Unofficial Translation

GUIDELINES AND RULES OF PROCEDURE OF THE AUDIT COMMITTEE

PT BANK TABUNGAN NEGARA (PERSERO) Tbk

PART I

GENERAL PROVISIONS AND OBJECTIVES OF ESTABLISHMENT OF THE GUIDELINES AND RULES OF PROCEDURE OF THE AUDIT COMMITTEE

Article 1

GENERAL PROVISIONS

In this regulation, the following terms shall mean:

1. **Bank/Company** means PT Bank Tabungan Negara (Persero) Tbk;
2. **State-Owned Enterprise**, hereinafter referred to as "SOE", means a business entity in which the entire capital or the majority of the capital is owned by the State through direct participation derived from separated State assets.
3. **Conflict of Interest** means the occurrence of a conflict between the economic interests of the Company and the personal economic interests of the owner, members of the Board of Commissioners, members of the Board of Directors, Executive Officers, Employees, and/or parties affiliated with the Company.
4. **Board of Commissioners** means the Bank Organ tasked with conducting general and/or specific supervision in

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accordance with the Articles of Association and providing advice to the Board of Directors in carrying out the management activities of the Bank;

5. **Sharia Supervisory Board**, hereinafter abbreviated as "DPS", means the board tasked with providing advice and suggestions to the Board of Directors and supervising the activities of the Sharia Business Unit to ensure compliance with Sharia principles.

6. **Board of Directors** means the Bank Organ fully responsible for the management of the Bank for the interests and objectives of the Bank and representing the Bank inside and outside the court in accordance with the provisions of the Articles of Association.

7. **Code of Ethics** means a set of unwritten norms or values believed by a group of people to be the standard of conduct for that group, based on statutory regulations and business ethics.

8. **Independent Commissioner** means a member of the Board of Commissioners who has no financial, management, share ownership, and/or family relationship with other members of the Board of Commissioners, the Board of Directors, and/or controlling shareholders, or any relationship with the Bank, that could affect the person's ability to act independently;

9. **Audit Committee** means a Supporting Organ of the Board of Commissioners established by and accountable to the Board

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of Commissioners to assist in carrying out the duties and functions of the Board of Commissioners.

10. **Supporting Organs of the Board of Commissioners** means a mechanism or unit of the Board of Commissioners that functions to assist the Board of Commissioners in carrying out its duties.

11. **Supporting Organs of the Board of Commissioners** means units or organs established by the Board of Commissioners to facilitate the smooth execution of supervisory and advisory duties performed by the Board of Commissioners, comprising the Board of Commissioners Secretariat, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and other committees as necessary.

12. **Committee Guidelines and Rules of Procedure**, also known as a committee charter, are working guidelines containing a set of rights, obligations, and working procedures established by the Board of Commissioners to guide the Committee in assisting the Board of Commissioners with its duties and functions; these guidelines aim to optimize Committee performance, thereby improving risk control implementation, the application of prudential principles, and corporate governance.

13. **Persero Company**, hereinafter referred to as Persero, means an SOE in the form of a Limited Liability Company with capital divided into shares, where all or at least

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51% (fifty-one percent) of the shares are owned by the State of the Republic of Indonesia;

14. **Independent Party** is a party external to the Bank who has no financial, management, shareholding, and/or family relationship with the Board of Commissioners, the Board of Directors, and/or the controlling shareholder, nor any relationship with the Bank that could compromise said party's ability to act independently;

15. **General Meeting of Shareholders**, hereinafter referred to as "GMS", is an Organ of the *Persero* possessing authority not granted to the Board of Directors or the Board of Commissioners, within the limits prescribed by Law Number 40 of 2007 and/or the Company's Articles of Association;

16. **Corporate Governance** is a system of corporate governance based on a balance of authority to prevent the abuse of power and to ensure checks and balances in the Company's operations through the application of the principles of transparency, accountability, responsibility, independency, and fairness;

Article 2

DEFINITION, INTENT, AND OBJECTIVE OF THE AUDIT COMMITTEE GUIDELINES AND RULES OF PROCEDURE

1. Definition of the Audit Committee Guidelines and Rules of Procedure:

The Audit Committee Guidelines and Rules of Procedure, or the Audit Committee Charter, constitute a set of working guidelines outlining the rights, obligations, and working procedures established by the Board of Commissioners for the Audit Committee to assist the Board of Commissioners in carrying out its duties and functions.

