

PIAGAM KOMITE AUDIT
(Audit Committee Charter)
Ditetapkan tanggal 27 Agustus 2025

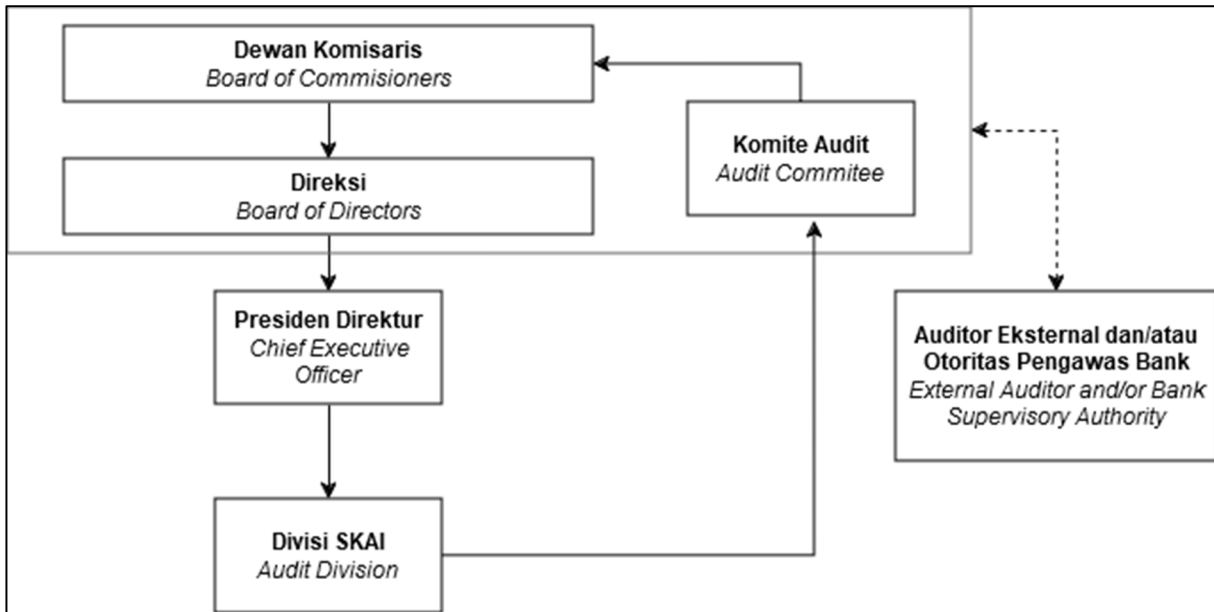
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Piagam Komite Audit	Audit Committee Charter
Tujuan	I. Purpose
Komite Audit Bank Mestika dibentuk oleh dan bertanggung jawab secara langsung kepada Dewan Komisaris (selanjutnya disingkat "Dekom") dalam hal pengawasan tata kelola, informasi keuangan, audit internal, manajemen risiko, pengendalian internal, audit eksternal, kepatuhan dan pengaduan Laporan Keuangan Bank.	The Audit Committee of Bank Mestika formed by and directly responsible to the BoC (hereinafter abbreviated to "BoC") in terms of governance oversight, financial information, internal audit, risk management, internal control, external audit, compliance and complaints on the Bank's Financial Statements.
Landasan Hukum dan Ketentuan	II. Underlying Provisions and Regulations
<ol style="list-style-type: none"> 1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas. 2. POJK No.55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. 3. POJK No.17 Tahun 2023 tentang penerapan tata Kelola bagi bank umum. 4. SEOJK No.14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum. 5. POJK No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. 6. POJK No.9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. 7. Surat Edaran OJK No.18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. 	<ol style="list-style-type: none"> 1. Law No. 40 of 2007 on Limited Liability Companies. 2. OJK Regulation No.55/POJK.04/2015 regarding Establishment and Implementation Guidelines of the Audit Committee. 3. OJK Regulation No. 17 Tahun 2023 concerning the implementation of Commercial Banks. 4. OJK Circular Letter No.14/SEOJK.03/2025 concerning the implementation of Governance for Commercial Banks. 5. OJK Regulation No.1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks. 6. OJK Regulation No.9 of 2023 concerning the Use of Public Accountant Service and Public Accounting Firms in Financial Services Activities. 7. OJK Circular Letter No.18/SEOJK.03/2023 concerning Procedures for the Use of Public Accountant Service and Public Accounting Firms in Financial Services Activities.

