company Facilities, Outside Company Activities, Use of Social Media);
5. Information Management and Security;
6. Relationships with Customers and Stakeholders (which include Customer Relations, Vendor Relations, Regulator Relations, Bribery and Corruption, Giving and Receiving Gifts, Anti-Money Laundering);

7. Code of Ethics Enforcement (which includes Roles and Responsibilities, Code of Ethics Violations).

code of ethics enforcement

Continuously BTPN Syariah is committed to enforce the Code of Ethics as one of the measures of implementing good corporate governance, while at the same time building employee behaviors in accordance with ethical standards.

The continuous and sustainable implementation of the Code of Ethics through attitudes, actions, commitments and regulations supports the creation of corporate culture. Efforts made include disseminating the Code of Ethics via email blast to all employees who accept and pledge to implement the Code of Ethics the best they can.

The Code of Ethics is also disseminated through distribution of the Code of Ethics book to all employees and during the Induction Program for executives and new employees. Socialization of the Code of Ethics is conducted on a regular basis.

The Code of Ethics is update regularly. All employees are obliged to understand and implement the BTPN Syariah Code of Ethics.

BTPN Syariah imposes strict sanctions for any infringement, abuse and violation of the Code of Ethics.

whistleblowing

BTPN Syariah is committed to ensure the availability of facilities for employees or other parties who wish to submit reports or information on allegations of fraud through the Whistleblowing System, namely "JAGA" (Jalankan, Awasi, Gali, Ajukan Laporan – Execute, Monitor and Observe, Investigate, File Reports). Reports related to fraud allegations can be administered through the following media: email, anonymous; hotlines and mail. The Bank encourages employees to report any suspicion of fraud through available media and the Bank guarantees the confidentiality of the identity and safety of the whistleblowers.

This mechanism is governed in the JAGA's whistleblowing operational procedure. This procedure is regularly reviewed and updated to ensure that it remains relevant to the Bank's latest conditions and complies with the internal and external regulations.

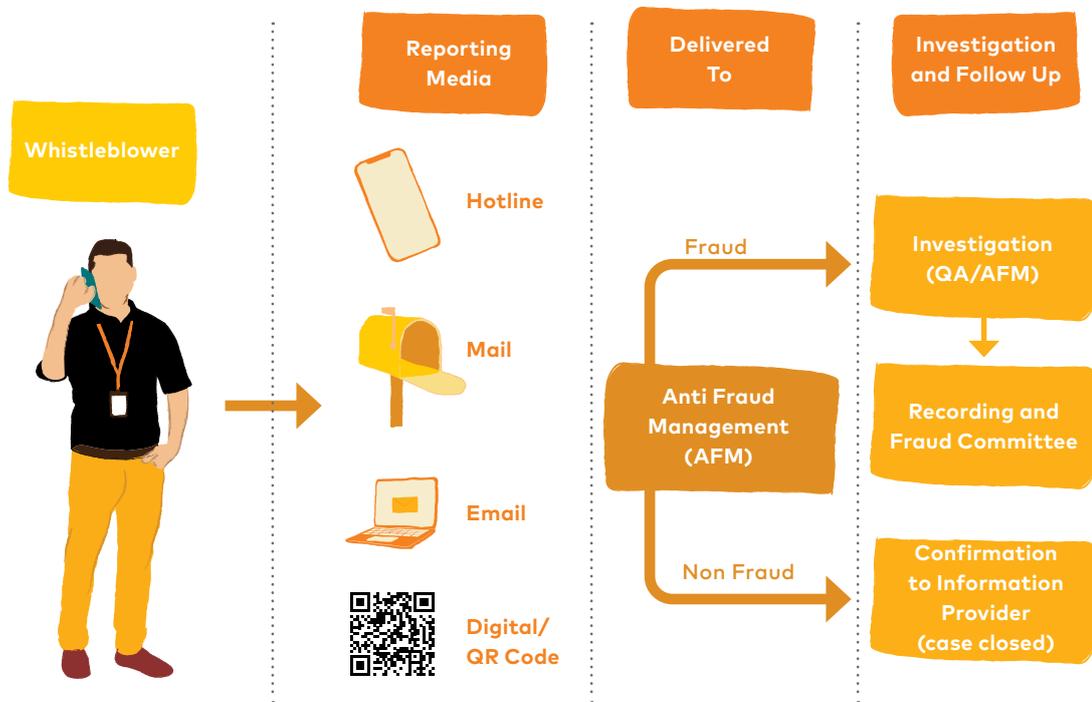
whistleblower protection

The Bank provides full support and protection to every whistleblower, guarantees the confidentiality of the whistleblower's identity and the confidentiality of reported information.

reporting channel via JAGA

 <p>01</p> <p>hotline</p> <p>(+6221) 300 26 200 Ext. 83553 and 86470</p> <p>This hotline enables verbal reports, where people can speak directly to the Anti-Fraud Management Officer</p>	 <p>02</p> <p>mail</p> <p>Menara BTPN, 12th floor CBD Mega Kuningan Jl. Dr. Ide Anak Agung Gde Agung Kav. 5.5-5.6, Kelurahan Kuningan Timur, Jakarta Selatan 12950.</p>
 <p>03</p> <p>email</p> <p>Jaga@btpnsyariah.com</p> <p>The platform for filing reports through email</p>	 <p>04</p> <p>QR code</p> <p>Can be used to submit reports through the QR Code link</p>

"JAGA" whistleblowing escalation process



complaint management

The management of the whistleblowing channel is carried out by an internal party, namely Anti-Fraud Management.

types of sanctions for perpetrators

Types of sanctions for fraud perpetrators refer to the prevailing regulations of the Bank.

complaint handling and follow-up in 2021

There were 480 complaints that came in through the Whistleblowing Channel which were followed up and resolved throughout 2021.

Complaints submitted through the whistleblowing channel have been followed up and resolved. BTPN Syariah always urges employees to convey their aspirations, ideas and problems related to irregularities and fraud by referring to the Whistleblowing Reporting Mechanism Procedures, so that BTPN Syariah continuously sustains to be a trusted bank and uphold its integrity towards its community, employees and stakeholders.

litigation case

Litigation cases (a term in law) are legal issues whose resolution is carried out through a judicial process by submitting various forms of information as evidence. The legal issues can be in the form of criminal or civil cases or other legal cases.

There was no dispute nor legal issue that significantly impacted BTPN Syariah's financial condition during 2021.

important cases involving the company, members of the board of commissioners, members of the sharia supervisory board and members of the board of directors

There was no important case involving the company, members of the Board of Commissioners, members of the Sharia Supervisory Board and, members of the Board of Directors, during 2021.

administrative sanctions

- BTPN Syariah: Rp100,001
- Board of Commissioners, Sharia Supervisory Board and Board of Directors: Nil

conflict of interest

Conflict of interest is a condition where there are conflicts between the Bank's economic interests and the personal economic interests of a member of the Board of Commissioners, Board of Directors, Controlling Shareholders or any affiliated parties of members of the Board of Commissioners, Board of Directors or Controlling Shareholders.

There was no transaction with conflict of interest in BTPN Syariah in 2021.

provision of funds for social activities and revenue of halal and non-halal fund

According to Bank Indonesia Circular Letter No. 12/13/DPbS dated 30 April 2010 regarding GCG Implementation for Sharia Commercial Banks and Sharia Business Units, BTPN Syariah is obligated to disclose non-halal revenue and its utilization in the Sharia Bank through an annual report of GCG implementation.

Non-halal revenue as the source of funds for BTPN Syariah's social activities consists of:

1. Revenue from current account services received by the Bank from maintaining current accounts in conventional banks;
2. Revenue from account closing before maturity;
3. Donations from internal sources in the Bank

report of source and utilization of Benevolence Funds of PT Bank BTPN Syariah Tbk as of 31 December 2021:

(in million Rupiah)

Description	31 December 2021	31 December 2020
Balance of benevolence funds at the beginning of the period	173	652
Source of benevolence funds		
Infak	-	-
Alms	-	-
Return of productive benevolence funds	-	-
Penalty	13	-
Non-Halal Revenue	299	463
Others	467	-
Total source of benevolence funds	779	463
Utilization of benevolence funds		
Productive benevolence fund	-	-
Donation	452	-
Other utilization for public interest	363	942
Total utilization of benevolence funds	815	942
Increase (decrease) source of benevolence funds	(36)	(479)
Balance of benevolence funds at the end of the period	137	173

provision of funds to related parties and large exposures

BTPN Syariah has consistently considered capital capacity and portfolio distribution or diversification in extending loans, and there were no violations nor excess of Legal Lending Limit in 2021.

Provision of funds to Related Parties was carried out in accordance with the prevailing regulations. Btpns syariah ensures that Related Party transactions were executed in a fair, independent and proper manner (at arm's length).

The following table details the Provision of Funds to Related Parties and Large Exposures as of 31 December 2021:

No	Provision of Funds	Total	
		Debtor	Amount (in million Rupiah)
1	To Related Parties	1 (BTPN)	5,332
2	To Related Parties	1 (BTPN Syariah Ventura)	19,800
3	To Key Debtors		
	a. Individual	25	22,671
	b. Group	-	-

transparency of the bank's financial and non-financial conditions

Referring to the Financial Services Authority Regulation Number POJK 37/POJK.03/2019 dated 20 December 2019 concerning Transparency and Publication of Bank Reports, BTPN Syariah has fulfilled its obligations regarding transparency of financial and non-financial conditions.

The delivery mechanism is carried out through various communication channels, from the availability on the Bank's website to being submitted directly to regulators and interested parties.

In addition, transparency is also carried out through publications in the print media. Transparency in financial and non-financial conditions include the following:

Subject of Transparency	Publication
Monthly financial reports to the regulators	Websites
Quarterly financial reports to the regulators	Print media and websites
Annual reports to the regulators, the rating agencies, shareholders, and other interested parties	Websites
Governance Information	Websites
Bank's Products and Services information including office networks	Websites
Announcement of General Meeting of Shareholders	Print media and websites
Other information related to information disclosure	Websites and other channels

internal control system

The framework for risk management and internal control in BTPN Syariah applies the three lines of defense approach.

Further elaboration of the risk management and internal control system is presented in the Risk Management section of this Annual Report.

access to company information and data

BTPN Syariah provides access and ease of information regarding the Bank through various communication media such as press releases, public exposes and analyst briefings to the stakeholders. In addition, Btpns syariah provides information regarding its products and services, office network, financial reports, annual reports, reports on implementation of good corporate governance and Daya activities, corporate actions and others including through:

website (in Indonesian and English)

www.btpnsyariah.com

call center

1500300 (BTPN Syariah Call), 0-800-1500-300 (Toll Free)

e-mail of the corporate secretary

corsec@btpnsyariah.com

e-mail investor relation

Investorrelation@btpnsyariah.com

e-mail of the corporate communication

corporatecommunication@btpnsyariah.com

information disclosure on the bank's and indonesia stock exchange's websites

www.btpnsyariah.com dan www.idx.co.id

press conferences

www.btpnsyariah.com dan distribusi melalui media

social media



Instagram: @btpnsyariah

<https://www.instagram.com/btpnsyariah/>



Instagram: @saya.bankirpemberdaya

<https://www.instagram.com/saya.bankirpemberdaya/>



Facebook: @btpnsyariah.id

<https://facebook.com/btpnsyariah.id>



Youtube: BTPN Syariah

<https://www.youtube.com/c/BTPNSyariah>



LinkedIn: BTPN Syariah

<https://www.linkedin.com/company/btpnsyariah>

self-assessment report good corporate governance implementation

The summary of self-assessment composite grading of PT Bank BTPN Syariah Tbk (BTPN Syariah) as of 31 December 2021 is presented in the following table:

Self-Assessment Results of Good Corporate Governance Implementation

	Rating	Rating Definition
Individual	2	Good
Consolidated	2	Good

1. overview of good corporate governance (GCG) implementation

relaxation provision by the authority

BTPN Syariah appreciates every effort by regulators in providing rooms to manage and improve the quality of sound implementation of good corporate governance (GCG) principles in the midst of efforts to deal with the Corona Virus Disease 2019 ("COVID-19") pandemic in Indonesia, by providing various relaxation provisions to business industry players and Financial Services Institutions in Indonesia.

commitment to governance foundational principles and guidelines in BTPN Syariah

BTPN Syariah is continuously committed to sound implementation of GCG principles with the aims of building a sound and resilient sharia banking industry, protecting the interests of stakeholders, improving compliance with the prevailing regulations and generally accepted ethical principles of the sharia banking industry.

The Bank upholds the rights of all stakeholders by consistently carrying out accountable and transparent Bank management in order to grow and maintain the trust of shareholders and investors through the implementation of GCG guidelines for public companies, and by always taking into consideration the development in the financial sector and industry as well as the scale and complexity of the Bank.

the quality standards of GCG implementation in BTPN Syariah

The establishment of quality standards for GCG implementation in BTPN Syariah begins with strengthening the character of the employees. Every employee of the Bank has been equipped with a good understanding of the principles of GCG and their sound implementation in every layer of organization, business activities and operational activities since the first day they joined the Bank and through regular refresher programs.

manifestations of GCG implementation in BTPN Syariah

GCG implementation in BTPN Syariah is manifested through continuous and sustained commitments to implement GCG principles for public companies and sharia commercial banks, with mechanisms and implementations that are adapted to the conditions and situations amid the COVID-19 pandemic.

As the COVID-19 pandemic went into a second year, the implementation of GCG in BTPN Syariah continued to be carried out consistently by striving to fulfill all obligations in a timely manner.

The Bank is committed to continuously improving the quality of sound, integrated and sustained implementation of GCG principles in accordance with the provisions of the Articles of Association and statutory provisions. The implementation of GCG in BTPN Syariah is in line with its function as a Sharia Commercial Bank, GCG Guidelines for Public Companies, Implementation of Sustainable Finance for Financial Services Institutions, Issuers

and Public Companies, the provisions of the Indonesia Stock Exchange, and other relevant provisions.

efforts to improve the standards of the implementation of GCG guidelines in BTPN Syariah

Within the scope of the Southeast Asia Regional standards, BTPN Syariah is committed to continuously improving the remarkable achievement of GCG implementation, the standards of which have gradually and continuously been enhanced by referring to the ASEAN Corporate Governance Standards (ACGS) methodology.

The improvement and enhancement of this standard is a mandate that is well preserved and the Bank carries out sustainable measures to improve and perfect its internal processes and information delivery with increasingly higher quality to all stakeholders.

Alhamdulillah, praise be to God, the implementation of 'Good Corporate Governance' in BTPN Syariah has produced remarkable results by winning the 'GLOBAL GOOD GOVERNANCE (3G) Awards as the "3G Socially Responsible Banking Award 2021' and "3G Excellence in Socio-Economic Development 2021". The Bank achieves the Top 50 Largest Market Capitalization at the 12th IICD Corporate Governance Award at the end of May 2021, an advancement from the previous year of the Top 100 ranking.

BTPN Syariah has also appointed one of the appropriate consultants to conduct an assessment or review of the GCG implementation against the comparable guidelines applied in the Southeast Asia region. The final result for the 2020 financial year (ASEAN Corporate Governance Scorecard 2021) was 92.05 points, which represents BTPN Syariah's compliance level is "Very Good" or at level 4 (90 – 99.99). This demonstrates that the implementation of corporate governance in the Bank has fully complied with international standards as required by the ASEAN Corporate Governance Scorecard (ACGS).

integrated governance implementation

Referring to the Financial Services Authority Letter to the Lead Entity regarding the status of the SMBC Group financial conglomeration in Indonesia, PT Bank BTPN Tbk which acts as the Lead Entity and BTPN Syariah as a Member Entity are no longer included in the financial conglomeration effective 15 November 2021.

Therefore, the Integrated Governance Committee has been adjusted accordingly while still refers to the direction of Financial Services Authority with regard to supervision of financial groups.

integrated governance supervision in the implementation of banking synergy in BTPN Syariah

In synergizing with PT Bank BTPN Tbk as the parent company, which is a commercial bank, BTPN Syariah has carried out various strategic coordination across divisions to harmonize the fulfillment of the needs stipulated in the updated Collaboration Agreement and execute the provision of supporting documents to prepare banking synergy reports. Internally, BTPN Syariah has conducted reviews on the alignment of the supporting infrastructure, namely the internal provisions and procedures in BTPN Syariah in order to be aligned with the provisions of the parent company.

From a supervisory perspective, the Integrated Governance Committee reviews and approves the latest update of the Corporate Governance Committee Charter related to duties and responsibilities in banking synergy supervision.

conclusion

BTPN Syariah remains optimistic in maintaining sound performance in 2021, achieved by not only sound implementation of GCG principles but also the improvement of its quality standards over time.

2. the GCG implementation in general, is reviewed from the governance perspectives in BTPN Syariah as stipulated in GCG implementation provisions for sharia commercial banks and sharia business units

2.1 governance structure

a. positive factors in the governance structure in BTPN Syariah

1. The Bank Organs' requirements that include the number, composition, criteria, concurrent positions of the Board of Commissioners, Sharia Supervisory Board (DPS) and the Board of Directors, comply with the prevailing regulations regarding the GCG implementation for Sharia Commercial Banks and Sharia Business Units. Currently there are 4 (four) members of the Board of Commissioners, 2 (two) members of DPS and 5 (five) members of the Board of Directors;
2. The number, criteria and composition of the Board of Directors was strengthened by having a new member of the Board of Directors in 2021, who has expertise in the financing business, sales distribution, business development and sales support, network support, customer engagements, process excellence;
3. BTPN Syariah has established 3 (three) Board of Commissioners' Committees, namely the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee, in accordance with the prevailing regulations. Each of the Committees has issued a Charter and reviewed it regularly;
4. BTPN Syariah had another Board of Commissioners' Committee, namely the Integrated Governance Committee until November 2021. The membership of the Integrated Governance Committee consists of Independent Commissioner, Member of the Sharia Supervisory Board and Independent Parties representing the two Financial Services Institutions. The Governance Committee ensures that the implementation of internal control is well integrated, complies with the principles of governance as a Conventional Commercial Bank, Sharia Commercial Bank, and Public Company.

The undertaking of duties and responsibilities of the Integrated Governance Committee are reflected in meetings and regular reviews of the Integrated Governance Committee's Policies and Charter, self-assessment reports and the Integrated Governance Committee's regular reports to the Board of Commissioners of the Main Entity/Coordinator and to the Financial Services Authority.

The Integrated Governance Committee was adjusted effective November 2021 while continuously refers to Financial Services Authority directives with regard to supervision of financial groups;
5. BTPN Syariah has established Board of Directors' Committees, namely the Assets & Liabilities Committee (ALCO), Risk Management Committee, Human Capital Committee, Information Technology Steering Committee, Business Committee and Financing Policy Committee. The Committees submit reports on the implementation of their duties to the Board of Directors through the Board of Directors meetings and other strategic meetings. Each of these Committees in BTPN Syariah has produced a Charter and reviews the Charter regularly;
6. BTPN Syariah has established other Units for the purpose of business development, operations, risk management implementation and internal control.

The Bank's internal units are:

- a. Internal Audit Unit (SKAI),
- b. Risk Management Unit (SKMR), and
- c. Compliance Unit

which are supported by Business Financing and Business Funding Team, Operations Team, Information Technology Team, Human Capital, Legal, Finance and Accounting, Treasury, Analytics, Information Security, Communication and Daya;

7. The Compliance Unit (SKK) operates independently of the operational unit. In the prevailing organizational structure, SKK is segregated from the operational unit and does not carry out tasks other than the compliance function. There was not any appointment, termination and/or resignation of the Director in charge of compliance function in 2021;
8. The Internal Audit Unit (SKAI) is in accordance with the prevailing provisions, that is, SKAI directly reports to the President Director and is able to communicate directly with the Board of Commissioners through the Audit Committee. There is a line of communication between SKAI and the Compliance Director. SKAI is independent from the operational units, as reflected in the Bank's organizational structure. SKAI has produced Standards for the Practice of the Bank Internal Audit Function (SPFAIB), Internal Audit Charter and risk-based audit policies and procedures;
9. The Risk Management Unit implements the four pillars of risk management, in accordance with the Financial Services Authority Regulation Number 65/POJK.03/2016 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units. The implementation includes managing 10 types of risks, namely: credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, compliance risk, rate of return risk, and investment risk. The

implementation of risk management is carried out in line with the execution of the Bank's business plan with the internal control system administered by the Bank using the three layers of defense framework. The first line of defense is the Risk Taking Unit assisted by the Quality Assurance (QA) function ensures that the activities are carried out in accordance with the Bank's policies and procedures. The second line of defense is the Risk Management Unit (SKMR) identifies, measures, monitors, and controls the risks of the Bank. The Compliance Unit (SKK) ensures that all Bank activities are in accordance with the prevailing regulator provisions and comply with the sharia principles. The third line of defense is the Internal Audit Unit ensures that all residual risk has been managed properly, and reports it to the Board of Directors and Board of Commissioners;

10. In managing the Legal Lending Limit (BMPD), BTPN Syariah has established a Credit Risk Management Procedure which governs the management of the BMPD (Legal Lending Limit) and related procedures, Provision of Financing Facilities to bank and non-bank counterparties which regulates the provision of funds to related parties and the provision of huge funds, including the monitoring and settlement. Limits of authority of the Board of Directors granted by the Board of Commissioners have been stated in the Decision of the Board of Commissioners with due regard to the prevailing regulations, best practice in BTPN Syariah and the Articles of Association. BTPNS Syariah has also established internal procedures that regulate the handling of affiliated transactions and conflict of interest transactions;
11. BTPN Syariah has in place policies and procedures regarding transparency of financial and non-financial conditions and has produced reports in a timely manner, as stipulated in Bank Indonesia regulations concerning Transparency of Bank Financial Conditions;

12. BTPN Syariah has established policies and procedures that govern the implementation of information transparency in products and the use of Bank customer data;
 13. BTPN Syariah has implemented Syariah Principles in acquiring funds and providing financing as well as delivering services. The presence of the Sharia Supervisory Board is to ensure proper supervision over sound implementation of sharia principles and GCG principles in the Bank;
 14. The Bank has an internal reporting mechanism in place in order to improve the quality of decision-making process as well as the quality of supervision by the Board of Commissioners and the Sharia Supervisory Board. The Bank has also ensured the availability and adequacy of internal reporting supported by adequate management information systems;
 15. Handling conflicts of interest is clearly stipulated in the GCG policy and further elaborated in the Charters of Bank Organs in BTPN Syariah. The Bank's Code of Ethics governs the handling of conflicts of interest for all employees;
 16. BTPN Syariah conducts GCG implementation assessment every semester through GCG Self-Assessment and Integrated GCG Self-Assessment in coordination with the Parent Company.
2. BTPN Syariah has established a Sustainability Task Force in accordance with Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. The Task Force is tasked with ensuring comprehensive coordination and internal supervision over the implementation of Bank plans in accordance with the Sustainability Action Plan. The Board of Commissioners, Sharia Supervisory Board and Board of Directors also support the execution and supervision of sustainable finance implementation and are committed to supporting the provision of adequate supporting infrastructure that is adapted to the Bank's conditions;
 3. BTPN Syariah has in place a Bank Business Plan (RBB) and Sustainability Action Plan (RAKB) which have been reviewed and approved by the Board of Commissioners. The realizations of the RBB and RAKB have been presented in the Bank's Annual Report and Sustainability Report;
 4. BTPN Syariah has established a Business Continuity Management and Contingency Funding Plan and is committed to ensuring the sustainability of the Bank's operational and business activities in an emergency;
 5. BTPN Syariah has strategic initiatives, policies and other supporting procedures in place that are reviewed regularly to support operational processes.

governance structure of other matters

1. In promoting banking synergy, BTPN Syariah has carried out various strategic coordination to align the fulfillment of the needs of sharia commercial banks with the Parent Company. The alignment process is stipulated in the update of Collaboration Agreement and the provision of supporting documents for the Banking Synergy Report. Internally, a review has been carried out on the alignment of the supporting infrastructure, that is the internal regulations and procedures in BTPN Syariah are aligned with those of the Parent Company;

b. negative factors in the governance structure in BTPN Syariah

1. Implementation of banking synergy requires availability of access to sharia banking services for those who are not familiar with, use and/or obtain sharia banking services. Providing access certainly requires large investment and a well-thought-out plan, as well as an effective infrastructure to reach people in remote areas. The Bank has bridged the service limitations through collaboration with the Main Entity in various fields such as human capital, information technology and office

networks that will provide added value for both sharia as well as conventional commercial banks.

2.2 governance process

a. positive factors in governance process in BTPN Syariah

The process of sound and effective implementation of good corporate governance which have been carried out by BTPN Syariah includes:

1. Requirements for Bank Organs in terms of number, composition, criteria and concurrent positions have been in accordance with the provisions of sound GCG implementation. All Bank Organs have obtained approval from the Financial Services Authority. There are no concurrent positions of the Board of Commissioners, Sharia Supervisory Board and Board of Directors that exceed the prevailing provisions. The undertaking of duties of the Board of Directors and the implementation of supervisory functions by the Board of Commissioners and Sharia Supervisory Boards have been carried out effectively and independently;
2. The composition of the Board of Directors was strengthened by a new member of the Board of Directors joining the Bank who went through the stages of selection by the Nomination and Remuneration Committee, approval by the Board of Commissioners and Financial Services Authority, and appointment at the Annual General Meeting of Shareholders in 2021. The Bank disclosed information on changes in the Board of Directors composition in 2021;
3. To fulfill the Charters, the Board of Commissioners' Committees carry out monitoring processes through committee meetings which are held regularly according to the meeting agenda based on the provisions and the needs of the bank. Other forms of supervision by the Committees include field visits. Every recommendation by the Committees has been followed up and there is no intervention on the fulfillment of the Committees' duties in BTPN Syariah. The Committees which are independent parties, claim that they remain independent. The Bank found no conflict of interest in the process of implementing supervisory function of the Board of Commissioners' Committees in BTPN Syariah during 2021;
4. There was a change in the composition of the Audit Committee members in the second semester of 2021 through the decision of the Board of Commissioners Number 009/CIR/DEKOM/X/2021 dated 18 October 2021, which was declared through the Decree of the Board of Directors number SK.021/DIR/CSGC/XI/2021 dated 1 November 2021 regarding the composition of the Audit Committee members (period 2021 – 2023). In addition, there was a change in the composition of the Risk Monitoring Committee members through the decision of the Board of Commissioners Number 010/CIR/DEKOM/X/2021 dated 18 October 2021, which was declared through the Decree of the Board of Directors number SK.022/DIR/CSGC / XI/2021 dated 1 November 2021 regarding the Composition of Members of the Risk Monitoring Committee (period 2021 – 2023);
5. Fulfilling the Bank's commitment to continuously improve the quality of Good Corporate Governance implementation, include strengthening the membership of the Audit Committee and Risk Monitoring Committee through one Independent Party joining as member effective 1 November 2021. The new Independent Party has solid experiences in the sharia banking industry, accounting, operations, policies and procedures, sharia banking compliance, as well as a good understanding of financial statements, company business especially those related to the services or business activities of the company, audit process and adequate sharia commercial bank regulations that can effectively support the duties of the Board of Commissioners.

