

Training and Competency Development Types/Materials	Time and place Implementation	Organizer	
BTN Leadership Forum 2023	May 12 -13, 2023 at Padma Hotel Semarang	PwC and Korn Ferry	
ESG Fundamentals	July 12 – 14, 2023 in Bandung	CRMS Indonesia	
Carbon Trading Opportunities in Decarbonization Efforts	July 27, 2023 via Zoom Meeting	OJK Institute	
Webinar on the Effectiveness of Digital Maturity Assessment in Measuring the Maturity of Banking Digital Transformation	August 28 – 28, 2023 via Zoom Meeting	FKDKP	
Board of Commissioner Forum 2023	September 15 - 16 2023 at Ayana Hotel Labuan Bajo, NTT	LPPI	
Result-Focused Project Design and Monitoring	June 20, 2023 at Mandiri University, Jakarta	ADB & Mandiri University	
How To Manage Climate Related Risk in Banking Industry	June 22, 2023 via Zoom Meeting	OJK Institute	
Managing for Development Results	October 3, 2023 at PLN University, Jakarta	ADB & PLN University	
GRC Integrated Information for Supervisionary Board	October 5, 2023 via Zoom Meeting	BUMN University	

Competency Development of the Board of Commissioner Secretary

Implementation of Duties of the Board of Commissioners Secretary

The Secretary of the Board of Commissioners shall carry out the following duties:

- To carry out administrative activities within the secretariat of the Board of Commissioners.
- 2. To Organize Board of Commissioners Meetings and meetings between the Board of Commissioners and Shareholders, Directors, and other stakeholders, including preparing meeting invitations, preparing meeting materials, and preparing minutes of meetings of the Board of Commissioners, including minutes of meetings between the Board of Commissioners and the Board of Directors.
- 3. To deliver the original minutes of the Board of Commissioners meeting to the Company.
- To draft the Work Plan and the Board of Commissioners' Budget (RKAP).
- 5. To prepare the Board of Commissioners reports.
- To ensure that the Board of Commissioners complies with statutory regulations and applies the principles of good corporate governance.
- To provide the information required by the Board of Commissioners periodically and/or at any time it is requested.
- 8. To coordinate Committee members (if needed) to facilitate the duty of the Board of Commissioners.
- 9. Acting as a liaison officer for the Board of Commissioners with other parties
- 10. Collecting data, reports and/or information relevant to the implementation of the duties of the Board of Commissioners.
- To perform other duties assigned by the Board of Commissioners regarding the duties and the functions of the Board of Commissioners

Audit Committee

The Company establishes the Audit Committee in order to support the Board of Commissioners in carrying out the supervisory functions, including monitoring and evaluating the implementation of the internal control system, assessing the implementations of activities and the audit results carried out by the Internal Audit Unit and external auditors, reviewing financial information to be issued by the Company, and reviewing the compliance with the provisions related to the Company's activities.

Legal Basis for Establishing the Audit Committee

The establishment of the Audit Committee is based on the following regulations:

- Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
- Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.
- Bank Indonesia Regulation Number 11/33/PBI/2009 dated December 7, 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
- OJK Regulation No. 33/ POJK.04/2014 dated December 8, 2014, concerning the Board of Commissioners of Issuers of Public Companies.
- OJK Regulation No. 55/ POJK.04/2015 dated December 23, 2015, concerning the Establishment and the Guidelines for the work of Implementation of the Audit Committee.
- OJK Regulation No. 01/ POJK.03/2019 dated January 28, 2019, concerning the implementation of the Internal Audit Function in Commercial Banks.



- OJK Regulation No 39/ POJK.03/2019 dated December 19, 2019, concerning the implementation of Anti-Fraud Strategies for Commercial Banks.
- OJK Regulation Number 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
- OJK Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
- OJK Circular Letter Number 35/SEOJK.03/2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks.
- The Company's Articles of Association as stated in the Deed of Decree of the Annual GMS of PT Bank Tabungan Negara (Persero) Tbk Number 28 dated March 28, 2023.
- Decree of the Board of Commissioners Number 05/KOM/ BTN/2023 dated December 13, 2023 concerning Guidelines and Work Rules for the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk.