8. SEOJK No.35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.	8. The Circular Letter of OJK No.35/SEOJK.03/2017 concerning guidelines for Internal Control System standards for Commercial Banks.
9. POJK No.15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank.	9. OJK Regulation No.15 of 2024 on Bank Financial Reporting Integrity.

Komposisi, Struktur, dan Persyaratan Keanggotaan	III.	Composition, Structure and Membership Requirements
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Penjelasan:

Komite audit bertanggung jawab langsung kepada Dekom, dan berkomunikasi langsung dengan Divisi SKAI, pihak auditor eksternal dan/atau Otoritas Pengawas Bank.

Struktur Komite Audit

1. Komite Audit diketuai oleh Komisaris Independen merangkap sebagai anggota.
2. Anggota Komite Audit diangkat dan diberhentikan oleh Direksi berdasarkan keputusan rapat Dekom.
3. Anggota Komite Audit wajib seluruhnya independen.

Explanation:

The audit committee reports directly to the BoC, and communicates directly with the SKAI Division, the external auditor and/or the Bank Supervisory Authority.

Audit Committee Structure

1. The Audit Committee is chaired by an Independent Commissioner who concurrently serves as a member.
2. Audit Committee members are appointed and dismissed by BoD based on the meeting decision of BoC.
3. Audit Committee members must be entirely independent.

<p>4. Keanggotaan Komite Audit paling kurang terdiri dari:</p> <ol style="list-style-type: none">1 (satu) orang Komisaris Independen.1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi.1 (satu) orang dari Pihak Independen yang memiliki keahlian di bidang hukum atau perbankan. <p>5. Anggota komite audit dinilai memiliki keahlian di bidang keuangan atau bidang akuntansi dalam hal memenuhi kriteria:</p> <ol style="list-style-type: none">Memiliki sertifikat kompetensi di bidang keuangan dan/atau bidang akuntansi yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui; danMemiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang keuangan dan/atau bidang akuntansi. <p>6. Anggota Komite Audit dinilai memiliki keahlian di bidang hukum atau bidang perbankan dalam hal memenuhi kriteria:</p> <ol style="list-style-type: none">Memiliki sertifikat kompetensi di:<ul style="list-style-type: none">Bidang hukum, antara lain legal auditor, notaris, dan/atau ahli kontrak; dan/atauBidang perbankan, antara lain manajemen risiko sebagaimana yang berlaku bagi Dewan Komisaris, kepatuhan, akuntan publik, akuntan, <i>general banking, wealth management</i>, perencanaan strategis, teknologi informasi, <i>treasury</i>, audit terkait perbankan, <i>corporate finance</i>, sistem pembayaran dan pengelolaan uang rupiah, perlindungan konsumen, dan aspek pasar modal,	<p>4. The membership of the Audit Committee shall consist of at least:</p> <ol style="list-style-type: none">1 (one) Independent Commissioner.1 (one) Independent Party who has expertise in finance or accounting.1 (one) Independent Party with expertise in law or banking. <p>5. Audit committee members are assessed as having expertise in finance or accounting in terms of meeting the following criteria:</p> <ol style="list-style-type: none">Possession of a certificate of competence in finance and/or accounting issued by a recognized domestic or international institution; andHave at least 5 (five) years of work experience in finance and/or accounting. <p>6. Audit Committee members are assessed as having expertise in law or banking in terms of meeting the following criteria:</p> <ol style="list-style-type: none">Possess a competency certificate in:<ul style="list-style-type: none">Law, including legal auditor, notary, and/or contract expert; and/orBanking, including risk management as applicable to the Board of Commissioners, compliance, public accountant, accountant, general banking, wealth management, strategic planning, information technology, treasury, banking-related audit, corporate finance, rupiah payment and money management systems, consumer protection, and capital market aspects,
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yang diterbitkan oleh lembaga domestik maupun lembaga internasional yang diakui; dan

- b) Memiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang hukum dan/atau bidang perbankan.

Persyaratan Keanggotaan Komite Audit

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya.
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank.
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
5. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan.
6. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/ atau jasa konsultasi lain kepada Bank yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
7. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank tersebut dalam waktu 6 (enam)

issued by domestic or internationally recognized institutions; and

- b) Have at least 5 (five) years of work experience in the legal and/or banking fields.

