



# DIVERSITY POLICY COMPOSITION OF MEMBERS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The majority of the Company's members of the Board of Commissioners and Directors have a background in banking and also have varying competencies and experience. The diversity in the composition of the Board of Commissioners and the Board of Directors is very central in ensuring a strong decision-making process and effective management of the Company, which is in accord with the requirements and consistent with the strategies, vision and mission of the Company.

Determination of the composition of the Board of Commissioners and the Board of Directors refers to the diversity policy based on the provisions of Shareholders and the provisions set forth in the Board's Charter of the Board of Commissioners, which is a reference for consideration in the process of the nomination and succession of the Company's Board of Commissioners and the Board of Directors, with due regard to knowledge, expertise, and experience that is in line with the Company's requirements, thus obtaining the optimal composition of the Board of Commissioners and the Board of Directors.

Diversity policies relating to the composition of members of the Board of Commissioners and the Board of Directors includes the following:

1. Having at least 1 (one) Female member in the composition of the Board of Commissioners and the Board of Directors.

2. Possessing an Educational background and expertise including Accounting, Finance, Law and Business.
3. Having at least 1 (one) member of the Board of Commissioners who is a Foreign Citizen in order to enrich the knowledge and experience of the Board of Commissioners towards the development of the banking industry both inside and outside of Indonesia.

In addition, the scope and the balance of knowledge, skills, and experience is also considered in achieving the optimal composition of the Board of Commissioners and the Board of Directors who are expected to optimize the decision-making process and improve the Company's performance.

In 2018, the composition of the Board of Commissioners and the Board of Directors has fulfilled the elements of diversity, including the combination of Independency, Expertise/Education, Work Experience, Age and Gender, in consideration of the demands and complexity of the Company's business. All the Company's members of the Board of Commissioners and Board of Directors possess Integrity, Competence and an excellent Financial Reputation. This was verified through the Financial Services Authority approval of the Company's members of the Board of Commissioners subsequent to the Fit and Proper Test.

## Composition of the Board of Commissioners

Name	Position	Gender	Age	Education Background	Work Experience	Expertise
I Wayan Agus Mertayasa	President Commissioner/ Independent Commissioner	Male	71 Years	Bachelor of Science (S1) in Economics from Brawijaya University Malang in 1973	<ol style="list-style-type: none"> <li>1. General Manager at Bank Bumi Daya Los Angeles Agency (USA)</li> <li>2. Chief Executive at Bumi Daya Finance Hongkong</li> <li>3. General Manager at Bank Bumi Daya New York</li> <li>4. Director of the Indonesian Development Bank</li> <li>5. EVP &amp; Director of PT Bank Mandiri (Persero) Tbk</li> <li>6. Deputy President Director of PT Bank Mandiri (Persero) Tbk</li> <li>7. Chairman, Non-Executive Director, Bank Mandiri (Europe) Limited, London UK</li> </ol>	<ol style="list-style-type: none"> <li>1. Finance</li> <li>2. Banking</li> </ol>

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### Composition of the Board of Commissioners

Name	Position	Gender	Age	Education Background	Work Experience	Expertise
Iman Sugema	Commissioner	Male	54 years	Ph.D. in Economics Department of Economics, Research School of Pacific and Asian Studies, The Australian National University.	<ol style="list-style-type: none"> <li>1. President/Independent Commissioner of PT Perusahaan Gas Negara Tbk,</li> <li>2. Senior Economics Lecturer at the Megawati Institute,</li> <li>3. Lecturer of the Faculty of Economics &amp; Management, IPB.</li> </ol>	<ol style="list-style-type: none"> <li>1. Economy</li> <li>2. Finance</li> </ol>
Maurin Sitorus	Commissioner	Male	61 years	Ph.D. in Monetary and International Economics from the University of Kentucky, Lexington, USA	<ol style="list-style-type: none"> <li>1. Director General of Housing Finance of the Ministry of Public Works</li> <li>2. Secretary of the Directorate General of Debt Management, and Directorate General of Debt Management, Ministry of Finance of the Republic of Indonesia.</li> </ol>	<ol style="list-style-type: none"> <li>1. Law</li> <li>2. Economy</li> </ol>
Sumiyati	Commissioner	Female	57 years	Master of Financial Management (M.F.M), Central Queensland University, Australia	<ol style="list-style-type: none"> <li>1. Inspector General of the Ministry of Finance (Period 2017-present)</li> <li>2. Head of the Ministry of Finance's Financial Education and Training Agency (BPPK)</li> <li>3. Head of Planning and Finance Bureau, Secretariat General of the Ministry of Finance</li> <li>4. Commissioner of PT Jiwasraya (Persero)</li> </ol>	<ol style="list-style-type: none"> <li>1. Audit Finance</li> <li>2. Public &amp; Human Resource Development</li> </ol>
Parman Nataatmadja*)	Commissioner	Male	61 years	Master of Finance from SUNY in Buffalo, New York	<ol style="list-style-type: none"> <li>1. Special V Staff, Ministry of SOEs</li> <li>2. Chief Commissioner of Madani Trade Partners</li> <li>3. President Commissioner of PT PNM Investment Management</li> </ol>	<ol style="list-style-type: none"> <li>1. Economy</li> <li>2. Finance</li> </ol>
Arie Coerniadi	Independent Commissioner	Male	51 years	Bachelor of Electrical Engineering from the University of Indonesia	<ol style="list-style-type: none"> <li>1. Vice President at the NISP Securities Group</li> <li>2. Vice President at the National Bank Restructuring Agency</li> <li>3. Vice President at the Indonesian Central Securities Depository</li> <li>4. Chief Finance Officer at Sarana Global Indonesia</li> </ol>	<ol style="list-style-type: none"> <li>1. Finance</li> <li>2. Information Technology</li> </ol>
Lucky Fathul Aziz Hadibrata	Independent Commissioner	Male	62 years	<ol style="list-style-type: none"> <li>1. Master of Art (MA) in Development Economics from Boston University, Massachusetts, USA</li> <li>2. Master of Science (MS) from Hasanuddin University, Makassar</li> </ol>	<ol style="list-style-type: none"> <li>1. Director of the Pension Fund, FSA</li> <li>2. Deputy Commissioner for Strategic Management 1B, FSA</li> <li>3. Head of Bank Indonesia Representative Office, Region VI, Bandung</li> <li>4. Head of Bank Indonesia, New York Representative</li> </ol>	<ol style="list-style-type: none"> <li>1. Finance</li> <li>2. Macro Economy &amp; Strategy</li> <li>3. Management</li> </ol>
Kamaruddin Sjam	Komisaris Independen	Laki-laki	71 tahun	Master of Management (MM) from the IPWI School of Economics, Jakarta	<ol style="list-style-type: none"> <li>1. Member of the House of Representatives Commission XI</li> <li>2. Director of Institutional Supervision at the Financial and Development Supervisory Agency</li> <li>3. President Commissioner of PT Lanang Bersatu</li> </ol>	<ol style="list-style-type: none"> <li>1. Audit</li> <li>2. Finance</li> </ol>
Garuda Wiko	Komisaris Independen	Laki-laki	53 tahun	Doctorate in Law from Diponegoro University	<ol style="list-style-type: none"> <li>1. Master of Management Program Lecturer, Tanjungpura University</li> <li>2. Member of the Senate of the State Islamic Institute, Pontianak, and Professor of the Sharia Department</li> </ol>	Law

\*) effective after obtaining approval from FSA subsequent to the Fit and Proper Test