

## Profile of Head Risk Management Division/Unit

Maybank Indonesia views the implementation of comprehensive risk management as an important aspect for the Bank in managing various risks effectively. Therefore, the Bank pays great attention to the implementation of risk management effectively and efficiently in daily banking operational activities. In implementing the risk management program, the Director of Risk Management is assisted by several work unit leaders who manage risk management as follows:

### PROFILE AND DUTIES AND RESPONSIBILITIES OF THE HEAD OF RISK MANAGEMENT WORK UNIT

#### Immanuel Cipta Idaman Tarigan

Head, Credit Risk Management  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian citizen, 39 years old.

He joined Maybank Indonesia 2014 with more than 10 years experience in banking industry. Previously he was Business Manager and Regional Desk Manager at CIMB Niaga.

#### Legal Basis of Appointment

Decree No. SK.PERS.2018.3652 / DIR HC PT Bank Maybank Indonesia, Tbk

#### Term of Services

1 November 2018 – Now

#### Education and Training

- S1 – University of Padjadjaran
- Risk Management Certification Level 4

#### Duties and Responsibilities

1. Supervising the Bank's provision of loans, including the results from reviewing proposals of credit above Rp25 billion per debtor/debtor group including program loans.
2. Providing input on the establishment of a credit risk management framework, lending strategies and other credit-related initiatives, for example directions for the credit risk management framework, industry analysis, industry leading indicators to improve the quality of Maybank Indonesia's credit and indirectly towards the Maybank Group.
3. Providing direction / input for risk mitigation in lending including checking the Bank's credit policies and procedures to comply with best practices, including monitoring the Bank's credit portfolio management both Corporate Banking, Business Banking and SMEs with a limit of Rp25 billion.

4. Develop and build team potential under the Head Credit Risk Management.
5. Provide supervision to all employees under the Head of Credit Risk Management.
6. Responsible for building a risk awareness culture and equipping business units with adequate knowledge about credit risk and industry analysis

#### Ng Liu Ping

Head, Operational Risk & Business Continuity  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian citizen, 45 years old.

She joined Maybank Indonesia since 2013 with 22 years experience in banking, telecommunication and mining industry. Previously she was Vice President Operational Risk & Control at Bank Ekonomi (member HSBC Group), Assistant Vice President Operational Risk & Control at HSBC dan Senior Manager at financial consultancy Center Investment & Business Advisory (partners of Protiviti).

#### Legal Basis of Appointment

SK.PERS.2015.2359/DIR HC dated 16 June 2015

#### Term of Services

Since 16 June 2015 until now

#### Education and Training

Certification and Training in Risk Management and Information Systems, Risk Master Class, Financial Crime, Internal Control, Leadership Skills, People Management, Digital Banking, Operational Excellence, Trade Finance, Treasury & Liquidity, Robotic Process Automation, Crisis Simulation, Economic Outlook, Sustainable Finance, Sales & Product, Customer Experience, Business Intelligence, Scrum, Shariah, Outsourcing.

#### Duties and Responsibilities

Responsible for planning and formulating direction & strategy in developing, improving and implementing Operational Risk Management policies and procedures both at Bank Maybank Indonesia (MBI) and in the MBI subsidiary based on the risk management principles established by the regulator and the Basel Accord. Also, ensuring the readiness of critical business and support functions can continue, in the event of an emergency, in accordance with the provisions of the regulator and stakeholders.

#### Yosef Oktavianus Senobua

Head, Enterprise Risk Management  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 43 years old.

Joined Maybank Indonesia since August 2015 with 18 years experience in the banking especially in Risk Management area and service industry. Prior to joining Maybank Indonesia, he



served as Market & Liquidity Risk Analytics Head at PT Bank Danamon Indonesia Tbk, Market Risk Management Head at PT Bank CIMB Niaga Tbk and Strategic Planning at PT Bank OCBC NISP Tbk.

