

Curriculum Vitae - Commissioner who will be reappointed in AGMS 2023



EDWIN GERUNGAN

An Indonesian citizen, 74 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Commissioner of the Company on 31 March 2017 (effectively served the Company on 2 March 2018) and reappointed in the AGMS on 30 March 2020.

Professional Experience:

- 1972-1997 : Vice President, Head of Treasury and Financial Markets - Citibank NA
- 1997-1999 : Senior Advisor - Atlantic Richfield
- 1999-2000 : Executive Vice President - PT Bank Mandiri Indonesia, Tbk
- 2000-2001 : Head of BPPN - Indonesian Bank Restructuring Agency ("IBRA")/BPPN
- 2002-2003 : Commissioner - PT Bank Central Asia
- 2003-2005 : Independent Commissioner - PT Bank Danamon Indonesia Tbk
- 2007-2013 : President Director - PT BHP BILLITON
- 2005-2014 : President Commissioner - PT Bank Mandiri Indonesia, Tbk
- 2014-2018 : Commissioner - PT Indonesia Infrastructure Finance

Education Qualification:

1972 : Bachelor of Philosophy/Economy from Principia College Elsau, Illinois, USA

Concurrent Position:

Listed Company	Non Listed Company
Non-Executive Director - Malayan Banking Berhad (since 2015)	President Commissioner - PT Melchor Tiara Pratama (Melchor Group) (since 2021)

Curriculum Vitae - Independent Commissioner who will be reappointed in AGMS 2023



HENDAR

An Indonesian citizen, 65 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Independent Commissioner of the Company on 16 October 2017 (effectively served the Company on 22 January 2018) and reappointed in the AGMS on 30 March 2020.

Professional Experience :

- 1983 - 1990 : Credit Planning and Supervision Staff, General Credit - Bank Indonesia
- 1990 - 1995 : Head of Credit Section - Bank Indonesia Padang Branch
- 1995 - 2016 - Bank Indonesia:
 - Head of Section for Balance of Payments Statistics Division, Economic and Monetary Affairs
 - Economic Researcher, Department of Microeconomic Studies, Economic Research Affairs and Monetary Policy
 - Deputy Head of the Balance of Payments Statistics Section, Economic Research Affairs and Monetary Policy
- Head of Balance of Payments Statistics Section
- Head of Policy Analysis and Planning
- Head of the Monetary Policy Bureau
- Executive Director of the Monetary Management Department
- Assistant Governor of Bank Indonesia Payment System, Money Circulation and Information System Management
- Deputy Governor of Bank Indonesia
- 2022 : Advisor PT Visa Worldwide Indonesia

Education Qualification:

- 1976 : AKPI Bandung
- 1977 - 1982 : Bachelor of Economic in Management, University Padjajaran, Bandung
- 1994 - 1995 : Master of Art, Development Economic - Center of Development Economics Williams College, Usa
- 2006 - 2010 : Doctoral degree in Business Management - University Padjajaran, Bandung

Concurrent Position:

Listed Company	Non Listed Company
-	<ul style="list-style-type: none">• President Commissioner - PT Kebon Agung (since 2017)• Lecturer - STIE Indonesia Banking School (IBS) Jakarta (since 2017)

Curriculum Vitae - Risk Management Director who will be reappointed in AGMS 2023



EFFENDI

An Indonesian Citizen, 52 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Risk Management Director of the Company on 31 March 2017 (effectively served the Company on 21 July 2017) and reappointed in the AGMS on 30 March 2020.

Professional Experience:

