

The Audit Committee's Meeting

1. The Audit Committee holds a meeting at least equal to the minimum provisions of the Board of Commissioners meeting determined by the Articles of Association.
2. The Audit Committee meeting can be held if attended by at least 51% (fifty-one percent) of the total number of Audit Committee members, and shall include an Independent Commissioner and an Independent Party.
3. If there is a conflict of interest between the audit members about the discussion object, the committee has to declare that there is a conflict of interest and he/she does not have the right to vote in the decision making.
4. The meeting is chaired by the Head of Audit Committee or by the most senior member when the Head of Audit Committee is unable to attend.
5. Meeting decisions are taken based on consensus deliberation.
6. If consensus deliberation is not reached, the decisions are taken based on the majority vote.
7. Every meeting shall be included in the Minutes of Meeting and is signed by all members present at the meeting, and shall be well-documented.
8. The minutes as mentioned above shall be submitted in writing by the Audit Committee to the Board of Commissioners.
9. Dissenting opinion that occurs in the Audit Committee meeting must be included in the Minutes of Meeting clearly, along with the reasons for disagreements.
10. If an audit committee is unable to attend the meeting physically, he/she can attend the meeting by using proxies:
 - a. Power of attorney or other means that are permitted in accordance with the procedures and provisions of the law or;
 - b. Electronic media such as teleconferences.
11. The attendance of the Audit Committee members is reported in the quarterly report and the annual report of the Audit Committee.

THE AUDIT COMMITTEE MEETING AGENDA

Throughout 2023, the date, meeting agenda, and Audit Committee meeting participants were recorded as follows.

No.	Date	Agenda	Participants
1.	January 9, 2023	Monitoring the Development of Accrued Interest	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
2.	January 9, 2023	Procurement of Independent Quality Control Consultant Services from External Parties to Review the Performance of the Internal Audit Division	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
3.	January 16, 2023	Concept Approval of the Internal Audit Charter, Request for Borrower Data, Evaluation of the Audit Firm (KAP) for the Audit as of June 30, 2022, and Follow-up on the Recommendations of BPK RI	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
4.	January 25, 2023	Audit Committee Recommendations in the Appointment of KAP for the Fiscal Year 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
5.	February 06, 2023	Approval of the Annual Audit Plan for 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
6.	February 10, 2023	Closing Meeting for the Audit Results of the Financial Statements for the Fiscal Year 2022 with KAP	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito

No.	Date	Agenda	Participants
7.	February 15, 2023	Approval of the Draft Financial Statements Publication of PT Bank Tabungan Negara (Persero) Tbk for the 4th Quarter of 2022 (Audited)	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
8.	February 27, 2023	<ol style="list-style-type: none"> 1. Key Points of General Audit and Monitoring of General Audit Follow-ups 2. Monitoring of Work Breakdown Structure (WBS) and Follow-up on Special Audit 3. Follow-up on the Supreme Audit Agency (BPK) Audit and Progress of the BPK Audit in 2023 	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
9.	March 6, 2023	Delays in correcting SLIK reporting, Follow-up on OJK findings on UUS, and Progress of the separation of the Sharia Business Unit of Bank BTN	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Sentot A. Sentausa • Adi Prakoso • Peter Eko Budi Darwito
10.	March 20, 2023	<ul style="list-style-type: none"> - Management Letter from the Public Accounting Firm for the Fiscal Year ending December 31, 2022 - Evaluation of the Performance of Support Services (Public Accounting Firm) 	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
11.	April 10, 2023	Evaluation of the Implementation of Audit Services for Financial Information as of December 31, 2022, by KAP PSS-EY	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
12.	April 13, 2023	Audit Committee's Review of the Draft Financial Publication Report as of March 31, 2023 (unaudited)	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
13.	May 8, 2023	Realization of the Audit Plan, IAD Activities, and Follow-up Monitoring of Findings until the 1st Quarter of 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
14.	May 15, 2023	Discussion on the Audit Committee's 1st Quarter Report for 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
15.	June 5, 2023	<ol style="list-style-type: none"> 1. Discussion on the Results of Pension Fund Due Diligence 2. Process of Decision and Execution of Disciplinary Sanctions Against Employees 	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
16.	June 5, 2023	Recommendation for Approval of the 1st Place/Winner of the Procurement of Independent Quality Control Consultant Services from External Parties to Review the Performance of the Internal Audit Division for the Period July 2020 to June 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Ahdi Jumhari Luddin • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
17.	June 26, 2023	Preparation of Self-Assessment of Good Corporate Governance for the 1st Semester of 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
18.	July 03, 2023	Discussion of the Results of the 1st Round of Internal General Audit in 2023 and Special Audits	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito

