

Management must submit a proposal for approval to the Audit Committee regarding the partners invited to the procurement of consulting services.

3. **Compliance**  
Monitoring and reviewing:
  - a. The Company's compliance with laws and regulations, both internal and external, relating to the Company's business activities.
  - b. Audit reports related to the Company's compliance with internal and external regulations issued by the Internal and External Audit Unit.
  - c. Suitability of audit implementation by the Public Accounting Firm with applicable audit standards.
  - d. Potential conflict of interest of the Company.
4. Conducting periodic meetings with relevant work units to discuss matters within the scope of its supervision.
5. Prepare the Audit Committee Charter and review it as needed at least every 2 (two) years.

#### **Audit Committee Authority**

The Audit Committee has the authority to:

1. Communicate directly with employees, including the Board of Directors, parties that implement the internal audit function, risk management, and other parties at the Public Accountant Firm that audits the Company for information, clarification and requests for documents and reports needed.
2. Access all relevant information about the Company related to the implementation of its duties and functions, including records or information about employees, funds, assets, and other resources belonging to the Company.
3. Obtaining reports on the audit results of the Internal Auditor and External Auditor, as well as other supervisory/auditors.
4. Assign the Internal Auditor and/or External Auditor to conduct a special audit/investigation, if there is a strong suspicion of fraud, violation of law and violation of prevailing laws and regulations.
5. Obtain input and/or advice from external of the Company relating to its duties.
6. Involve independent parties from external of the Committee members as necessary to assist in the performance of its duties (if required).
7. Perform other authorities granted by the Board of Commissioners.

#### **Audit Committee Tenure**

The tenure of members of the Audit Committee as members of the Board of Commissioners must not be longer than the tenure of the Board of Commissioners as stipulated in the Articles of Association and can be re-elected for the next 1 (one) period. Whereas the

tenure of the Audit Committee members from Non-Commissioner Independent Parties is the latest 3 (three) years and can be extended 1 (one) time during 2 (two) years of tenure by not eliminating the rights of the Board of Commissioners to terminate at any time.

#### **Audit Committee Reporting**

The Audit Committee is required to prepare periodic reports to the Board of Commissioners regarding the activities of the Audit Committee, at least once in 3 (three) months. The Audit Committee is also required to submit a report to the Board of Commissioners on each assignment and or for each identified problem requiring the attention of the Board of Commissioners.

The Audit Committee also prepares audit evaluation results on the annual historical financial information by the External Auditors at the latest 6 (six) month after the fiscal year ends or at any time if necessary.

#### **Audit Committee Qualifications and Professional Background**

The Audit Committee membership requirements are as follows:

1. **General Requirements**
  - a. Having integrity, character and good morals.
  - b. Does not have personal interests/relationships that can cause conflict of interest against the Company.
2. **Competence Requirements**
  - a. Have sufficient expertise, ability, knowledge and experience related to duties and responsibilities.
  - b. Must understand financial statements, company business especially related to the company services or business, audit process, and risk management.
  - c. Able to work together and have the ability to communicate well and effectively and are willing to provide sufficient time to carry out duties.
  - d. Have adequate knowledge of the Company's Articles of Association, laws and regulations in the banking sector, Capital Market, SOEs and other relevant laws and regulations.
  - e. Willing to increase competence continuously through education and training.

The qualifications and professional experience of the Chairman and Members of the Audit Committee are as follows.



### Audit Committee Qualifications and Professional Background

Nama	Position	Period	Education	Professional Background
Zulkifli Zaini	Chairman and Member	4 August – 31 December 2025	› Master of Business Administration in Finance and International Business › Bachelor Degree in Civil Engineering	Professional background in banking and corporate oversight.
Mia Amiati	Member	25 March – 31 December 2025	› Honorary Professor (HCSA) in Human Resource Development › PhD in Law › Master's Degree in Law › Bachelor's Degree in Law › Bachelor's Degree in Indonesian Literature	Professional background in law.
Bintoro K. Pardewo	Member	19 – 31 December 2025	› PhD in Finance › MBA in Management › Bachelor's Degree in Mechanical Engineering	Professional background in monetary and financial sectors.
Rasyid Darajat	Member	1 January – 31 December 2025	› Master in Management › Bachelor Degree in Civil Engineering	Professional background in banking, auditing, and IT.
Rubi Pertama	Member	1 January – 31 December 2025	Bachelor Degree in Industrial Engineering	Professional background in banking, auditing, and risk management.

### Independence of Audit Committee

All members of the Audit Committee are independent parties who have no financial, management, shareholder, or familial ties with the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders. Additionally, there are no relationships with the Bank that could compromise their ability to carry out their duties impartially and objectively, ensuring they maintain full independence in overseeing and evaluating the Bank's operations.

Independence Aspects	Zulkifli Zaini	Mia Amiati	Bintoro K. Pardewo	Rasyid Darajat	Rubi Pertama
Does not have financial relations with the Board of Commissioners and Directors.	✓	✓	✓	✓	✓
Does not have management relations in the company, subsidiaries, or affiliates.	✓	✓	✓	✓	✓
Does not have shareholding relations in the company.	✗	✓	✓	✓	✓
Does not have family relations with the Board of Commissioners, Directors and/or with fellow members of Audit Committee.	✓	✓	✓	✓	✓
Does not serve as the management in political parties, officials and in the government.	✓	✓	✓	✓	✓

### Audit Committee Meeting

The Audit Committee holds regular meetings at least 1 (one) in 1 (one) month. A meeting can be held if it is attended by at least 51% of the total committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party.

Decisions of the Audit Committee meeting is taken based on deliberation to reach consensus. The meeting is chaired by the Chairman of the Audit Committee or other Committee Members who are Independent Commissioners, if the Chairman of the Audit Committee is unable to attend.

Each Audit Committee meeting is stated in the meeting minutes, including dissenting opinions, which are signed by all members of the Audit Committee present and submitted to the Board of Commissioners.

### Meeting Agenda of Audit Committee

The Audit Committee held 23 (twenty - three) meetings covering 26 (twenty - six) topics during 2025, with the following agenda.