2. Intent of the Audit Committee Guidelines and Rules of Procedure:

   These Audit Committee Guidelines and Rules of Procedure (or Audit Committee Charter) are intended to serve as a working guide for the Audit Committee in performing its duties to assist the Board of Commissioners.

3. Objective of the Audit Committee Guidelines and Rules of Procedure:

   The Audit Committee Guidelines and Rules of Procedure, or Audit Committee Charter, are established to serve as a foundation and guide for the Audit Committee in executing its duties, which include, among others: monitoring and evaluating the implementation of the internal control system; assessing the conduct of activities and audit results produced by both internal and external auditors; and reviewing financial information to be issued by the Bank as well as compliance with regulations related to the Bank's activities.

PART II

DUTIES, RESPONSIBILITIES, AND AUTHORITY OF THE AUDIT COMMITTEE

Article 3

DUTIES AND AUTHORITY OF THE AUDIT COMMITTEE

1. The Audit Committee acts collectively in carrying out its duties to assist the Board of Commissioners.
2. The Audit Committee is independent in both the execution of its duties and its reporting, and is directly accountable to the Board of Commissioners.
3. In carrying out its functions, the Audit Committee performs duties and responsibilities including, among others:
   a. Internal and External Audit[1]
      1) Assisting the Board of Commissioners in ensuring and reviewing the effectiveness of the internal control system, based on information obtained from the Internal Audit Work Unit (SKAI) at least once a year;
      2) Providing recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of the Internal Audit Work Unit, and the determination of the

[1] Article 59 of the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023; Article 134 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023; Article 10 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Article 13 of the Financial Services Authority Regulation Number 01/POJK.03/2019; Article 71 of the Financial Services Authority Regulation Number 17 of 2023

Internal Audit Work Unit's overall annual remuneration as well as performance awards;

3) Providing recommendations to the Board of Commissioners regarding the formulation of the audit plan, scope, and budget of the Internal Audit Work Unit;

4) Conducting monitoring and evaluation of audit planning, audit execution, and the monitoring of follow-up actions on internal and external audit results, to assess the adequacy of internal controls;

5) Periodically reviewing and evaluating internal audit reports, and recommending and ensuring that the Board of Directors takes corrective actions to address control weaknesses, fraud, issues regarding compliance with policies and laws and regulations, or other issues identified and reported by the Internal Audit Work Unit;

6) Conducting monitoring and evaluation to provide recommendations to the Board of Commissioners regarding, at a minimum:

    a) the execution of duties by the internal audit work unit;

    b) the implementation of follow-up actions by the Board of Directors regarding findings from the Bank's internal audit work unit, external auditors, supervisory results from the Financial Services Authority, and/or supervisory results from other authorities and institutions.

7) Monitoring, reviewing, and assessing the effectiveness of the execution of Internal Audits and External Audits, including the management of the Whistleblowing System (WBS);
8) ensure the Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, External Auditor, Bank Indonesia, and the Financial Services Authority;
9) evaluate the performance of the Internal Audit Work Unit;
10) ensure the objectivity, independence, and integrity of Internal Auditors and External Auditors in the performance of their duties;
11) provide recommendations to the Board of Commissioners regarding the issuance of the Internal Audit Charter;
12) provide recommendations to the Board of Commissioners regarding the appointment of an independent external quality reviewer to assess

the performance of the Internal Audit Work Unit;

b. Financial Reporting[2]

1) monitor and evaluate:

1) the implementation of internal control policies and procedures within the Bank's financial reporting process (Internal Control over Financial Reporting or ICOFR);

2) the compliance of Financial Statements with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions;

the results of such monitoring and evaluation are used to provide recommendations to the Board of Commissioners to ensure the integrity of the Bank's financial reporting process.

