

7. OJK Regulation No 39/ POJK.03/2019 dated December 19, 2019, concerning the implementation of Anti-Fraud Strategies for Commercial Banks.
8. OJK Regulation Number 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
9. OJK Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
10. OJK Circular Letter Number 35/SEOJK.03/2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks.
11. 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.
12. 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.
10. Ensuring that the Internal Audit Work Unit upholds integrity in carrying out its duties.
11. 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.
14. 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.

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;
 2. Monitoring, reviewing, and assessing the effectiveness of the implementation of Internal Audit and External Audit, including WBS management.
 3. 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.
 5. 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.
 9. Ensuring the objectivity and independence of internal auditors and external auditors.
- B. Financial Reporting
 1. 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.
 2. 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.
 3. Evaluating the implementation of audit services for annual financial information carried out by Accountants/ Public Accountants/Public Accounting Firms.
 4. Monitoring and reviewing the financial reporting process audited by the External Auditor.
 5. 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.
 6. Carrying out monitoring and evaluation used to provide recommendations to the Board of Commissioners regarding the conformity of financial reports with financial accounting standards.
 7. 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.
 8. 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.