Duties and Responsibilities of the Audit Committee

In carrying out its functions, the Audit Committee shall perform the following duties and responsibilities:

- A. Internal and External Audit
 - 1. Assisting the Board of Commissioners to ensure the effectiveness of the internal control system;
 - Monitoring, reviewing, and assessing the effectiveness of the implementation of Internal Audit and External Audit, including WBS management.
 - Providing recommendations to the Board of Commissioners regarding: appointment and removal of the Head of the Internal Audit Work Unit, and provision of annual remuneration for the Internal Audit Work Unit as a whole as well as performance awards.
 - 4. Monitoring and evaluating audit planning, audit implementation and follow-up monitoring of audit results, to assess the adequacy of internal control including the adequacy of the financial reporting process in accordance with the provisions of laws and regulations, the articles of association and/or GMS/Ministerial decisions.
 - Providing recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the Internal Audit Work Unit.
 - 6. Ensuring that the Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, Sharia Business Unit Supervisory Board, External Auditor and Financial Services Authority.
 - 7. Reviewing and evaluating internal auditor reports periodically, recommending and ensuring that the Board of Directors takes corrective action to overcome control weaknesses, fraud, compliance issues with policies and laws and regulations or other problems identified and reported by the Internal Audit Work Unit.
 - 8. Evaluating the performance of the Internal Audit Work Unit.
 - Ensuring the objectivity and independence of internal auditors and external auditors.

- 10. Ensuring that the Internal Audit Work Unit upholds integrity in carrying out its duties.
- Reviewing the implementation of audits by internal auditors and supervising the implementation of follow-up actions by the Board of Directors regarding the findings of internal and external auditors.
- 12. Providing recommendations to the Board of Commissioners regarding the issuance of the Internal Audit Charter.
- 13. Providing recommendations to the Board of Commissioners regarding the appointment of an independent quality controller from an external party to conduct a review of SKAI's performance.
- Carrying out monitoring and evaluation used to provide recommendations kepada Dewan Komisaris paling sedikit terhadap:
 - Implementation of the duties of the internal audit work unit.
 - Conformity of financial reports with financial accounting standards.
 - Implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's internal audit work unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions.
- B. Financial Reporting

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- Carrying out the procurement process for prospective public accounting firms in accordance with the provisions for procurement of bank goods and services, and if necessary, request assistance from the Board of Directors in the procurement process.
- Providing recommendations to the Board of Commissioners regarding the appointment of Accountants/Public Accountants/Public Accounting Firms based on independence, scope of assignment and compensation for services.
- Evaluating the implementation of audit services for annual financial information carried out by Accountants/ Public Accountants/Public Accounting Firms.
- Monitoring and reviewing the financial reporting process audited by the External Auditor.
- Ensuring the credibility and objectivity of the Bank's financial reports to be issued to external parties and supervisory bodies, including following up on complaints and/or notes of irregularities in the report during the Audit Committee review period.
- Carrying out monitoring and evaluation used to provide recommendations to the Board of Commissioners regarding the conformity of financial reports with financial accounting standards.
- Reviewing financial information that will be issued by the bank to the public and/or authorities, including financial reports, projections and other reports related to the bank's financial information.
- Providing an independent opinion in the event of a difference of opinion between management and the Accountant regarding the services provided.
- 9. Reviewing complaints related to the bank's accounting and financial reporting processes.

- C. Others
 - Providing evaluations/recommendations to the Board of Commissioners regarding the appointment, reappointment and removal of Rating Companies to carry out Sound Level Assessments (Company Ratings) based on independence, scope of assignment and service fees.
 - 2. Providing recommendations regarding improvements to the management control system and its implementation.
 - 3. Ensuring that there are satisfactory evaluation procedures for all information issued by the bank.
 - Identifying matters that require the attention of the Board of Commissioners as well as other duties of the Board of Commissioners.
 - 5. Carrying out tasks related to risk management as regulated in statutory regulations.
 - 6. Carrying out other authorities, duties and responsibilities related to its functions.
 - 7. Reviewing compliance with laws and regulations relating to bank activities.
 - 8. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest of the bank.

9. Maintaining the confidentiality of documents, data and bank information.

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10. Carrying out other duties of the Board of Commissioners in accordance with the Audit Committee's field of duties.

Audit Committee Charter

The Audit Committee holds an Audit Committee Charter based on the Board of Commissioners' Decision of Bank BTN number 06/KOM/BTN/2023 dated December 13, 2023, regarding Guidelines and Procedures for the Work of the Audit Committee of PT Bank Tabungan Negara (Persero) Tbk. The Guidelines and Procedures for the Work or the Audit Committee Charter serve as a reference for the Audit Committee in carrying out its duties effectively. The Audit Committee Charter is created with the aim of being the basis and guidance for the Audit Committee in carrying out its duties, including monitoring and evaluating the implementation of the internal control system, assessing the implementation of audit results carried out by the Internal Audit Unit and external Auditors, reviewing financial information to be issued by the Company, and reviewing the compliance with regulations relating to the Company's activities.