2) conduct the procurement process for a Public Accounting Firm in accordance with the Bank's regulations on the procurement of goods and services, and, if necessary, request assistance

[2] Articles 32 & 59 of the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023; Article 10 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Articles 3 & 4 of the Financial Services Authority Regulation Number 9 of 2023; Article 71 of the Financial Services Authority Regulation Number 17 of 2023; Article 10 of the Financial Services Authority Regulation Number 15 of 2024.

from the Board of Directors during the procurement process.

3) provide recommendations to the Board of Commissioners regarding the appointment of an Accountant/Public Accountant/Public Accounting Firm based on independence, the scope of the engagement, and service fees;

4) evaluate the performance of audit services regarding annual financial information provided by the Accountant/Public Accountant/Public Accounting Firm.

5) monitor and review the financial reporting process audited by the External Auditor;

6) ensure the credibility and objectivity of the Bank's financial statements intended for external parties and supervisory bodies, including the follow-up on complaints and/or notes regarding irregularities in the statements during the Audit Committee's review period;

7) conduct a review of financial information to be released by the bank to the public and/or regulatory authorities—including financial statements, projections, and other reports related to the bank's financial information—as

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well as a review of monthly financial performance;

8) provide an independent opinion in the event of a disagreement between Management and the Public Accounting Firm regarding the services provided;

9) review complaints related to the bank's accounting and financial reporting processes.

c. Other matters[3]

1) Provide evaluations/recommendations to the Board of Commissioners regarding the appointment, reappointment, and dismissal of a rating agency to conduct a soundness assessment (corporate rating), based on independence, the scope of the engagement, and the service fees[4];

2) Provide recommendations regarding the improvement of the management control system and its implementation;

3) Ensure the existence of satisfactory evaluation procedures for all information released by the Bank;

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[3] Article 59 of the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023; Article 134 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023; Article 10 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Article 71 of the Financial Services Authority Regulation Number 17 of 2023.

[4] Article 78 of the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023.

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4) Identify matters requiring the attention of the Board of Commissioners as well as other duties of the Board of Commissioners;

5) Exercise other authority, duties, and responsibilities related to its function;

6) Review compliance with laws and regulations related to the Bank's activities;

7) Review and provide advice to the Board of Commissioners regarding potential conflicts of interest involving the Bank;

8) Maintain the confidentiality of the Bank's documents, data, and information;

9) Perform other duties assigned by the Board of Commissioners within the scope of the Audit Committee's responsibilities.

4. In carrying out its duties, the Audit Committee has the following authority[5]:

   a. To access all relevant information—including documents, data, and information regarding employees, funds, assets, and Bank resources—necessary for the performance of the Audit Committee's duties and functions.

   b. To communicate directly with employees—including the Board of Directors and parties performing internal

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[5] Article 59 of the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023; Article 11 of the Financial Services Authority Regulation Number 55/POJK.04/2015.

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c. To engage independent parties from outside the Audit Committee membership to assist in the execution of duties (if necessary).

d. To exercise other authority granted by the Board of Commissioners.

Article 4

OBLIGATIONS OF THE AUDIT COMMITTEE

In carrying out its duties, the Audit Committee is obliged to:

1. Establish working guidelines set forth in the Audit Committee Charter.
2. Develop an Audit Committee work program for approval by the Board of Commissioners.
3. Maintain the confidentiality of the Bank's documents, data, and information.
4. The Audit Committee is required to submit a report to the Board of Commissioners regarding every assignment undertaken.
5. The Audit Committee is required to prepare an annual report on the implementation of its activities, which shall be disclosed in the Bank's Annual Report.
6. The Committee is required to sign an integrity pact, constituting a statement and commitment to comply with

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all provisions of laws and regulations as well as the principles of Good Corporate Governance.[6]

PART III

WORKING METHODS, OPERATING PROCEDURES, ACCESS TO AND CONFIDENTIALITY OF INFORMATION, COMPOSITION, STRUCTURE, AND MEMBER REQUIREMENTS

Article 5

WORKING METHODS AND OPERATING PROCEDURES OF THE AUDIT COMMITTEE

1. The Audit Committee Guidelines and Rules of Procedure or Audit Committee Charter shall be proposed by the Audit Committee and established by the Board of Commissioners.
2. The original copy of the Audit Committee Guidelines and Rules of Procedure or Audit Committee Charter shall be submitted to the Board of Directors for documentation purposes.
3. Prior to the commencement of the current financial year, the Audit Committee is required to prepare and submit its annual work plan and budget to the Board of Commissioners for approval.[7]
4. A copy of the Audit Committee's work plan and budget as referred to in paragraph (3) shall be submitted by the

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[6] Article 152 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.
[7] Article 153 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

Board of Commissioners to the Board of Directors for their information.

