

Competency Development of the Board of Commissioner Secretary

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 Supervisory Board	October 5, 2023 via Zoom Meeting	BUMN University

Implementation of Duties of the Board of Commissioners Secretary

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

1. 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.
4. To draft the Work Plan and the Board of Commissioners' Budget (RKAP).
5. To prepare the Board of Commissioners reports.
6. To ensure that the Board of Commissioners complies with statutory regulations and applies the principles of good corporate governance.
7. 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.
11. 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:

1. 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.
2. Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.
3. 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.
4. OJK Regulation No. 33/ POJK.04/2014 dated December 8, 2014, concerning the Board of Commissioners of Issuers of Public Companies.
5. 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.
6. OJK Regulation No. 01/ POJK.03/2019 dated January 28, 2019, concerning the implementation of the Internal Audit Function in Commercial Banks.

C. Others

1. Providing evaluations/recommendations to the Board of Commissioners regarding the appointment, re-appointment 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.
4. 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.
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.

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

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	Working Procedures, Information Access and Confidentiality, Composition, Structure, and Membership Requirements	Article 5	Procedures and Working Methods of the Audit Committee
		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
Chapter IV	Meeting, Reporting, Work Plan, Budget, Income, and Audit Committee Service Period	Article 9	Audit Committee Meetings
		Article 10	Audit Committee Reporting
		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 Violations Related to Financial Reports
Chapter VI	Evaluation and closing	Article 16	Evaluation
		Article 17	Conclusion

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.
2. 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.
3. 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
Iqbal 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 Luddin ¹	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/1/2020 dated January 8, 2020.
Adi Prakoso ²	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.

1) 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.

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.

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
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



■ 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

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	√	√	√	√	√	√	√
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	√	√	√	√	√	√	√
Not serving as a member of a political party management or a government official	√	√	√	√	√	√	√