6. BTPN Syariah ensures the implementation of Integrated Governance for Financial Conglomerate is carried out in various sectors due to increasing complexities of transactions and interactions between financial services institutions through the Integrated Governance Committee. The fulfillments of duties and responsibilities of the Integrated Governance Committee are reflected in meetings and regular reviews of the Integrated Governance Committee Charter, self-assessment reports and the Integrated Governance Committee regular reports to the Board of Commissioners of the Main Entity/Coordinator and to the Financial Services Authority;
7. To support the fulfillment of its duties, the Board of Directors is assisted by 6 (six) Board of Directors' Committees whose duties are to ensure that the fulfillment of the Bank's operational activities and business targets is in accordance with GCG principles, which are carried out through Committee meetings, Board of Directors decisions and regular strategic meetings. The fulfillment of the Committees' duties refers to the Committees' Charters. There was no conflict of interest in the implementation of GCG principles in BTPN Syariah by the Board of Directors' Committees during 2021.

The fulfillment of duties and responsibilities of the Board of Directors, as well as the supervisory functions by the Board of Commissioners and the Sharia Supervisory Board are carried out through various stages and mechanisms, including conducting corporate meetings. In the midst of the COVID-19 pandemic, the holding of the meetings adheres to sound GCG implementation, the Charter of each Bank organ, and the Articles of Association;
8. The selection and establishment of Units in the Bank have been based on the prevailing provisions, the composition of which is adjusted to the Bank's conditions;
9. Compliance Unit (SKK) is independent of the operational units. In the prevailing organizational structure, Compliance Unit is segregated from the operational units and does not perform tasks other than the compliance function. SKK identifies, measures, monitors and controls compliance risk. The Director in charge of compliance function has carried out the function in accordance with the prevailing laws and regulations;
10. The implementation of the internal audit function of BTPN Syariah is guided by the requirements and procedures in accordance with the provisions of the Financial Services Authority and the International Professional Practice Framework (IPPF). The results of audits by the Internal Audit Unit (SKAI) are reported to stakeholders within BTPN Syariah and have been followed up properly. The implementation of SKAI is reviewed regularly by external auditors every 3 years. The latest 3-year review by an external auditor was carried out in May – July 2020 for the period 1 April 2017 – 30 June 2020. The Parent Company also carried out supervision over its subsidiaries by performing the first audit of BTPN Syariah in 2021;
11. The Risk Management Unit (SKMR) ensures that risk identification, measurement, monitoring and control processes, as well as risk management information system are well managed;
12. The Legal Lending Limit in BTPN Syariah has been implemented properly. Limits of authority of the Board of Directors is approved by the Board of Commissioners as stipulated in the Articles of Association. The limits of authority of the Board of Directors were updated in 2021. The limits of authority are in accordance with the prevailing provisions, and refer to the Articles of Association and Bank conditions, as well as best practices in the industry in general. There was not any affiliated transaction or transaction that caused a conflict of interest in BTPN Syariah throughout 2021;

BTPN Syariah updates the policies, systems and procedures for credit risk management which include regulations to manage Legal Lending Limit and an adequate process to ensure that the provision of funds to related parties and decision making in the provision of funds are carried out independently;

13. BTPN Syariah has implemented transparencies in financial and non-financial conditions to stakeholders through information disclosure and reporting in accordance with the prevailing regulations, both as a Sharia Commercial Bank and as a Public Company. Transparency of financial conditions is stated in the Corporate Financial Statements which is available on the BTPN Syariah website, as well as on the websites of PT Bursa Efek Indonesia and the Financial Services Authority on a regular basis. The Bank also discloses information on non-financial aspects regularly;
14. BTPN Syariah discloses product information on the Bank's website and fully guarantees the security of the Bank's customer data. Information related to the Bank's products has also been reported to the Authority on a regular basis and includes being held accountable to the General Meeting of Shareholders;
15. The active role of the Sharia Supervisory Board has ensured the implementation of sharia principles in acquisition and provisions of funds as well as the Bank service delivery. In accordance with its Charter, the Sharia Supervisory Board holds regular monthly meetings with various business units in the Bank. The Sharia Supervisory Board also coordinates with the Board of Commissioners and Board of Directors regularly on the implementation of sharia principles in the Bank, including carrying out supervisory duties through visits to branch offices and centers;
16. The internal reporting mechanism supported by an adequate management system has been running effectively.

BTPN Syariah has various provisions and procedures to ensure that each Business Unit carries out its duties and obligations appropriately and refers to the provisions of GCG;

17. The handling of conflicts of interest in BTPN Syariah is stipulated in the GCG Policy, Charters for Bank Organs and the Code of Ethics. The updating of policies and guidelines as well as socialization of the Code of Ethics are carried out regularly. Each employee signs an Integrity Pact as a written commitment to implement GCG principles and the Bank's values. The Bank records no conflict of interest in BTPN Syariah throughout 2021;
18. The GCG implementation in BTPN Syariah in each year is stated in the GCG Implementation Report which includes Self-Assessment results. The BTPN Syariah GCG Implementation Report 2020 has been presented in the Annual Report 2020 which was submitted at the General Meeting of Shareholders on 21 April 2021 and to Bank Indonesia, the Indonesian Consumers Foundation, Rating Agencies in Indonesia, Indonesian Bank Association, research institutes in economics and finance as well as economic and financial magazines in a timely manner.

governance process of other matters

1. BTPN Syariah continues the banking synergy with the Main Entity in accordance with the provisions by monitoring the Collaboration Agreement regularly and holding coordination meetings to ensure compliance with the various provisions and procedures of each Bank;
2. BTPN Syariah ensures the fulfillment of the commitment to sustainability action initiatives as stated in the 2022 plan of the Bank Sustainable Financial Action Plan (RAKB) 2020-2024. The implementation of the 2020 RAKB was presented in the Sustainability Report 2020. Transparency of the Sustainability Report and other regulatory information disclosure are available on the BTPN Syariah website.

The Sustainability Task Force convened meetings to evaluate the commitment to the Sustainable Finance Action 2021 and equipped itself with various measures for capacity building throughout 2021;

3. The Bank Business Plan has been prepared in a realistic, comprehensive, and measurable (achievable) manner with due observance of prudential principles and has been submitted to the Financial Services Authority. BTPN Syariah has also submitted a revision to the Bank Business Plan to anticipate conditions resulting from the COVID-19 pandemic by making various adjustments related to business conditions, operational activities and achievement targets;
4. Every Business Unit in the Bank has updated its Business Continuity Management and Contingency Funding Plan to ensure the sustainability of the Bank's operational and business activities in an emergency situation. Anticipating the pandemic, BTPN Syariah has paid close attention to customer conditions and anticipated possible tightening of Implementation of Restrictions on Community Activities (PPKM) in Indonesia;
5. In supporting the smooth operation of the Bank's operational processes, particularly in response to the pandemic, BTPN Syariah continues to implement new work mechanisms that are flexible and agile. The Bank also continuously strives for developing system and internal talent to support the Bank's strategic initiatives.

b. negative factors in governance process in BTPN Syariah

1. The development and implementation of the sustainable finance initiatives in the midst of the Covid 19 pandemic present their own challenges with the limited access and mobility declared by the government. On the other hand, the implementation of large-scale social restrictions has made positive impacts on creating a better social economic environment in the form of reduction of various environmental issues, electricity saving, reduced paper use, and lowered carbon emissions through reduced employee mobilities;

2. With regard to the business model that requires attendance at meetings with customers, the Bank has adjusted its business processes to anticipate the spread of COVID-19 and ensures that restricted business processes can still be implemented by giving top priority to health and safety of employees and customers.

2.3 governance outcome

a. positive factors in governance outcome in BTPN Syariah

The Board of Commissioners, Sharia Supervisory Board (DPS) and Board of Directors are committed to achieving sustainable business growth, and consistently improving the implementation of GCG principles for Sharia Commercial Banks and Public Companies. All organizational levels in BTPN Syariah cooperate to ensure the continued commitment to sound GCG implementation, including:

1. The GCG implementation accountability reports by the Board of Commissioners, Sharia Supervisory Board and Board of Directors as well as supporting organs in the Bank for 2020 were presented in the Annual Report for the financial year ended on 31 December 2020 and submitted in the Annual General Meeting of Shareholders held on 21 April 2021.

The fulfillment of corporate reporting obligations by the Board of Directors, and the fulfillment of the supervisory functions by the Board of Commissioners and the Sharia Supervisory Board were carried out in accordance with the provisions in 2021.

During the COVID-19 pandemic in 2021, BTPN Syariah supported the government's program on National Economic Recovery by providing relief programs to customers to ease installment payments and disseminating the programs in a proper and transparent manner.

In addition, BTPN Syariah also supports the government's program through self-provision of vaccination, "Vaksinasi Gotong Royong", for employees and their

families as an effort to prevent the spread of COVID-19, which also includes the provision of vitamins and oximeters for all Bank employees;

2. Meetings of the Board of Commissioners, Sharia Supervisory Board and Board of Directors are carried out in accordance with Charters and are held effectively and efficiently. The results of the meetings of the Board of Commissioners, Sharia Supervisory Board and Board of Directors have been recorded in writing and well documented. The Board of Directors regularly follows up on various recommendations submitted by the Board of Commissioners and the Sharia Supervisory Board in a timely manner accompanied by adequate supporting information.

In response to the COVID-19 pandemic, corporate meetings have been arranged in a way that ensures continued compliance with the provisions of good corporate governance (GCG). Physical meetings are curtailed and replaced with online meetings via video conference. Fulfillment of the duties and responsibilities of the Board of Commissioners, Sharia Supervisory Board and Board of Directors includes supervision of branch offices and functional offices as well as customer centers through regular visits to various locations;

3. Each of the Board of Commissioners' Committees has carried out its functions in accordance with the prevailing regulations. Meetings of the Board of Commissioners' Committees have been convened according to the Charters effectively and efficiently. Results of the Board of Commissioners' Committees meetings have been well documented and recommendations submitted by the Committees at the meetings have been followed up in a timely and adequate manner.

During the Covid-19 pandemic, meetings of the Board of Commissioners' Committees were arranged in such a way that ensures continued compliance with the provisions of good corporate governance (GCG).

Physical meetings are curtailed and replaced with online meetings via video conferences;

4. Members of the Integrated Governance Committee who are Independent Commissioners report the results of their meetings in the Board of Commissioners' meetings regularly;
5. Each of the Board of Directors' Committees has carried out its functions in accordance with the prevailing regulations. The meetings of the Board of Directors' Committees are held in accordance with the Charters effectively and efficiently. The results of the Committee meetings have been recorded in the minutes and properly administered. The Committees' recommendations serve as references for the Board of Directors and Management in making strategic decisions. Each Division Head ensures that follow-ups to recommendations that require follow-ups, are carried out appropriately.

In response to the COVID-19 pandemic, meetings of the Board of Directors' Committees are held in a way that ensures continued compliance with the provisions of corporate governance (GCG). Physical meetings are curtailed and replaced with online meetings via video conferences;

6. The fulfillment of duties and responsibilities of the Board of Directors, as well as the supervisory functions by the Board of Commissioners and the Sharia Supervisory Board are carried out through various stages and mechanisms including through corporate meetings, the results of which are well documented. The Bank records no dissenting opinion during 2021. Recommendations submitted at the meeting have been followed up in a timely and adequate manner;
7. Fulfillments of reporting obligations and duties of the Compliance Director for semester 1 of 2021 has been submitted according to the provisions and in a timely manner. As for fulfillments of reporting obligations and duties of the Compliance Director in semester 2 of 2021 will be reported in January 2022.

There were no significant fines imposed by the Regulator on the Bank during 2021. However, the Bank continuously makes improvements to ensure that there will be no fines in the future. In fostering a culture of compliance, BTPN Syariah has fulfilled reporting obligations to the Financial Services Authorities and relevant authorities in a timely manner;

8. The Board of Directors urges the implementation of adequate internal audit activities and follow-ups on the audit results by SKAI (the Internal Audit Unit). The Board of Directors also ensures the availability of reports on the implementation of the Bank's internal audit function as outlined in the Annual Report. SKAI has maintained objectivity in conducting the audit process, which was in accordance with audit policies and procedures by considering the levels of risks in each Unit and was guided by SPFAIB (the Standards for the Practice of the Bank Internal Audit Function) principles;
9. The implementations of risk management at the levels of the Board of Commissioners and the Board of Directors are carried out through the Risk Management Committee and the Risk Monitoring Committee, respectively and these Committees have conducted active and efficient supervision through regular corporate meetings and committee reporting.

The Board of Directors of BTPN Syariah has carried out active supervision on the implementation of risk management policies and strategies effectively. This supervision was performed among others, through the Board of Directors meetings with the Risk Management Committee and Risk Management Unit in BTPN Syariah;

10. In administering Legal Lending Limit, BTPN Syariah submits a Related Party Report on a semi-annual basis and occasionally when there is a change. Reports on the provision of funds to related parties have been submitted in accordance with the

regulations. The Bank also conducts regular reviews of procedures related to affiliated transactions and conflicts of interest.

11. BTPN Syariah has conveyed transparency of financial and non-financial conditions to the relevant authorities in a timely manner. BTPN Syariah has also fulfilled its information disclosure obligations by presenting the Quarterly Published Financial Report online through the reporting system to the Regulator. The Bank also has announced it to the public through newspapers with national circulation and BTPN Syariah website, which are mandatory for a public company. The Bank also conducted information disclosure and other press releases related to the implementation of corporate actions and financial performance as well as other corporate activities during 2021;
12. The implementation of product information transparency is available on the BTPN Syariah website. The Bank reports product development regularly to the Financial Services Authority and Bank Indonesia. The Bank fully maintains the security of customers' personal data as governed in the Information Management and Security Policy and the Ownership Policy, Information Confidentiality and Investment Policy for Employees.
13. The active role of the Sharia Supervisory Board in the implementation of sharia principles in BTPN Syariah is to ensure that all new products and product developments have received the opinion and approval of the Sharia Supervisory Board and are in accordance with the 'fatwa' (legal opinion by Islamic authority) of the National Sharia Board-Indonesian Ulama Council.
14. The GCG implementation report and internal reporting have been carried out in accordance with the Financial Services Authority Regulations. The GCG implementation report 2020 has been included in the BTPN Syariah Annual Report and is available on the BTPN Syariah website.

BTPN Syariah has carried out internal reporting in the form of transparency of financial and non-financial conditions to stakeholders, transparency of customer complaint handling procedures, in accordance with the prevailing regulations.

15. The Bank discloses conflicts of interest in the minutes of corporate meetings. There was no conflict of interest in the implementation of GCG principles in BTPN Syariah throughout 2021.
16. The GCG and Integrated GCG self-assessment process is carried out every 6 (six) months in accordance with the provisions of Bank Indonesia as a Sharia Commercial Bank and within the scope of an integrated conglomeration with the Parent Company. BTPN Syariah carries out other self-assessments in coordination with the Parent Company on the fulfillment of subsidiary obligations to the Parent Company.

governance outcomes of other matters

1. Accountability for the banking synergy realization is conveyed in reports in accordance with the provisions, which include Consolidated Financial Reports, Bank Business Plan Realization Reports, Banking Synergy Reports, Annual Reports, Bank Sustainability Reports.
The Banking Synergy Monitoring Report 2021 will be submitted by BTPN Syariah Compliance Division to the main entity (BTPN). The main entity will then submit it to the Conventional Commercial Bank Supervisory Financial Services Authority (with a copy furnished to the Sharia Commercial Bank Supervisor) in accordance with the provisions, in early 2022.
2. To realize the Sustainability Action Plan, BTPN Syariah has formed a Sustainability Task Force. The Sustainability Task Force meetings were held effectively in 2021 and the meeting results were well documented. BTPN Syariah has in place a Sustainability Action Plan 2020-2024 whereby the 2022

plan was submitted to the Financial Service Authority through Letter Number S.447/DIR/FPC/XI/2021 dated 29 November 2021;

3. The Business Plan Realization Reports by the Board of Commissioners for the 1st Quarter, 2nd Quarter and 3rd Quarter of 2021 were submitted to the Authority on 28 April 2021, 27 July 2021, and 29 October 2021, respectively. The Report for the 4th Quarter of 2021 will be submitted in January 2022.
4. The Business Continuity Management and Contingency Funding Plan in BTPN Syariah have been updated regularly.
5. In line with the Bank's business development, BTPN Syariah consistently develops Human Capital to support the sound implementation of GCG principles and continuously conducts induction, training, refresher and special certification programs for the Board of Commissioners, Sharia Supervisory Board, Board of Directors and all employees.

b. negative factors in governance outcome in BTPN Syariah

None

BTPN Syariah continuously makes improvements to the overall results and quality of sound implementation of GCG in every level in the organization so that the processes and outcomes are in accordance with the prevailing regulations and in line with the Bank's vision and mission.

The Board of Commissioners, the Sharia Supervisory Board and the Board of Directors are fully committed to ensuring continuous and sound implementation of good corporate governance principles.

corporate secretary

profile of corporate secretary

The role of Corporate Secretary in BTPN Syariah is undertaken by the Compliance Director, who is responsible for disseminating material information related to the performance of BTPN Syariah.

The profile of Corporate Secretary is available in the Board of Directors Profile section. The Corporate Secretary resides in South Tangerang, Indonesia.

basis of reference

In order to fulfill the Financial Services Authority Regulation (POJK) No. 35/POJK.04/2014 dated 8 December 8 2014 regarding Corporate Secretary and the Decree of the Board of Directors of PT Bursa Efek Indonesia No. Kep-00001/BEI/01-2014 dated 20 January 2014 concerning Amendment to Regulation No. I-A, regarding Appointment or Replacement of Corporate Secretary, BTPN Syariah has re-appointed Arief Ismail, its Compliance Director as the Corporate Secretary.

The re-appointment of the Corporate Secretary is pursuant to the Circular Decision of the Board of Directors Number 004/CIR/DIR/IV/2020 dated 16 April 2020 regarding the reappointment of the Corporate Secretary of PT Bank Tabungan Pensiunan Nasional Syariah Tbk (currently PT Bank BTPN Syariah Tbk) and is stated in the Board of Directors Decree Number SK 002/DIR/CSL/IV/2020 dated 16 April 2020 regarding the Appointment of the Corporate Secretary on 16 April 2020.

Upon the reappointment of the Corporate Secretary, the Bank has disclosed information through the Indonesia Stock Exchange and Capital Market websites as well as the BTPN Syariah website.

The term of office of Corporate Secretary in BTPN Syariah is effective as of the signing of the Circular Decision of the Board of Directors Number 004/CIR/DIR/IV/2020 dated 16 April 2020 until the closure of the Annual General Meeting of Shareholders which will be held in 2023 (corresponding to the term of office of the Board of Directors appointed pursuant to the Resolution of the Annual General Meeting of Shareholders dated 16 April 2020).

Brief description of Corporate Secretary in BTPN Syariah:

Name	: Arief Ismail
Domicile	: Tangerang Selatan
Address	: Menara BTPN 12 th Floor CBD Mega Kuningan Jl. DR. Ide Anak Agung Gde Agung Kav. 5.5 – 5.6, Jakarta Selatan 12950
Telephone	: +6221 300 26 400
Facsimile	: +6221 292 72 096
Email	: corsec@btpnsyariah.com

professional background of corporate secretary

1. Compliance Director in PT Bank BTPN Syariah Tbk (2017- present)
2. HSBC Indonesia
 - a. SVP Country Head Retail Banking & Wealth Management (RBWM) Risk – (previously called Head of Consumer Credit Risk) (2011-2017)
 - b. SVP Portfolio Management Consumer Credit Risk (2011)
3. Division Head of Consumer Risk in PT Bank Negara Indonesia Tbk (2010)
4. Head of Retail Credit Risk in ANZ Panin Bank (2010)
5. Country Head of Risk and Head of Consumer Risk in ABN AMRO Bank/Royal Bank of Scotland (RBS) (2008-2010)
6. Head of Consumer Risk in ABN AMRO Bank/Royal Bank of Scotland (RBS) (2005-2008)
7. PT Bank Danamon Indonesia Tbk
 - a. Unsecured Risk Management Head (2004-2005)
 - b. Card Centre's Credit Cycle Manager (2001-2004)
8. Marketing Director in PT Rahajasa Media Internet (1999-2001)
9. Director of New Business in GE Capital, Global Consumer (1998-1999)
10. Director of Risk in GE Capital, Global Consumer (1995-1997)

11. Citibank
 - a. Direct Sales Manager, Global Consumer (1995)
 - b. Credit Policy Manager, Global Consumer (1991-1994)
 - c. Management Associate Program as Credit Analyst, Global Consumer (1990-1991)
12. Entry level trainee di PT USI Jaya – IBM Indonesia (1991)

educational background of corporate secretary

Bachelors' degree in Industrial Engineering, Bandung Institute of Technology (1990)

duties and responsibilities of corporate secretary in BTPN Syariah

The Duties and Responsibilities of the Corporate Secretary in BTPN Syariah pursuant to the Circular Decision of the Board of Directors Number 004/CIR/DIR/IV/2020 dated 16 April 2020 regarding the Reappointment of the Corporate Secretary of PT Bank Tabungan Pensiunan Nasional Syariah Tbk (currently named PT Bank BTPN Syariah Tbk) include:

1. To keep abreast the development of the Capital Market, particularly the prevailing laws and regulations of the Capital Market;
2. To provide advices to the Board of Directors and Board of Commissioners of Issuers or Public Companies to comply with the provisions of the laws and regulations in the Capital Market sector;
3. To assist the Board of Directors and Board of Commissioners, in the implementation of good corporate governance which includes:
 - a. Disclosure of information to the public, including providing information in the Issuer's or Public Company's Website;
 - b. Timely report submission to the Financial Services Authority;
 - c. Convening and documenting the General Meeting of Shareholders;
 - d. Convening and documenting meetings of the Board of Directors and/or Board of Commissioners; and
- e. Conducting the company orientation program for the Board of Directors and/or the Board of Commissioners
4. To serve as a liaison between the Issuer or Public Company and the Shareholders of the Issuer, or Public Company, the Financial Services Authority and other Stakeholders

The Corporate Secretary of BTPN Syariah fulfilled his duties and responsibilities in accordance with the provisions in 2021.

affiliated relations

The Corporate Secretary of BTPN Syariah has no affiliation with the Board of Directors, Board of Commissioners, Sharia Supervisory Board nor the Controlling Shareholders.

the implementation of duties and responsibilities of BTPN Syariah corporate secretary in 2021

A. The Corporate Secretary of BTPN Syariah has ensured the fulfillment of BTPN Syariah's commitment to the GCG implementation as a public company and as a sharia commercial bank, which included:

1. The Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah's processes to support the government in the National Economic Recovery Program during the COVID-19 pandemic through providing various relaxation policies and reliefs to financing customers have been in accordance with the provisions;
2. For the fulfillment of Bank Indonesia Regulation (PBI) Number 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the Corporate Secretary of BTPN Syariah has ensured compliance with the provisions of regular updates on Good Corporate Governance Policy 2021;
3. For the fulfillment of PBI Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the Corporate Secretary

of BTPN Syariah has ensured that BTPN Syariah has updated the 2021 Charters of Bank Organs and Bank Supporting Organs in 2021;

4. For the fulfillment of PBI Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Bank Indonesia Circular Letter (SEBI) Number 12/13/DPBS concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, PBI Number 15/13/PBI/2013 regarding Amendments to PBI 11/3/PBI/2009 concerning Islamic Commercial Banks and Financial Services Authority Regulation (POJK) Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers, the Corporate Secretary of BTPN Syariah has ensured that the entire process of nomination and appointment of new members of the Board of Directors in BTPN Sharia has been in accordance with the provisions. All members of the Board of Commissioners, Sharia Supervisory Board and Board of Directors, who have effectively served, have passed the Fit and Proper Test by the Financial Services Authority;
5. For the fulfillment of POJK Number 34/POJK.04/2014 regarding the Nomination and Remuneration Committee for Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has ensured that the re-appointment of the BTPN Syariah Nomination and Remuneration Committee composition for 2021 has been in accordance with the provisions;
6. For the fulfillment of POJK Number 17/POJK.03/2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates, POJK Number 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates, as well as taking into consideration POJK Number 45/POJK.03/2020 regarding the Financial Conglomerate, the Corporate Secretary of BTPN Syariah has ensured that good coordination is carried out between the Main Entity and Member Entities related to the Governance Committee. The Corporate Secretary has also ensured that the assignment of duties and responsibilities for integrated governance supervision between the two Financial Services Institutions and their supporting tools, has continued to refer to the directives and recommendations of the Financial Services Authority regarding supervision of financial groups within SMBC Group;
7. For the fulfillment of POJK 8/POJK.03/2014 concerning Soundness Assessment of Sharia Commercial Banks and Sharia Business Units and POJK Number 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units, as well as taking into consideration Financial Services Authority Circular Letter (SEOJK) Number 10/SEOJK.03/2014 concerning Soundness Assessment of Sharia Commercial Banks, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has in place risk management standards and internal control in accordance with the three lines of defense principle;
8. In order to fulfill POJK No. 21/POJK.04/2015 concerning Implementation of Good Corporate Governance Guidelines for Public Companies, in conjunction with SEOJK No. 32/SEOJK.04/2015 concerning Good Corporate Governance Guidelines for Public Companies, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has adhered to the Good Corporate Governance Guidelines which include 5 (five) aspects, 8 (eight) principles of good corporate governance, and 25 (twenty five) recommendations for the sound implementation of aspects and principles of good corporate governance;
9. For the fulfillment of POJK Number 55/POJK.04/2015 concerning the Establishment and Work Guidelines of Audit Committee, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has conducted information disclosure regarding changes in the composition of the Audit Committee in 2021;

10. For the fulfillment of POJK No. 8/ POJK.04/2015 concerning Websites of Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has ensured that the commitment of BTPN Syariah to carry out transparency and disclosure of information has been in accordance with the provisions;
11. For the fulfillment of POJK Number 13/ POJK.03/2017 concerning the Engagement of Services of Public Accountants and Public Accounting Firms in financial services activities and SEOJK Number 36/ SEOJK.03/2017 concerning Procedures of Engaging the Services of Public Accountants and Public Accountant Firms in financial services activities, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has taken into consideration the limitation of engaging services to audit the historical financial information from the same public accountant for a maximum of 3 (three) consecutive financial years and the appointment of a Public Accountant and Public Accounting Firm to audit the Bank's books for the financial year ending 31 December 2021 has complied with the provisions. The Corporate Secretary has also ensured that the Board of Commissioners of BTPN Syariah has followed up on the Resolution of the 2021 Annual General Meeting of Shareholders regarding the appointment of a Public Accountant and a Public Accounting Firm that will audit the Bank's books for the financial year ending 31 December 2021 and the Bank has implemented information disclosure regarding the appointment;
12. For the fulfillment of POJK Number 32/ POJK.03/2018 concerning the Legal Lending Limit and Provision of Large Funds for Commercial Banks, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has prioritized the prudential principles and submitted reports regarding Related Parties regularly or on occasions when there are updates of the reported data;
13. For the fulfillment of POJK Number 15/ POJK.04/2020 (POJK15) regarding the Plan to Convene the General Meeting of Shareholders of a Public Company, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah conducted the Annual General Meeting of Shareholders in 2021 and provided an alternative for granting electronic power of attorney (e-Proxy) for shareholders, and made amendments to its Articles of Association related to POJK 15;
14. For the fulfillment of POJK Number 16/ POJK.04/2020 (POJK16) regarding Convening the General Meeting of Shareholders of Public Companies Electronically, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has made amendments to its Articles of Association related to POJK 16;
15. For the fulfillment of POJK Number 29/ POJK.04/2016 regarding the Annual Report of Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has submitted the BTPN Syariah Annual Report for the financial year ended 31 December 2020 and ensured that the Annual Report has received shareholder approval in the General Meeting of Shareholders on 21 April 2021;
16. For the fulfillment of POJK Number 14/POJK.04/2019 (POJK14) regarding Amendments to Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Increase in Public Company Capital by Providing Pre-emptive Rights, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah made changes to its Articles of Association related to POJK14;
17. For the fulfillment of SEOJK Number 16/ SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has referred to the relevant provisions regarding the formulation of the 2021 Annual Report and Sustainability Report;

B. The Corporate Secretary of BTPN Syariah ensured the fulfillment of BTPN Syariah commitments to Information Disclosure in 2021, which included:

1. For the fulfillment of POJK Number 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has operated with transparency in the presentations of Annual Reports, Interim Financial Reports and Annual Financial Reports, Consolidated Reports and other occasional reports through the reporting system to the Regulator and announcement to the public through the BTPN Syariah website;
2. For the fulfillment of POJK Number 7/POJK.04/2018 regarding Report Submission through the Electronic Reporting Systems of Issuers or Public Companies, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has submitted reports regularly;
3. For the fulfillment of the Indonesian Stock Exchange regulations stipulated in the Decree of the Board of Directors of PT Bursa Efek Indonesia Number KEP-00015/BEI/01-2021 concerning Amendment to Rule Number I-E regarding Obligation to Submit Information, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah has fulfilled the obligation to submit information on the Monthly Report of Securities Holder Register or Changes in Shareholder Structure through the reporting systems to regulators regularly and the information is available on the Bank's website;
4. For the fulfillment of the Decree of the Board of Directors of PT Bursa Efek Indonesia Number KEP-00015/BEI/01-2021 concerning Amendment to Regulation Number I-E concerning Obligations to Submit Information, part III 1.1.6.3.2, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah held a Public Expose on 7 September 2021 and submitted a Public Expose Implementation Report to the Financial Services Authority and the Indonesia Stock Exchange on 10 September 2021 and made information disclosure for this purpose;

C. The Corporate Secretary of BTPN Syariah ensured the fulfillment of BTPN Syariah's commitment to GCG implementation in Banking Synergy in 2021, which included:

For the fulfillment of POJK Number 28/POJK.03/2019 concerning Banking Synergy in Sole Ownership for the Development of Sharia Banking, the Corporate Secretary of BTPN Syariah has ensured that BTPN Syariah (Member Entity) together with PT Bank BTPN Tbk (Main Entity) which has an ownership relation, have carried out banking synergies.