5. The implementation of the Audit Committee's annual work plan and budget shall be reported to the Board of Commissioners.

Article 6

ACCESS TO AND CONFIDENTIALITY OF INFORMATION

1. Based on a written assignment letter from the Board of Commissioners, the Audit Committee may access records or information regarding the Bank's employees, funds, assets, and other resources relevant to the performance of its duties.
2. The Audit Committee is required to submit a written report on the results of the assignment referred to in paragraph (1) to the Board of Commissioners.
3. The Audit Committee is required to maintain the confidentiality of the Bank's documents, data, and information—vis-à-vis both internal and external parties—and ensure such information is used solely for the purpose of performing its duties.

Article 7

STRUCTURE, APPOINTMENT, AND DISMISSAL OF THE AUDIT COMMITTEE

1. The Audit Committee is established by the Board of Commissioners; its membership consists of a chairperson and members, all of whom must be independent.[8]
2. The Chairperson of the Audit Committee shall be an Independent Commissioner or a member of the Board of Commissioners capable of acting independently.[9]
3. The Audit Committee shall consist of at least 3 (three) members, comprising: 1 (one) Independent Commissioner or a member of the Board of Commissioners capable of acting independently, who serves as the Chairperson; 1 (one) Independent Party from outside the bank with expertise in accounting or finance; and 1 (one) Independent Party with expertise in law or banking.[10]
4. 1 (one) member of the DPS may serve as a member of the Committee if the Company conducts business activities based on Sharia principles.
5. The Chairperson and members of the Audit Committee are appointed and dismissed by the Board of Commissioners.
6. The Audit Committee is accountable to the Board of Commissioners.

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[8] Article 64 of the Financial Services Authority Regulation Number 17 of 2023.

[9] Article 132 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

[10] Article 7 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Article 64 of the Financial Services Authority Regulation Number 17 of 2023.

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7. The appointment and dismissal of Audit Committee members shall be reported to the General Meeting of Shareholders and submitted to the Financial Services Authority no later than 2 (two) working days after such appointment or dismissal.
8. Information regarding the appointment and dismissal as referred to in paragraph (7) above must be published on the Stock Exchange website and/or the Bank's website.
9. An Audit Committee member who is also a member of the Board of Commissioners shall automatically cease to hold office upon the expiration of their term as a member of the Board of Commissioners.
10. In the event that a member of the Board of Commissioners serving as the Chairperson of the Audit Committee ceases to be a member of the Board of Commissioners, the Chairperson of the Audit Committee must be replaced by another member of the Board of Commissioners within a maximum period of 30 (thirty) days.[11]

Article 8

AUDIT COMMITTEE MEMBERSHIP REQUIREMENTS

Audit Committee membership requirements include:

1. One of the Audit Committee members must possess an educational background or expertise in accounting or finance, and one member must possess expertise in law or

[11] Article 132 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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an understanding of the banking or Sharia banking industry/business.[12]

2. The expertise of the Independent Party referred to in paragraph (1) shall be evidenced, at a minimum, by the possession of a competency certificate supporting the execution of the committee's functions and responsibilities.[13]
3. Possessing high integrity, capability, knowledge, and sufficient work experience in the field of supervision or auditing.
4. Having no personal interests or affiliations that could result in negative impacts or conflicts of interest for the Bank.
5. Being capable of communicating effectively.
6. Being able to dedicate sufficient time to complete their duties.
7. Being required to understand financial statements and the Bank's business, particularly regarding the Bank's services or business activities.
8. Being required to understand audit processes, risk management, and laws and regulations concerning the Capital Market as well as other relevant laws and regulations.

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[12] Article 7 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Article 64 of the Financial Services Authority Regulation Number 17 of 2023.