Chapter I	General Provisions, the Purpose of Establishing the Audit Committee Charter	Article 1	General Provisions		
		Article 2	Definition, Purpose, and Objectives of the Guidelines and Procedures for the Work of the Audit Committee.		
Chapter II	Duties, Responsibilities, and Authorities of the Audit Committee	Article 3	Audit Committee Responsibilities and Authorities		
		Article 4	Audit Committee Obligations		
Chapter III		Article 5	Procedures and Working Methods of the Audit Committee		
	Working Procedures, Information Access and Confidentiality, Composition, Structure, and Membership Requirements	Article 6	Access to and Confidentiality of Information		
		Article 7	Structure, Appointment, and Termination of the Audit Committee		
		Article 8	Membership Requirements of the Audit Committee		
	Meeting, Reporting, Work Plan, Budget, Income, and Audit Committee Service Period	Article 9	Audit Committee Meetings		
		Article 10	Audit Committee Reporting		
Chapter IV		Article 11	Work Plan and Budget of the Audit Committee		
		Article 12	Compensation for Audit Committee Members		
		Article 13	Term of Office		
Chapter V	Education, Support Personnel, and Complaints Handling	Article 14	Enhancement of Professionalism for Audit Committee Members and the Use of Support Staff		
		Article 15	Handling Complaints or Reports of Alleged Violation Related to Financial Reports		
Chapter VI	F 1 1 1 .	Article 16	Evaluation		
	Evaluation and closing	Article 17	Conclusion		

The contents of the Audit Committee Guidelines and Work Rules (Charter) include, among others:

Authorities of the Audit Committee

The Audit Committee is granted authority by the Board of Commissioners to:

- 1. Access Bank documents, data, and information regarding the Bank's employees, funds, assets, and required resources.
- Communicate directly with employees including the Board of Directors and those who carry out the internal audit, risk management, and accountants regarding the responsibilities of the Audit Committee.
- Involve independent parties outside the members of the Audit Committee who are needed to assist them in carrying out their duties (if needed).
- 4. Do other authorities assigned by the Board of Commissioners.



Term of Office of the Audit Committee

The term of office for the Audit Committee members who are not members of the Board of Commissioners is no more than (3) three years and may be extended for 1 (one) or 2 (two) more years of service, without prejudice to the right of the Board of Commissioners to dismiss them at any time.

Structure, Membership, and Expertise of the Audit Committee

The Audit Committee is established by the Board of Commissioners, consisting of a chairperson and members, all of whom must be entirely independent. The committee comprises a minimum of 3 (three) members, including Independent Commissioners from both within and outside the Company. The membership of the Audit Committee must include at least 1 (one) Independent Commissioner who also serves as the Chair, 1 (one) Independent Party with expertise in finance/accounting, and 1 (one) Independent Party with expertise in legal/banking matters. This composition ensures a diverse and qualified team overseeing financial governance and compliance matters.

The chairman and members of the Audit Committee are appointed and dismissed by the Board of Commissioners. The Chairman of the Audit Committee is an Independent Commissioner. Audit Committee members may come from members of the Board of Commissioners or outside the Company.

The structure, membership, and expertise of the Audit Committee are listed in the table below.

Table of Audit Committee Structure, Membership, and Expertise

Name	Position	Expertise	Information	Dasar Pengangkatan		
lqbal Latanro	Chairman	Banking, Risk Management Compliance and People Management	Vice President Commissioner/ Independent	Decision of the Board of Commissioners Number 01/KOM/BTN/2021 dated March 24, 2021.		
Ahdi Jumhari Luddin¹	Member	Banking, Compliance and Risk Management	Independent Commissioner	Decision of the Board of Commissioners Number 03/KOM/BTN/1/2020 dated January 8, 2020.		
Sentot A. Sentausa	Member	Banking, Compliance, Risk Management and Business Administration	Independent Commissioner	Decision of the Board of Commissioners Number 03/KOM/BTN/2022 dated March 17, 2022.		
Andin Hadiyanto	Member	Banking, Compliance, Risk Management and Business Administration	Commissioner	Decision of the Board of Commissioners 03/KOM/BTN/I/2020 dated January 8, 2020.		
Adi Prakoso²	Member	Auditing, Banking and Accounting	Independent Party	Directors Decree Number 271/DIR/2021 dated March 15, 2021		
Peter Eko Budi Darwito	Member	Audit, Banking, Sharia Banking and Finance	Independent Party	Directors Decree Number 1088/ DIR/2022 dated November 9, 2022.		
Endang A. Suprijatna ³	Member	Audit, Banking, Sharia Banking and Accounting	Independent Party	Directors Decree Directors Number 167/ DIR/2023 dated March 8, 2023.		

Appointed as a member of the Audit Committee on January 8, 2020, effective from March 16, 2020. The term of office as an Audit Committee member ended automatically due to the unfortunate demise on August 12, 2023.
Appointed as a member of the Audit Committee on March 13, 2018, serving until March 12, 2023.
Appointed as a member of the Audit Committee on March 13, 2023, serving until March 12, 2023.