D. The Corporate Secretary of BTPN Syariah ensured the fulfillment of BTPN Syariah's commitment to GCG implementation in the 2021 Sustainability Action, which included:

For the fulfillment of POJK 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies; the Corporate Secretary of BTPN Syariah has ensured that;

1. BTPN Syariah has made a Sustainability Action Plan for 2020-2024;
2. BTPN Syariah has issued the second Sustainability Report for the 2020 financial year, which was published timely in 2021;
3. BTPN Syariah carried out transparent communication to stakeholders, including Shareholders and Investors regarding the Sustainability Action Plan as required by POJK 51/POJK.03/2017 regarding the Implementation of Sustainable Finance, in the AGMS on 21 April 2021;

training program and certification attended by the corporate secretary of BTPN Syariah in 2021

No	Training/Workshop	Organizer	Date
1	Leadership Retreat Training	Michael Weichert	20-21 January 2021
2	Webinar regarding POJK No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflict of Interest Transactions	The Indonesian Corporate Secretary Association (ICSA)	25 March 2021
3	Webinar "Be More Persuasive in Digital Era through The Right Public Speaking"	ICSA	30 March 2021
4	Seminar on Macro Economy	Creco Consultant Group	4 May 2021
5	Webinar on Implementation of Governance Risk, Compliance in the Digital Age - Strategy and Action	Financial Services Authority	3 June 2021
6	LPPI Seminar "Sustainable Finance in National Economic Recovery"	LPPI & Alika Communication	15 June 2021
7	Training on "Level Up Information Security Awareness"	Prof. Dr. Ir. R. Eko Indrajit, M.sc, MBA, Mphil, MA	17 June 2021
8	One on One Executive Coaching	Asian Leadership Centre	15-25 July 2021
9	Dialogue on Strategy within the SMBC Group and PT Bank BTPN Tbk	SMBC BTPN	23 July 2021
10	Risk Management Certification Refresher Program – Executive Class	Raharja Duta Solusindo	29 July 2021
11	Webinar on "Stock Split, Stock Dividend, Bonus Shares and Stock Buyback"	ICSA	19 August 2021
12	Compliance Certification and Anti Money Laundering Level 3 Executive Workshop	Banking Compliance Director Communication Forum	23-24 September 2021
13	Webinar on "Economic Outlook"	Creco Consultant Group	5 October 2021
14	Socialization of Professional Standards and Code of Ethics for Corporate Secretary Members of the Indonesian Corporate Secretary Association (ICSA)	ICSA	4 November 2021
15	Webinar on "Introduction to ESG Aspects as One of the Supports for Sustainable Business"	ICSA	19 November 2021
16	Strategic Dialog on "Recent Development on ESG" – regulatory requirements & market trends/developments - SMBC & APAC ESG Strategy - Challenge and Opportunities	PT Bank BTPN Tbk - SMBC	2 December 2021

BTPN Syariah press release 2021

No	Date	Description
1	10 February 2021	Performance in 2020, <i>Nasabah Prasejahtera Tangguh, Pembiayaan Tumbuh</i> (Resilient Underprivileged Customers leads to Financing Growth)
2	22 April 2021	First Quarter Performance and 2021 AGMS Results, Determination to Grow the Resilience of Indonesia's Underprivileged Through the Best Talents
3	28 July 2021	Providing Rp10.05 trillion of Financing in Q2 2021, Customers and Employees Become the Bank's Main Focus in Time of Pandemic
4	7 September 2021	Public Expose 2021: Developing Digital Technology for an Inclusion Society
5	28 October 2021	Financing reached Rp10.2 trillion in the third quarter, BTPN Syariah Assists Inclusion Customers in Becoming More Resilient

information disclosure report to sharia bank supervisory financial services authority (OJK DPBS), capital market supervisory financial services authority, indonesia stock exchange, other institutions and websites PT Bank BTPN Syariah Tbk (as of 31 December 2021)

No	Letter Number	Letter Date	Situs Web	Subject	Description
1	S.008/DIR/CSGC/I/2021	8 January 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	The plan to transfer treasury shares to give variable remuneration for the performance of BTPN Syariah to fulfill Financial Services Authority regulations No.59/POJK.03/2017 concerning Implementation of Governance in Giving Remuneration for Sharia Commercial Banks and Sharia Business Units	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycm
2	S.009/DIR/CSGC/I/2021	8 January 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Register as of 31 December 2020	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycm
3	S.027/DIR/CSGC/I/2021	26 January 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Report of Ownership or Change of Share Ownership of Members of the Board of Directors of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycm
4	S.028/DIR/CSGC/I/2021	26 January 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Disclosure of Information that Needs to be Publicly Available - Implementation of the Transfer of Partial Treasury Shares	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycm

No	Letter Number	Letter Date	Situs Web	Subject	Description
5	S.042/DIR/CSGC/II/2021	8 February 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Register as of 31 January 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
6	S.050/DIR/CSGC/II/2021	10 February 2021	OJK DPBS ✓ OJK Capital Market Net - Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah -	Submission of Financial Statements and Proof of Published Financial Statements Advertisements as of 31 December 2020 (audited)	-
7	S.051/DIR/CSGC/II/2021	10 February 2021	OJK DPBS - OJK Capital Market Net ✓ Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah ✓	Submission of Financial Statements and Proof of Published Financial Statements Advertisements as of 31 December 2020 (audited)	-
8	S.052/DIR/CSGC/II/2021	10 February 2021	OJK DPBS - OJK Capital Market Net - Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 December 2020 (audited)	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
9	S.056/DIR/CSGC/II/2021	10 February 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Disclosure of Information : Press Release - Performance in 2020: <i>Nasabah Prasejahtera Tangguh, Pembiayaan Tumbuh</i> (Resilient Underprivileged Customers leads to Financing Growth)	Other institutions, including PT Kustodian Sentral Efek Indonesia

No	Letter Number	Letter Date	Situs Web	Subject	Description
10	S.067/DIR/CSGC/II/2021	25 February 2021	<p>OJK DPBS -</p> <p>OJK Capital Market Net -</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Resubmission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 December 2020 (audited) of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia
11	S.068/DIR/CSGC/II/2021	25 February 2021	<p>OJK DPBS -</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net -</p> <p>Other Institution -</p> <p>Website of BTPN Syariah ✓</p>	Resubmission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 December 2020 (audited) of PT Bank BTPN Syariah Tbk	-
12	S.069/DIR/CSGC/II/2021	25 February 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net -</p> <p>Indonesia Stock Exchange Net -</p> <p>Other Institution -</p> <p>Website of BTPN Syariah ✓</p>	Resubmission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 December 2020 (audited) of PT Bank BTPN Syariah Tbk	-
13	S.071/DIR/CSGC/III/2021	1 March 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Plan to Convening and Announcement of the Agenda of the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk for the Financial Year Ended 31 December 2020	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
14	S.073/DIR/CSGC/III/2021	5 March 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Monthly Report of Securities Holder Register as of 28 February 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom

No	Letter Number	Letter Date	Situs Web	Subject	Description	
15	S.076/DIR/CSGC/III/2021	9 March 2021	OJK DPBS	√	Additional Information on Monthly Report of Securities Holder Register as of 28 February 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
16	S.087/DIR/CSGC/III/2021	12 March 2021	OJK DPBS	√	Announcement of the Plan to Convene an Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk in 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
17	S.097/DIR/CSGC/III/2021	29 March 2021	OJK DPBS	√	Notice to the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk in 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
18	S.098/DIR/CSGC/III/2021	29 March 2021	OJK DPBS	√	Submission of Notice Advertisement Proof of the Annual General Meeting of Shareholders of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
19	S.099/DIR/CSGC/III/2021	29 March 2021	OJK DPBS	√	Submission of the 2020 Annual Report and 2020 Sustainability Report of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		

No	Letter Number	Letter Date	Situs Web	Subject	Description
20	S.103/DIR/CSGC/IV/2021	6 April 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Resubmission of the 2020 Annual Report and 2020 Sustainability Report of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
21	S.104/DIR/CSGC/IV/2021	6 April 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Monthly Report of Securities Holder Registration as of 31 March 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
22	S.105/DIR/CSGC/IV/2021	6 April 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Disclosure of Information that Needs to be Publicly Available - Notification of Changes to Amounts of Shares of the Board of Directors members of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
23	S.145/DIR/CSGC/IV/2021	22 April 2021	<p>OJK DPBS -</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 March 2021 (unaudited)	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
24	S.146/DIR/CSGC/IV/2021	22 April 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net -</p> <p>Indonesia Stock Exchange Net -</p> <p>Other Institution -</p> <p>Website of BTPN Syariah -</p>	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 31 March 2021 (unaudited)	-

No	Letter Number	Letter Date	Situs Web	Subject	Description	
25	S.149/DIR/CSGC/IV/2021	23 April 2021	OJK DPBS	√	Information Disclosure - First Quarter Performance and 2021 AGMS Results Determination to Grow the Resilience of Indonesia's Underprivileged Through the Best Talents	Other institutions, including PT Kustodian Sentral Efek Indonesia
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
26	S.150/DIR/CSGC/IV/2021	23 April 2021	OJK DPBS	√	Summary of Minutes of Annual General Meeting of Shareholders for Financial Year 2020 and Schedule and Procedures for Cash Dividend Distribution of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
27	S.151/DIR/CSGC/IV/2021	23 April 2021	OJK DPBS	√	Information Disclosure - Changes to the Composition of the Board of Directors of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
28	S.176/DIR/CSGC/V/2021	6 May 2021	OJK DPBS	√	Monthly Report of Securities Holder Register as of 30 April 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		
29	S.190/DIR/CSGC/V/2021	11 May 2021	OJK DPBS	√	Minutes of the Annual General Meeting of Shareholders for Financial Year 2020 of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	√		
			Indonesia Stock Exchange Net	√		
			Other Institution	√		
			Website of BTPN Syariah	√		

No	Letter Number	Letter Date	Situs Web	Subject	Description
30	S.200/DIR/CSGC/V/2021	18 May 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Information Disclosure - Amendment to Articles of Association of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
31	S.211/DIR/CSGC/VI/2021	7 June 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Register as of 31 May 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
32	S.244/DIR/CSGC/VII/2021	8 July 21	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Revision of Monthly Report of Securities Holder Register as of 31 May 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
33	S.245/DIR/CSGC/VII/2021	8 July 21	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Register as of 30 June 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
34	S.290/DIR/CSGC/VII/2021	28 July 21	OJK DPBS - OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 30 June 2021 (unaudited) of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom

No	Letter Number	Letter Date	Situs Web	Subject	Description
35	S.291/DIR/CSGC/VII/2021	28 July 21	OJK DPBS ✓ OJK Capital Market Net - Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah -	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 30 June 2021 (unaudited) of PT Bank BTPN Syariah Tbk	-
36	S.292/DIR/CSGC/VII/2021	28 July 21	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Information Disclosure - Press Release on Providing Rp10.05 trillion of Financing in Q2 2021, Customers and Employees Become the Bank's Main Focus in Time of Pandemic	Other institutions, including PT Kustodian Sentral Efek Indonesia
37	S.303/DIR/CSGC/VIII/2021	5 August 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Register as of 31 July 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
38	S.338/DIR/CSGC/VIII/2021	23 August 2021	OJK DPBS ✓ OJK Capital Market Net - Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah -	Report of Appointment of Public Accountants and/or Public Accounting Firms to Audit the Annual Historical Financial Information as of 31 December 2021 of PT Bank BTPN Syariah Tbk	-
39	S.339/DIR/CSGC/VIII/2021	23 August 2021	OJK DPBS - OJK Capital Market Net ✓ Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah -	Report of Appointment of Public Accountants and/or Public Accounting Firms to Audit the Annual Historical Financial Information as of 31 December 2021 of PT Bank BTPN Syariah Tbk	-

No	Letter Number	Letter Date	Situs Web	Subject	Description
40	S.340/DIR/CSGC/VIII/2021	23 August 2021	<p>OJK DPBS -</p> <p>OJK Capital Market Net -</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Report of Appointment of Public Accountants and/or Public Accounting Firms to Audit the Annual Historical Financial Information as of 31 December 2021 of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia
41	S.342/DIR/CSGC/VIII/2021	24 August 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Submission of the 2021 Annual Public Expose Plan Of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia
42	S.361/DIR/CSGC/IX/2021	2 September 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Implementation of the 2021 Annual Public Expose	Other institutions, including PT Kustodian Sentral Efek Indonesia
43	S.362/DIR/CSGC/IX/2021	6 September 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Monthly Report of Securities Holder Register as of 31 August 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
44	S.366/DIR/CSGC/IX/2021	7 September 2021	<p>OJK DPBS ✓</p> <p>OJK Capital Market Net ✓</p> <p>Indonesia Stock Exchange Net ✓</p> <p>Other Institution ✓</p> <p>Website of BTPN Syariah ✓</p>	Disclosure of Information that Needs to be Publicly Available: Press Release - Public Expose 2021: Developing Digital technology for an Inclusive Society	Other institutions, including PT Kustodian Sentral Efek Indonesia

No	Letter Number	Letter Date	Situs Web	Subject	Description
45	S.379/DIR/CSGC/IX/2021	10 September 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Report of the 2021 Annual Public Expose Implementation PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia
46	S.393/DIR/CSGC/X/2021	6 October 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Monthly Report of Securities Holder Registration as of 30 September 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
47	S.417/DIR/CSGC/X/2021	22 October 2021	OJK DPBS ✓ OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Disclosure of Information on Establishment of 1 (one) Subsidiary that shall be effective in operationalizing its business after obtaining approval from the relevant authorities	Other institutions, including PT Kustodian Sentral Efek Indonesia
48	S.418/DIR/CSGC/X/2021	28 October 2021	OJK DPBS - OJK Capital Market Net ✓ Indonesia Stock Exchange Net ✓ Other Institution ✓ Website of BTPN Syariah ✓	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 30 September 2021 (unaudited) of PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
49	S.419/DIR/CSGC/X/2021	28 October 2021	OJK DPBS ✓ OJK Capital Market Net - Indonesia Stock Exchange Net - Other Institution - Website of BTPN Syariah -	Submission of Financial Statements and Advertisement Proof of Published Financial Statements as of 30 September 2021 (unaudited) of PT Bank BTPN Syariah Tbk	-

No	Letter Number	Letter Date	Situs Web	Subject	Description	
50	S.420/DIR/CSGC/X/2021	28 October 2021	OJK DPBS	✓	Information Disclosure - Press Release on Financing Reached Rp10.2 trillion in the Third Quarter, BTPN Syariah Assists Inclusive Customers in Becoming More Resilient	Other institutions, including PT Kustodian Sentral Efek Indonesia
			OJK Capital Market Net	✓		
			Indonesia Stock Exchange Net	✓		
			Other Institution	✓		
			Website of BTPN Syariah	✓		
51	S.424/DIR/CSGC/XI/2021	1 November 2021	OJK DPBS	✓	Changes to the composition of members of the Audit Committee in PT Bank BTPN Syariah Tbk	Other institutions, including PT Kustodian Sentral Efek Indonesia
			OJK Capital Market Net	✓		
			Indonesia Stock Exchange Net	✓		
			Other Institution	✓		
			Website of BTPN Syariah	✓		
52	S.427/DIR/CSGC/XI/2021	3 November 2021	OJK DPBS	✓	Information Disclosure - PT Fitch Ratings Indonesia Affirms PT Bank BTPN Syariah Tbk's rating, National Long-Term Rating in AAA (idn), Outlook Stable	Other institutions, including PT Kustodian Sentral Efek Indonesia
			OJK Capital Market Net	✓		
			Indonesia Stock Exchange Net	✓		
			Other Institution	✓		
			Website of BTPN Syariah	✓		
53	S.428/DIR/CSGC/XI/2021	5 November 2021	OJK DPBS	✓	Monthly Report of Securities Holder Register as of 31 October 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	✓		
			Indonesia Stock Exchange Net	✓		
			Other Institution	✓		
			Website of BTPN Syariah	✓		
54	S.453/DIR/CSGC/XII/2021	6 December 2021	OJK DPBS	✓	Monthly Report of Securities Holder Register as of 30 November 2021	Other institutions, including PT Kustodian Sentral Efek Indonesia, PT Datindo Entrycom
			OJK Capital Market Net	✓		
			Indonesia Stock Exchange Net	✓		
			Other Institution	✓		
			Website of BTPN Syariah	✓		

internal audit report

Internal Audit as an independent unit is one of the elements of the internal control system, namely as the third line of defence. Internal Audit has an important role in supporting the Bank in achieving its objectives, through independent and objective assurance and consultation activities that provide added value to the Bank and improve the Bank's performance.

internal audit charter

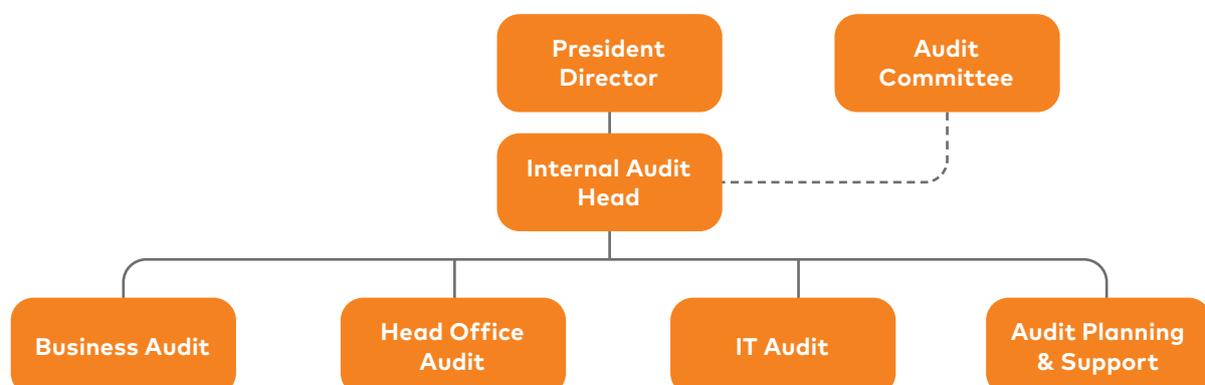
In carrying out its functions, Internal Audit is guided by the Internal Audit Charter which was approved by the Board of Commissioners based on the recommendations of the Audit Committee and declared by the Decree of the Board of Directors number SK.026/DIR/SKAI/XI/2020 dated 30 November 2020. The Internal Audit Charter provides guidelines on the scope, responsibilities and authorities of Internal Audit. This Charter confirms the position of Internal Audit within the Bank's organization, its independency and working relationships with external parties. The Internal Audit Charter also serves as an official confirmation that Internal Audit is committed to upholding the internal auditor's code of ethics in carrying out its duties.

The establishment of Internal Audit Charter and the implementation of Internal Audit activities refer to the Regulation of the Financial Services Authority (POJK) No. 1/ POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks and POJK No. 56/POJK.04/2015 concerning the Establishment and Guidelines of Internal Audit Charter, as well as The International Professional Practice Framework (IPPF) from the Institute of Internal Auditors (IIA). Internal Audit has regularly reviewed and aligned the audit charter with the prevailing provisions and standards.

internal audit position in the bank's organizational structure

as an independent unit, Internal Audit reports directly to the President Director, coordinates with the Audit Committee and is able to directly communicate with the Board of Commissioners to inform various matters related to audit. Therefore, BTPN Syariah Internal Audit does not have any reporting responsibilities nor relationships with management or other parties related to the Bank's operations that may influence the results of the audit process.

The following is the organizational structure of Internal Audit:



The Internal Audit organization consists of 4 sections, each of which functions as follows:

1. Business Audit

To perform audits in the Business areas which include funding and financing business as well to monitor the follow-up to the audit results

2. Head Office Audit

To carry out audits in the Head Office areas, which include support functions that serve the overall Bank and to monitor follow-up on audit results.

3. Information Technology Audit

To conduct audits of Information Technology areas and monitor follow-up on audit results.

4. Audit Planning & Support

Is responsible for facilitating the annual audit planning process, development of audit methodology and tools, auditor development, implementing audit quality assurance, remote audit, data support and MIS, and regular internal and external reporting.

profile of internal audit head

Name	Gatot Prasetyo
Nationality	Indonesia
Domicile	Tangerang Selatan
Age	49 years old up to the financial year 2021
Educational Background	Master of Management, Universitas Bina Nusantara (2007)
Audit Competency Certification	Qualified Internal Auditor (QIA)
Basis of Appointment	Appointed by the President Director with the approval of the Board of Commissioners to be effective on June 1 st , 2017, through Decree No. 003/CIR/KRN/V/2017 concerning Approval of Change of Head of Internal Audit Unit of PT Bank Tabungan Pensiunan Nasional Syariah Tbk
Work Experience	<ul style="list-style-type: none"> • Internal Audit Head, Bank BTPN Syariah, Jakarta (2017 – To date) • Business Risk Head, Bank BTPN Syariah, Jakarta (2017) • Micro and Small Business Audit Head, Bank BTPN, Jakarta (2015 – 2017) • Head Office and IT Audit Head, Bank BTPN, Jakarta (2011 – 2015) • Internal Audit Head, Bank Barclays Indonesia, Jakarta (2011) • Operations Control Head, Bank Barclays Indonesia, Jakarta (2009 – 2011) • Operations Control Head, Royal Bank of Scotland (RBS) Bank, Jakarta (1998 – 2009)
Affiliated Relations	Has no affiliation with the Board of Directors, Board of Commissioners and Controlling Shareholders

Appointment and Termination

The appointment and termination of the Internal Audit Head is carried out by the President Director with the approval of the Board of Commissioners taking into account the recommendation of the Audit Committee. The appointment and termination of the Head of Internal Audit is reported to the Financial Services Authority (OJK).

independency

Several regulations have been established to ensure the implementation of an independent and objective internal audit function, which include that the Internal Auditor is not allowed to hold concurrent positions or carry out other operational activities and is not involved in operational decision-making (its involvement is limited to providing recommendations). Furthermore, every Internal Auditor assignment must avoid the bias of conflict of interest both actual and potential. In addition, Internal Audit defines the limitation of duties regularly. Internal Audit also has the right to define and implement audit methodology in accordance with the standards of the profession and the generally accepted auditing standards.

code of ethics

Internal Audit has a code of ethics that serves as guidance for all auditors in carrying out their duties as formulated by The Institute of Internal Auditors as follows:

integrity

The integrity of internal auditors establishes assurance and therefore becomes the foundation of internal auditor confidence in forming judgments.

objectivity

Internal auditors demonstrate the highest level of professional objectivity in obtaining, evaluating and communicating information about the activities or processes being inspected. Internal auditors perform a balanced assessment of all relevant matters and are not improperly influenced by personal interests nor other parties in making judgments.

confidentiality

Internal auditors respect the values and ownership of information they receive and do not disclose such information without legal authority, unless required by law or the profession.

competencies

Internal auditors apply the necessary knowledge, skills and experience in providing internal audit services.

internal audit duties and authorities

the main duties of Internal Audit are as follows:

- Assist the President Director and Board of Commissioners in performing supervision by managing the operations of planning, implementation, and monitoring of audit results;
- Employ analysis and evaluation in the areas of finance, accounting, operations, and other activities through audits;
- Identify all opportunities to improve efficiencies of the use of resources and funds;
- Provide advices for improvement and objective information about activities inspected at all levels of management.