[13] Article 7 of the Financial Services Authority Regulation Number 55/POJK.04/2015; Article 64 of the Financial Services Authority Regulation Number 17 of 2023.

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9. Being required to comply with the Audit Committee code of ethics established by the Bank.
10. Being willing to continuously enhance competence through education and training.
11. Not being an insider of a Public Accounting Firm, Law Firm, Public Appraisal Service Firm, or any other party that has provided assurance, non-assurance, appraisal, and/or other consulting services to the Bank within the last 6 (six) months.
12. Not being a person who works or holds authority and responsibility for planning, leading, controlling, or supervising the Bank's activities within the last 6 (six) months, with the exception of an Independent Commissioner.
13. Not holding direct or indirect shares in the Bank.
14. In the event that an Audit Committee member acquires shares in the Bank, whether directly or indirectly, due to a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months following their acquisition.
15. Not having an affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Bank.
16. Not having a business relationship, whether direct or indirect, related to the Bank's business activities.

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17. Members of the Board of Directors are prohibited from serving as members of the Audit Committee.

PART IV

MEETINGS, REPORTING, WORK PLANS, BUDGETING, REMUNERATION, AND TERM OF OFFICE OF THE AUDIT COMMITTEE

Article 9

AUDIT COMMITTEE MEETINGS

1. The Audit Committee shall hold meetings at a frequency at least equal to the minimum requirement for Board of Commissioners meetings stipulated in the Articles of Association and/or once a month.[14]
2. Audit Committee meetings may be convened if attended by a majority of the Audit Committee members or at least 51% (fifty-one percent) of the total number of Audit Committee members.
3. In the event of a conflict of interest between an Audit Committee member and the subject matter under discussion, the member concerned must declare the existence of such conflict of interest and shall not have the right to vote on the decision-making.
4. Meetings shall be chaired by the Chairperson of the Audit Committee or, in the event of the Chairperson's absence, by the most senior member.

[14] Article 77 of the Financial Services Authority Regulation Number 17 of 2023.

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5. Decisions of the Audit Committee shall be reached based on deliberation to achieve consensus.
6. In the event that consensus as referred to in paragraph (5) is not reached, decisions shall be made based on a majority vote.
7. Every Audit Committee meeting must be recorded in meeting minutes signed by all Audit Committee members present, and such minutes shall be properly documented in accordance with applicable laws and regulations.
8. Meeting minutes shall be submitted in writing by the Audit Committee to the Board of Commissioners.[15]
9. Any dissenting opinion arising during an Audit Committee meeting must be clearly recorded in the meeting minutes, along with the reasons for such dissenting opinion.
10. In the event that an Audit Committee member cannot attend a meeting in person, they may attend via a virtual interface utilizing information technology.
11. The attendance of Audit Committee members at meetings shall be reported in the Audit Committee's quarterly and annual reports.

15 Article 154 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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Article 10

AUDIT COMMITTEE REPORTING

1. The Audit Committee is required to submit reports to the Board of Commissioners regarding the performance of its duties, accompanied by recommendations where necessary.
2. The Audit Committee shall prepare quarterly and annual reports for the Board of Commissioners.[16]
3. The Audit Committee reports referred to in paragraphs 1 and 2 shall be signed by the Chairperson and members of the Audit Committee.
4. The content of the reports shall include, at a minimum, issues, analysis, and recommendations.
5. Reporting shall be restricted and intended solely for the Board of Commissioners.

Article 11

AUDIT COMMITTEE WORK PLAN AND BUDGET

1. Prior to the current financial year, the Audit Committee must prepare and submit an annual work plan and budget to the Board of Commissioners for approval.
2. A copy of the Audit Committee's annual work plan and budget referred to in paragraph (1) shall be submitted by the Board of Commissioners to the Board of Directors for their information.

[16] Article 155 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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3. The implementation of the Audit Committee's annual work plan and budget shall be reported to the Board of Commissioners.