Audit Committee Membership Requirements

1. Must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate well.
2. Must understand financial statements, the company's business, especially those related to services or business activities of the Bank, the audit process, risk management, and laws and regulations in the Capital Market and other related laws and regulations.
3. Must comply with the code of ethics of the Audit Committee established by the Bank.
4. Willing to improve competence continuously through education and training.
5. Required to have at least 1 (one) member with educational background and expertise in accounting and finance.
6. Not an insider of a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Service Firm or other parties providing assurance services, non-assurance services, appraisal services and/or other consulting services to the relevant Bank within the last 6 (six) months.
7. Not a person who works or has the authority and responsibility to plan, lead, control or supervise the activities of the Bank within the last 6 (six) months, except for Independent Commissioner.

<p>bulan terakhir, kecuali Komisaris Independen.</p> <p>8. Tidak mempunyai saham langsung maupun tidak langsung pada Bank.</p> <p>9. Dalam hal anggota Komite Audit memperoleh saham Bank baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut.</p> <p>10. Tidak mempunyai hubungan Afiliasi dengan anggota Dekom, anggota Direksi, atau Pemegang Saham Utama Bank.</p> <p>11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.</p> <p>12. Mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi Pihak Independen dalam anggota Komite Audit.</p> <p>13. Masa tunggu paling singkat 6 (enam) bulan tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau pejabat eksekutif yang melakukan fungsi pengawasan pada Bank.</p> <p>14. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.</p>	<p>8. Does not have direct or indirect shares in the Bank.</p> <p>9. In the event that a member of the Audit Committee acquires shares of the Bank either directly or indirectly as a result of a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of such shares.</p> <p>10. Has no affiliation with members of the BoC, members of the Board of Directors, or Major Shareholders of the Bank.</p> <p>11. Have no business relationship, either directly or indirectly, related to the business activities of the Bank.</p> <p>12. Former members of the Board of Directors, Executive Officers, or parties who have a relationship with the Bank that may affect their ability to act independently must undergo a waiting period of at least 6 (six) months before becoming an Independent Party in the Audit Committee.</p> <p>13. The waiting period of at least 6 (six) months does not apply to former members of the Board of Directors in charge of supervisory functions or executive officers who perform supervisory functions at the Bank.</p> <p>14. The term of office of the Audit Committee members shall not exceed the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected only for 1 (one) subsequent period.</p>	
Etika Kerja	IV.	Code of Ethics
<p>1. Berpegang teguh pada kode etik profesi, baik yang terkait dengan keahlian masing-</p>	<p>1. Adhere to the professional code of ethics, both related to the expertise of each</p>	

<p>masing anggota, kode etik profesi Komite Audit, maupun kode etik Bank.</p> <ol style="list-style-type: none"> 2. Saling menghormati dan kerjasama, bekerja secara profesional, independen dan transparan, serta tanpa berprasangka buruk (<i>non pharicial and non adversaried</i>). 3. Wajib terlibat secara menyeluruh dalam proses memecahkan persoalan, dan pencapaian keputusan/strategi. 4. Dalam menjalankan fungsinya sebagai Komite Audit Bank, wajib menghindari konflik kepentingan, dan kondisi yang dapat menimbulkan opini konflik kepentingan. 5. Jika timbul konflik kepentingan maka konflik tersebut wajib diungkapkan dan menunda pengambilan Tindakan sampai dipertimbangkan dan diputuskan oleh Dekom. 6. Pemegang saham yang melakukan intervensi pelaksanaan tugas komite, harus diungkapkan dalam notulen rapat. 7. Mematuhi etika rahasia jabatan terkait pembatasan pengungkapan informasi. 8. Anggota Komite wajib memiliki komitmen pengembangan kualitas sumber daya manusia melalui berbagai kesempatan dan pelatihan. 	<p>member, the Audit Committee professional code of ethics, and the Bank code of ethics.</p> <ol style="list-style-type: none"> 2. Mutual respect and cooperation, working professionally, independently and transparently, and without prejudice (<i>non-pharicial and non-adversaried</i>). 3. Must be fully involved in the process of solving problems, and reaching decisions/strategies. 4. In carrying out its functions as the Bank's Audit Committee, shall avoid conflicts of interest, and conditions that may lead to a conflict of interest opinion. 5. If a conflict of interest arises, the conflict must be disclosed and delay taking action until it is considered and decided by the BoC. 6. Shareholders who intervene in the performance of the committee's duties should be disclosed in the minutes of the meeting. 7. Comply with the ethics of confidentiality of office regarding restrictions on disclosure of information. 8. Committee members must have a commitment to developing the quality of human resources through various opportunities and training. 	
Larangan	V.	Prohibitions
<ol style="list-style-type: none"> 1. Ketua Komite Audit dilarang merangkap jabatan sebagai ketua komite lebih dari 1 (satu) pada komite lain. 2. Anggota Komite Audit dilarang berasal dari anggota Direksi, baik pada Bank yang sama maupun pada Bank lain. 		<ol style="list-style-type: none"> 1. Chairman of the Audit Committee is prohibited from concurrently serving as chairman of more than 1 (one) committee in other committees. 2. Members of the Audit Committee are prohibited from being members of the Board of Directors, both at the same Bank and at other Banks.

