



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"> 1. General Manager at Bank Bumi Daya Los Angeles Agency (USA) 2. Chief Executive at Bumi Daya Finance Hongkong 3. General Manager at Bank Bumi Daya New York 4. Director of the Indonesian Development Bank 5. EVP & Director of PT Bank Mandiri (Persero) Tbk 6. Deputy President Director of PT Bank Mandiri (Persero) Tbk 7. Chairman, Non-Executive Director, Bank Mandiri (Europe) Limited, London UK 	<ol style="list-style-type: none"> 1. Finance 2. Banking

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

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



Composition of the Board of Directors

Name	Position	Gender	Age	Education Background	Work Experience	Expertise
Maryono	President Director	Male	63 years	Masters (S2) from the 1998 IPWI College of Economics	<ol style="list-style-type: none"> 1. President Director at PT Bank Mutiara Tbk 2. EVP/Group Head Jakarta Network, PT Bank Mandiri (Persero) Tbk 3. Regional Office Head I/Medan, PT Bank Mandiri (Persero) Tbk 4. Regional Office Head IX/ Banjarmasin, PT Bank Mandiri (Persero) Tbk 	<ol style="list-style-type: none"> 1. Banking 2. Leadership 3. Strategic 4. Management
Iman Nugroho Soeko	Director of Finance & Treasury	Male	63 years	Master of Social Science (M. Soc. Sc) from the University of Birmingham, UK 1989	<ol style="list-style-type: none"> 1. Chief Executive of Bank Mandiri (Europe) Ltd 2. Group Head International Banking & Capital Market Services of PT Bank Mandiri (Persero) Tbk 3. Senior Manager of Asset Management & Disposal Department of PT Bank Mandiri (Persero) Tbk 4. Credit Recovery II Department Head, PT Bank Mandiri (Persero) Tbk 5. FI Risk & Product Credit Development Department Head of PT Bank Mandiri (Persero) Tbk 6. Correspondence Banking Department Head, PT. Bank Mandiri General Manager (Bank Mandiri Singapore Branch) 7. General Manager (Bapindo Hongkong Branch) 	<ol style="list-style-type: none"> 1. Treasury 2. Accounting and Corporate Finance; 3. Corporate Banking
Andi Nirwoto	Director of IT & Operation	Male	48 years	Master of Finance from the University of Lexington Kentucky, USA 1997	<ol style="list-style-type: none"> 1. General Manager of Operational Information Technology, PT Bank Negara Indonesia (Persero) Tbk 2. General Manager of Information Technology Solutions & Security Division, PT Bank Negara Indonesia (Persero) Tbk 3. General Manager of the Information Technology Division of PT Bank Negara Indonesia (Persero) Tbk 4. Deputy General Manager of the Information Technology Division of PT Bank Negara Indonesia (Persero) Tbk 	<ol style="list-style-type: none"> 1. Operation 2. Information & Technology
Oni Febriarto R.	Director of Commercial Banking	Male	48 years	Master of Management (MM) from the PPM Management School 1996	<ol style="list-style-type: none"> 1. Small & Micro Lending Division Head, PT Bank Tabungan Negara (Persero) Tbk 2. Branch Manager KC Ciputat, PT Bank Tabungan Negara (Persero) Tbk 	<ol style="list-style-type: none"> 1. Commercial lending; 2. Mortgage Banking; 3. Sharia Banking
Budi Satria	Director of Consumer Banking	Male	55 years	Master of Management from the University of Indonesia, Jakarta in 2001	<ol style="list-style-type: none"> 1. Jakarta Area Leader PT Bank Rakyat Indonesia (Persero) Tbk 2. Corporate Secretary of PT Bank Rakyat Indonesia (Persero) Tbk 3. Palembang Region Leader PT Bank Rakyat Indonesia (Persero) Tbk 4. Inspector (Regional Head, Office) Inspection Office Banjarmasin, PT Bank Rakyat Indonesia (Persero) Tbk 5. Deputy Head of Marketing Communication, PT Bank Rakyat Indonesia (Persero) Tbk 6. Chief Representative, Hong Kong Representative Office, PT Bank Rakyat Indonesia (Persero) Tbk 	<ol style="list-style-type: none"> 1. Marketing 2. Consumer Banking 3. Quality Service

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Composition of the Board of Directors

Name	Position	Gender	Age	Education Background	Work Experience	Expertise
R. Mahelan Prabantarikso	Director of Strategy, Compliance & Risk	Laki-laki	49 Tahun	Master of Management (S2) from Gajah Mada University and Doctoral candidate in Business Management/ Strategic Agribusiness Management from Bogor Agricultural Institute, Bogor in 2018.	<ol style="list-style-type: none"> 1. Head of Strategic Innovation and Performance Management Division, PT Bank Tabungan Negara (Persero) Tbk 2. Head of Division of Change Management Office Division of PT Bank Tabungan Negara (Persero) Tbk 	<ol style="list-style-type: none"> 1. <i>Strategic Management</i> 2. <i>Corporate Governance</i> 3. <i>Risk and Compliance</i>
Nixon L.P. Napitupulu	<i>Director of Collection, Asset Management & Legal</i>	Male	49 years	Bachelor of Accounting Economics from the University of North Sumatra, Medan in 1994.	<ol style="list-style-type: none"> 1. Managing Director of PT Bank Mandiri Taspen Pos 2. Corporate Transformation Group Senior Vice President - Head of Priority Projects, PT Bank Mandiri (Persero) Tbk 3. Group Head - Group Senior Vice President of the Corporate Secretary, PT Bank Mandiri (Persero) Tbk 4. PJ Group Head - Senior Vice President of Strategy & Performance Management Group, PT Bank Mandiri (Persero) Tbk 5. Group Head - Senior Vice President of Micro Network Development Group, PT Bank Mandiri (Persero) Tbk 6. PJ Group Head - Senior Vice President of Micro Network Development Group, PT Bank Mandiri (Persero) Tbk 	<ol style="list-style-type: none"> 1. Mortgage Banking 2. Collection and Asset Management 3. Consumer Banking
Dasuki Amsir	Director of Distribution & Network	Male	56 years	Master of Management (MM) from Gajah Mada University in 2009	<ol style="list-style-type: none"> 1. Managing Director of BUMN Plantation Holding PT. Perkebunan Nusantara (PT. PN) III 2. President Director of PT. Perkebunan Nusantara (PT. PN) IV 3. Director of Finance of PT. Perkebunan Nusantara (PT. PN) XII 4. CEO of PT. BNI Regional Office of Surabaya 	<ol style="list-style-type: none"> 1. Operation 2. Network and Electronic Channel
Yossi Istanto	Director of Strategic Human Capital	Male	45 years	Master of Business Law (S2) from Parahyangan Catholic University in 2004	<ol style="list-style-type: none"> 1. Head of Legal Division of PT Bank Tabungan Negara (Persero) Tbk (Mar 2017 - Mar 2018) 2. Head of Legal & Loan Document Desk of PT Bank Tabungan Negara (Persero) Tbk (Apr 2014 - Mar 2017) 	<ol style="list-style-type: none"> 1. Legal 2. Human Capital 3. Banking