To facilitate the undertaking of its duties and functions, Internal Audit is granted the following authorities:

- Having access to all information about the company (all functions within the organization, records, employees, resources and funds and other Bank assets) that is related to its duties and functions.
- Allocate resources, determine the frequency, subjects, and scope of audit activities that are required to achieve audit objectives.
- Implement audit methodology in accordance with the generally accepted professional standard and audit standard with the necessary adjustment to the situation in the field.
- Obtain necessary assistance from personnel of the audited unit as well as subject matter experts from both the inside and outside the organization.
- Involved in audit assignments conducted by the Parent Bank (PT Bank BTPN Tbk) as part of knowledge transfer and staff development.

- Communicate directly with the Board of Directors, Board of Commissioners, Audit Committee and Sharia Supervisory Board (DPS) including through private meetings without the presence of management as well as communicate with the Financial Services Authority (OJK) at least once a year.
- Hold regular and ad-hoc meetings with the Board of Directors, Board of Commissioners, and the Audit Committee, as well as the Sharia Supervisory Board.
- Coordinate activities with external auditors.
- Attend strategic meetings with no voting rights.
- Ensure there are sufficient approval should there is and an extension request of follow-up fulfillment target.

human capital development

Internal Audit is committed to continuously improving its quality through comprehensive assessment being supported by competent human resources and implementing professional auditing standards to deliver added value to the Bank. The Internal Audit human resource development is carried out by improving the skills and competencies of the auditors through certification and training programs both internally and externally. As of 31 December 2021, Internal Audit is being supported by competent auditors having earned the following professional certifications:

Certification	Organizer	Number of Participants
Risk Management Certification - Level 1	LSPP	1
Risk Management Certification - Level 2	LSPP	18
Risk Management Certification - Level 3	LSPP	3
Risk Management Certification - Level 4	LSPP	1
Compliance Certification	LSPP	1
Certified Information System Auditor (CISA)	ISACA	2
Chartered Accountant (CA)	IAI	1
Qualified Internal Auditor (QIA)	YPIA	3
Certified Bank Internal Audit (CBIA) - Auditor	LSPP	8
Certified Bank Internal Audit (CBIA) - Supervisor	LSPP	6

The following are the training programs attended by Internal Audit during 2021:

Training/Course/Webinar	Organizer
Risk Management Certification Refreshment	LSPP
Certified Fraud Examiner Preparation	ACFE
The Future of Auditing	Algoritma & Mekari
Artificial Intelligence Innovation Summit 2021	National Research and Innovation Agency (BRIN) & KORIKA
Auditor Certification Training (CBIA)	CBIA
Tableau-Custom Data Visualization Course	Cybertrend
Tableau-Custom Data Visualization Course	Cybertrend Data Academy

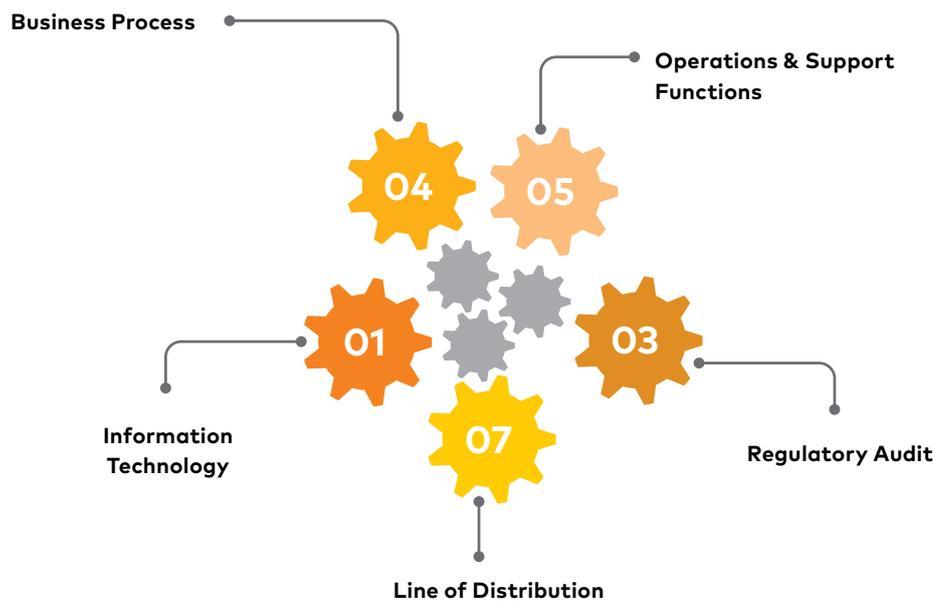
Training/Course/Webinar	Organizer
Agile 101 Series	HC Learning
PSAK 71 Auditing Training	IAIB
AML-CFT Training "Regulations Update and How to Audit"	IAIB
Quality Assurance and Improvement Program (QAIP) Benchmarking Survey in Indonesian Banking Industry	IAIB
Refreshment- Journey To Be Trusted Auditor	IAIB
Internal Audit Standards & Professional Code of Ethics	IAIB
Digital Banking	IAIB
Cyber Security	IAIB
Quality Assurance and Improvement Program (QAIP) Benchmarking Survey in Indonesian Banking Industry	IAIB
Preparation for Competency Test (Certification) for Bank Internal Audit - Auditor Level	IAIB
Basic Level Sharia Audit Training	IAIB
QAIP Preparation for External Review	Innovassurance
Socialization of the Preparation of Commercial Bank Customer-Based Deposit Insurance Data Reporting	LPS
Preparatory Training for Risk Management Certification Level 1	LSPP
Preparatory Training for Risk Management Certification Level 2	LSPP
Bank Internal Auditor Certification Exam	LSPP
Workshop on Internal Audit Standards and Code of Ethics	YPIA
Pre Managerial Level QIA (Qualified Internal Auditor) Training	YPIA
Managerial Level QIA Training	YPIA
Digital Marketing for The Finance Sector	OJK
Opportunities & Challenges of Digitization for the Banking Industry	OJK
The Development of Digital Financial Innovation and Vigilance of Illegal Investments in Indonesia	OJK
Level Up Training Information Security Awareness Program	Prof. Dr. Ir. R. Eko Indrajit, M.sc, MBA, Mphil, MA.
Webinars & Launching of Indonesia Sharia Economic Outlook (ISEO) 2022	Center for Sharia Economics and Business, Universitas Indonesia
Effective Technique for Internal Audit	The 21 st TV Audit
Cyber Evening – Blockchain	TYP Law Firm

implementation of audit activities in 2021

internal Audit has completed audits as planned with 20 regular audit assignments in 2021, which include 5 assignment classifications, as follows: Business Process, Operations & Support Functions, Information Technology, Regulatory Audit and Line of Distribution. In addition, Internal Audit conducted 2 limited reviews of DRP testing and financing for PT DKI.

The audit results have been addressed as source of evaluation for improvements in policies, business and operational processes, infrastructure, and human resources management. Internal Audit monitored all follow-up actions of audit results to ensure every problem was resolved and risks were controlled. To ascertain this, each audit result and progress of follow-up actions were reported to the Board of Directors and to the Board of Commissioners through the Audit Committee. By end of 2021, the follow-up for improvements were completed according to agreed schedules .

In order to improve the quality of audit, Internal Audit continues to develop audit methodologies and refine its audit program to ensure conformity with the development of business processes and best practices of institutions such as The Institute of Internal Auditors (IIA) and the Information System Audit and Control Association (ISACA).



audit methodology

Internal Audit applies a risk-based audit methodology in carrying out internal audit activities by focusing on high-risk areas. Internal Audit made adjustments to the audit process as part of the mitigation of the spread of COVID-19 by performing line of distribution audits, namely by conducting inspections either by Remote Audit or Hybrid Audit in 2021. Remote Audit is an off-site audit through analysis of data obtained from the core banking system with the aim of monitoring and evaluating bank operational activities (bank wide). Hybrid Audit is an audit approach whereby field work is carried out off-site and on-site, so that on-site activities are more efficient and effective.

internal audit information system

to improve effectiveness and maintain the quality of audit implementation according to standards, Internal Audit uses the Audit Management System (AMS) which provides support from the preparation stage, field implementation, reporting, to monitoring follow-up of audit results.

In addition, the process of digitalizing business and operational processes in BTPN Syariah encourages Internal Audit to continuously develop data analytics capabilities within the Internal Audit organization. Through the Remote Audit System project phase 3, internal audit enriched the audit data mart, developed anomalies, continuous monitoring, and visualized the results of data analysis through the dashboard table in 2021. Strengthening audit analytics are also carried out by developing auditor resources so that they are able to carry out audit analytics adequately.

In an effort to improve the quality of the audit process, an internal audit dashboard was also developed to ensure that monitoring of audit implementation was carried out in accordance with the established plan, follow-up of audit results could be continuously monitored, and the implementation of audit quality assurance on ongoing audits could be properly monitored.

compliance report

As a public company, the level of compliance with the prevailing regulation must be continuously improved, not only to comply with OJK banking regulations but also with OJK capital market regulations and provisions of other regulators. The culture of compliance must be continuously embedded in all layers of the organization.

In accordance with the 2021 plan, the strategy to improve compliance culture prioritized the following aspects:

1. Governance Perspective

- Supervision by Board of Commissioners, Board of Directors, and Sharia Supervisory Board was performed by means of structured mechanism in the form of regular meetings and direct visits in the field.
- Despite the COVID-19 pandemic, supervisions were always in place both by on-site and off-site mechanism based on the documents in the system of the Bank and by online/virtual link communication using the Bank's communication technology.
- The Bank continues to disseminate information on the portal of the Bank where contained the external and internal regulations to facilitate the employees to easily find reliable reference for their work.
- Monitoring to the validity period of the provisions were always conducted effectively as such that the internal policies are always updated to the prevailing external regulations.
- Applying the relationship concept as the foundation in working with business units, internalization of regulations worked faster, more effectively, and delivered good quality.
- Intensive coordination is being maintain with all working units of the Bank during the inspection by the regulator starting from the initial stage of requesting document, on-site visit, discussion or interview with working unit to the exit meeting and fulfilling the commitment for the follow up actions.

- The exit meeting with the Financial Services Authority for the inspection as of 31 January 2021 was held on 22 September 2021.
- Commitments to the regulators for the recommended actions improvement were completed according to the agreed timeframe.

- Compliance risk management process been well implemented to ensure that compliance risk potentials were mitigated well which indicated that compliance culture had been well implemented in the Bank.

2. Awareness Perspective

- Mandatory training worked effectively as such that every employee understood the training material to be implemented properly in performing their daily work and duties.
- Various information to improve compliance culture been presented through various engaging media that were attractive and easily understood by employees.
- To assist compliance-related problem resolution, a platform that enables ready-to-help mechanism had been built to facilitate employees to ask questions and obtain quick and thorough answer.
- Socialization, sharing sessions, and refreshment program to improve understanding of sharia principles particularly regarding the Akad (agreement) being used in the operational activities of the Bank and the application, and understanding of other matters pertaining sharia principles by employees in all areas were conducted online and offline on continuous basis.
- In addition to the Sharia principles, awareness through socialization and refreshment being built for regulations for the Bank activities, such as POJK, SEOJK, PBI, and PADG BI and

other regulations.

3. Assesment Perspective

- The implementation of sharia principles in the operational activities of the Bank, included but not limited to fund acquisition, fund distribution, and services delivery of the Bank, for which checking mechanism was built both indirectly based on document examination and directly by discussion and interview between DPS and other related team with employees in Head Office, Branches, KFO or Community Officers and even with customers, especially financing customers.
- DPS supervisory function were performed in the form of online visits for several areas including Aceh and Mataram, KFO Pilangsari, KFO Panimbang, KFO Balung, KFO Genteng, KFO Gunung Puyuh, KFO Sumenep, KFO Ponorogo, KFO Cikupa; inspection for financing for ultra-micro supporting institution and inspection for funding in KC Menara Kadin, Medan, Denpasar, Banjarmasin, Palembang, Makassar, Padang and Bandung; and on-site visits to Pekalongan and Purwakarta with strict adherence to the health protocols to prevent the spread of COVID-19.
- Assesment was also performed for the implementation of AML/CFT program to ensure that the implementation of AML/CFT in several branches were in accordance with the regulations, for which assessment was administered in Makassar, Lampung, Padang and Banjarmasin branches. This is to ensure the Bank is protected from money laundering and terrorism financing activities. The assessment for AML/CFT program was administered online.

In addition to the above programs, for AML/CFT program implementation BTPN Syariah applied Risk-Based Approach (RBA) using Sectoral Risk Assessment (SRA) method and National Risk Assessment (NRA) method in accordance with OJK and PPAK. By applying of those methods, BTPN Syariah can identify customers into

several categories namely, Low, Medium, and High. Implementation of 'know your customer' practices will keep the soundness of Bank and prevent money laundering and terrorism financing activities. Strong compliance culture will support BTPN Syariah to grow fast and healthily.

According to the key strategic initiative of the company, and in order to realize the Bank Plan in 2021, the organization structure of compliance function is adjusted to conform to the needs, one of which is to ensure that Compliance Culture continues to improve in the Bank. In addition to Sharia Compliance and Advisory and AML and CFT Compliance, another function Compliance Development was added which is in charge to refine the tools and concept to facilitate employees to access the portal containing internal and external regulations as the reliable source of references for their works. Updating policies and other provisions are done on continuous basis to ensure that the Bank always implements the latest regulations from the regulator. System and procedures are continuously improved to support that all the process in the Bank that are designed to be simple and secure.

Implementation of the above strategies will gradually create good Compliance Culture as all the working units understands external and internal regulations properly because compliance is indeed a shared responsibility of all layers in the organization. The Bank compliance with the prevailing regulations represents a reflection of good corporate governance which serves as the foundation of BTPN Syariah to grow fast and healthily.

In order to contribute and support the realization of 'Resilient Together', the Bank established Compliance Helpdesk and implement relationship concept to address the needs of all working units for clarity of external and internal regulations properly. It is expected that with the fast and proper information services the Compliance Culture will be embedded in all layers of the organization.

Referring to the activities that had been done, the main achievements in 2021 were concluded, as follow:

1. Compliance culture is well implemented in the Bank as evidenced by well-maintained prudential ratio, and there was no significant penalty imposed by regulator, and all parameters of compliance risk profile showed positive results making the composite compliance risk profile in Level 1 (Low).
2. Internalization of regulator's provisions were implemented well as evidenced by no delay in implementing external regulations into internal regulations. The existence of the Bank's Regulations Portal helped monitor the period of review for each regulation to ensure that all regulations always to date the current regulation reference.
3. The Bank's commitment to the regulators were fulfilled well, including the execution of recommendation for improvement from the OJK inspection results and the implementation of mandatory provisions for the Bank, such as implementation of AML/CFT in 2021 with Risk-Based Approach and the stages of GO AML implementation according to prevailing regulations.
4. Strengthen management structure and pursuant to the Summary of the Resolutions of AGMS April 2021, and the Deed of the Ministry of Law and Human Rights, a new Director been appointed to be in charge of Financing Business, namely, Mr. Dwiyono Bayu Winantio. This change been approved by Financial Services Authority (FSA) and had been reported to LPS, LSA Capital Market and Indonesian Stock Exchange and communicated to public in the Disclosure of Information Report.
5. According to the Bank's Business Plan, by which the Bank planned to initiate the exploration for equity participation in a Sharia Venture Capital company, in May 2021 the Bank conducted a discussion forum with OJK Supervisor and OJK IKNB to ensure that the implementation is in line with the provisions stipulated in POJK Number 35/POJK.05/2015 concerning the Business Procedures of Venture Capital Company and the other related provisions and also to ensure the availability of supporting

instruments and infrastructure in the forms of adequate policies and procedures in the Bank as Parent Company and in the Affiliated Company.

6. The Bank developed internet Banking and to ensure that the process was in adherence to the prevailing regulations, intensive coordination was made with the Supervisor and discussion forum was conducted in October 2021. The proposal for its license is now still in progress.

Such achievement would not have been possible without rigorous efforts of the Bank in coping with the challenges in 2021, that amongst others were:

1. Big number of regulations issued by regulators for which the Bank is obliged to comply with. To cope with this challenge, the Bank have always updated the regulations on daily basis and follow up action for each subject have been administered in a thorough manner so as to ensure that the Bank always complies with existing regulations.
2. Big number of employees which are spread in various geographical locations which carries the potential of incompliance with the prevailing regulations. To cope with this challenge, the Bank have ensured that adequate internal control is in place and on regular basis DPS conducts inspection to the employees as well as to the customers in the field to ensure compliance with the Sharia principles. Besides, compliance assessment is administered to ensure that the operations of the Bank is in adherence to the prevailing regulations, and dissemination of regulations through communication media that is accessible by all employees have always been in place.
3. Big number reports to be submitted to OJK with different deadlines, for which the Bank must always ensure that the reminder system worked well to prevent the occurrence of delay in report submission.

4. As for the report to PPATK, the Bank has implemented GO AML Applications as the reporting mechanism to PPATK, in addition to the RBA customers risk profile assessment with the latest parameters.
5. Besides, to ensure that the Bank is free from corruption, socialization of Integrity Pact and implementation of Employee Declaration for Regulations Compliance and Anti-Corruption are conducted on continuous basis.

Compliance Culture must be continuously improved as good compliance culture will support the Bank to grow fast and healthily. Compliance is a shared responsibility of all layers in the organization. The Bank's compliance with the prevailing regulations reflects a good corporate governance, as evidenced by various awards received by the Bank, proving that compliance culture has been implemented well in all layers in the organization of the Bank.

Entering its 8th year, BTPN Syariah core capital is more than Rp6 trillion, pursuant to POJK No 12/POJK.03/2021 concerning Commercial Bank, making BTPN Syariah in KBMI 2 (Group of Bank based on Core Capital), namely the group of Banks with Core Capital between Rp6 trillion to Rp14 trillion Rupiah). Accordingly, internal control function must continue to strengthen. Coordination amongst Compliance Division, Risk Management Division, Corporate Information Security Division, and Corporate Secretary and General Counsel are necessary to support the business from the initiation to the evaluation stage.

Implementation of internal control consolidation is intended as risk mitigation as for both the compliance risk and other type of risks. In the midst of COVID-19 pandemic that is still going on until today, optimization of database is extremely important to support on-site and off-site inspection. The Bank continues to create business processes that are simple and secure and build better communication channels to improve Compliance Culture.

Implementation of Banking Synergy and Integrated Governance with the Parent Bank administered by updating the Collaboration

Agreement with PT Bank BTPN Tbk as the Parent Bank to strengthen banking synergy on April 2021. The updated Collaboration Agreement was submitted to OJK according to the prevailing regulations. With regard to the integrated compliance, the Bank supports the integrated compliance function of the main entity in the function of Integrated Compliance Unit by submitting Integrated Compliance Report, Risk Profile and Compliance Dashboard and conducting coordination meeting on periodic basis.

Proceeding as to what has been delivered last year and in order to fulfill the demand of the business to grow fast and healthily, in addition to continue the Compliance Culture strategy that had been initiated, it is important to ensure that all services of compliance function are delivered in a friendly, fast and thorough manner.

In a thorough manner means that all problems and potential compliance risks can be properly and accurately identified

so that their root cause can be solved thoroughly in order to prevent the same mistakes from recurring in the future.

By carrying out the above mentioned activities, it is expected that a sound Compliance Culture will be fostered because compliance is in fact the responsibility of every layer of the organization. The Bank's compliance with the prevailing regulations reflects a good corporate governance and builds the foundation for the Bank's rapid and sound growth. In a friendly manner means that communications and interactions with all units when explaining articles of provisions are expressed in a language that is easily understood by employees accompanied by actual examples and procedures are designed in the form of flow charts to make them simpler and more secure. In addition, socialization materials are distributed more often through various media frequently accessed by employees and compliance test sampling for compliance assessment is conducted both onsite and offsite.

In a fast manner means that meeting all of the unit needs of information and provision reviews will be carried out faster and in a reliable manner by having a measurable SLA.

committee's reports

the board of commissioners' committees

In the early years of its operation, BTPN Syariah has been consistently applying prudential principles, especially in coping with the second year of COVID-19 pandemic in order to ensure the sustainability of the Bank by taking the right measures of allocating higher emergency provisions than the previous years. This initiative was fully supported by Bank BTPN Tbk as the controlling shareholder.

The Committees affirmed that various mitigation measures had been taken by the the Board of Directors in terms of working system and processes in 2021 while kept prioritizing the quality of services to the customers. Compliance with health protocol became the primary prerequisite in the undertaking of daily duties, both in the Head Office and in the field. Management had delivered the best effort with an anticipative and optimistic manner in implementing the agile working system in midst of Large Scale Social Restriction and the Implementation of Restrictions on Community Activities (PPKM) in various regions in Indonesia throughout 2021.

The correct anticipative and beneficial measures amongst others were that the Bank had ensured the availability of human resources reserves (pipeline) to ensure adequate manpower in critical and difficult-to-reach areas, and ensured that employees infected by COVID-19 virus obtained support at the first occasion and prepared the Bank for emergency situation, both in Head Office and in the field. The Bank remained vigilant to the spread of COVID-19 by applying remote and online monitoring, applying systematic work scheduling to ensure the employees kept healthy and prevented from the danger of COVID-19 while still delivered the target performance according to the target date.

From the supervision perspective, the Board of Commissioners with the support of the Board of Commissioners' Committees has consistently carried out supervision duties and provided advices and strategic direction to the Board of Directors, to ensure that the Bank has implemented the correct measures for the application of prudential principles in the development and refinement of products, formulation of strategic initiatives in the business competition, integrity of financial statements, internal control system and risk management, reporting and disclosure of information, compliance, good corporate governance, and other recommendations to the the Board of Directors with regard to the necessary measures in accordance to the prevailing regulations.

The Board of Commissioners' Committees have supported the Board of Commissioners in formulating, reviewing, performing supervision to the internal control measures, monitoring of the Bank's risks particularly operational risks due to the COVID-19 spread, investment risks from the establishment of Subsidiary Entity, ensuring the availability of human resources that are not only physically strong but also able to take correct and beneficial measures and finally able to go through the pandemic in 2021 with the support of robust information technology instruments to support the delivery of the Banks performance target. The Board of Commissioners' Committees have ensured that the Board of Directors followed up the audit finding and the recommendation of OJK and external auditors and performed supervision on regular basis.

In general, the overall business and operational activities in BTPN Syariah have been performed within the proper corridor in accordance with good corporate governance, supported by necessary instruments of adequate rules and procedures that are updated on regular basis and the implementation of self-assessment on semi-annual basis as the parameter for evaluation to continuously improve the quality of GCG implementation as a Sharia Commercial Bank.

Fulfillment of GCG principles of the Board of Commissioners' Committees have been in accordance with the prevailing regulations through its correct measures and policies and continuous innovation using information technology approach. In line with the government direction regarding the restriction of physical attendance in various regions in Indonesia for which the condition and its development have always been monitored from time to time, the Committee has ensured that there was no violation to the GCG principles.

Each member of the Board of Commissioners' Committees maintains coordination with other members of the Board of Commissioners (who are not members of the Committees) on regular basis, in performing supervision for the strategic initiatives taken by the Board of Directors and Management and it is said that the dissemination of information has been evenly received by all members of the Committees and the Board of Commissioners.

The Bank has strengthened the members of the Board of Commissioners' Committees in 2021 for which the elaboration is presented in the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee sections of this Annual Report.

In the conglomeration context, members of the Board of Commissioners who are Independent Commissioners held double position in the Integrated Governance Committee as it has been coordinated with the Main Entity (PT Bank BTPN Tbk) for the fulfillment of supervision duties for the implementation of Banking Synergy between two financial services institutions. The said members of the Board of Commissioners have regularly updated the Board of Commissioners as part of the agenda item of the Board of Commissioners semi-annual meeting in 2021.

In order to continuously fulfill GCG principles in the midst of Pandemic COVID-19, the Board of Commissioners of BTPN Syariah has taken the correct measures in response to the restriction of activities due to PPKM implementation. The said correct measures included amongst others, adapting the procedures of corporate meetings to maximize the use of information technology while

keeping the adherence to the prevailing regulations concerning GCG implementation for Sharia Commercial Banks.

The Board of Commissioners and the Board of Commissioners' Committees have agreed to adjust the minimum number of meetings with physical attendance considering the Pandemic COVID-19 condition, in line with the appeal of the Provincial Government of DKI Jakarta concerning the restriction of physical meeting to prevent the spread of COVID-19, and implemented the minimum number of physical meeting of the Board of Commissioners by referring to the regulation and the restriction while remained vigilant to surrounding condition during the progress of the meeting, without disregarding the provisions regarding the fulfillment of GCG and the Articles of Association.

In the decision-making process, the Committees affirmed that the Bank upholds the principle of decision making by deliberation for mutual consensus, for which all the decisions are stated in the Minutes of Meeting or Circular Decision, both the decision of the Board of Commissioners and the decision of the Board of Commissioners' Committees, and all have been well administered by the Corporate Secretary.

The support of the Board of Commissioners' Committees for the supervision duties of the Board of Commissioners have been consistently carried out through field visits using information technology media that enabled the Board of Commissioners and the Board of Commissioners' Committees conducted dialogue directly with the field employees to understand the existing obstacles and recommend the mitigating actions. The supervision of the Board of Commissioners and the Board of Commissioners' Committees were documented in the minutes of meetings of the Board of Commissioners for which the recommendation and the input from the Employees have been submitted to the Board of Directors for further actions. All the reports of the visits have been administered well.

From the perspective of supervision for the Bank strategy and support for sustainable actions, the Board of Commissioners' Committees had supported the Board of Commissioners by providing recommendations for the Bank's initiatives and

the Bank's sustainability plan. The Board of Commissioners' Committees had reviewed the Compliance Implementation in the Bank for which the the implementation had been reported by the Board of Directors in the Annual Report and the Sustainability Report for the financial year 2020 and was presented in the Annual General Meeting of Shareholders of BTPN Syariah in April 2021.

For the fulfillment of POJK 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Company Article 28 (paragraph 5) stating that the Board of Commissioners shall evaluate the performance of the Committees who support the execution of duties and responsibilities, it is concluded that the Board of Commissioners' Committees have prepared the report on regular basis and have been evaluated by the Board of Commissioners. The Reports of the Board of Commissioners' Committees in 2021 have been administered well.

risk monitoring committee

BTPN Syariah has fulfilled the Regulation of Bank Indonesia Number 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units with regard to the establishment of Risk Monitoring Committee in the Bank.

BTPN Syariah has established the Risk Monitoring Committee who are appointed and terminated by the Board of Commissioners.

charter of risk monitoring committee

Risk Monitoring Committee has a Charter that guides the undertaking its duties and responsibilities that amongst others governs: Organization, Member Requirements, Independency, Duties and Responsibilities, the Authority of the Committee, Work Ethics, Meetings, Minutes of Meeting and Report, Reporting Responsibility, Term of Office, etc.