Tugas, Tanggung Jawab dan Wewenang	VI. Duties, Responsibilities, and Authorities
<p>Tugas dan Tanggungjawab</p> <ol style="list-style-type: none"> 1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank. 2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank. 3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya. 4. Memberikan rekomendasi kepada Dekom mengenai penunjukan Akuntan Publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa. 5. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal. 6. Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Emiten atau Perusahaan Publik tidak memiliki fungsi pemantau risiko di bawah Dekom. 7. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank. Tata cara penanganan pengaduan atau pelaporan sehubungan dugaan pelanggaran terkait pelaporan keuangan mengacu pada ketentuan Bank. 8. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank. 	<p>Duties and Responsibilities</p> <ol style="list-style-type: none"> 1. The reviewing the financial information that will be issued by the Bank to the public and/or the authorities, among others, financial statements, projections, and other reports related to the financial information of the Bank. 2. Reviewing the compliance with laws and regulations related to the activities of the Bank. 3. Provide an independent opinion in the event of a difference of opinion between management and the Accountant on the services provided. 4. Provide recommendations to the BoC regarding the appointment of the Public Accountant based on independence, scope of assignment, and service fees. 5. Reviewing the implementation of audit by the internal auditor and supervising the implementation of follow-up by the Board of Directors on the findings of the internal auditor. 6. Reviewing the risk management implementation activities carried out by the Board of Directors, if the Issuer or Public Company does not have a risk monitoring function under the BoC. 7. Reviewing complaints relating to the Bank's accounting process and financial reporting. The procedure for handling complaints or reports regarding alleged violations related to financial reporting refers to the Bank's provisions. 8. Reviewing and providing advice to the Board of Commissioners in relation to any potential conflict of interest of the Bank.