#### Legal Basis of Appointment

No.SK.PERS.2015.341 6/DIR HC

#### Term of Services

Aug 2015 – Now

#### Education and Training

S2- Financial Mathematics, TU Kaiserslautern

S1- Electrical Engineering, ITB.

Level 4 Risk Management Certification

Malaysia Leadership Summit

#### Duties and Responsibilities

- Ensuring that the Enterprise Risk Management process runs well in supporting the achievement of bank business targets through the establishment and monitoring of the application of the Risk Management Framework, Risk Appetite Statement, Enterprise Risk Dashboard, and implementing enterprise risk analytics to support the process of identifying, measuring, monitoring and controlling enterprise risk management.
- Manage the Basel Pillar 1 Credit Risk and Basel Pillar 2 in accordance with regulatory requirements and support an accurate risk measurement process in supporting bank business growth.

#### Emil Ananda Hilmy

Head, Retail Credit Portfolio & Policy

Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 51 years old.

Joined Maybank Indonesia in September 2013, with 23 years of experience in banking and financial institutions. Previously, he served as Director, Risk & Finance, at PT Bank Sinar Harapan Bali, a subsidiary of PT Bank Mandiri Tbk.

#### Legal Basis of Appointment

SPKJ No.SK.PERS.2018.2767/DIR HC

#### Term of Services

26 October 2018 - Now

#### Education and Training

Economic Faculty University of Indonesia and MBA Drake

University in Iowa.

#### Training

01	Bank Maybank Indonesia Human Capital Sharing Session	28.11.2019
02	Bank Maybank Indonesia Product & Employee Benefits Rumahku Plus	14.10.2019
03	Bank Maybank Indonesia The Guru Series	30.08.2019
04	Bank Maybank Indonesia The Guru Series	23.08.2019
05	Bank Maybank Indonesia The Guru Series	13.08.2019
06	Bank Maybank Indonesia HUT Maybank 60 <sup>th</sup>	10.08.2019
07	Bank Maybank Indonesia Asset Quality Management Team	02.08.2019
08	Bank Maybank Indonesia The Guru Series	03.07.2019
09	Bank Maybank Indonesia Risk and Governance Training Program	25.06.2019
10	Bank Maybank Indonesia TIGER Camp Head Office	26.04.2019
11	Bank Maybank Indonesia The Guru Series	22.04.2019
12	Bank Maybank Indonesia DNA	01.02.2019

#### Duties and Responsibilities

Policy dan Portfolio Risk Management for Retail (Consumers & RSME) segment.

#### Suryo Prasetya

Head, Non Retail Credit Policy & Strategic Risk Management

Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 39 years old.

Joined Maybank Indonesia in 2019 with 17 years experience in banks and non-bank institutions. Previously, he served as Head of Enterprise Risk & Control at Bank Sahabat Sampoerna and as Head of Wholesale Risk Modeling at Bank Danamon.

#### Legal Basis of Appointment

SK.PERS.2019.2351/DIR.HC

#### Term of Services

1 June 2019 - Now

#### Education and Training

PSAK 71, The Guru Series, Sustainable Finance Workshop,

Induction Program

#### Duties and Responsibilities

Credit Policy in Non-Retail segment, Credit Risk Review for Non-Retail segment, Risk Strategy

#### Sam R Soelaeman

Head, Market, Liquidity & Treasury Credit Risk Management  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 53 years old.

Joined Maybank Indonesia in January 2015 with 26 years of experience in the banking industry. Previously he served as Bank Comptroller for Treasury and Market Risk at Bank Indonesia, and as a treasury dealer (MM, FX, & Fixed Income) at Bank Aseam Indonesia and Bank Rama.