- 1994 - 1995 : Project Engineer Oil Production Sharing - PT Arco Indonesia
- 1995 - 1999 : Account Officer - PT Bank Danamon Indonesia Tbk
- 1999 - 2000 : Senior Staff (Manager) Task Force BBKU- Asset Management Investment - Indonesia Bank Restructuring Agency ("IBRA")
- 2000 - 2004 : Group Head (AVP) Risk Management Credit Review Division - IBRA (BPPN)
- 2002 - 2003 : Financial Controller (on behalf of IBRA) - PT Pindo Deli Pul & Paper Mills ad PT Lontar Papyrus Pulp & Paper Industry (APP Sinar Mas Group)
- 2004 - 2007 : Credit Adviser, Credit Risk Division - PT Bank Central Asia Tbk
- 2007 - 2008 : Senior Risk Manager (AVP) - PT Bank Internasional Indonesia Tbk
- 2008 : Corporate Banking Risk Head (VP) - PT Bank Maybank Indonesia Tbk
- 2008 - 2009 : Bankwide Risk Head (VP) - PT Bank Maybank Indonesia Tbk
- 2009 - 2015 : Credit Risk Management Group Head (SVP-PE) - PT Bank Maybank Indonesia Tbk
- 2015 - 2017 : Chief Credit Officer (EVP-PE) - PT Bank Maybank Indonesia Tbk

Education Qualification:

- 1990 : Bachelor of Petroleum Engineering from Institut Teknologi Bandung (ITP)
- 2006 : Master of Business Administration from MMU University, Malaysia

Concurrent Position:

Listed Company	Non Listed Company
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Curriculum Vitae - Community Financial Services Director who will be reappointed in AGMS 2023



STEFFANO RIDWAN

An Indonesian citizen, 49 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Community Financial Services Director of the Company on 30 March 2020 (effectively served the Company on 2 June 2020).

Professional Experience:

- 1994 - 1995 : Sales Supervisor - Herbalife International Inc., Stillwater, Oklahoma, USA
- 1995 : Management in Trainee - Builders Square, Tulsa, Oklahoma, USA
- 1996 - 2002 - CITIBANK:
 - Citiphone Banking Office/Liabilities Product & Complaint Reslution Champion, Assistant Manager
 - Branch & ATM Expansion Project, Assistant Manager
 - Bank Card Sales Manager
 - Bank Card Deputy Regional Sales Manager
 - Bank Card Regional Sales Manager for Jakarta Area - Assistant Vice President
- 2003 - 2007 - Standard Chartered Bank:
 - Head of National Sales, Consumer Banking
 - Value Centre General Manager Shared Distribution Consumer Banking
- 2007-2008 : Retail Banking Lending Head, Senior Vice President - PT Bank Danamon Indonesia Tbk
- 2009 - 2018 - PT Bank DBS Indonesia:
 - Head of Consumer Finance Business - Senior Vice President
 - Deputy Head of Consumer Banking Group
 - Managing Director, Director of Consumer Banking Group
 - Acting President Director (CEO) for DBS Indonesia
 - Managing Director, Director of Commercial & SME Banking
- 2018 - 2020 : Head of Business Banking (Board of Management) PT Bank BTPN Tbk

Education Qualification:

1994 : Bachelor of Science in Business Administration Oklahoma State University, USA

Concurrent Position:

Listed Company	Non Listed Company
-	Commissioner of PT Maybank Indonesia Finance (since 2020)

Curriculum Vitae - Global Banking Director who will be reappointed in AGMS 2023



RICKY ANTARIKSA

An Indonesian citizen, 57 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Global Banking Director of the Company on 30 March 2020 (effectively served the Company on 13 July 2020).

Professional Experience:

- 1990 - 2005 - CITIBANK N.A:
 - Management Associate & Junior Dealer (Management Trainee)
 - Risk Treasury Desk
 - Head of Fixed Income Sales & Trading
- 2006 - 2008 - PT Bank Lippo Tbk:
 - Head of Fixed Income Sales & Trading
 - General Manager, Treasury Group
- 2008 - 2009 : Executive General Manager, Treasury, Treasury Group - PT Bank CIMB Niaga Tbk
- 2009 - 2014 - PT Bank Internasional Indonesia, Tbk:
 - Head of Global Market - Treasury
 - Head, State Owned Enterprise
- 2014 - 2020 - PT Bank Maybank Indonesia, Tbk:
 - Acting Head, Corporate Banking 1
 - Head, Public Sector & Energy
 - Acting Head, Local Corporate & Multinationals
 - Head, Public Sector

Education Qualification:

1984 : Bachelor of Industrial Engineering from University Trisakti Jakarta

Concurrent Position:

Listed Company	Non Listed Company
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Curriculum Vitae - Chairman of Sharia Supervisory Board who will be reappointed in AGMS 2023



DR. H.M. ANDWAR IBRAHIM, MBA

An Indonesian citizen, 81 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Chairman of Sharia Supervisory Board of the Company on 20 May 2003 (effectively served the Company on 20 May 2003) and last reappointed in the AGMS on 30 March 2020.