<p>9. Menjaga kerahasiaan dokumen, data dan informasi Bank.</p> <p>10. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank.</p> <p>11. Mengevaluasi kinerja SKAI.</p> <p>12. Memastikan SKAI melakukan komunikasi dengan Direksi, Dekom, auditor ekstern, dan Otoritas Jasa Keuangan.</p> <p>13. Memastikan SKAI bekerja secara independen.</p> <p>14. Memberikan rekomendasi kepada Dekom terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI.</p> <p>15. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI.</p> <p>16. Memberikan rekomendasi kepada Dekom terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja.</p> <p>17. Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas.</p> <p>18. Melakukan pemantauan dan evaluasi atas:</p> <ol style="list-style-type: none"> Perencanaan dan pelaksanaan audit. Pemantauan tindak lanjut hasil audit, untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan. <p>19. Komite Audit wajib melakukan pemantauan dan evaluasi untuk memberikan rekomendasi kepada Dekom paling sedikit terhadap:</p>	<p>9. Maintaining the confidentiality of documents, data and information of the Bank.</p> <p>10. Monitoring and reviewing the effectiveness of the Bank's internal audit implementation.</p> <p>11. Evaluating the performance of SKAI.</p> <p>12. Ensuring SKAI communicates with the Board of Directors, BoC, external auditors, and the Financial Services Authority.</p> <p>13. Ensuring that SKAI works independently.</p> <p>14. Provide recommendations to the BoC regarding the preparation of the audit plan, scope, and budget of SKAI.</p> <p>15. Reviewing audit reports and ensuring the Board of Directors takes the necessary corrective actions expeditiously to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported by SKAI.</p> <p>16. Providing recommendations to the BoC regarding the provision of SKAI's overall annual remuneration and performance awards.</p> <p>17. Ensuring that SKAI upholds integrity in the performance of its duties.</p> <p>18. conduct monitoring and evaluation of:</p> <ol style="list-style-type: none"> Audit planning and implementation. Monitoring the follow-up of audit results, to assess the adequacy of internal control including the adequacy of the financial reporting process. <p>19. The Audit Committee shall monitor and evaluate to provide recommendations to the BoC at least on:</p>
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<ul style="list-style-type: none"> a. Pelaksanaan tugas satuan kerja audit intern. b. Kesesuaian laporan keuangan dengan standar akuntansi keuangan. c. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain. <p>20. Komite audit berperan dan melaksanakan tugas serta tanggung jawab membantu memberikan rekomendasi usulan penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) yang diajukan oleh Dekom dalam RUPS. Rekomendasi Komite audit wajib mempertimbangkan:</p> <ul style="list-style-type: none"> a. Independensi AP, KAP, dan orang dalam KAP. b. Ruang lingkup audit. c. Imbalan jasa audit. d. Keahlian dan pengalaman AP, KAP, dan tim audit dari KAP. e. Metodologi, teknik, dan sarana audit yang digunakan KAP. f. Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP. g. Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang. h. Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya, jika ada. 	<ul style="list-style-type: none"> a. The implementation of the duties of the internal audit work unit. b. Conformity of financial statements with financial accounting standards. c. Implementation of follow-up by the Board of Directors on the findings of the Bank's internal audit working unit, external auditors, the results of the supervision of the Financial Services Authority, and/or the results of supervision of other authorities and institutions. <p>20. The audit committee plays a role and carries out its duties and responsibilities to assist in providing recommendations on the proposal for the appointment of Public Accountant (PA) and/or Public Accountant Firm (PAF) submitted by BoC in the GMS. The audit committee recommendations must consider:</p> <ul style="list-style-type: none"> a. The independence of PA, PAF, and PAF insiders. b. The scope of the audit. c. Audit service fees. d. Expertise and experience of PA, PAF, and audit team from PAF. e. Audit methodologies, techniques, and tools used by PAF. f. The benefits of new perspectives that will be obtained through the replacement of PA, PAF, and the audit team of PAF. g. The potential risk of using audit services by the same KAP consecutively for a long period of time. h. The results of the evaluation of the implementation of the provision of audit services on annual historical financial information by PA and PAF in the previous period, if any.
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<p>21. Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP paling sedikit melalui:</p> <ol style="list-style-type: none"> a. Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku. b. Kecukupan waktu pekerjaan lapangan. c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik. d. Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP. <p>22. Komite Audit Bank wajib melaksanakan tugas dan tanggung jawab untuk melakukan pemantauan dan evaluasi untuk memberikan rekomendasi kepada Dekom atas:</p> <ol style="list-style-type: none"> a. Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank. b. Kesesuaian Laporan Keuangan dengan standar akuntansi keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan. 	<p>21. The Audit Committee evaluates the implementation of audit services on annual historical financial information by PA and/or PAF at least through:</p> <ol style="list-style-type: none"> a. Conformity of audit implementation by PA and/or PAF with applicable audit standards. b. Adequacy of field work time. c. Assessment of the scope of services provided and the adequacy of the sampling. d. Recommendations for improvement provided by the PA and/or PAF. <p>22. The Bank's Audit Committee shall carry out its duties and responsibilities to monitor and evaluate to provide recommendations to BoC on:</p> <ol style="list-style-type: none"> a. Implementation of internal control policies and procedures in the Bank's financial reporting process. b. Conformity of the Financial Statements with financial accounting standards and the provisions of the Financial Services Authority regarding the recording of financial transactions.
<p>Wewenang Komite Audit mempunyai wewenang sebagai berikut:</p> <ol style="list-style-type: none"> 1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan. 2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit. 	<p>Authority The Audit Committee has the following authorities:</p> <ol style="list-style-type: none"> 1. To access documents, data, and information of the Bank regarding employees, funds, assets, and company resources as needed. 2. Communicate directly with employees, including the Board of Directors and those who carry out the functions of internal audit, risk management, and accountants related to the duties and responsibilities of the Audit Committee.