The Risk Monitoring Committee has performed annual review and has approved the updated Charter of the Committee for the year 2021. The said the Charter of Risk Monitoring Committee is available in the websites of BTPN Syariah.

independency of risk monitoring committee

1. Independent Commissioner in the Risk Monitoring Committee is the member of the Board of Commissioner who does not have financial relationship, management, shares ownership, and/or family relationship with the other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or other relationship of whatsoever in nature, which may influence his/her ability to act in an independent manner.
2. Independent Party in the Risk Monitoring Committee is the party outside the Bank who does not have financial relationship, management, shares ownership, and/or family relationship with the members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or other relationship of whatsoever in nature, which may influence his/her ability to act in an independent manner

Independency of the members of Risk Monitoring Committee of BTPN Syariah was proved by the appointment of the Chairman of the Committee who is Independent Commissioner and there was no member of the Board of Directors who served as the member of Risk Monitoring Committee in the Bank.

Risk Monitoring Committee of BTPN Syariah is chaired by Independent Commissioner, one member is another Independent Commissioner, 1 member is the member of the Board of Commissioners, and 2 (two) members are Parties who are Independent to the Bank.

In 2021, the Risk Monitoring Committee has performed the duties in independent manner and there was no conflict of interest in BTPN Syariah.

duties and responsibilities of risk monitoring committee

Duties and responsibilities of Risk Monitoring Committee of BTPN Syariah refers to the Charter of the Committee in 2021, that is, to perform annual evaluation for the performance of each member of the Committee and to perform annual evaluation that includes the following aspects:

1. Proficiency, mastery of the job and capability to perform duties;
2. Independency dan objectivity in decision-making to provide advices and recommendation to the Board of Commissioners;
3. Integrity;
4. Responsibility and Reliability;
5. Harmony and teamwork;
6. Capability and resilience in stating opinions in the Committee Meetings;
7. Contribution to achieve the objectives of the Committee;
8. Efforts to manage weakness and optimize strengths, capability and competency in order to ensure stable performance.
6. To monitor and evaluate the work of the Risk Management Committee and the Risk Management Unit in order to provide recommendation to the Board of Commissioners;
7. To evaluate the Bank Risk Management Policy at least once a year;
8. To evaluate the Risk Management Policy Implementation Report of the Board of Directors at least on quarterly basis;
9. To keep the confidentiality of all the data and information document of the Bank;
10. To conduct investigation or grant the authority to conduct investigation in certain matters within the respective scope of work;
11. To collaborate with the external consultant, accountant or other external party who provide advices to the committee or direction with regard to the investigation, and searching for information from the employees and the other parties who collaborate upon the request of the Committee;
12. Duties other than the above mentioned, as tasked by the Board of Commissioners to the Committee within the scope of duties anytime required.

duties and responsibilities of risk monitoring committee

According to the latest Charter of the Committee, No.04/Pedomankerja/CSGC/IX/2021 dated 01 September 2021; the main duties and responsibilities of the Risk Monitoring Committee is to provide independent professional opinion to the the Board of Commisioners concerning the reports and other matters presented by the Board of Directors to the Board of Commissioners and to identify matters requiring attention of the Board of Commissioners, including amongst others:

1. To prepare annual Work Plan of the Committee for the approval of the Board of Commissioners;
2. To provide independent professional opinion to the the Board of Commisioners concerning the reports and other matters pertaining to risk management presented by the Board of Directors to the Board of Commissioners and to identify matters requiring attention of the Board of Commissioners;
3. To evaluate risk appetite and risk limit that have to be approved by the Board of Commissioners;
4. To analyze the effectiveness of Risk Management Unit and Risk Management Committee;
5. To evaluate the conformity between the Bank risk management policy and its implementation;

the composition of risk monitoring committee

The latest Composition of Risk Monitoring Committee BTPN Syariah refers to the Board of Directors Decree SK.022/DIR/CSGC/XI/2021 dated 01 November 2021 concerning Composition of Risk Monitoring Committee.

Supporting the Bank's commitment to improve the quality of Good Corporate Governance implementation one of whose measures is strengthening the members of the committee, there was a change of the composition of Risk Monitoring Committee in 2021 by the appointment of 1 new member who was the independent party to the Bank. The appointment of the new member of Risk Monitoring Committee has been approved by the Board of Commissioners for which information disclosure has also been administered.

the composition of risk monitoring committee as of 31 december 2021 was:

No	Name	Position	Appointment Date
1	Dewie Pelitawati (Independent Commissioner)	Chairman of the Committee and Member	13 June 2014
2	Kemal Azis Stamboel (President Commissioner/Independent)	Member of the Committee	17 April 2015
3	Mahdi Syahbuddin (Commissioner)	Member of the Committee	1 October 2015
4	Tika Arundina (Independent Party)	Member of the Committee	14 February 2019
5	Rena Mutia Indriani (Independent Party)	Member of the Committee	01 November 2021

evaluation on the general provisions of risk monitoring committee of BTPN SYariah

- Risk Monitoring Committee has been established according to Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and is accountable to the Board of Commissioners in supporting the execution of duties and functions of the Board of Commissioners.
- The Composition of Risk Monitoring Committee is stipulated by the Decree of the Board of Directors and is in accordance to the GCG provisions;
- Risk Monitoring Committee is chaired by Independent Commissioner and the membership consists of two Independent Commissioners, one Commissioner, and two Independent Parties, which therefore in compliance with the provisions of Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, which stipulates that membership of Risk Monitoring Committee shall at least consist of one Independent Commissioner, one Independent Party who has expertise in Sharia Banking and one independent party who has expertise in risk management.

evaluation on the membership requirement of risk monitoring committee of BTPN Syariah

- Commissioner and Independent Commissioner in the Risk Monitoring Committee have fulfilled the requirements as stipulated in the provisions of Bank Indonesia Regulations No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units. The membership of Risk Monitoring Committee has taken into account POJK 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies;
- Commissioner and Independent Commissioner in the Risk Monitoring Committee have taken the fit and proper test and have been declared pass the fit and proper test by OJK.
- There is no member of the Board of Directors in the membership composition of Risk Monitoring Committee, which therefore was in adherence to the provisions concerning GCG Implementation for Sharia Commercial Banks and Sharia Business Units;
- Independent Party in the Risk Monitoring Committee is the party who has fulfilled the membership requirement;

- e. Members of the Risk Monitoring Committee have education background and expertise in risk management, compliance, accounting and finance, understanding of financial statements, business management especially in services and business activities of BTPN Syariah, audit process, legal, banking and sharia banking, and regulations in capital market and other regulations, which therefore was in adherence to the prevailing regulations;
- f. Members of the Risk Monitoring Committee do not have affiliated relationship with members of the Board of Commissioners, members of the Board of Directors, or Main Shareholders of Issuers, which therefore is in adherence to the prevailing regulations

authorities of risk monitoring committee

Referring to the latest Charter of the Risk Monitoring Committee No.04/PedomanKerja/CSGC/IX/2021 dated 01 September 2021, the authorities of Risk Monitoring Committees includes:

1. The Committee is authorized to have full, free and unlimited access to the information about employees, funds, assets and other Bank resources in fulfilling its duties and responsibilities;
2. In exercising the authority, the Committee shall be working with the Risk Management Unit and/or other unit whenever deemed necessary.

term of office of risk monitoring committee

1. The term of office of the members of the Committee shall not be longer than the term of office of the Board of Commissioners as stipulated the Articles of Association and can be reappointed for the subsequent term;
2. In the event that the member of the Board of Commissioners (Independent Commissioner) serving as the Chairman of the Committee resigns before the end of the term as the Bank Commissioner, the Chairman of the Committee shall be replaced by the Independent Commissioner.
3. In the event that the term of office of the member of Committee has ended, and according to the regulation, reappointment

is not possible, whereas at the same time, the Board of Committee is not yet eligible to appoint member of the Committee, then the term of office of the previous Committee member will be extended until such a time that the Board of Commissioner is eligible to appoint new member of the Committee.

profile of the member of risk monitoring committee

The profile of Risk Monitoring Committee is available on the Section: Profile of the Members of the Board of Commissioners and the Independent Parties in this Annual Report.

meeting policy of risk monitoring committee

1. The Committee Meeting is conducted periodically according the needs of the Bank, at least similar with the provision regarding the minimum number of meetings of the Board of Commissioners, that is 6 (six) times in 1 (one) year. The Board of Directors and the Board of Commissioners can determine the minimum number of periodic meeting that is more frequent than than the minimum requirement stated in this provision according to the needs and agreement;
2. The Committee meetings can be convened only if it is attended by at least 51% (fifty one) percent of the total number of members, including one Independent Commissioner and one Independent Party;
3. The decision of the Committee Meeting must be made by deliberation for mutual consensus. In the event that consensus is not achieved, the decision making will be made by majority votes.
4. The Committee Meeting is chaired by the Chairman of the Committee;
5. In the event that the Chairman of the Committee is not present, then one of the Committee Member attending the meeting will be appointed to chair the meeting;
6. Members of the Committee can participate in the Committee meeting through tele-conference media; video-conference or similar communication media that enables all members of the Committee attending the Committee Meeting to see, listen, and talk to one another.

The participation of Committee members through such media is considered as legitimate attendance of the the respective Committee members in the Committee Meeting and shall be counted in determining the quorum of the Meeting. The decision made in the Committee Meeting shall be put in writing and signed by the Chairman and one of the other members of the Committee who attends the meeting and is appointed by the Committee Meeting for the signing;

7. The dissenting of opinions arising in the Committee Meeting shall be clearly stated in the Minutes of Meeting including the reason for such the dissenting of opinion;
8. The Committee is allowed to make legitimate decision without convening a Committee Meeting, provided that all the members of the committee are notified in writing and that all members of the Committee grant their approval for the recommendation that are proposed in writing by signing the circular approval. The decision made through such mechanism is as legitimate as the decision that are made in the Committee Meeting.

reports of risk monitoring committee

As of 31 December 2021, the Risk Monitoring Committee has conducted meeting seven out of six planned meetings and there was no circular decision. In this regard, the commitment for the meeting of Risk Monitoring Committee in 2021 has been fulfilled well.

All members of the Risk Monitoring Committee has performed the duties of supervision for the implementation of good risk management in BTPN Syariah including supervision in Head Office and supervision in the field during 2021.

Considering the appeal of the Government for the restriction of formal meeting and PPKM implementation, the Meetings of Risk Monitoring Committee in 2021 was conducted online by applying strict health protocol that ensured efficiency for the members of the Committee and members of the Board of Commissioners while in principle maintaining adherence to the GCG principles for Sharia Commercial Banks. The said meetings have covered all the discussion about

the work plans of the Risk Monitoring Committee in 2021 including the supervision for the the Board of Directors' and Management's follow up for the recommendation of Risk Monitoring Committee.

The supervision by Risk Monitoring Committee also performed by means of field visits with strict protocol in the pandemic condition that included several regions in Indonesia, namely West Java (Bogor Regency, Sumedang Regency), South Sumatera (Lubuk Linggau District, Beringin District), West Sumatera (Pesisir Selatan Regency), East Java (Muncar), East Kalimantan (Balikpapan Tengah District), and all the visits were conducted online.

As of 31 December 2021, Risk Monitoring Committee BTPN Syariah has discussed and provided recommendation to the Board of Commissioners that amongst others included:

1. Prepared and approved the plan and work program for the year 2021, Risk Appetite and Risk Tolerance of the Bank in 2021 and the Committee's Charter;
2. Supervised the work of Risk Management Committee and monitored the risk exposure of the business activities of the Bank;
3. Monitored the risk profile of the Bank, capital adequacy, and Bank Healthiness Level;
4. Provided recommendation and advices to improve Bank Performance.

With regard to the implementation of duties, the Risk Monitoring Committee BTPN Syariah has fulfilled its commitment as stated in the Risk Monitoring Committee Report to the Board of Commissioners in 2021.

audit committee

BTPN Syariah has fulfilled Bank Indonesia Regulations Number No.11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units particularly with regard to the establishment of Audit Committee in the Bank.

BTPN Syariah has established Audit Committee that is appointed and terminated by the Board of Commissioners.

As a public company, the establishment of the Audit Committee BTPN Syariah with its duties and responsibilities was pursuant to POJK Nomor 55/POJK.04/2015 dated 23 December 2015 concerning the Establishment and Charter of Audit Committee.

charter of audit committee

The Audit Committee has the Charter that guides the undertaking its duties and responsibilities that amongst others governs: Organization, Membership Requirements, Independency, Duties and Responsibilities, Authority of the Committee, Work Ethics, Meetings, Minutes of Meeting and Report, Reporting Responsibility, Term of Office, etc.

The Audit Committee has performed annual review and has approved the updates of the Committee's Charter in 2021. The said Charter is available in the websites of BTPN Syariah.

independency of audit committee

1. Independent Commissioner in the Audit Committee is the member of the Board of Commissioner who does not have financial relationship, management, shares ownership, and/or family relationship with the other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or other relationship of whatsoever in nature, which may influence his/her ability to act in an independent manner;
2. Independent Party in the Audit Committee is the party outside the Bank who does not have financial relationship, management, shares ownership, and/or family relationship with the members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or other relationship of whatsoever in nature, which may influence his/her ability to act in an independent manner

Audit Committee BTPN Syariah is chaired by Independent Commissioner and the other members consist of one member who is Independent Commissioner and two members who are Independent to the Bank. There are no members of the Board of Directors serving as members of Audit Committee of the Bank.

All members of Audit Committee have declared their Independency to the Bank in the Statement Letter concerning Independency in 2021. The said document has been well administered in the Bank.

In 2021, Audit Committee has executed the duties in an independent manner and there was no conflict of interest in BTPN Syariah.

duties and responsibilities of audit committee

According to the latest Charter of Audit Committee No.02/PedomanKerja/CSGC/IX/2021 dated 01 September 2021; the main duties of the Audit Committee is to perform monitoring and evaluation to the plan and implementation of internal and external audit and to monitor the follow up action of the audit results in order to assess the adequacy of internal control including the adequacy of financial reporting process; and to provide independent professional opinion to the Board of Commissioners concerning the reports and other matters presented by the Board of Directors to the Board of Commissioners and to identify matters requiring attention of the Board of Commissioners, including amongst others:

1. Prepare annual activity plan for the approval of the Board of Commissioners;
2. Assist the Board of Commimssioners in ensuring the effectiveness of Internal Audit Unit and the effectiveness of the Board of Directors in implementing the corrective actions from the audit results.
3. Examine the financial information to be issued by the Bank such as financial statements, financial projection and other financial information and ensure that the financial reports are in adherence to the prevailing accounting standards;
4. Analyze the Bank's compliance with the regulations in capital market and the prevailing laws and regulations;
5. Provide recommendation for the appointment of Public Accountant and Public Accounting Firm to the Board of Commissioners to be presented to the Annual General Meeting of Shareholdes, that is based on the following factors – independency, scope of work, and fee – and ensure that the implementation of audit by the public accountant is in accordance

with the audit standards. In the event that the appointed Public Accountant and/or Public Accounting Firm is not able to complete the task of auditing the annual historical financial information within the Professional Assignment Period, the Committee shall provide the recommendation for the substitute Public Accountant and/or Public Accounting Firm to the Board of Commissioners.

6. Analyze the objectivity of the Public Accounting Firm and the adherence of the audit process by the Public Accounting Firm to the prevailing audit standards;
7. Analyze the adequacy of auditing performed by the Public Accountant and/or Public Accounting Firm in order to ensure that all critical risks have been properly considered;
8. Analyze claim against the Bank and report it to the Board of Commissioners;
9. Analyze complaint related to the accounting process and the Bank financial reporting, for which the Committee can ask and directly accept report, decide and conduct investigation and other actions in relation to the complaint received, especially when the complaint received involve the allegation of members of the Board of Directors or related Management;
10. Maintain confidentiality of all documents, data and information of the Bank that are kept under its responsibility;
11. Conduct and grant authority to conduct investigation according to the scope of duties, whenever deemed necessary;
12. Establish collaboration with the external consultant, accountant or other external party who provide advices to the Committee or members with regard to the investigation, and search information from employees and ask for the collaboration from employees to fulfill the request of the Committee;
13. Provides independent opinion in the event of dispute between management and public accounting for the services performed;
14. Evaluate the implementation of audit services for annual historical financial information performed by Public Accountant and/or Public Accounting Firm;
15. Review the report filed through the whistleblowing channel for which the Committee can directly receive report, decide, and conduct investigation or other actions warranted by the report, especially when the report involves the allegation of members of the Board of Directors or Management.

composition of audit committee

The latest Composition of Audit Committee BTPN Syariah refers to the Board of Directors Decree Number No.021/DIR/CSGC/XI/2021 dated 01 November 2021 concerning the Audit Committee Composition in BTPN Syariah.

Supporting the Bank's commitment to improve the quality of Good Corporate Governance implementation one of whose measures is strengthening the members of the committee, there was a change of the composition of Audit Committee in 2021 by the appointment of one new member who was the independent party to the Bank. The appointment of the new member of Audit Committee has been approved by the Board of Commissioners for which information disclosure has been administered

the composition of audit committee as of 31 december 2021 was:

No	Name	Position	Appointment Date
1	Kemal Azis Stamboel (President Commissioner/Independent Commissioner)	Chairman of the Committee and Member	13 June 2014
2	Dewie Pelitawati (Independent Commissioner)	Member of of the Committee	17 April 2015
3	Tika Arundina (Independent Party)	Member of of the Committee	14 February 2019
4	Rena Mutia Indriani (Independent Party)	Member of of the Committee	01 November 2021

evaluation on the general provisions of audit committee

- a. Audit Committee has been established according to Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and accountable to the Board of Commissioners in supporting the execution of duties and functions of the Board of Commissioners
- b. The Composition of Audit Committee is stipulated by the Decree of the Board of Directors and is in accordance to the prevailing provisions;
- c. Audit Committee is chaired by Independent Commissioner and the membership consists of two Independent Commissioners and two Independent Parties, which therefore in compliance with the provisions of Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, which stipulates that membership of Audit Committee shall consist of one Independent Commissioner and one Independent Party who has expertise in Sharia Banking. Audit Committee of BTPN Syariah has also taken into account POJK Number 55/POJK.04/2015 concerning the Establishment and Charter of Audit Committee.

evaluation on the membership requirement of audit committee

- a. Independent Commissioners in the Audit Committee have fulfilled the requirements of Audit Committee Membership as stipulated in the provisions of Bank Indonesia Regulations No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, taking into account POJK 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies;
- b. Independent Commissioners in the Audit Committee have taken the fit and proper test and have been declared pass the fit and proper test by OJK.
- c. There is no member of the Board of Directors in the membership composition of Audit Committee, which therefore is in adherence to the provisions concerning GCG Implementation for Sharia Commercial Banks and Sharia Business Units;
- d. Independent Party in the Audit Committee is the party who has fulfilled the membership requirement, one of which is not the insider of Public Accounting Firm, Law Firm, Public Appraisal Firm, or other parties that provides insurance services, non-insurance services, appraisal services and/or other consulting services to BTPN Syariah within the last 6 (six) month period; and not the person who works for or has authority and responsible to plan, lead, control, and supervise the activities of BTPN Syariah within the last 6 (six) month period, except Independent Commissioner;
- e. There are members of the Audit Committee who have educational background and expertise in accounting and finance, compliance, understanding of financial statements, business management especially in services and business activities of BTPN Syariah, audit process, risk management, legal, operations, banking and sharia banking, and regulations in capital market and other regulations, which therefore is in adherence to the prevailing regulations;
- f. All members of the Audit Committee do not have affiliated relationship with members of the Board of Commissioners, members of the Board of Directors, or Main Shareholders of Issuers, which therefore is in adherence to the prevailing regulations.

authorities of the audit committee

Referring to the latest Charter of Audit Committee Number 02/PedomanKerja/CSGC/IX/2021 dated 01 September 2021, the authorities of the Audit Committee BTPN Syariah includes, as follows:

1. The Committee is authorized to obtain full, free and unlimited access to information on employees, funds, assets and other Bank resources in fulfilling its duties and responsibilities including the other authorities granted by the Board of Commissioners;
2. In exercising the authority, the Committee shall be working with the Internal Audit Unit and/or other unit whenever deemed necessary.
3. To involve independent party outside the Audit Committee to assist the undertaking of its duties whenever deemed necessary.

term of office of audit committee

1. The term of office of the members of the Committee shall not be longer than the term of office of the Board of Commissioners as stipulated the Articles of Association and can be reappointed only for 1 (one) time in the subsequent term;
2. In the event that the Chairman of the member of Audit Committee resigns before the end of the term, then the other Independent Commissioner will replace.
3. In the event that the term of office of the member of Committee has ended, and according to the regulation, reappointment is not possible, whereas at the same time, the Board of Committee is not yet eligible to appoint the new member of the Committee, then the term of office of the previous Audit Committee member will be extended until such a time that the Board of Commissioner is eligible appoint the new member of the Audit Committee.

profile of the audit committee members

The profile of the Audit Committee Members is available on the Section: Profile of the Members of the Board of Commissioners and Independent Parties in this Annual Report.

meeting policy of audit committee

1. The Committee will convene Meetings periodically according the needs of the Bank, at least similar with the policy of the minimum number of meetings of the Board of Commissioners, that is 4 (four) times in 1 (one) year. The Board of Commissioners can determine the minimum number of periodic meeting that is more frequent than this provision according to the needs and agreement;
2. The Committee meetings can be convened only if it is attended by at least 51% (fifty one percent) of the total number of members, that should include at least one Independent Commissioner and one Independent Party;
3. The decision of the Committee Meeting must be by deliberation for mutual consensus. In the event that consensus is not achieved, the decision making will be administered by majority votes.
4. The Committee Meeting is chaired by the Chairman of the Committee;
5. In the event that the Chairman of the Committee is not available, then one of the Committee Member attending the meeting will be appointed to chair the meeting;
6. Members of the Committee can participate in the Committee meeting through tele-conference media; video-conference or similar communication media that enables all members of the Committee attending the Committee Meeting to see, listen, and talk to one another. The participation of Committee members through such media is considered as legitimate attendance of the the respective Committee members in the Committee Meeting and shall be counted in determining the quorum of the Meeting. The decision made in the Committee Meeting shall be out in writing and signed by the Chairman and one of the other members of the Committee who attends the meeting and is appointed by the Committee Meeting for the signing;
7. The result of the Meeting shall be written the minutes of meeting and documented well;
8. The dissenting of opinions arising in the Committee Meeting shall be clearly stated in the Minutes of Meeting including the reason for the such the dissenting of opinion;

9. The Committee is also allowed to make legitimate decision without convening a Committee Meeting, provided that all the members of the committee are notified in writing and that all members of the Committee grant their approval for the recommendation that are proposed in writing by signing the circular approval. The decision made through such mechanism is as legitimate as the decision that is legitimately made in the Committee Meeting.
10. The meeting between Internal Audit Unit and the Audit Committee without attendance of the management shall be convened at least once a year;
11. The meeting between Audit Committee and the Compliance Unit without attendance of the management shall be convened at least once a year;
12. The meeting between Audit Committee and the External Auditor without attendance of the management shall be convened at least once a year upon the closing of financial statement.

statement of audit committee concerning the effectiveness of internal control system

The Audit Committee had made the review and evaluation and affirmed that the Internal Control system in BTPN Syariah was effective and adequate, including the finance control, operational, and compliance to the prevailing laws and regulations.

Audit Committee Reports

As of 31 December 2021, the Audit Committee had held 6 (six) meetings and issued 2 (two) circular decisions, which therefore the commitment for the Audit Commitment meetings in 2021 had been fulfilled well.

Considering the appeal of the Government for the restriction of formal meeting and PPKM implementation in 2021, the Meetings of Audit Committee in 2021 was conducted online by applying strict health protocol that ensured efficiency for the members of the Committee and members of the Board of Commissioners while in principle maintaining adherence to the GCG principles for Sharia Commercial Banks. The said

meetings have covered all the discussion about the work plans of the Audit Committee in 2021 including the supervision for the the Board of Directors' and Management's follow up for the recommendation of Audit Committee.

As part of the supervision duties, the Audit Committee also conducted field visits with strict protocol in the pandemic condition that included several regions in Indonesia, namely West Java (Bogor Regency, Sumedang Regency), South Sumatera (Lubuk Linggau District, Beringin District), West Sumatera (Pesisir Selatan Regency), East Java (Muncar), East Kalimantan (Balikpapan Tengah District), and all the visits were conducted online.

As of 31 December 2021, the Audit Committee of BTPN Syariah has discussed and provided recommendation to the Board of Commissioners that amongst others included:

1. Prepared the work plan and program of Audit Committee for the year 2021;
2. Monitored and evaluated the Bank financial performance periodically;
3. Reviewed the Financial Statements to be issued by the Bank;
4. Provided recommendation regarding external auditor appointment to audit the financial statement of 31 December 2021;
5. Evaluated the performance of audit services by Public Account and/or Public Accounting Firm;
6. Provided strategic recommendation to support the implementation of duties and responsibilities by Internal Audit Unit;
7. Provided recommendation for Audit Plan 2022 based on the review of the Audit Plan;
8. Monitored and evaluated the implementation and the inspection by Internal Audit Unit in 2021 and monitored the follow actions of the audit findings;
9. Monitored the Bank compliance to the prevailing regulations;
10. Monitored the action and resolution for internal fraud cases;
11. Reviewed the Charter of the Audit Committee periodically;
12. Monitor the implementation of the Bank strategic actions.

With regard to the undertaking of duties, the Audit Committee BTPN Syariah has fulfilled the commitment as stated in the Audit Committee Report to the Board of Commissioners in 2021.

nomination and remuneration committee

BTPN Syariah has fulfilled Bank Indonesia Regulations Number No.11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units particularly with regard to the establishment of Nomination and Remuneration Committee.

BTPN Syariah has established Nomination and Remuneration Committee that is appointed and terminated by the Board of Commissioners.

As a public company, the establishment of the Audit Committee BTPN Syariah with its duties and responsibilities was pursuant to POJK Number 34/POJK.04/2014 Dated 8 December 2014 concerning Nomination and Remuneration Committee in Issuers or Public Companies.

charter of nomination and remuneration committee

The Nomination and Remuneration Committee BTPN Syariah has had the Charter that guides the undertaking its duties and responsibilities that amongst others governs: Organization, Membership Requirements, Independency, Duties and Responsibilities, Remuneration Policy of the Board of Commissioners, the the Sharia Supervisory Board and the Board of Directors, Authority of Nomination and Remuneration Committee, Work Ethics, Meetings, Minutes of Meeting, Reporting Responsibility, Term of Office, etc.