Professional Experience:

He has been active in the Indonesian Ulema Council (MUI) as a member of the Fatwa Commission since 2000 until now and is a supervisor at several Unite Business Sharia (UUS) in Indonesian. He has various teaching experiences in his career (1964-2013).

Education Qualification:

- 1964 : Bachelor in Islamic and Sharia Studies from the Raden Fatah Islamic Institute, Palembang.
- 1966 - 1969 : Master of Arts.
- 1974 - 1978 : Philosophy of Doctor Fiqh and Ushululfiqh Comparison from Al-Azhar University, Cairo.
- 2016 : Has competence as a Capital Market Sharia Expert from the Indonesia Capital Market Institute.

Concurrent Position:

Listed Company	Non Listed Company
Chairman of Sharia Supervisory Board, PT Bank OCBC NISP, Tbk (since 2009)	<ul style="list-style-type: none">- Lecturer at the Faculty of Sharia, Jakarta Al-Quran Science Institute (since 2001)- Lecturer at the Faculty of Economic, University Trisakit (since 2008)- Member of the Advisory Council, BAZIS DKI Jakarta Province (since 2008)- Lecturer of the Faculty of Dirasat Islamiah, UIN Syarif Hidayatullah (since 2013)- Advisory Member, Badan Wakaf Indonesia (since 2015)

Curriculum Vitae - Member of Sharia Supervisory Board who will be reappointed in AGMS 2023



MOHAMMAD BAGUS TEGUH PERWIRA

An Indonesian citizen, 45 years old, domiciled in Jakarta, Indonesia.

Legal basis of Appointment:

Appointed as Member of Sharia Supervisory Board of the Company on 30 March 2020 (effectively served the Company on 24 July 2020).

Professional Experience:

- 2000 : Assistant Chancellor at Islamic University "45" Bekasi
- 2001 - 2002 : Training Manager, International Institute of Islamic Thought (IIIT) Indonesia
- 2002 - 2004 : Office Manager, Masyarakat Ekonomi Syariah
- 2003 - 2004 : Business Development Manager, KAB Consulting
- 2004 - 2009 : Consultant, PT Batasa Tazkia
- 2007 - 2009 : Lecturer - Parttime at Muhammadiyah Prof. Dr. Hamka University.
- 2007 - 2014 : Consultant Head of Planner, PT Quatum Magna
- 2009 - 2013 : Lecturer - Parttime at Trisakti University
- 2009 - 2022 : Member of Sharia Supervisory Board, PT Schroder Investment Management Indonesia
- 2015 - 2017 : Chairman of Sharia Supervisory Board, PT Indosurya Asset Management
- 2015 - 2020 : Daily Executive Board Management - Capital Market Section, National Sharia Council-Indonesia Ulema Council
- 2015 - 2021 : Chairman of Sharia Supervisory Board, PT Aberdeen Standard Investment Indonesia (d/h. PT Aberdeen Asset Management)
- 2018 - 2019 : Chairman of Sharia Supervisory Board, DPLK BRI

Education Qualification:

- 1995 - 1999 : Faculty of Dirasat Islamiya Wal Arabiyah, Al-Azhar University, Kairo-Mesir
- 2000 - 2007 : Postgraduate School Islamic Economic Study Program UIN Syarif Hidayatullah - Jakarta

Concurrent Position:

Listed Company	Non Listed Company
<ul style="list-style-type: none">• Member of Sharia Supervisory Board, PT OCBC NISP Tbk (since October 2009)• Member of Sharia Supervisory Board, PT Bank Tabungan Negara, Tbk (since June 2, 2021)	<ul style="list-style-type: none">• Head of the Daily Executive Board - Vice Secretary BPH, National Sharia Council-Indonesia Ulema Council (since December 2020)• Chairman of Sharia Supervisory Board, PT Manulife Aset Manajemen Indonesia (since March 25, 2021)