<p>3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).</p> <p>4. Melakukan kewenangan lain yang diberikan oleh Dekom.</p> <p>Batasan Wewenang Komite Audit dalam melaksanakan tugasnya, menggunakan dan bekerjasama dengan Divisi SKAI, termasuk menginstruksikan pemeriksaan atas hal-hal tertentu yang menjadi cakupan pengawasan Komite Audit.</p>	<p>3. Involve independent parties outside the Audit Committee members needed to assist in the implementation of their duties (if needed).</p> <p>4. Perform other authorities granted by the BoC.</p> <p>Limitation of Authority The Audit Committee in carrying out its duties, utilizes and cooperates with the Internal Audit Division, including instructing the examination of certain matters which are the scope of supervision of the Audit Committee.</p>
Tata Cara & Prosedur Kerja	
VII.	Work Stipulation
<p>Rencana Kerja Komite Audit mencakup evaluasi, menilai, memantau, dan memberikan masukan atas:</p> <ol style="list-style-type: none"> 1. Informasi Keuangan. 2. Audit Internal. 3. Manajemen Risiko. 4. Pengendalian Intern. 5. Audit Eksternal. 6. Kepatuhan dan pengaduan Laporan Keuangan. 7. Laporan kegiatan Komite kepada Dekom. 8. Anggaran dan Evaluasi Kinerja Komite Audit. 9. Review Piagam Komite Audit. <p>Berdasarkan agenda tahunan Komite Audit, pelaksanaan kerja dilakukan melalui evaluasi dan rapat-rapat dengan prosedur sebagai berikut:</p> <ol style="list-style-type: none"> 1. SKAI mempersiapkan dan melaksanakan rapat sesuai rencana kerja dan agenda yang ditetapkan Ketua Komite, dengan materi rapat yang telah dipersiapkan untuk dipelajari sebelumnya. 	<p>The Audit Committee Work Plan includes evaluating, assessing, monitoring, and providing input on:</p> <ol style="list-style-type: none"> 1. Financial Information. 2. Internal Audit. 3. Risk Management. 4. Internal Control. 5. External Audit. 6. Financial Report Compliance and complaints. 7. Committee activity report to BoC. 8. Budget and Performance Evaluation of the Audit Committee. 9. Review of Audit Committee Charter. <p>Based on the annual agenda of the Audit Committee, the implementation of the work is carried out through evaluations and meetings with the following procedures:</p> <ol style="list-style-type: none"> 1. SKAI prepares and conducts meetings in accordance with the work plan and agenda set by the Chairman of the Committee, with meeting materials that have been prepared for prior study.

<p>Materi rapat, saran dan masukan dapat disampaikan dalam bentuk <i>softcopy</i> atau <i>hardcopy</i>.</p> <p>Materi rapat disampaikan paling lambat 2 (dua) hari kerja sebelum pelaksanaan rapat.</p> <p>2. Setelah rapat dan evaluasi, Komite Audit menyampaikan saran, masukan ataupun rencana penyelesaian terhadap pembahasan yang dilakukan kepada Dekom.</p> <p>Penyampaian kepada Dekom dapat dilakukan secara lisan ataupun tertulis oleh Ketua Komite Audit dalam rapat Dekom.</p> <p>3. Tata cara dan proses kerja seperti memberikan rekomendasi terkait Kantor Akuntan Publik dan penunjukannya, serta tugas-tugas tertentu lainnya ditetapkan oleh Ketua Komite.</p>	<p>Meeting materials, suggestions and inputs can be submitted in softcopy or hardcopy.</p> <p>Meeting materials must be submitted at least 2 (two) days prior from the meeting schedule.</p> <p>2. After the meeting and evaluation, the Audit Committee submits suggestions, input or a resolution plan for the discussion conducted to the BoC.</p> <p>Submission to the BoC can be done orally or in writing by the Chairman of the Audit Committee at the BoC meeting.</p> <p>3. Procedures and work processes such as providing recommendations related to the Public Accounting Firm and its appointment, as well as other specific tasks are determined by the Chairman of the Committee.</p>
<p>Pelaporan Komite Audit</p> <p>1. Komite Audit wajib membuat laporan kepada Dekom atas setiap penugasan yang diberikan.</p> <p>2. Komite Audit wajib membuat laporan tahunan pelaksanaan kegiatan Komite Audit yang diungkapkan dalam Laporan Tahunan Bank.</p> <p>3. Bank wajib menyampaikan kepada Otoritas Jasa Keuangan informasi mengenai pengangkatan dan pemberhentian Komite Audit paling lambat 2 (dua) hari kerja setelah pengangkatan atau pemberhentian.</p> <p>4. Informasi mengenai pengangkatan dan pemberhentian sebagaimana dimaksud, wajib dimuat dalam Situs Web Bursa Efek dan/atau Situs Web Bank.</p>	<p>Audit Committee Reporting</p> <p>1. The Audit Committee shall make a report to the BoC on each assignment given.</p> <p>2. The Audit Committee shall make an annual report on the implementation of the Audit Committee activities disclosed in the Annual Report of the Bank.</p> <p>3. Bank must submit to the Financial Services Authority information regarding the appointment and dismissal of the Audit Committee no later than 2 (two) business days after the appointment or dismissal.</p> <p>4. Information regarding the appointment and dismissal as intended, must be published in the Stock Exchange Website and/or the Website of the Bank.</p>

