

Education Qualifications and Working Experience of The Audit Committee

Audit Committee membership requirements included:

1. Having high integrity, ability and knowledge as well as sufficient work experience in the field of inspection, and were able to communicate well.
2. Having no personal interest/relationship that could cause negative impacts and conflict of interest on the Company.
3. Being able to provide sufficient time to complete the task.
4. One of the members of the Audit Committee should have an educational background or have expertise in accounting or finance, and one of them must understand the Company's law/banking.
5. Should understand financial reports, the Company's business, especially those related to service services or the Company's business activities.
6. Should understand the audit process, risk management, and laws and regulations in the Capital Market sector as well as other related laws and regulations.
7. Had to comply with the Audit Committee code of conduct established by the Company.
8. Willing to continuously improve competence through education and training.
9. Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office or any other party providing assurance, non-assurance services, appraisal services and/or other consulting services to the Company within the last 6 (six) months
10. Not a person who worked or had the authority and responsibility to plan, lead, control or supervise Company activities within the last 6 (six) months, except for an independent Commissioner.
11. Did not have direct or indirect shares in the Company.
12. In the event that a member of the Audit Committee acquired Company shares either directly or indirectly as a result of a legal event, the shares had to be transferred to another party within a maximum period of 6 (six) months after the shares were acquired.
13. Having no affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Company's Major Shareholders.
14. Having no business relationship, either directly or indirectly, relating to the Company's business activities.

Table of Educational Qualifications and Work Experience of the Audit Committee

Name	Position	Education	Work experience
Ahdi Jumhari Luddin	Chairman	<ul style="list-style-type: none"> • S1, Accounting Economics • S2, Policy Economic 	Having work experience in banking
Andin Hadiyanto	Member	<ul style="list-style-type: none"> • S1, Economics • S2, Graduate School of International Development, Master (MA) • S3, Graduate School of International Development, Doctor of Philosophy (PhD) 	He has work experience in the Ministry of Finance of the Republic of Indonesia, Ministry of Trade, World Bank Asian Infrastructure Investment Bank (AIIB) and AMRO
Adi Prakoso	Member	S1, Economics in Accounting Program	Having work experience in banking.
Peter Eko Budi Darwito	Member	<ul style="list-style-type: none"> • S1, Agriculture, Agricultural Cultivation Department • S2, Agribusiness Program of Master of Management 	Having work experience in banking.

Independence of The Audit Committee

All members of the Audit Committee did not have financial, management, share ownership and/or family relationships with the Board of Commissioners, Directors and/or Controlling Shareholders or relationship with the Company, which might affect their ability to act independently.