No.	Date	Agenda	Participants
19.	July 17, 2023	Review of Financial Publication Reports for the 2nd Quarter of 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
20.	July 17, 2023	Root Cause and Follow-up on Findings from KAP 2022 & Financial Service Authority (OJK) 2022	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
21.	July 24, 2023	<i>Monitoring the Development of Credit Life Insurance Claims & Business Development with IFG</i>	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
22.	August 07, 2023	Results of the Review of the Internal Audit Division's Function by PwC	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
23.	August 21, 2023	Results of the Exit Meeting for Internal Audit and Audit Committee's Site Visit Plan	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
24.	August 28, 2023	Evaluation of the Performance of KAP for the Fiscal Year 2022	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
25.	September 11, 2023	Follow-up on OJK Letter No. S-53 dated August 25, 2023, and Realization of the Annual Audit Plan for the year 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
26.	October 2, 2023	Recommendation for the Appointment of KAP conducting Limited Review as of September 2023 and Procurement of a Rating Company to Assess the Bank's Health Level	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
27.	October 9, 2023	Update of the Internal Audit Charter	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
28.	November 13, 2023	Development of Accrued Interest and Related Audit	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
29.	November 13, 2023	Issues with QRIS BTN as an Issuer	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
30.	November 20, 2023	Completion of the Internal Audit Implementation Evaluation Survey for the Year 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito
31.	November 27, 2023	Review of Financial Publication Reports for the 3rd Quarter of 2023	<ul style="list-style-type: none"> • Iqbal Latanro • Andin Hadiyanto • Sentot A. Sentausa • Endang A. Suprijatna • Peter Eko Budi Darwito



No.	Date	Agenda	Participants
32.	December 4, 2023	Discussion on the Procurement of Substantive Goods	<ul style="list-style-type: none"> Iqbal Latanro Andin Hadiyanto Sentot A. Sentausa Endang A. Suprijatna Peter Eko Budi Darwito
33.	December 4, 2023	Progress on the Follow-up of Microcredit Issues	<ul style="list-style-type: none"> Iqbal Latanro Sentot A. Sentausa Endang A. Suprijatna Peter Eko Budi Darwito
34.	December 11, 2023	Update of the Audit Committee Charter	<ul style="list-style-type: none"> Iqbal Latanro Andin Hadiyanto Sentot A. Sentausa Endang A. Suprijatna Peter Eko Budi Darwito
35.	December 18, 2023	Progress of KAP Procurement for the Fiscal Year 2024 and the Work Program & KPIs of the Audit Committee for the Year 2024	<ul style="list-style-type: none"> Iqbal Latanro Andin Hadiyanto Sentot A. Sentausa Endang A. Suprijatna Peter Eko Budi Darwito

MEETING FREQUENCY AND ATTENDANCE LEVEL OF THE AUDIT

Throughout 2023, the Audit Committee has held 35 meetings. The frequency and level of meeting attendance for each member of the Audit Committee is as follows.

Table of Audit Committee Meeting Attendance Level

Name	Position	Audit Committee Meetings		
		Number of Meeting	Number of Attendance	Percentage
Iqbal Latanro	Chairman	35	35	100
Ahdi Jumhari Luddin ¹	Member	11	11	100
Sentot A. Sentausa	Member	35	35	100
Andin Hadiyanto	Member	35	31	88,6
Adi Prakoso ²	Member	9	9	100
Peter Eko Budi Darwito	Member	35	35	100
Endang A. Suprijatna ³	Anggota	26	26	100

¹ Appointed as a member of the Audit Committee on January 8, 2020, effective from March 16, 2020. The presence of Mr. Ahdi Jumhari Luddin at the meeting due to health conditions until the person concerned died on August 12 2023

² Appointed as a member of the Audit Committee on March 13, 2018, serving until March 12, 2023.

³ Appointed as a member of the Audit Committee on March 13, 2023, serving until March 12, 2026.

Work Plan and The Implementation of The Audit Committee Duties In 2023

No	Activities	Accomplishment	Information
A. Audit Committee Routine Activities:			
1.	Providing input and recommendations for Approval of the Annual Audit Plan to the Board of Commissioners.	Accomplished	At the beginning of the year
2.	Monthly monitoring and evaluation of the implementation of tasks & follow-up of Internal Audit, including internal control.	Accomplished	Monthly
3.	Attending the Exit Meeting for General Internal Audit (IAD).	Accomplished	Implemented 5 times
4.	Monitoring and evaluating the implementation of audits by External Auditors (OJK, BI, BPK, Audit Firms, etc.), including follow-up on audit results.	Accomplished	Triannually
5.	Checking and evaluating Quarterly Financial Publication Reports.	Accomplished	TW IV 2022, TW I, TW II and TW III 2023