Rapat, Kuorum dan Pengambilan Keputusan	VIII. Meetings, Quorum and Decision Making
<ol style="list-style-type: none"> 1. Komite Audit mengadakan rapat 1 (satu) kali dalam 1 (satu) bulan. 2. Rapat komite audit diselenggarakan jika dihadiri mayoritas anggota komite. 3. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat. 4. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. 5. Setiap rapat Komite Audit dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat dan alasan perbedaan pendapat, yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dekom. 	<ol style="list-style-type: none"> 1. The Audit Committee holds meeting once a month. 2. Audit committee meetings are held if attended by the majority of committee members. 3. Audit Committee meeting decisions are made based on deliberation for consensus. 4. In the event that no deliberation to reach a consensus occurs, the decision is made based on a majority vote. 5. Each meeting of the Audit Committee shall be set forth in the minutes of the meeting, including any dissenting opinions and reasons for dissenting opinions, signed by all members of the Audit Committee present and submitted to the BoC.
Benturan Kepentingan & Transparansi	IX. Conflict of Interest & Transparency
<ol style="list-style-type: none"> 1. Anggota Komite harus menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank. 2. Dalam hal terjadi benturan kepentingan, anggota Komite Bank wajib mengungkapkan benturan kepentingan dalam setiap Keputusan yang memenuhi kondisi adanya benturan kepentingan serta menghindarkan Bank dari kerugian yang mungkin timbul atau kemungkinan berkurangnya keuntungan Bank. 3. Pengungkapan benturan kepentingan sebagaimana dimaksud dituangkan dalam risalah rapat yang paling sedikit mencakup nama pihak yang memiliki benturan kepentingan, masalah pokok benturan kepentingan, dan dasar pertimbangan pengambilan keputusan. 	<ol style="list-style-type: none"> 1. Members of the Committee shall avoid any form of conflict of interest in the implementation of the Bank's management and supervisory duties. 2. In the event of a conflict of interest, members of the Bank's Committee must disclose the conflict of interest in every decision that meets the conditions of a conflict of interest and prevent the Bank from losses that may arise or the possibility of reduced profits for the Bank. 3. The disclosure of conflict of interest as referred to is set out in the minutes of the meeting which at least includes the name of the party who has a conflict of interest, the main issue of conflict of interest, and the basis for decision making.