#### Legal Basis of Appointment

SPKJ No.SK.PERS.2017.3319/DIR HC

#### Term of Services

26/09/2017 – Now

#### Education and Training

S2 Universitas Pancasila

#### Training

01	Bank Maybank Indonesia Human Capital Sharing Session	28.11.2019
02	Bank Maybank Indonesia Refreshment - Derivative Product	16.10.2019
03	Bank Maybank Indonesia Enterprise Crisis Simulation Exercise 19	12.10.2019
04	Bank Maybank Indonesia The Guru Series	23.08.2019
05	Bank Maybank Indonesia The Guru Series	13.08.2019
06	Bank Maybank Indonesia Sustainability Finance Workshop	22.08.2019
07	Bank Maybank Indonesia Workshop SCRUM 2019	23.07.2019
08	Bank Maybank Indonesia The Guru Series	03.07.2019
09	Bank Maybank Indonesia Introduction to Industrial Relations	28.05.2019
10	Bank Maybank Indonesia Capital Liquidity Strategy	25.04.2019
11	Bank Maybank Indonesia The Guru Series	22.04.2019
12	Bank Maybank Indonesia Future Leadership Capabilities	14.02.2019
13	Bank Maybank Indonesia DNA	01.02.2019

#### Duties and Responsibilities

1. Review and enhance the market, liquidity and treasury credit risk infrastructures: policies & procedures, limits, reports, measurement methodologies, and system, to support

2. Monitor and report risks and compliance of market, liquidity and treasury credit exposures.
3. Improve risk identification process for new and existing Banks activities/products/markets and provide recommendations to mitigate them
4. Responsible as a strategic business partner for business unit and manage the best relationship with internal and external parties.
5. Strategic implementation, initiatives and alignment
  - To drive and deliver all projects / tasks assigned by CRO.
  - To direct and execute strategic initiatives that meet regulators /Basel requirements and Bank Strategies.
  - To manage interdependencies involving cross-functional / cross sector deliverables
6. Promote risk awareness to MLTCRM counterparts.
7. Staff Management and Development

#### Stephanus Sugeng

Head, GB Remedial  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 47 years old.

Joined Maybank Indonesia in 2016 with 20 years experience in banking. Previously he served as Head of Special Assets Management at PT Bank Permata Tbk.

#### Legal Basis of Appointment

Decision Letter No.SK.PERS.2016.1737/DIR HC

#### Term of Services

1 July 2016 - Now

#### Education and Training

Education: Bachelor's degree

#### Duties and Responsibilities

Managing Corporate Problem Loan

#### Ratna Ningsih

Head, CFS Remedial  
Profile of Chairperson / Head of Risk Management Division / Unit

Indonesian Citizen 56 years old.

Joined Maybank Indonesia in November 1986 with 30 years of experience in banking. Previously, he has held a number of strategic positions in Maybank Indonesia, including as Head of Mortgage, Head of Bankwide Risk Management, Head of Business Process & Approval, and other strategic positions.



#### Legal Basis of Appointment

SK. PERS.2019.2779/DIR HC

#### Term of Services

15 July 2019 - Now

#### Education and Training

Sales & Service Summit Awards 2019  
Sharing Session Mobilizing People  
Wkshp RCSA Review Mortgage Business Proc  
BOD Boot Camp With Andrew Tani  
Workshop Pemetaan Potensi Area  
EDP 2017 Final Presentation  
Customer Experience as a Competitive  
CFS Workshop  
Seminar Session with Mark Coppersmith

#### Duties and Responsibilities

1. Formulating and determining the strategy on the management and handling of CFS non-performing loan portfolio in accordance with prevailing procedures and regulations.
2. Minimizing the NPL level and outstanding NPLs in CFS loan portfolio.
3. Optimizing efforts at remedial/recovery of written-off accounts.
4. Maximizing sales of foreclosed assets (AYDA) and safeguarding against value deterioration of foreclosed assets.
5. Performing the daily monitoring of facilities in the Special Mention category, and coordinating with business units at branches in improving the quality of accounts with 30 or more of Day Past Due (DPD).

#### BRIEF REPORT OF IMPLEMENTATION OF DUTIES BY RISK MANAGEMENT IN 2019

Throughout 2019, all functions at Risk Management have performed their respective duties and responsibilities in evaluating the Bank's risk management, as presented in the discussion on risk management in the Corporate Governance section.