The Nomination and Remuneration Committee has performed annual review and has approved the updates of the Committee's Charter in 2021. The Charter of Nomination and Remuneration Committee is available in the websites of BTPN Syariah.

independency of nomination and remuneration committee

1. Independent Commissioner in the Nomination and Remuneration Committee is the member of the Board of Commissioner who does not have financial relationship, management, shares ownership, and/or family relationship with the other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or other relationship of whatsoever in nature, which may influence his/her ability to act in an independent manner.
2. Independency of the Nomination and Remuneration Committee of BTPN Syariah is proved by the appointment of the Chairman of the Committee who is Independent Commissioner and there was no member of the Board of Directors who served as the member of Nomination and Remuneration Committee.
3. The Nomination and Remuneration Committee has fulfilled the provision stipulating that in the case where the total members of Nomination and Remuneration Committee is more than 3 (three) persons, it should include at least 2 (two) members who are Independent Commissioners.

The Nomination and Remuneration Committee of BTPN Syariah is chaired by Independent Commissioner and the membership consists of 2 (two) members who are Independent Commissioners, 2 (two) members who are the members of the Board of Commissioners, and 1 (one) member who is Executive Officer in charge of Human Capital. There is no member of the Board of Directors who served as the member of Nomination and Remuneration Committee of the Bank.

In 2021, the Nomination and Remuneration Committee has fulfilled the duties and there was no conflict of interest in BTPN Syariah.

duties and responsibilities of nomination and remuneration committee

According to the latest Charter of the Nomination and Remuneration Committee Number 03/PedomanKerja/CSGC/IX/2021 dated 01 September 2021, the Nomination and Remuneration Committee is responsible to provide

independent professional opinion to the the Board of Commissioners concerning the reports and other matters presented by the Board of Directors to the Board of Commissioners and to identify matters requiring attention of the Board of Commissioners, that includes amongst others:

1. Regarding Remuneration Policy:
 - a. To evaluate the remuneration policy;
 - b. To evaluate the conformity between the remuneration policy and its implementation;
 - c. To provide recommendation to the Board of Commissioners regarding:
 - Remuneration policy, remuneration structure, and the amount of remuneration for the Board of Commissioners, the Board of Directors and Sharia Supervisory Board to presented in the Annual General Meeting of Shareholders;
 - Conduct review and provide recommendation for the Board of Commissioners regarding high level remuneration strategy taking into account the internal and external factors to be presented to the Board of Directors.
2. Regarding Nomination Policy:
 - a. To provide recommendation to the Board of Commissioners regarding the composition of the Board of Directors and/or the Board of Commissioners;
 - b. To provide recommendation regarding the system and procedure for selection and/or replacement of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors to the Board of Commissioners to be presented to the General Meeting of Shareholders;
 - c. To provide recommendation regarding the candidate(s) of the member(s) of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board to the Board of Commissioners to be presented to the General Meeting of Shareholders. In specific for candidate of the Board of Directors, Human Capital will facilitate the process of identifying candidates both from internal and external sources and assessing the job-fit of candidate and the potential for future development;
 - d. To provide recommendation regarding the Independent Party to be the member of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners;
 - e. To assist the Board of Commissioners in conducting performance evaluation of the Board of Directors and/or the Sharia Supervisory Board, and/or the Board of Commissioners;
 - f. To prepare development program for the members of the Board of Directors and/or the Board of Commissioners.
3. The Committee shall ensure that the remuneration policy will at least conform to the following:
 - a. Financial performance and fulfillment of allowance for impairment losses as set forth in the prevailing laws and regulations;
 - b. Individual achievement;
 - c. Fairness with the peer group both internal and external to the Bank;
 - d. Consideration of the Bank long term strategy and objectives.
4. To keep the confidentiality of all document, data and information of the Bank;
5. Duties other than the above mentioned, as tasked by the Board of Commissioners to the Committee according to its function and duties whenever deemed necessary.

composition of nomination and remuneration committee

The composition of Nomination and Remuneration Committee BTPN Syariah refers to the Board of Directors Decree Number 004/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the composition of the Nomination and Remuneration Committee.

With the new Human Capital Head joining the Bank being effective since the early 2021, there was a change in the Composition of the Nomination and Remuneration Committee in April 2021. The new composition had been approved by the Board of Commissioners and it had been officially stated in the Decree of the Board of Directors for which the information update had been done in the websites of BTPN Syariah in 2021.

The Composition of Nomination and Remuneration Committee as of 31 December 2021 was:

No	Name	Position	Appointment Date
1	Kemal Azis Stamboel (President Commissioner/ Independent)	Chairman of the Committee and Member	13 June 2014
2	Dewie Pelitawati (Independent Commissioner)	Member of the Committee	13 June 2014
3	Mahdi Syahbuddin (Commissioner)	Member of the Committee	7 April 2015
4	Yenny Lim (Commissioner)	Member of the Committee	2 September 2019
5	Ibnu Agung Mulyanto (Human Capital Head)	Member and Secretary of the Committee	21 April 2021

evaluation on the general provisions of nomination and remuneration committee

- The Nomination and Remuneration Committee of BTPN Syariah has been established according to Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and accountable to the Board of Commissioners in supporting the execution of duties and functions of the Board of Commissioners;
- The Composition of Nomination and Remuneration Committee is stipulated by the Decree of the Board of Directors and is in accordance to the prevailing provisions;
- The Nomination and Remuneration Committee is chaired by Independent Commissioner and the membership consists of two Independent Commissioners, two Commissioners, and one Executive Officer in charge of Human Capital, which therefore is in compliance with the provisions of Bank Indonesia Regulations Number No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, which stipulates that membership of Nomination and Remuneration Committee shall consist of at least two Independent Commissioners and one Executive Officer in charge of Human Capital. The Nomination and Remuneration Committee of BTPN Syariah has also taken into account POJK Number 34/POJK.04/2014 concerning Nomination and Remuneration Committee for Issuers or Public Companies.

evaluation on the membership requirement of audit committee

- Independent Commissioners in the Nomination and Remuneration Committee have fulfilled the membership requirements as stipulated in the provisions of Bank Indonesia Regulations No.11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, SEBI No.12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, taking into account POJK 34/POJK.04/2014 concerning Nomination and Remuneration Committee for Issuers or Public Companies in conjunction with POJK 33/POJK.04/2014 the Board of Directors and the Board of Commissioners of Issuers or Public Companies;
- Independent Commissioners in the Nomination and Remuneration Committee have taken the fit and proper test and have been declared pass the fit and proper test by OJK.
- There is no member of the Board of Directors serving as the member of in the Nomination and Remuneration Committee, which therefore is in adherence to the provisions concerning GCG Implementation for Sharia Commercial Banks and Sharia Business Units;

- d. The officer holding managerial position under the supervision of Director in charge of Human Capital is in adherence to the provision stipulating that the member of Nomination and Remuneration Committee who holds dual position as secretary of the Committee is the Human Capital Head, which therefore it is in adherence to the membership requirement.
- e. Members of the Nomination and Remuneration Committee have educational background and expertise in Human Capital, Legal, Compliance, Risk Management, accounting and finance, understanding of financial statements, business management especially in services and business activities of BTPN Syariah, audit process, and laws and regulations in capital market and other laws and regulations, which therefore are in adherence to the prevailing regulations;
- f. All members of the Nomination and Remuneration Committee do not have affiliated relationship with members of the Board of Commissioners, members of the Board of Directors, or Main Shareholders of Issuers, which therefore it is in adherence to the prevailing regulations.

authorities of nomination and remuneration committee

1. The Nomination and Remuneration Committee is authorized to obtain full, free and unlimited access to information on employees, funds, assets and other Bank resources in fulfilling its duties and responsibilities;
2. In exercising the authority, the Committee shall be working with the Directorate in charge of Human Capital and/or other unit including engaging consultant whenever deemed necessary.

terms of office of nomination and remuneration committee

1. The term of office of the members of the Nomination and Remuneration Committee shall not be longer than the term of office of the Board of Commissioners as stipulated the Articles of Association and can be reelected for the subsequent term;
2. In the event that the member of the Board of Commissioners serving as the Chairman of the

Nomination and Remuneration Committee resigns before the end of the term as the Bank Commissioner, then the Chairman of the Committee will be replaced by Independent Commissioner.

3. In the event that the term of office of the member of Nomination and Remuneration Committee has ended, and according to the regulation, reappointment is not possible, whereas at the same time, the Board of Committee is not yet eligible to appoint the member of the Nomination and Remuneration Committee, then the term of the previous Nomination and Remuneration Committee member will be extended until such a time that the Board of Commissioner is eligible to appoint the new member of the Nomination and Remuneration Committee;
4. The replacement of the member of the Nomination and Remuneration Committee who is not the member of the Board of Commissioners must be completed at the latest within 60 (sixty) days since the Committee member is not available to perform the duties.

profile of the nomination and remuneration committee members

Profile of the Nomination and Remuneration Committee members is available in the Section: Profile of the Board of Commissioners and Executive Officer in charge of Human Capital in this Annual Report

meeting policy

1. The Committee convenes Meetings periodically, at least once every 4 (four) months or upon the request of the Board of Commissioners;
2. The Committee meetings can be convened only if it is attended by at least 51% (fifty one percent) of the total number of members, that should include at least the Chairman of the Committee and members of the Committee consisting of Independent Commissioner and Executive Officer;
3. The decision of the Committee Meeting must be made by deliberation for mutual consensus. In the event that consensus is not achieved, the decision making will be administered by majority votes.

4. The Committee Meeting is chaired by the Chairman of the Committee;
5. In the event that the Chairman of the Committee is not present, then the meeting will be chaired by one member of the Committee who is the Independent Commissioner;
6. The result of the Meeting shall be written the minutes of meeting and documented well;
7. The dissenting of opinions arising in the Committee Meeting shall be clearly stated in the Minutes of Meeting including the reason for the such the dissenting of opinion;
8. The Committee is also allowed to make legitimate decision without convening a Committee Meeting, provided that all the members of the committee are notified in writing and that all members of the Committee grant their approval for the recommendation that are proposed in writing by signing the circular approval. The decision made through such mechanism is as legitimate as the decision that are legitimately made in the Committee Meeting.

nomination and remuneration committee reports

Until 31 December 2021, the Nomination and Remuneration Committee has conducted 4 (four) meetings of Nomination and Remuneration Committee, departing from the initial plan of conducting 3 (three) meeting, and issued 3 (three) Circular Decision; which therefore the commitment for the meeting of Nomination and Remuneration Committee has been fulfilled well.

Considering the appeal of the Government for the restriction of formal meeting and PPKM implementation in 2021, the Meetings of Nomination and Remuneration Committee in 2021 was conducted online by applying strict health protocol that ensured efficiency for the members of the Committee and members of the Board of Commissioners while in principle maintaining adherence to the GCG principles for Sharia Commercial Banks. The said meetings have covered all the discussion about the work plans of the Nomination and Remuneration Committee in 2021 including the supervision for the the Board of Directors' and Management's follow up for the recommendation of Audit Committee.

Until 31 December 2021, Nomination and Remuneration Committee of BTPN Syariah has discussed and provided recommendations to the Board of Commissioners that included amongst others:

1. Recommendation of the Committee stated in the Circular Decision, concerning the provision of deferred variable Remuneration component (deferred bonus) to the Board of Directors (both incumbent and non-incumbent) for the performance in 2018, in the form of shares in January 2021.
2. Recommendation of the Committee stated in the Minutes of Meeting, concerning the follow up of OJK for the Decision of the candidacy of members of the Board of Directors and the transition process of the member of Nomination and Remuneration Committee who is the Executive Officer in charge of Human Capital;
3. Recommendation of the Committee stated in the Minutes of Meeting, concerning the total remuneration in 2021 for the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors; and for for the Independent Parties who are the members of the Audit Committee and the Risk Monitoring Committee
4. Recommendation of the Committee stated in the Minutes of Meeting, concerning the follow up for the GCG enforcement from Indonesian Institute for Corporate Directorship and nomination process for Independent Party members;
5. Recommendation of the Committee stated in the Circular Decision, concerning changes of the members of Audit Committee in 2021 in PT Bank BTPN Syariah, Tbk.;
6. Recommendation of the Committee stated in the Circular Decision, concerning changes of the members of Risk Monitoring Committee in 2021 in PT Bank BTPN Syariah, Tbk.;
7. Recommendation of the Committee stated in the Minutes of Meeting, concerning the provision of deferred variable Remuneration component (deferred bonus) to the Board of Directors (both incumbent and non-incumbent) for the performance in 2018 and 2019, in the form of shares in January 2022.

The Nomination and Remuneration Committee BTPN Syariah has fulfilled all the commitment for the year 2021 as expounded in the Nomination and Remuneration Committee Reports which had been acknowledged by the Board of Commissioners as all the incumbent members of the Board of Commissioners also serve the members of Nomination and Remuneration Committee.

meetings of the board of commissioners' committees

In 2021, the frequency of meetings, Circular Decision-Making and the attendance of the Board of Commissioners' Committees were, as follows:

No	Name	Audit Committee Meeting Realization/ Plan	Percentage of Attendance to Planned Meetings	Risk Monitoring Committee Meeting Realization/ Plan	Percentage of Attendance to Planned Meetings	Nomination and Remuneration Committee Meeting Realization/ Plan	Percentage of Attendance to Planned Meetings
1	Kemal Azis Stamboel	6/6	100%	7/6	100%	4/3	100%
2	Dewie Pelitawati	6/6	100%	7/6	100%	4/3	100%
3	Mahdi Syahbuddin	-	-	7/6	100%	4/3	100%
4	Yenny Lim	-	-	-	-	4/3	100%
5	Tika Arundina	6/6	100%	7/6	100%	-	-
6	Rena Mutia ^(a)	1/1	100%	1/1	100%	-	-
7	Gatot Prasetyo Sedijono	6/6	100%	-	-	-	-
8	Dharma Putera	-	-	7/6	100%	-	-
9	Ibnu Agung Mulyanto ^(b)	-	-	-	-	2/1	100%
10	Sulistyo Yuwono ^(c)	-	-	-	-	2/2	100%

^(a) Rena Mutia serves as the member of Audit Committee and Risk Monitoring Committee being effective since 1 November 2021

^(b) Ibnu Agung Mulyanto serves as the member and secretary of Nomination and Remuneration Committee being effective since 21 April 2021

^(c) Sulistyo Yuwono no longer serves as Human Capital Head dan and secretary of Nomination and Remuneration Committee being effective since 21 April 2021 and is replaced by Ibnu Agung Mulyanto

number of circular resolution of the board of commissioners' committees in 2021

Audit Committee	2 (two)
Risk Monitoring Committee	No Circular Resolution
Nomination and Remuneration Committee	3 (three)
Integrated Governance Committee	No Circular Resolution

performance appraisal for board of commissioners' committees

Through the efforts **langkah tepat bermanfaat (beneficial correct measures)** in the South-East Asia regional scope, BTPN Syariah pledges to improve good achievement of GCG gradually for which the standard of implementation continues to increase by referring to the ASEAN Corporate Governance Scorecards (ACGS) methodology.

The increase of standard reflects the trust that has always been maintained well and BTPN Syariah has relentlessly revamped and refined the internal process and the information presentation to all stakeholders has kept improving in terms of quality.

The commitment is manifested in the Performance Appraisal for the Board of Commissioners' Committees by means of Self Assessment in which the criteria for the assessment refers to the

Charter of each Committee in order to reflect the execution of duties and responsibilities by each member.

The Self-Assessment Criteria the Board of Commissioners' Committee BTPN Syariah are, as follows:

performance appraisal for risk monitoring committee members

No Assessment Factors

- 1 The Committee has provided recommendation for the Board of Commissioners in the preparation of and periodic update of Annual Activity Plan, Charter and Risk Management Policy;
- 2 The Committee has provided independent professional opinion to the Board of Commissioners concerning the reports and matters related to risk management presented by the Board of Directors to the Board of Commissioners and the Committee and has identified matters requiring attention of the Board of Commissioners.
- 3 The Committee has supported the Board of Commissioners in evaluating risk appetite and risk tolerance and limit that must be approved by the Board of Commissioners;
- 4 The Committee has supported the Board of Commissioners in monitoring and evaluating the execution of duties by Risk Management Committee and Risk Management Unit in order to provide recommendation to the Board of Commissioners;
- 5 The Committee has supported the Board of Commissioners in evaluating the conformity between the Bank Risk Management Policy and its implementation.

performance appraisal for audit committee members

No Assessment Factors

- 1 The Committee has provided recommendation for the Board of Commissioners in the preparation of and periodic update of Annual Audit Plan, Committee Charter and Internal Audit Charter;
- 2 The Committee has provided independent professional opinion to the Board of Commissioners concerning the reports and matters presented by the Board of Directors to the Board of Commissioners and the Committee has identified matters requiring attention of the Board of Commissioners including the examination of financial information to be issued by the Bank such us financial statement, financial projection, and other financial information and ensured that the financial statements are in adherence to the prevailing accounting standards.
- 3 The Committee has supported the Board of Commissioners in the duty to ensure the effectiveness of Internal Audit Unit of the Bank and the effectiveness of the Board of Directors in following up the improvement recommendation from the audit result.
- 4 The Committee has provided recommendation to the Board of Commissioners in the appointment of Public Accountant and/or Public Accounting Firm and the substitute Public Accountant and/or Public Accounting Firm in the event that the appointed Public Accountant and/or Public Accounting Firm is not able to complete the duties and in analyzing the independency and objectivity of Public Accountant and/or Public Accounting Firm and the conformity of the audit process by Public Accounting Firm to the prevailing audit standards.
- 5 The Committee has monitored and evaluated the planning and implementation of internal and external audit and monitored the follow up actions of the audit results in order to assess the adequacy of internal control including the adequacy of financial reporting process.
- 6 The Committee has analyzed the compliance of the Bank with the laws and regulations in capital market and other prevailing laws and regulations related to the Bank activities and provided advices to the Board of Commissioners regarding the potential of conflict of interest.
- 7 The Committee has provided recommendation to the Board of Commissioners regarding the appointment of external party to reassess the performance of Internal Audit Unit.
- 8 The Committee has provided recommendation to the Board of Commissioners regarding the overall annual remuneration for Internal Audit Unit and rewards for performance.

performance appraisal for nomination and remuneration committee members

No Assessment Factors

- | | |
|---|--|
| 1 | The Committee has provided recommendation for the Board of Commissioners in the preparation of and periodic update of Nomination and Remuneration Policy and Charter |
| 2 | <p>Regarding Remuneration Policy</p> <p>The Committee has ensured that the Remuneration Policy of the Bank has considered:</p> <ul style="list-style-type: none"> a. Financial Performance and fulfillment of reserves for impairment losses as stipulated in the prevailing regulations; b. Individual Achievement; c. Fairness with the Peer Group both internal and external to the Bank; |
| 3 | <p>Regarding Remuneration Policy</p> <p>The Committee has provided recommendation for the Board of Commissioner regarding Remuneration policy, remuneration structure, and the amount of remuneration for the Board of Commissioners, the Board of Directors and Sharia Supervisory Board to presented in the Annual General Meeting of Shareholders; and has conducted review and provided recommendation for the Board of Commissioners regarding high level remuneration strategy taking into account the interal and external factors to be presented to the Board of Directors.</p> |
| 4 | <p>Regarding Nomination Policy</p> <p>The Committee has provided recommendation for the Board of Commissioners regarding the composition of the Board of Commissioners and/or Sharia Supervisory Board and/or the Board of Directors; and recommendation to the Board of Commissioners regarding the system and procedure for selection and/or replacement of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors to be presented to the General Meeting of Shareholders; and recommendation for the Board of Commissioners regarding the Independent Party to become member of the Audit Committee and Risk Monitoring Committee.</p> |
| 5 | <p>Regarding Nomination Policy</p> <p>The Committee has supported the Board of Commissioners in conducting performance appraisal for the Board of Commissioners and/or the Sharia Supervisory Board and/or the Board of Directors and in developing program for the development of the Board of Director and/or the Board of Commissioners.</p> |

integrated governance committee

The implementation of corporate governance in BTPN Syariah refers to Bank Indonesia Regulation (PBI) No.11/33/PBI/2009 dated December 7, 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Bank and Sharia Business Unit, SEBI 12/13/DPBS dated 30 April 2020 concerning Implementation of Good Corporate Governance for Sharia Commercial Bank and Sharia Business Unit; and PBI No.15/13/PBI/2013 concerning Amendment to PBI No. 11/3/PBI/2009 concerning Sharia Commercial Bank.

establishment of integrated governance committee

The establishment of Integrated Governance Committee is pursuant to the direction of the Authority as stated in POJK Number 17/POJK.03/2014 dated November 19, 2014 and POJK Number 18/POJK.03/2014 dated 18 November 2014 concerning Implementation of Integrated Governance for Financial Conglomeration, and SE OJK Number 15/SEOJK.03/2015 dated 25 May 2015 concerning Implementation of Integrated Governance for Financial Conglomeration, taking into account POJK Number 45/POJK.03/2020 dated 14 October 2020 concerning Financial Conglomeration.

The Main Entity which is the Parent Financial Services Institution appointed in the Financial Conglomeration of SMBC Group and the Member Financial Services Institution are as stipulated since 1 March 2019 and has been reported to Financial Services Authority on 4 March 2019, as follows:

1. Financial Services Institution as the Main Entity: PT Bank BTPN Tbk
2. Financial Services Institution as Member Entity : PT Bank BTPN Syariah Tbk

duties and responsibilities of integrated governance committee

According to the Charter of the Integrated Governance Committee, the duties and responsibilities of the Committee shall at least include the following:

1. To evaluate the implementation of Integrated Governance, at least by assessing the adequacy of integrated internal control and implementation of integrated compliance function; and
2. To provide recommendation to the Board of Commissioners of the Main Entity to refine the Guidelines of Integrated Governance.

composition of integrated governance committee

The composition of the Integrated Governance Committee of which the representatives of BTPN Syariah are included refers to the Letter No. S.241/DIR/LG/V/2017 dated 30 May 2017 addressed to the Main Entity concerning Nomination of Integrated Governance Committee Members.

The composition of Integrated Governance Committee as of 31 December 2021 was, as follows:

No	Name	Position
1	Irwan Mahjudin Habsjah (Independent Commissioner PT Bank BTPN Tbk)	Chairman
2	Edmund Tondobala (Independent Commissioner PT Bank BTPN Tbk)	Member
3	Yosef Antonius Boliona Badilangoe (Independent Commissioner PT Bank BTPN Tbk)	Member
4	Dewie Pelitawati (Independent Commissioner BTPN Syariah)	Member
5	Muhamad Faiz (Member of Sharia Supervisory Board BTPN Syariah)	Member

meetings of integrated governance committee

In 2021, the Integrated Governance Committee had conducted 4 (four) meetings and issued 1 (one) Circular Decision.

The agenda item being discussed in the Integrated Governance Committee meetings in 2021 included amongst others:

No	Date	Meeting Agenda Item and Discussion
1	08 February 2021	<ol style="list-style-type: none"> 1. BTPN Anti Fraud Management Report (31 Dec 2020) 2. BTPN Syariah Anti Fraud Management Report (31 Dec 2020) 3. Banking Synergy Monitoring Report (31 Dec 2020) 4. Evaluation of Integrated Governance Implementation 5. Evaluation of Integrated Governance Committee Performance 6. Self-Assessment Report of Integrated Governance Implementation (31 December 2020)
2	28 July 2021	Monitoring Banking Synergy Implementation and Collaboration Agreement Review
3	9 August 2021	<ol style="list-style-type: none"> 1. BTPN Anti Fraud Management Report (30 June 2021) 2. BTPN Syariah Anti Fraud Management Report (30 June 2021) 3. Banking Synergy Monitoring Report (30 June 2021) 4. Self-Assessment Report of Integrated Governance Implementation (30 June 2021) 5. Evaluation of Integrated Governance Implementation (30 June 2021)
4	8 November 2021	<ol style="list-style-type: none"> 1. Report and Activities related to Integrated Governance Q3 – Q4 2021 2. Committee Workplan and Implementation of Integrated Governance FY 2022

integrated governance committee report for the year 2021

In 2021, Integrated Governance Committee has fulfilled the duties and responsibilities of the Committee referring to the Committee Charter that included amongst others:

1. Prepared the Work Plan of Integrated Governance Committee;
2. Evaluated the implementation of Integrated Governance by Assessing the adequacy of Internal Control, Good Corporate Governance, evaluating anti-fraud implementation, implementation of integrated compliance function;
3. Conducted self-assessment and evaluation for the performance of Integrated Governance Committee;
4. Monitored the implementation of Banking Synergy;
5. Reported the activities related to the fulfillment of duties and responsibilities of Integrated Governance Committee to the Board of Commissioners of the Main Entity.

fulfillment of duties and responsibilities of integrated governance committee regarding monitoring banking synergy

In line with POJK Number 28/POJK.03/2019 concerning Banking Synergy in Sole Ownership for the development of Sharia Banking, BTPN Syariah in joint effort with BTPN has optimized a healthy banking synergy in the areas of human capital, information technology, and office network. Such Banking Synergy is intended to deliver more added value for the sharia commercial banks and commercial banks.

The Committee affirms that strong synergy between BTPN and BTPN Syariah in the Implementation of Banking Synergy has been coordinated well and properly through the optimization of control function to the Integrated Governance Committee

The members of Integrated Governance Committee that consist of Independent Commissioner, Members of Sharia Supervisory Board, and Independent Parties who represent two Financial Services

Institution have ensured the implementation of internal control that is integrated in a prudent and transparent manner, in adherence to the good corporate governance principles for Conventional Commercial Bank, Sharia Bank, and Public Company.

The fulfillment of duties and responsibilities of Integrated Governance Committee are manifested in the meetings and periodic reviews for the Policies and Charter of Integrated Governance Committee, Self-Assessment Reports, and preparation of Periodic Report of Integrated Governance Committee to the Board of Commissioners of the Main Entity/Coordinator and to the Financial Services Authority.

Referring the the Letter of Financial Services Authority to the Main Entity PT Bank BTPN Tbk (BTPN) concerning the status of Financial Conglomeration SMBC Group in Indonesia, that with the Amendent in Article 2 Paragraph 2 POJK No.18/POJK.03/2014, taking into consideration POJK Number 45/POJK.03/2020 dated 14 October 2020 concerning Financial Conglomeration, it is concluded that BTPN is the Main Entity while BTPN Syariah as the Member Entity is no longer included in the Financial Conglomeration category being effective since 15 November 2021.

However, the duties and responsibilities for the supervision of integrated governance between the two Financial Services Institution and the supporting instrument remains referring to the direction and recommendation of Financial Services Authority with regard to the supervision for the financial group within one business group of SMBC Group.

corporate charter 2021

Referring to POJK Number 45/POJK.03/2020 tanggal 14 October 2020 concerning Financial Conglomeration (POJK 45) that in order to create healthy financial services industry with good competitive advantage it is necessary to define measures to manage financial conglomeration. This is in line with the current efforts to revamp the financial services institutions which have ownership affiliation and/or control in several financial services sectors for which the Financial Services Authority has issued the provisions regarding the Criteria and Scope of Financial

Conglomeration considering its impact to the stability of financial system. The revamping of regulations for financial conglomeration is aimed at improving the effectiveness and efficiency of risk-based supervision.