<p>4. Untuk menghindari pengambilan keputusan yang berpotensi merugikan atau mengurangi keuntungan Bank, Bank harus memiliki dan menerapkan kebijakan intern mengenai:</p> <p>a. Pengaturan penanganan benturan kepentingan yang mengikat setiap pengurus dan pegawai Bank, antara lain tata cara pengambilan keputusan.</p> <p>b. Administrasi pencatatan, dokumentasi, dan pengungkapan benturan kepentingan dalam risalah rapat.</p>	<p>4. To avoid making decisions that could potentially harm or reduce the Bank's profits, the Bank must have and implement internal policies regarding:</p> <p>a. Arrangements for handling conflicts of interest that bind every management and employee of the Bank, including procedures for decision making.</p> <p>b. Administration of recording, documentation, and disclosure of conflict of interest in the minutes of meetings.</p>
Evaluasi Kinerja	X. Performance Evaluation
<p>1. Komite Audit melakukan <i>self-assessment</i> atas kinerja Komite, pengembangan kualitas sekurang-kurangnya pada akhir tahun. Hasil <i>self-assessment</i>, didiskusikan dengan Dewan Komisaris untuk menetapkan Langkah-langkah perbaikan dengan persetujuan melalui rapat Dekom.</p> <p>2. Untuk meningkatkan kualitas pelaksanaan tugas Komite Audit maka Program orientasi, pengembangan, Pendidikan dan pelatihan bagi anggota Komite Audit dilakukan secara berkala dengan beban biaya Pendidikan Bank.</p> <p>3. Komite Audit wajib memastikan pengetahuan dan keahliannya tetap memadai dan dikinikan selaras dengan perkembangan ukuran dan kompleksitas Bank.</p>	<p>1. The Audit Committee conducts self-assessment of the Committee's performance, quality development at the end of the year. The results of the self-assessment are discussed with the BoC to determine improvement steps with approval through the BoC meeting.</p> <p>2. To improve the quality of the implementation of the Audit Committee's duties, the orientation, development, education and training program for Audit Committee members is carried out periodically at the expense of the Bank's education costs.</p> <p>3. The Audit Committee shall ensure that its knowledge and expertise remain adequate and updated in line with the development of the size and complexity of the Bank.</p>
Ketidaksesuaian	XI. Discrepancy
<p>1. Jika ada ketidaksesuaian, pertentangan atau kekurangan apapun di antara salah satu ketentuan dalam Piagam Komite Audit ini dengan Peraturan Perundang-</p>	<p>1. In any events of discrepancy, dispute, or insufficiency between the content of this Audit Committee Charter with other applicable regulations and provisions of</p>

<p>undangan, Peraturan Otoritas Jasa Keuangan dan Peraturan Bank Indonesia, maka yang berlaku adalah Peraturan perundang-undangan, Peraturan Otoritas Jasa Keuangan dan Peraturan Bank Indonesia.</p> <p>2. Semua kegiatan Komite Audit, baik berupa pedoman dan tata tertib, rapat, materi dan agenda rapat, notulen rapat, laporan dan hal lainnya, wajib diselenggarakan dan dibuat dalam bahasa Indonesia. Dalam hal adanya versi terjemahan ke bahasa Inggris untuk memenuhi kebutuhan <i>stakeholders</i>, maka versi bahasa Indonesia digunakan untuk menyelesaikan timbulnya perbedaan interpretasi, persepsi dan terjemahan.</p> <p>3. Piagam Komite Audit ini akan dievaluasi secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) tahun sesuai dengan perkembangan peraturan yang berlaku.</p>	<p>OJK/Bank Indonesia, hence the applicable regulations and provisions of OJK/Bank Indonesia is applied.</p> <p>2. Every Audit Committee activities, such as manual, meeting events, meeting material and agendas, minutes, report and other matters, are obliged to be held and made in Indonesian. In case of English version is made to fulfill the needs of stakeholders, the Indonesian version shall prevail in the event of difference interpretation, perception and translation.</p> <p>3. This Audit Committee Charter will be evaluated periodically at least 1 (one) time in 3 (three) years in accordance with the development of applicable regulations.</p>	
Lampiran	XII.	Attachment
Format rekomendasi Komite Audit atas penunjukkan AP dan/atau KAP, Evaluasi Pelaksanaan Pemberian Jasa Audit AP dan/atau KAP beserta Kertas Kerja Scoring Penilaian AP dan/atau KAP dan uraian tugas lainnya menjadi lampiran yang tidak terpisahkan dari Piagam ini.	The format of the Audit Committee's recommendation on the appointment of PA and/or PAF, Evaluation of the Implementation of PA and/or PAF Audit Services along with the PA and/or PAF Assessment Scoring Working Paper and other job descriptions are an integral attachment to this Charter.	
Ditetapkan dan berlaku sejak tanggal 27 Agustus 2025 Amended and effective since August 27th, 2025		