Profile of the Audit Committee

The profile of the Audit Committee as of December 31, 2023, is as follows

IQBAL LATANRO Chairman of the Audit Committee His profile can be found in the Board of Commissioners Profile section. His term of office as Chairman and member of the Audit Committee is from March 24, 2021 -March 23, 2026

ANDIN HADIYANTO Member of the Audit Committee His profile can be found in the Board of Commissioners Profile section. His term of office as a member of the Audit Committee is from November 27, 2019 -November 26, 2024

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SENTOT A. SENTAUSA Member of the Audit Committee His profile can be found in the Board of Commissioners Profile section. His term of office as a member of the Audit Committee is from March 02, 2022 - March 16, 2027



PETER EKO BUDI DARWITO Member of the Audit Committee

Indonesian citizen, 59 years old, domiciled in Tangerang, Banten.

Educational background

- Magister of Agribusiness, Department of Master of Management, IPB Bogor in (2000)
- Bachelor of Agriculture, Department of Agricultural Cultivation, Sebelas Maret University Surakarta

Work experience

- Inspector/Head of Internal Audit for the BRI Jayapura Region (2018 -July 2019)
- Deputy Head of BRI Special Branch Offices (2015 2018)
- Group Head/Head of Credit for BRI Special Branch Offices (2009 2014)
- Group Head/Head of Credit Program for BRI Head Office (2005 2008).
- Senior Account Officer of BRI Head Office Commercial Credit Business (1999 - 2005).
- Account Officer Assistant Manager of Agricultural Business Credit, Commercial Credit & Corporate Credit BRI Special Branch Offices (1990 - 1998))

Period and Term of Office

The first period and term of office commences from November 19, 2019 until November 18, 2022

The second period and term of office commences from November 19, 2022 until November 18, 2024

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Legal Basis for Appointment

Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk No. 1088/ DIR/2022 dated November 09, 2022

Concurrent Position

No concurrent position

Certification

- Certification in Audit Committee Practices (CACP) from IKAI
- Certificate of Risk management level 3 from LSPI BARA





ENDANG A. SUPRIJATNA Member of the Audit Committee

Indonesian citizen, 56 years old, domiciled in Bekasi, West Java.

Educational background

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Bachelor of Economics, Department of Accounting, Padjadjaran University (1991)

Work experience

- Regional Business Control Head (Head of Internal Audit) PT Bank Mandiri (Persero) Tbk Region VI West Java, Region VIII East Java and Region V South Jakarta including Bogor (2015-January 2023)
- Consumer Loans Business Center Manager Makassar Region, Palu, Kendari, Ambon, Samarinda & Bontang Region, Lampung Region (November 2009-2014)
- Small, Micro & Consumer Credit Audit Team Leader PT Bank Mandiri (Persero) Tbk (2006 – October 2009)
- Team Leader Audit Distribution (Branch) PT Bank Mandiri (Persero) Tbk (2005)
- Wholesale Banking Credit Audit Team Leader PT Bank Mandiri (Persero) Tbk (August 2001 - 2004)
- Senior Auditor General Audit PT Bank Mandiri (Persero) Tbk (July 1999-2001)
- Auditor of PT Bank Export Import Indonesia (Persero) (December 1993-1999)

Period and Term of Office

The first term of office is March 13, 2023 - March 12, 2024

Legal Basis for Appointment

Decree of the Board of Directors of PT Bank Tabungan Negara (Persero) Tbk. Number 167/DIR/2023 dated March 8, 2023 concerning the Determination of Mr. Endang A. Suprijatna as Member of the Audit Committee.



Concurrent Position

No concurrent position

Certification

- Certification in Audit Committee Practices (CACP) from IKAI
- Qualified Internal Auditor from the Qualified Internal Auditor Certification Board
- Competency Certification as an Audit Supervisor from the Banking Professional Certification Institute (LSPP)
- Level 3 Risk Management Certification from the Banking Professional Certification Institute (LSPP)

The Independency of the Audit Committee

Table of the Audit Committee Independency

Independence Aspect	Iqbal Latanro	Ahdi Jumhari Luddin	Sentot A. Sentausa	Andin Hadiyanto	Adi Prakoso	Peter Eko Budi Darwito	Endang A. Suprijatna
Having no financial relationship with the members of the Board of Commissioners and the Board of Directors	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark		\checkmark
Having no managerial relationship at the company, its subsidiaries, and its affiliates							
Having no share ownership relationship in the Company							
Having no familial relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Audit Committee	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	
Not serving as a member of a political party management or a government official	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	