Manifesting the commitment for the implementation of Good Corporate Governance in the Financial Conglomeration scope, BTPN Syariah in joint effort with the Main Entity, PT Bank BTPN Tbk., has prepared and had in place the Corporate Charter since 2020, that contains the provisions as stipulated in POJK 45 concerning Corporate Charter, including the duties and responsibilities of managing Financial Conglomeration between the Main Entity and Financial Services Institution as the Member Entity of the Financial Conglomeration that is adjusted with the characteristics and complexity of the businesses of the Financial Conglomeration.

The criteria and scope of integrated governance between the two entities that is BTPN Syariah and BTPN in the Corporate Charter includes:

1. Objectives;
2. Basis;
3. Scope;
4. Financial Conglomeration Structure;
5. Duties and Responsibilities of the Board of Directors of the Main Entity and the Board of Directors of Financial Services Institution Member of Financial Conglomeration.

Of which the scope of Duties and Responsibilities in managing between the two Financial Services has been adjusted with the business characteristics and complexity of each entity.

The Corporate Charter has been approved and signed by the Board of Directors of PT Bank BTPN Tbk as the Main Entity and the Board of Directors of BTPN Syariah as the Board of Directors of Financial Services Institution Member of Financial Conglomeration in 2020 and still valid until the year 2021.

implementation of banking synergy in BTPN Syariah

According to the Regulations of Financial Services Authority Number 28/POJK.03/2019 dated 14 November 2019 concerning Banking Synergy under Sole Ownership for the development of Sharia Banking, that in order to improve the efficiency of national banking industry and the development of Sharia Banking it is important to establish banking synergy in the form of collaboration between Sharia Commercial Bank and Commercial Bank that have ownership affiliation by optimizing human resources of the Commercial Bank to support the execution of activities in the Sharia Commercial Bank to create added value to the Sharia Commercial Bank and Commercial Bank.

That Implementatoin of Banking Synergy requires the availability of access to sharia banking services for society who is not aware of, do not use, and/or do not obtain the sharia banking services; therefore, BTPN Syariah is committed to provide access to the services for such society and consistently maintain adherence to the prudential principles to mitigate the potential risks arising for both the banks in the implementation.

Synergizing with PT Bank BTPN Tbk as the Main Entity, BTPN Syariah has made strategic cross divisional coordination in order to align the fulfillment of needs as expounded in the updated Collaboration Agreement and to support the availability of supporting documents to prepare Banking Synergy Report. Internally, BTPN Syariah has reviewed the alignment of the supporting infrastructure including the provisions and internal procedures of BTPN Syariah that are aligned with those of the Main Entity.

From the supervision perspective, Integrated Governance Committee, whose membership consists of the representations of Main Entity and BTPN Syariah, has the responsibilities to perform supervision for the implementation of Banking Synergy in both entities. The Committee has reviewed and approved the Policy and Charter of the Good Corporate Governance Committee particularly with regard to the duties and responsibilities in supervision for Banking Synergy in 2021.

The Banking Synergy Report 2021 has been submitted by Compliance Division BTPN Syariah to the Financial Services Authority Sharia Banking Supervision copy furnished to the Commercial Bank Supervision and to Main Entity according to the regulations.

the board of directors' committee

In order to implement good corporate governance (GCG) principles and to support the effectiveness of the execution of duties and responsibilities of the Board of Directors, BTPN Syariah has established the Board of Directors' Committee.

asset and liabilities committee/ALCO

According to the latest Decree of the Board of Directors Number No.007/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the latest Composition of ALCO Members, the membership status of the Committee is *ex officio* consisting at least of the following:

	Position	Membership <i>ex officio</i>
Members with Voting Rights	Chairman of the Committee	Director in charge of Finance & Operations
	Secretary of the Committee	Executive Officer in charge of Treasury & Financial Institution (FI) appointed by Director in charge of Finance & Operations
	Member of the Committee	President Director
	Member of the Committee	Director in charge of Funding & Fee Based Business
	Member of the Committee	Director in charge of Financing Business
	Member of the Committee	Executive Officer in charge of Risk Management
	Member of the Committee	Executive Officer in charge of Business Planning & Assurance
	Member of the Committee	Executive Officer in charge of Retail & Wholesale Funding
Members without Voting Rights	Regular Invitee	Officer appointed by Executive Officer in charge of Risk Management, that is, the officer in charge of Liquidity & Market Risk
	Regular Invitee	Officer appointed by Executive Officer in charge of Treasury & FI, that is, the officer in charge of Treasury & FI

The establishment of ALCO Committee has fulfilled the conditions and competency requirement according to the CGC principles.

ALCO duties and responsibilities

ALCO duties and responsibilities according to the latest ALCO Charter Number 06/PedomanKerja/CSGC/IV/2021 dated 21 April 2021 are, as follows:

1. To review, develop and determined the strategy, guidelines and policy of Asset Liability Management (ALMA);
2. To monitor the liquidity position of the Bank on regular basis by managing the primary and secondary reserves;
3. To monitor the development and strategy of third party fund and financing;
4. To study the development and projection of the overall economy as the basis to set the policy direction;
5. To determine the boundaries and guidelines in managing and controlling risks that impact to Liquidity Risk (Liquidity Management) and Market Risk;

6. To evaluate and set the pricing of financing rate and funding rate and Funds Transfer Price (FTP) or incentives for inter office accounts to optimize the return of deposits, minimize cost of fund, and preserve the Bank's balance sheet structure in line with the Bank's ALMA strategy;
7. To evaluate the position of the Bank's rate of return risk and evaluate ALMA Strategy which ensures that the Bank's risk-taking position is consistent with its objectives in managing rate of return risk;
8. To review the performance and asset and liabilities position of the Bank to assess the impact of the previous Committee decision to the Bank's objectives;
9. To evaluate the actual achievement against the budget or the Bank Business Plan;
10. To inform the Board of Directors about any changes in provisions and regulations which may impact ALMA strategy and policy.

ALCO committee reports

In 2021, ALCO conducted 12 (twelve) regular meetings in the second week of every month, that had been attended both in person and online, and issued no circular decision.

All the meetings complied with the ALCO Charter.

ALCO discussed and provided recommendation to the Board of Directors in 2021 concerning amongst others the condition of macro economy, forecast, pricing of funding and financing, funding concentration, liquidity indicators, control of liquidity risk and rate of return risk, including review the threshold of Treasury Portfolio and liquidity risk as the instrument to control liquidity risk, determination of gross yield, managing secondary reserves and development of money market and development fixed income market, composition of deposits return based on category, socialization of new investment instruments, both money market and fixed income instrument, and socialization of new Treasury regulations.

In 2021, the Board of Directors approved the change of ALCO Chairman, from previously held by President Director to Director in charge of Treasury in order to optimize control.

ALCO meeting

Name	Position	Meeting Frequency	Percentage of Attendance
		Meeting Realization/Plan	to Planned Meetings
Fachmy Achmad ^(*)	Chairman of the Committee	12/12	100%
Hadi Wibowo ^(**)	Member of the Committee	11/12	92%
Gatot Adhi Prasetyo	Member of the Committee	12/12	100%
Dwiyono Bayu Winantio	Member of the Committee	12/12	100%
Shita Satyawati Priandani	Member of the Committee	12/12	100%
Dharma Putera	Member of the Committee	12/12	100%
Ade Fauzan	Member of the Committee	12/12	100%
Antonius Priyadi	Secretary of the Committee	12/12	100%

Note:

(*) Fachmy Achmad served as the Chairman of ALCO being effective since 15 January 2021 replacing Hadi Wibowo

(**) Hadi Wibowo no longer served as the Chairman of ALCO being effective since 15 January 2021

information technology steering committee

According to the latest Decree of the Board of Directors Number 006/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the Composition of Information Technology Steering Committee, the membership status of the Committee is *ex officio* consisting at least of the following:

	Position	Membership <i>ex officio</i>
Members with Voting Rights	Chairman of the Committee	Director in Charge of Information Technology Unit
	Secretary of the Committee	Executive Office in Charge of Information Technology, who is appointed Director in Charge of Information Technology
	Member of the Committee	Director in Charge of Financing Business
	Member of the Committee	Director in Charge of Funding & Fee Based Business
	Member of the Committee	Director in Charge of Finance & Operations
Anggota tanpa Hak Suara	Member of the Committee	Executive Officer in charge of Risk Management
	Regular Invitee	Executive Officer in charge of Human Capital
	Regular Invitee	Executive Officer in charge of Business Planning & Assurance
	Regular Invitee	Executive Officer in charge of Business Development
	Regular Invitee	Executive Officer in charge of Operations

The establishment of Information Technology Steering Committee has fulfilled the conditions and competency requirement according to the CGC principles.

duties and responsibilities of information technology steering committee

The duties and responsibilities of Information Technology Steering Committee according to the latest Charter No.07/Pedomankerja/CSGC/V/2021 dated 25 May 2021 are that the Committee is responsible to provide recommendation to the Board of Directors at least in the following matters:

1. Information Technology Strategic Plan in line with the Bank Strategic Plan;
2. Formulation of the main Information Technology policies, standards and procedures;
3. Conformity of the Information Technology projects with the Information Technology Strategic Plan, management information system requirement, and the need of the Bank business activities;
4. Conformity of the implementation of the Information Technology projects with the agreed project charter;
5. Effectiveness of efforts to minimize the risks of the Bank's investment on Information Technology as such that the investment contributes to the achievement of the Bank's business objectives;
6. Monitor the Information Technology performance and its continuous improvement;
7. Resolve Information Technology problems that cannot be solved by users and Information Technology Units in effective, efficient, and timely manner;
8. Adequacy and allocation of the Bank's resources;
9. Provide direction and approval for the strategic initiatives concerning data governance.

information technology steering committee reports

In 2021, the Information Technology Steering Committee held 4 (four) meetings that were attended both in-person and online, and issued no circular decision.

All the meetings complied with the Charter of Information Technology Steering Committee.

Information Technology Steering Committee discussed and provided recommendation to the Board of Directors in 2021 that included amongst others:

1. The Focus of Information Technology was to continue the strategic direction 2021, to support business strategic initiatives, to improve security process and system with regard to application and infrastructure development and to optimize the management of users governance instrument.
2. Optimizing TUR Business services that applied new technology by replacing users' tablets and continuously renewing TUR-Prospera platform core system technology.
3. Developing digital platform including mobile banking and internet banking to ease the customers in accessing services and to open the opportunity to improve the business of the Bank.
4. Continuing the improvement of data governance capability and data management quality in order to provide data that is timely, of good quality and useful to support decision making.
5. Ensuring the readiness of the Bank to implement regulatory system and compliance as the requirement of the Bank as the financial services provider by conducting periodic testing for the recovery system capability of the Bank and periodic audit process by internal audit, external audit, and regulator audit.

information technology steering committee meetings

Name	Position	Meeting Frequency	Percentage of Attendance
		Meeting Realization/Plan	to Planned Meetings
Hadi Wibowo	Chairman of the Committee	4/4	100%
Fachmy Achmad	Member of the Committee	4/4	100%
Dwiyono Bayu Winantio	Member of the Committee	4/4	100%
Gatot Adhi Prasetyo	Member of the Committee	4/4	100%
Dharma Putera	Member of the Committee	3/4	75%
Robertus J. Hadisurya	Secretary of the Committee	4/4	100%

human capital committee

According to the latest Decree of the Board of Directors Number SK.005/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the Composition of Human Capital Committee, the membership status of the Committee is ex officio consisting at least of the following:

	Position	Membership ex officio
Members with Voting Rights	Chairman of the Committee	Director in Charge of Human Capital
	Secretary of the Committee	Executive Office in Charge Human Capital, appointed by Director in Charge of Human Capital
	Member of the Committee	President Director
	Member of the Committee	Director in Charge of Finance & Operations
	Member of the Committee	Director in Charge of Funding & Fee Base Business
Members without Voting Rights	Member of the Committee	Director in Charge of Financing Business
	Regular Invitee	Director in Charge of Risk Management

The establishment of Human Capital Committee has fulfilled the conditions and competency requirement according to the CGC principles.

duties and responsibilities of human capital committee

Duties and responsibilities of Human Capital Committee according to the latest Charter of Human Capital Committee No. 08/PedomanKerja/CSGC/X/2021 dated 4 October 2021 are, as follows:

1. To establish the policy, strategy and strategic objectives in the area of Human Capital;
2. To approve the implementation of Human Capital remuneration program;
3. To approve the recommendations that are beyond the authority of Division Head and/or Director in charge of Human Capital.

human capital committee report

In 2021, Human Capital Committee conducted 6 (six) which were attended both in person and online and issued no circular decision.

All the meetings complied with the Human Capital Committee Charter.

In 2021, the Human Capital Committee discussed and provided recommendation to the Board of Directors that included amongst others:

1. Performance Appraisal 2021 Results and proposal for promotion and salary review 2021 and bonus pool 2020;
2. Decision for BOM members Appointment and One Time Appreciation 2021;
3. Presentation of Manpower Provisions according to Law Number 11 of 2020 concerning Job Creation and PP 35/2021 and Decision on BTPN Syariah Job Evaluation Project and Approval for Life and Permanent Disability Insurance for the Board of Directors BTPN Syariah;
4. Mid-year 2021 Performance Appraisal Report and Decision on Booster 3rd Period LTCP 2021;
5. Decision on Payment of LTCP 2021 and, Decision on Reward & Recognition Program 2021;
6. Decision on program target and compensation target for LTCP 2022 – 2024.

human capital committee meetings

Name	Position	Meeting Frequency Meeting Realization/Plan	Percentage of Attendance to Planned Meetings
Hadi Wibowo	Chairman of the Committee	6/6	100%
Gatot Adhi Prasetyo	Member of the Committee	6/6	100%
Fachmy Achmad	Member of the Committee	6/6	100%
Ibnu Agung Mulyanto ^(*)	Secretary of the Committee	4/4	100%
Sulistyo Yuwono ^(**)	Secretary of the Committee	2/2	100%

Note :

^(*) Ibnu Agung Mulyanto as the new Human Capital Head, serving as the Secretary of the Human Capital Committee being effective since 22 March 2021, replacing Sulistyo Yuwono.

^(**) Sulistyo Yuwono no longer served as Secretary of the Human Capital Committee from 22 March 2021.

risk management committee

According to the latest Decree of the Board of Directors Number No.008/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the Composition of Risk Management Committee, the membership status of the Committee is ex officio consisting at least of the following:

	Position	Membership <i>ex officio</i>
Members with Voting Rights	Chairman of the Committee	Director in Charge of Compliance and Risk Management
	Secretary of the Committee	Executive Officer in Charge of Risk Management
	Member of the Committee	Director in Charge of Funding & Fee Base Business
	Member of the Committee	Director in Charge of Financing Business
	Member of the Committee	Director in Charge of Finance & Operations
	Member of the Committee	Executive Officer in Charge of Financial Planning & Control
	Member of the Committee	Executive Officer in Charge of Human Capital
	Member of the Committee	Executive Officer in Charge of Operations
	Member of the Committee	Executive Officer in Charge of Information Technology
Members without Voting Rights	Regular Invitee	Internal Audit Unit Head
	Regular Invitee	Executive Officer in Charge of Business Risk

The establishment of Risk Management Committee has fulfilled the conditions and competency requirement according to the CGC principles.

duties and responsibilities of risk management committee

Duties and responsibilities of Risk Management Committee according to the latest Charter of Risk Management Committee Number 09/Pedomannya/CSGC/VII/2021 dated 30 July 2021 are, as follows:

1. To prepare risk management policy and strategy including risk limit, and its updates, revision and refinement;
2. To evaluate the conformity to risk management policy in its implementation;
3. To evaluate and provide recommendation on transactions or activities requiring the Board of Directors approval;
4. To evaluate and provide recommendation on transactions or activities which deviate from normal procedures.

risk management committee reports

In 2021, Risk Management Committee has conducted 10 (ten) meetings attended both in-person and online and issued no circular decision.

All the meetings complied with the Risk Management Committee Charter.

In 2021, Risk Management Committee discussed and provided recommendation to the Board of Directors that included monitoring all risks which the Bank was exposed to, that amongst others were the Bank's efforts to help customers impacted by COVID-19, adjustment of operational activities to accommodate health protocols to prevent the spread of COVID-19 and other discussion. In addition to that, discussion also covered the efforts to improve performance and business activities of the Bank.

The Committee's recommendation had been conveyed to the related unit and followed by continuous monitoring for the follow up actions for the said recommendations.

To administer risk monitoring that is integrated with PT Bank BTPN Tbk as the Main Entity, BTPN Syariah conducted periodic discussion as part of alignment reporting to discuss matters requiring reconciliation of both entities, including the obligation to submit consolidated reports to the Main Entity concerning 10 (ten) types of Bank risks and reports of consolidated Risk Profile RBBR, ICAAP according to OJK provisions.

risk management committee meetings

Name	Position	Meeting Frequency	Percentage of Attendance
		Meeting Realization/Plan	to Planned Meetings
Arief Ismail	Chairman of the Committee	10/10	100%
Gatot Adhi Prasetyo	Member of the Committee	10/10	100%
Fachmy Achmad	Member of the Committee	9/10	90%
M.Affendie	Member of the Committee	10/10	100%
Dwiyono Bayu Winantio	Member of the Committee	10/10	100%
Robertus J. Hadisurya	Member of the Committee	10/10	100%
Hendrianto	Member of the Committee	10/10	100%
Ibnu Agung Mulyanto (*)	Member of the Committee	7/7	100%
Sulistyo Yuwono(**)	Member of the Committee	3/3	100%
Dharma Putera	Secretary and Member of the Committee	10/10	100%

Note:

(*) Ibnu Agung Mulyanto as the new Human Capital Head, have served as Member of Risk Management Committee being effective since 22 March 2021, replacing Sulistyo Yuwono

(**) Sulistyo Yuwono no longer served as a member of the Risk Management Committee from 22 March 2021.

business committee

According to the latest Decree of the Board of Directors 009/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the Composition of Business Committee, the membership status of the Committee is *ex officio* consisting at least of the following:

	Position	Membership <i>ex officio</i>
Members with Voting Rights	Chairman of the Committee	Director in Charge of Financing Business
	Secretary of the Committee	Executive Officer in Charge of Business Planning & Assurance in Financing Business
	Member of the Committee	Director in Charge of Finance & Operations
	Member of the Committee	Director in Charge of Funding & Fee Based Business
	Member of the Committee	Executive Officer in Charge of Operations
	Member of the Committee	Executive Officer in Charge of Human Capital
	Member of the Committee	Executive Officer in Charge of Information Technology
Members without Voting Rights	Regular Invitee	Executive Officer in Charge of Distribution di Financing Business
	Regular Invitee	Executive Officer in Charge of Finance
	Regular Invitee	Executive Officer in Charge of Risk Management
	Regular Invitee	Executive Officer in Charge of Business Development

Under several circumstances, member of the Committee can invite Executive Officer and other Officer, whenever required.

The establishment of Business Committee has fulfilled the conditions and competency requirement according to the CGC principles.

duties and responsibilities of business committee

Duties and responsibilities of Business Committee according to the latest Charter of Business Committee Number 010/Pedoman Kerja/CSGC/VII/2021 dated 30 August 2021 are, as follows:

1. To monitor on regular basis the development and strategy of Third Party Funds and Financing Business TUR;
2. To monitor on regular basis Business Financial Performance of Financing Business TUR, Business Process, Business Risk and Human Capital;
3. To review new product or new initiative proposal in TUR Business prior to its presentation to the Board of Directors to secure approval;
4. To develop strategy, policy and guidelines of Financing Business TUR;
5. To study the development and projection of the overall economy as one consideration in setting policy direction.

business committee meetings

In 2021, the Business Committee has conducted 10 (ten) meetings that were attended both in person and online and issued no circular decision.

All the meetings of Business Committee complied with the Business Committee Charter.

In 2021, Business Committee discussed and provided recommendation to the Board of Directors that amongst others included discussion on financing performance, financing risk, key initiatives, human capital and multifinancing. Considering the pandemic that was entering its second year, the Business Committee continued the discussion and monitoring of portfolio restructurization. The discussion in the Committee Meeting also included Mitra Tepat and LPP Merchandise on periodc basis.

business committee meetings

Name	Position	Meeting Frequency	Percentage of Attendance
		Meeting Realization/Plan	to Planned Meetings
Dwiyono Bayu Winantio	Chairman of the Committee	10/10	100%
Gatot Adhi Prasetyo	Member of the Committee	10/10	100%
Fachmy Achmad	Member of the Committee	10/10	100%
Robertus J. Hadisurya	Member of the Committee	9/10	90%
Ibnu Agung Mulyanto ^(*)	Member of the Committee	4/4	100%
Sulistyo Yuwono ^(**)	Member of the Committee	6/6	100%
Dewi Nuzulianti	Secretary and Member of the Committee	10/10	100%

Note :

^(*) Ibnu Agung Mulyanto as the new Human Capital Head, have served as Member of Business Committee being effective since 22 March 2021, replacing Sulistyo Yuwono

^(**) Sulistyo Yuwono no longer served as a Member of the Business Committee from 22 March 2021.

financing policy committee

According to the latest Decree of the Board of Directors Number 010/DIR/CSGC/IV/2021 dated 21 April 2021 concerning the Composition of Financing Policy Committee, the membership status of the Committee is ex officio consisting at least of the following:

	Position	Membership ex officio
Member with Voting Rights	Chairman of the Committee	President Director
	Secretary	Executive Officer in Charge of Risk Management
	Member of the Committee	Director in Charge of Risk Management
	Member of the Committee	Director in Charge of Funding & Fee Based Business
	Member of the Committee	Director in Charge of Financing Business
	Member of the Committee	Internal Audit Unit Head

The establishment of Financing Policy Committee has fulfilled the conditions and competency requirement according to the CGC principles.

duties and responsibilities of financing policy committee

Duties and responsibilities of Financing Policy Committee according to the latest Charter of Financing Policy Committee Number 014/Pedomankerja/CSGC/VII/2021 dated 30 July 2021 are, as follows:

Duties of the Financing Policy Committee

1. Provide input to the Board of Directors in developing the Bank Financing Policy, especially in relation to the application of prudent principle in financing;
2. Supervise the consistent implementation of the Bank Financing Policy and formulate solution should there be any obstacles in its implementation. The Committee will also review the Bank Financing Policy periodically to provide suggestions to the Board of Directors on any amendment or improvement to the Policy whenever deemed necessary;
3. Monitor and evaluate:
 - a. Development and quality of the overall financing portfolio;
 - b. The conformity of Financing Approval Authority implementation;
 - c. The compliance of financing approval process and the quality of financing for certain party or certain big debtor of the Bank;
 - d. The conformity of legal financing limit implementation;
 - e. Compliance to the prevailing laws and regulations in the financing process;
 - f. Resolution of problem financing according to the provisions in the Bank Financing Policy;
 - g. The Bank efforts to allocate adequate amount of provision for financing write off;
 - h. Implementation of Sharia Principles in financing process.

Responsibilities of Duties of the Financing Policy Committee

1. Submit written report periodically to the Board of Directors copy furnished to the Board of Commissioners concerning:
 - a. Monitoring of the implementation of the Bank Financing Policy;
 - b. The result of the monitoring and evaluation.
2. Provide advices for improvement to the Board of Directors copy furnished to the Board of Commissioners concerning the matters mentioned in the report point (1);
3. Should there be any deviation in the implementation of the Bank Financing Policy related to the fulfillment of Sharia principles, such deviation must be informed to the Sharia Supervisory Board.

financing policy committee reports

In 2021, the Financing Policy Committee has conducted 1 (one) meeting online and issued no circular decision.

All the meetings complied with the Charter of Financing Policy Committee.

In 2021 Financing Policy Committee Meeting discussed and provided recommendation to the Board of Directors in matters pertaining to Financing Portfolio of Productive Poor Segment, Financing Portfolio of Segment other than Productive Poor, Evaluation of Financing Provisions and the recommendations.

In general, Productive Poor financing grows well and maintains good quality, reflecting the commitment of the Bank to serve customers' needs. In 2021, the Bank issued several provisions, in response to the business needs as well as in alignment with the government and Financial Services Authority policy to assist the customers impacted by COVID-19, that amongst others included extending financing relaxation, disbursing new financing, and monitoring the financing activities during the pandemic COVID-19.

With regard to non-Productive Poor Financing, the Bank focuses on evaluating the existing financing provisions to ensure the adequacy of internal control in order to implement prudential principles. The minutes of meeting were documented well according to the Charter of Financing Policy Committee.

financing policy committee meetings

Name	Position	Meeting Frequency	Percentage of Attendance
		Meeting Realization/Plan	to Planned Meetings
Hadi Wibowo	Chairman of the Committee	1/1	100%
Arief Ismail	Member of the Committee	1/1	100%
Gatot Adhi Prasetyo	Member of the Committee	1/1	100%
Dwiyono Bayu Winantio	Member of the Committee	1/1	100%
Gatot Prasetyo	Member of the Committee	1/1	100%
Dharma Putera	Secretary of the Committee	1/1	100%

number circular resolution of the board of directors' committees in 2021

ALCO	No Circular Resolution
Information Technology Steering Committee	No Circular Resolution
Human Capital Committee	No Circular Resolution
Risk Management Committee	No Circular Resolution
Business Committee	No Circular Resolution
Financing Policy Committee	No Circular Resolution

corporate social responsibility

Daya

To uphold the principle of "Do Good, Do Well", BTPN Syariah continuously strives to sustain the virtuous cycle by giving back all the benefits that the Bank has received to all stakeholders. All activities in Corporate Social Responsibility are focused on fulfilling the rights of stakeholders which is carried out by the Bank within the compliance corridor and in a responsible manner, in accordance with sharia principles.

Corporate Social Responsibility activities are manifested in various Bank initiatives, one of which is through Daya. Daya constitutes training and empowerment activities that are fully integrated into the Bank's efforts to enhance financial literacy and inclusion.

Daya has classified its activities into 2 (two) categories, namely Daya Program Reguler (Daya Regular Program) and Daya Program Komunitas (Daya Community Program) since 2019. The move of integrating activities into categories aims at improving each programs' functionality and aligning each program with its focus yet remaining directed and measurable. Through various training and empowerment activities within Daya, the Bank intends to create opportunities for growth and improve the quality of lives of underprivileged customers, so that they can experience for themselves of how the Bank has made a difference and how all of their good intentions can be realized faster.

Daya regular program

Empowerment activities during Center Routine Meetings (PRS) includes sharing sessions by discussing tips on general topics related to entrepreneurship, health and environments packaged in brief modules that are relevant to the customers' conditions.

Daya community program

The focus of implementing Daya Community Program is to meet the needs for increasing the skills and capacity of the customers' community through more structured, specific, and effective materials such as training, workshops and research conducted in collaboration with partners and Sahabat Daya (volunteers).