Article 12

REMUNERATION OF AUDIT COMMITTEE MEMBERS

1. The remuneration of Audit Committee members shall be determined by the Board of Commissioners, taking into account the Bank's financial capacity.
2. The remuneration of Audit Committee members referred to in paragraph 1 shall consist of:[17]
   a. an honorarium of a maximum of 20% (twenty percent) of the salary of the Bank's President Director;
   b. healthcare facilities covering inpatient care, outpatient care, and medication for the member concerned, excluding their family; and
   c. a religious holiday allowance paid once a year, amounting to 1 (one) month's honorarium.
3. The Minister may designate a specific SOE to provide an honorarium for Audit Committee members of up to 25% (twenty-five percent) of the salary of the Company's President Director.
4. Members of the Board of Commissioners who serve as the Chairperson or a member of the Audit Committee shall not receive additional remuneration for that position beyond

[17] Article 137 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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their remuneration as members of the Board of Commissioners.

5. Taxes on the remuneration of the Audit Committee shall be borne by the company.
6. The Audit Committee is prohibited from receiving any remuneration other than that referred to in paragraph (2).

Article 13

TERM OF OFFICE

The term of office for Audit Committee members who are not members of the Board of Commissioners shall be a maximum of 3 (three) years, renewable for a maximum of 2 (two) years, without prejudice to the right of the Board of Commissioners to dismiss them at any time.[18]

PART V

TRAINING, SUPPORTING PERSONNEL, AND COMPLAINT HANDLING

Article 14

ENHANCEMENT OF PROFESSIONALISM OF THE AUDIT COMMITTEE MEMBERS AND USE OF SUPPORTING PERSONNEL

1. The Audit Committee may request management to allow members to attend workshops, seminars, or certification training programs relevant to their duties in order to

[18] Article 135 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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enhance professional capabilities in support of the execution of their tasks.

2. The Audit Committee may request independent personnel assistance to facilitate the smooth execution of its duties, with the costs borne by the Bank.

Article 15

HANDLING OF COMPLAINTS OR REPORTS REGARDING ALLEGED VIOLATIONS RELATED TO FINANCIAL REPORTING

1. Based on an assignment from the Board of Commissioners, the Audit Committee is required to handle complaints or reports regarding alleged violations related to financial reporting submitted by third parties to the Board of Commissioners.
2. In following up on such assignments from the Board of Commissioners, the Audit Committee shall gather information and evidence from both internal and external company sources, conduct analyses and reviews, and prepare a report.
3. The Audit Committee shall report the results of such assignments from the Board of Commissioners at the earliest opportunity during a meeting of the Board of Commissioners.

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PART VI

EVALUATION & CLOSING PROVISIONS

Article 16

EVALUATION

1. Evaluation of the Audit Committee's performance shall be conducted periodically as part of the Board of Commissioners' periodic reporting, using methods established by the Board of Commissioners.[19]
2. Any costs incurred in connection with the execution of the Audit Committee's duties shall be borne by the Bank.

Article 17

CLOSING PROVISIONS

1. These Guidelines and Rules of Procedure or Audit Committee Charter are subject to applicable laws and regulations.
2. These Guidelines and Working Procedures or the Audit Committee Charter are jointly signed by a representative of the Board of Commissioners and the Chairperson of the Audit Committee.
3. To ensure that the Bank's officers and employees are informed, this Decree of the Board of Commissioners shall

[19] Article 158 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023.

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be documented by the Board of Directors and published in the Bank's official announcements.

4. These Guidelines and Working Procedures or the Audit Committee Charter shall be periodically reviewed and updated at least once every three years, or at any time deemed necessary.

Stipulated in : Jakarta

Dated : 18 December 2024

BOARD OF COMMISSIONERS

PT BANK TABUNGAN NEGARA (PERSERO) Tbk

CHANDRA M. HAMZAH President Commissioner/ Independent	**IQBAL LATANRO** Vice President Commissioner/ Independent Chairman of Audit Committee

AFFIDAVIT

I, SOESILO, a Sworn Translator in the Republic of Indonesia, pursuant to the prevailing laws and regulations in the Republic of Indonesia, hereby certify and declare, in accordance with my oath of office, that this document is a true, faithful, and complete translation from Indonesian to English.

Jakarta, August 31, 2026

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Decree of the Minister of Law and Human Rights R.I.
No. AHU-40.AH.03.07.2022, Reg. No. 286 /SOE /31/08/2026