Tepat Peduli

Tepat Peduli Program was launched in 2019 and its implementation continued until the end of Q3 2020. Tepat Peduli was a community care program of BTPN Syariah through various empowerment activities, especially to support the Sustainable Development Goals (SDGs). The implementation of Tepat Peduli Program included the simultaneous nation-wide infrastructure development in 1,000 points of the Bank's operational locations throughout Indonesia, programs to help victims of natural disasters, Tepat Peduli Program for Vaccines. These activities were carried out in collaboration with selected partners and tailored to the needs of the local community such as religious, sanitation, health, environment and other facilities.

sharing with customer program

BTPN Syariah strives to employ effective measures to address social concerns as *langkah tepat bermanfaat* (significant actions for meaningful impacts) for the Bank's customers.

The significant actions were taken by the Bank through the availability of various positive policies to support the government by accelerating vaccination programs in Indonesia, giving appreciation to customers, building customers' discipline and character in 2021. In addition, the Bank strived to assist its customers in going to the next level through mentoring and training programs and business diversification in order to create better lives for its customers, in line with the Bank's Vision and Mission.

BTPN Syariah implemented several programs to assist customers in 2021, which included the following:

1. Tepat Peduli Vaccination

BTPN Syariah carried out a Tepat Peduli vaccination program in collaboration with the regional government to help socialize the importance of vaccination and invited customers and families to receive vaccinations. The program was implemented in 4 cities (Sukabumi, Palembang, Sukoharjo, and Mataram) more than 2,000 participants from financing customers and their communities.

2. Tepat Peduli Education

BTPN Syariah implemented a program to provide children of its customers with educational assistance, which reached 10,300 children. Education aid credit were completed in the fourth quarter of 2021, and the program proceeded with providing webinars and internship opportunities for children who passed the selection process.

3. Gold Sharing Program

The gold sharing program for customers was completed in April 2021. The purpose of the program was not only to show appreciation to Inspirational customers, but also to increase customer loyalty. The total customers who obtained this appreciation reached more than 200 with a total budget of Rp2 billion.

4. Appreciation and Incentive Program

BTPN Syariah carried out appreciation and incentive program to give rewards to customers who consistently built their characters with discipline in accordance with the 4 key characters of empowerment, namely Courage to Do Business, Discipline, Hard Work and Solidarity (BDKS). The number of customers

participated in this program reached more than 253,000 with an outstanding financing of Rp1.9 trillion. The total incentives given were up to 5% of the customers' financing facilities which were paid every three months for a maximum of four payment periods.

5. Mentoring Program (for inspirational customers and successful customers)

This Mentoring Program was given specifically to Inspirational Customers and Successful Customers. The program reached more than 7,000 customers as of 31 December 2021, and conducted through, among others: Entrepreneurship Training, MUI/IRT/ BPOM Certification, Exhibitions, Business Diversification, Tepat Baskets, MSME Competition and Special Environment NI in the Sustainability Business category.

creating a positive workplace

Providing Employment Opportunities and Gender Equality

BTPN Syariah has continuously provided employment opportunities that encourage gender equality through continued focus on empowering women, who are the front-liners, #bankirpemberdaya that demonstrate resilience in serving customers, most of whom are female customers.

BTPN Syariah promotes equality for employees and prospective employees and provides equal employment opportunities, regardless of ethnicity, race, age, ethnic background, religion and gender.

Gender equality in BTPN Syariah was reflected in the composition of leadership bank-wide in BTPN Syariah, including the composition of the Board of Directors, Board of Commissioners, Sharia Supervisory Board and Executive Officers, as follows:

Composition	Total	Female	Male
Board of Directors	5	0	5
Board of Commissioners	4	2	2
Sharia Supervisory Board	2	0	2
Board of Management	5	1	4
Senior Employees (Including Executive Officers)	166	55	111
Supervisor	1.559	1.235	324
Staff	10.477	10.287	190

Education	2020		2021	
	Female	Male	Female	Male
Post Graduate	24	39	28	42
Bachelor	5.055	427	5.130	456
Diploma	1.024	86	962	80
High School Equivalent	5.175	69	5.460	60

Status	2020		2021	
	Female	Male	Female	Male
Permanent	4.345	558	3.689	582
Non Permanent	6.933	63	7.891	56

Age	Total in 2021	Female	Male
< 25 years	5.450	5.421	29
25 - 29	4.300	4.214	86
30 - 34	1.640	1.487	153
35 - 39	477	307	170
40 - 44	182	73	109
45 - 49	97	42	55
50 - 54	55	29	26
55 - 59	14	6	8
> 59 years	3	1	2

people development and infrastructure strengthening

Identification of organizational talent was carried out in a more structured manner in 2021 to ensure that BTPN Syariah continuously retained highly capable Leadership Talents in the long term. People development programs were conducted in various ways through in-class training, combined with mentoring, assignments and rotations with the aim of providing more exposures, increasing competencies and resilience to meet various challenges.

Automation in business and operational processes continued to be developed with the aim of making work processes more efficient and effective, updating important information more quickly and accurately, so that the decision-making process can be carried out faster. This will boost employee productivity.

work health and safety

BTPN Syariah has continuously prioritized employee safety and security in order to prevent them from accident or illness in the work areas, thereby creating a safe and conducive work environment.

The Safety and Security Unit under the coordination of the Corporate Services Division regularly communicates the latest safety conditions in the workplace. Furthermore, it conducts regular socialization and training to prevent work accidents, such as "fire drill" training to anticipate fire emergencies. In addition, the Unit carries out training on safety riding on regular basis both internally and externally in collaboration with Astra Honda Motor for employees working in the field. The work safety refresher programs are also delivered regularly via email to all employees providing important tips about maintaining safety at work, and other tips about health to prevent any illness.

BTPN Syariah has formed an Incident Management Team (IMT), which is led directly by members of the Board of Directors and consists of Senior Employees from various relevant Divisions from Head Office to regional areas. IMT has provided fast responses and took the necessary actions in the event of a natural disaster as well as in preventing and handling the impact of the COVID-19 pandemic. Since the pandemic broke out in early 2020, IMT has developed health protocols and regularly socialized them to all employees to help them adapt to the new habits.

IMT consistently provides supporting infrastructures in overseeing and keeping employees' health in prime conditions. All employees regularly fill in the COVID-19 Risk Self-Assessment form issued by IMT, so that employees' conditions can be properly monitored

and anticipatory measures can be taken should anyone be infected by COVID-19. In order to achieve herd immunity, BTPN Syariah supports the government in accelerating vaccination programs for employees by participating in the Gotong Royong Vaccination Program.

The Board of Directors monitored the conditions of all Bank employees through IMT as the pandemic entered the second year and ensured adequate distributions of supplements, vitamins and oximeters in 2021. The distributions complemented the previous ones of Personal Protective Equipment, face shields and masks that were executed in 2020 and intended for all employees in Head Office, Branch Offices and Wisma throughout Indonesia. To ensure langkah tepat bermanfaat (significant actions for meaningful impacts) in providing employees with a quick response to the pandemic, the Board of Directors approved the provision of a Telemedicine platform. The Telemedicine was given especially for employees infected by COVID-19 by providing online medical consultation and treatment services, prescribing drugs, directing employees for in-person examinations or giving inpatient referrals.

BTPN Syariah ensures the fulfillment of employees' rights to receive health insurance and health facilities. BTPN Syariah has registered all employees as members of BPJS Kesehatan (the Healthcare and Social Security Agency), provided health insurance and other health facilities for employees.

work accident rate

BTPN Syariah provides insurance in accordance with the prevailing company regulations as well as other insurance for employees who pass away or suffer permanent disability due to accidents during working hours.

The Banks continuously campaigns for safe driving for its employees.

increasing information disclosure through social media

As a form of implementing the Public Company Governance Guidelines on the Principles of Improving the Implementation of Information Disclosure, BTPN Syariah has utilized the use of information technology more broadly, effectively and efficiently, with greater benefits.

To complement its website as a medium for information disclosure, the Bank has utilized social media Facebook and Instagram to feature the profiles of its inspirational employees and customers, and Youtube to share information on corporate activities and socialization. To describe the company's corporate profile comprehensively, BTPN Syariah has used LinkedIn as a more formal network media.

Under the supervision of the Corporate and Marketing Communication Division, BTPN Syariah regularly provides information updates on social media to employees. Bank employees are urged to remain careful and polite when communicating their aspirations, both during personal and corporate activities that are uploaded to social media.

With regard to increasing internal security on the use of social media, BTPN Syariah has carried out regular corporate socialization program to maintain security on social media, including to prevent crimes of phishing emails. Various tips on using Public Spots are continuously distributed to employees to create awareness and protection of communication channel in order to prevent employees from various crimes committed by irresponsible parties through social media. The tips and appeals issued include tips to refrain from downloading any files in public spaces, be cautious of any pop-up advertisements that frequently appear when using a public hotspot and not to click on the advertisement if uncertain of its validity.

In addition to increasing information disclosure through social media, the Corporate and Marketing Communication Division has conducted socialization programs and issued appeals through email blast addressed to all employees to stress the importance of maintaining health and creating a positive and healthy work environment as appropriate and beneficial measures. Various appealing illustrations are presented to

disseminate information with subjects such as Be Cautious of the Spread of the COVID-19 Virus, Be Vigilant in Preventing and Controlling the COVID-19 Virus, Be Alert to Phishing Emails, Be Ready to Anticipate Floods, Vaccine Identification, Comply with Health Protocols During Ramadan (Fasting Month), Be Cautious and Be Familiar with Symptoms of the New Variant of Covid, How to Manage Finance and Anti-Fraud campaign.

Other programs include #bankirpemberdaya Class, Getting to Know the Board of Directors, Family Gathering, Podcasts with the Board of Directors and Management with highly appealing themes related to working, digital transactions and Getting to Know the New Variant of Covid by subject matter experts.

BTPN Syariah upholds employees' freedom to use social media provided it does not generate any risks to proprietary information, confidentiality and the Bank's reputation.

To minimize risks to the Bank and its employees, BTPN Syariah has developed internal guidelines to provide parameters and clarity to employees about behaviors on social media that are in accordance with social ethics.

education and training

In line with the Bank's business plan, BTPN Syariah continuously conducts training and development programs through internal and external training as well as assignments to explore insights and unlock more employees' potentials.

The Human Capital Division provides policies, procedures and work processes to support training to employees so that training can be conducted properly and achieve its goals, in accordance with the needs of BTPN Syariah and in compliance with the prevailing regulations.

Collective training programs have been carried out using e-learning and gamification modules since these approaches are preferred by millennial employees, who make up the majority of the employee population in the field.

BTPN Syariah developed a more structured training and certification curriculum in 2021 which was intended for teams in the field, namely Community Officers (CO) who serve customers directly. This curriculum is expected

to increase competencies in line with CO's career advancement as well as prepare them as highly skilled field leaders.

To respond to the pandemic conditions, the Human Capital Division has organized employee training programs online while continuously maintaining the quality of the training and its effectiveness. The Bank has equipped training facilitators with special training on how to teach using online media. The positive impact of conducting online training is its ability to reach a larger number of employees at a relatively lower cost. This online training model is planned to be continued and developed considering its good results.

The employee development program for leadership level in BTPN Syariah has been conducted through training that focuses on discovering personal strengths and how to develop them to become effective leaders. Through providing master's degree scholarship program in collaboration with business schools of leading universities in Indonesia, the Bank strives to develop organizational talents at middle level enabling them to develop growth mindset and thrive in meeting future organizational challenges. An in-depth assessment program is carried out to develop bench strength of future leaders.

Collaboration programs with universities have also been developed. BTPN Syariah participated in the Merdeka Campus program in 2021, by providing an internship program for final year students. Mentors were available for students who joined this program, so that the students obtained high quality of education. Participants who successfully completed the internship program had the opportunity to become pipelines of prospective employees to work in BTPN Syariah.

BTPN Syariah conducted 559 training sessions, which were facilitated by Human Capital Division and attended by 28,127 participants with a total of 5,130 training hours that was equivalent to 213 days throughout 2021.

employee remuneration and benefit management

The Bank provides recognition and remuneration to employees based on merit while taking into account the market practices in the industry, internal equity and company capabilities.

The initiatives to provide special recognition programs in 2020 were continued in 2021 in order to appreciate the resilience of employees who maintained high performance despite the challenging situations as a result of the pandemic. Incentive programs for frontline MMS employees were continued to show appreciation for revenue contributors and intended to increase staff engagement as well as reduce MMS employee turnover.

With regard to the employee health programs that were socialized in 2020, they were continued regularly in 2021 through educational sessions related to the prevention and handling of COVID-19 for employees, in collaboration with commercial health insurance providers. These measures were important to ensure that employees maintain discipline in applying health protocols. In addition, health articles were regularly disseminated to all employees.

BTPN Syariah also provided online doctor consultation services and daily health monitoring by nurses for employees who were positive for COVID-19. The Incident Management Team actively helped employees who needed oxygen tubes and convalescent donors. To help prevent the spread of COVID-19, BTPN Syariah distributed vitamins and oximeters to all employees.

employee grievance procedures

BTPN Syariah takes actions on any employee grievance related to work conditions. The employees' immediate superior shall take follow-up actions on the grievance, and if the grievance is not resolved by the employee's immediate superior and if necessary, the case can be escalated to a higher level.

The Industrial Relations Unit in Human Capital Division is in charge of following up on the grievance handling related to employment issues in accordance with the prevailing procedures in BTPN Syariah.

There was no Labor Union in BTPN Syariah as of 31 December 2021.

work and social balance

In carrying out its corporate social responsibility to create a healthy, dynamic and positive work environment for its employees, BTPN Syariah is committed to ensuring a balance between work and social life. The Bank provides resources for employees in the fields of sports, health, and other collective activities of a religious nature.

1. Sport and Health

BTPN Syariah provides resources to foster a culture of healthy living for its employees across divisions by facilitating employees' hobbies in sports through PRISMA Club. Building synergy across units is expected to not only foster a healthy positive culture in the workplace, but also encourage creativity and achievements in sports.

In view of the conditions and impact of the pandemic, sports activities involving large numbers of people were not exercised in 2021 because preventing the spread of COVID-19 remained an important priority.

In addition to maintaining employee's physical health, BTPN Syariah provides consultation services for employees, namely the Employee Assistance Program. Through counselling provided by experts in Adult and Child Clinical Psychologists, Industrial and Organizational Psychologists, Psychologists in Education, Financial Consultants, and other fields, employees receive help in a practical, positive and result oriented manner. These are expected to increase employees' productivity and maximize their potentials since there are no distractions caused by personal or family issues.

BTPN Syariah provides three important insurances for employees, namely Health Insurance, BPJS Kesehatan (the Healthcare and Social Security Agency) and BPJS Ketenagakerjaan (the Workers Social Security Agency). Each insurance is equipped with its own card and e-ID to make it easier for employees to obtain services and enjoy the facilities. These various programs aim at meeting the needs of employees for first aid from first-level health facilities, insurance for employees requiring medical treatments or experiencing accidents in

the insurance provider's hospitals in accordance with the prevailing regulations, and old-age insurance program facilities when employees no longer work.

2. Religious Social Activities

Under the coordination of the PRISMA Club, BTPN Syariah provides resources to balance employees' needs by conducting regular sessions on Islamic spiritual enlightenment, one of which is carried out every Friday (Jumat Barokah) and other regular activities (1 Hour Session with Ustadz). Activities to deepen spiritual faith has become one of the measures to prepare future leaders with strong characters in accordance with sharia principles.

BTPN Syariah provides a Musholla (prayer room) with locker and ablution facilities in its Head Office for employees who wish to do prayers.

Every corporate activity in BTPN Syariah always starts with a prayer, that has become a culture that continues to prevail.

During the COVID-19 pandemic, religious social activities continued to be carried out online through Information Technology-based medium using Microsoft Teams video conference. This was taken as one of the anticipatory measures to break the chain of COVID-19 spread.

3. Employee Engagements

To accelerate information disseminations to employees, BTPN Syariah disseminates and packages information about BTPN Syariah and national banking to employees in a concise, brief and informative manner through e-newsletters and webinars. The newsletters provide health tips, awareness campaigns on information security, fraud prevention, and other issues. Webinars have also been conducted several times with topics around COVID-19 and awareness of gender-sensitivity-based communication.

Another approach to promote employee engagement in BTPN Syariah includes holding interactive dialogues such as Senior Officers Quarterly Briefings attended by Senior Employees, to provide updates on the Bank's progress and quarterly financial reports. Other dialogues between Management and

employees were also carried out frequently in 2021, both online and direct visits to regions in the fourth quarter with strict adherence to health protocols.

Employee Engagements in BTPN Syariah is further strengthened through "media berbagi" (sharing media) involving BTPN Syariah Peduli Banjir (Cares for Floods) and Peduli Gempa (Cares for Earthquakes). Employees were trained mentally to continuously share and contribute a portion of their income through "media berbagi". BTPN Syariah also undertook relief efforts to distribute basic necessities such as used clothes, blankets, medicines and food.

4. Appreciations for Customers' Works

To show appreciation for customers' works, BTPN Syariah held the "Bunga Rampai Online" exhibition in collaboration with partners and e-commerce sales programs during the COVID-19 pandemic. This activity aimed at getting all employees to know customers better through their works. All employees could participate and got involved by buying the customers' works. In addition, this program was intended to help increase customers' capacity by providing market access. Having created growth opportunities for customers while allowing employees to enjoy the customers' work, will strengthen the engagements between the employees and customers.

Bunga Rampai was carried out online #Local Support Local during the COVID-19 pandemic. This exhibition was conducted through social media (Instagram) and e-commerce such as Shopee, Bukalapak and Tokopedia, which sold products produced by customers from all over Indonesia in three categories, namely dry food, textiles and crafts.

Showing appreciations for the customers by displaying their works to be known by employees provides opportunities for the work to also be known by other external parties who visit BTPN Syariah, which will provide further added value to BTPN Syariah's customers.

5. Fair Treatments to All Employees

BTPN Syariah provides equal opportunities to all employees in their careers and personal developments as well as implements a fair performance appraisal system.

To appraise employees' performances, the Bank applies clear and measurable key performance indicators that are mutually agreed by superiors and their subordinates. The employee performance appraisal is based on competencies and not on subjectivity.

6. Use of Company Facilities

BTPN Syariah dedicates a common room called Beranda (Verandah) in its Head Office for employees to do light activities while taking a rest. The room has a modern design with a bright color scheme, equipped with facilities for games such as foosball, a pool table and a music studio as well as a karaoke room that is available after office hours. A flat-screen TV with speakers and other electronics equipment are available for watching programs together.

BTPN Syariah's office also provides a canteen and pantry for employees. Its Head Office area is equipped with a lactation room with a refrigerator specifically for breastfeeding mothers.

7. New Way of Working (NWW)

BTPN Syariah has implemented a New Way of Working (NWW) system for its employees. Under the new way of working, small teams (squads) are formed. This approach will improve collaboration because the squads consist of talents from various relevant divisions who complement each other to deliver products faster and in line with the needs of users or customers.

The spirit of how the NWW works continues to be adopted and implemented, not only in the digital product development areas, but also in other units in order to further develop collaboration and implement process improvements faster.

More intensive training and sharing sessions related to NWW were carried out in 2021, to improve employees' understanding and competencies in adopting this new way of working.

8. Anti-Corruption and Anti-Money Laundering Policy and Counter-Terrorism Financing Policy

BTPN Syariah applies a zero tolerance for any form of bribery (including to and/or from customers, partners, government officials, employees) and corruption. Any violation of these matters will be processed as a civil or criminal case in accordance with the prevailing regulations. All #bankirpemberdaya have filled in an Integrity Pact to fulfill the Financial Services Authority Regulation Number 39/POJK.03/2019 concerning Implementation of Anti-Fraud Strategy for Commercial Banks. Provisions on this policy are stipulated in the Code of Ethics of BTPN Syariah.

BTPN Syariah is fully committed to implementing regulations related to Anti-Money Laundering and Counter-Terrorism Financing (APU PPT) including the implementation of Know Your Customer (KYC) principle. BTPN Syariah and its employees have to act diligently to prevent its products and services from being misused for money laundering and terrorist financing and detect suspicious transactions in accordance with the prevailing regulations.

With regard to prevention of criminal offence of bribery and corruption, employees are prohibited from giving and/or receiving gifts including entertainment to or from customers, partners or government officials that have the potential to influence business decisions, among others:

- a. Employees are prohibited from giving funds or accepting any form of gifts from other parties as a form of remuneration for interpersonal services related to their work or positions;

- b. If the acceptance or giving of gifts from or to other parties is impossible to avoid, employees shall submit a written declaration to their superiors;

- c. Gifts or remuneration in the form of cash in any amount is prohibited.

Implementation and prevention of corruption, which were carried out by the Bank in 2021, included:

1. The Bank reviewed procedures for entertainment and gifts on a regular basis;
2. All levels of the Bank's organization, including the Board of Directors, Board of Commissioners and every employee of the Bank signed an integrity pact, in which the Bank played an active role in preventing and eradicating fraud and creating a work environment that is free from corruption, collusion and nepotism.
3. The Bank conducted training on prohibition of receiving gifts and entertainment to improve the quality of its human capital. The training was given to new employees and regular refresher courses were also carried out using e-learning or online communication media.

corporate social responsibility for the environment

The Bank continuously strives to realize and make positive contributions and synergies both to the environment and society. This effort is a manifestation of the Bank's concern about improving the quality of life on Earth. The Bank has adopted various approaches, including using natural resources in a responsible manner and adopting business practices that provides protection to its customers.

responsible use of natural resources

eco-friendly head office

BTPN promotes eco-friendly concept for its Head Office and Sharia Branch Offices in carrying out its daily operational activities in order to continuously reduce the environmental impacts in the banking industry. The Bank is exposed to the effects of energy sources such as electricity, water and air, as well as elements of supporting activities such as plastic and paper that are the sources of negative impacts on the environment.

management of energy sources from electricity, water, air

BTPN Syariah officially operated in the new Non-Operational Head Office in accordance with the Approval Letter received from the Financial Services Authority Number S-36/PB.13/2017 dated 14 February 2017.

The new Head Office features an eco-friendly building concept where some of its materials and designs are derived from nature. The Head Office's approach in managing energy resources from electricity is to limit the use of electricity, by selecting energy-saving light bulbs equipped with motion sensors that regulate lighting needs. The building management only needs to place light bulbs at several points to illuminate a group of people at once and the light will turn off automatically when the sensor no longer detects movements.

Another eco-friendly concept applied to the office space to manage electricity energy is the pervasive use of glass for office windows allowing sunlight to illuminate the workspace, and thus reduce the use of electric lights during the day.

The office space in BTPN Syariah is equipped with air conditioners with restricted operating time for employees' comfort.

The Head Office in Menara BTPN Building has an employee canteen with a self-service concept, where food waste is disposed of in an organized

and orderly manner. This facility for employees is also equipped with an energy-saving food warmer. The employee canteen provides cutleries to reduce the use of plastics, and therefore lower plastic wastes. The Bank also provides drinking water for employees through water purifiers, which have passed the tests by the Indonesian Ministry of Health. The use of water purifiers naturally reduces the consumption of bottled water and decreases plastic wastes from plastic water bottles.

All work spaces in BTPN Syariah are smoke-free rooms to keep the air in the office areas clean. In synergy with the Parent Bank, BTPN Syariah provides commuter transports around Head Office areas for employees to reduce the use of vehicles and lower fuel consumption.

The eco-friendly concept is also applied to Sharia Branch Offices and other Functional Offices.

The application of an eco-friendly office concept in BTPN Syariah not only reduces carbon gas emissions from the use of electricity, water and air, but also reduces office operational costs in the long run.

paper management

Management has applied paperless concept to most of the Corporate Meetings. BTPN Syariah manages paper use by optimizing the use of electronic communication (email). Paper management is also done through the Bank's initiatives to improve services in the field by providing platforms in information technology, including electronic financial access to customers and the use of tablets for employees to process banking transactions and replace the excessive use of paper.

BTPN Syariah reuses table calendars distributed to employees. Each calendar from the previous year is collected for recycling.

plastic material management

BTPN Syariah has actively initiated plastic management.

BTPN Syariah has consistently applied the mandatory use of a tumbler by every employee in work areas and meeting rooms since 2019. The mandatory use of tumblers is one of the initiatives to curb the use of plastic-based drinking bottles.

Environment Management in Extending Financing

In accordance with Sharia principles, BTPN Syariah is very selective in extending financing to underprivileged customers by not providing financing facilities to customers whose businesses damage the environment and do not comply with sharia principles.

Customer Protection Practices

Organizational Structure

The Customer Complaint Settlement Unit (UPPK) is a unit within the Operations function in the Directorate in charge of Operations and Finance. The unit was established by BTPN Syariah to handle and resolve complaints submitted by customers. This unit has been equipped with policies and procedures on handling, resolving, and reporting consumer complaints.

Mechanism for Managing Customer Complains

BTPN Syariah has established a mechanism for managing customer complaints. Complaints are submitted through contact channels in Branch Offices, Sub-Branch Offices and Operational Functional Offices (KFO) throughout Indonesia and BTPN Syariah's Call Center at telephone number 1-500-300 and Toll-Free telephone number 0-800-1500-300.

Every complaint submitted by customers is processed free of charge at all stages of handling customer complaints.

- a. Complaints are submitted directly through contact channels, registered and resolved by officers and officials in the contact channel.
- b. Complaints that come through contact channels and require further investigation are registered by Person in Charge (PIC) of the contact channel and submitted to Customer Complaint Settlement Unit (UPPK). UPPK then takes action to resolve the customer complaints in accordance with the prevailing policies and procedures of BTPN Syariah.

- c. UPPK conducts monitoring to ensure that all customer complaints have been resolved, whether received through the contact channels' PIC or the traceable application in Integrated Customer Service System (SLKT) of Financial Services Authority.
- d. UPPK submits consolidated customer complaint reports to the Regulator regularly in accordance with the prevailing regulations.

Number of Customer Complaints

BTPN Syariah received 6,976 incoming contacts, consisting of 26.4% requests, 67.3% inquiries, and 6.3% complaints in 2021.

Statistics for Settlement of Customer Complaints in 2021 are as follows:

No	Products and Services	Resolved		In Process		Number of Complaints
		Total	Percentage	Total	Percentage	
1	BTPN Wow! iB	281	100,00%	-	0,00%	281
2	PMD	82	100,00%	-	0,00%	82
3	Mobile Banking	38	100,00%	-	0,00%	38
4	Savings	21	100,00%	-	0,00%	21
5	ATM	18	100,00%	-	0,00%	18
Total		440		-		440

- All customer complaints were resolved in less than 20 working days (within 8 working days on average)
- Incoming contacts: January – December 2021

BTPN Syariah keeps on improving the customer complaint management in a comprehensive manner by continuously refining the infrastructure and process of resolving customer complaints as part of BTPN Syariah's commitment to improve customer satisfaction.

Disclosures of BTPN Syariah's Environmental Social Responsibility and Good Corporate Governance are made in a more comprehensive manner in the 2021 Sustainability Report, separate from this Annual Report.