

Relationship Affiliates of the Board of Directors

Criteria for affiliation between members of the Board of Directors, Board of Commissioners, Board of Directors and Controlling Shareholders include:

1. Affiliation between members of the Board of Directors and other members of the Board of Directors.
2. Affiliation between members of the Board of Directors and members of the Board of Commissioners.
3. Affiliation between members of the Board of Directors and the Major and/or controlling Shareholders.

Affiliation relationships between members of the Board of Directors, Board of Commissioners and Controlling Shareholders can be seen in the table below:

Table of Relationship Affiliation of the Board of Director

Name	Position	Financial Relations, Family and Management of the Board of Directors													
		Financial Relations With						Family Relationship With						Management Relationships with Other Companies	
		Board of Commissioners		Directors		Controlling shareholders		Board of Commissioners		Directors		Controlling shareholders		Yes	No
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Pahala Nugraha Mansury*	Direktur Utama		✓		✓		✓		✓		✓		✓		✓
Nixon L. P. Napitupulu**	Plt. Direktur Utama														
	Direktur Finance, Planning, and Treasury		✓		✓		✓		✓		✓		✓		✓
Hirwandi Gafar	Direktur Consumer and Commercial Lending		✓		✓		✓		✓		✓		✓		✓
Yossi Istanto	Direktur Human Capital, Legal, and Compliance		✓		✓		✓		✓		✓		✓		✓
Elisabeth Novie Riswanti	Direktur Remedial and Wholesale Risk		✓		✓		✓		✓		✓		✓		✓
Andi Nirwoto	Direktur Operation, IT, and Digital Banking		✓		✓		✓		✓		✓		✓		✓
Jasmin	Direktur Distribution and Retail Funding		✓		✓		✓		✓		✓		✓		✓
Setiyo Wibowo	Direktur Enterprise Risk Management, Big Data, and Analytics		✓		✓		✓		✓		✓		✓		✓

* Stop serving as President Director since December 23, 2020.

** Starting to serve as Acting Official of President Director since December 23, 2020.

Concurrent Policy of Directors' Position

Members of the Board of Directors were prohibited from concurrently serving as:

1. Anggota Direksi pada BUMN, Badan Usaha Milik Daerah, badan usaha milik swasta.
2. Anggota Dewan Komisaris/Dewan Pengawas pada BUMN.
3. Jabatan struktural dan fungsional lainnya pada instansi/lembaga pemerintah pusat dan/atau daerah.
4. Pengurus partai politik, anggota legislatif dan/atau kepala daerah/wakil kepala daerah dan/atau menjadi calon legislatif atau calon kepala daerah/wakil kepala daerah.
5. Jabatan lainnya sesuai dengan ketentuan dalam peraturan perundang-undangan dan jabatan lain yang dapat menimbulkan benturan kepentingan.

Members of the Board of Directors were prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers at other banks, companies and/or institutions. Excludes concurrent positions in the case that the Board of Directors who was responsible for the supervision of the Company's

participation in the subsidiary company, carries out functional duties as a member of the Board of Commissioners in a non-bank subsidiary controlled by the Company, as long as it did not result in neglecting the implementation of duties and responsibilities as a member of the Company's Board of Directors.

Members of the Board of Directors were prohibited from concurrently serving as members of the Board of Commissioners in other companies, except:

1. Members of the Board of Commissioners of the relevant SOEs subsidiary/joint venture company, provided that they were only entitled to accumulated income as a member of the Board of Commissioners in one or more subsidiaries/joint ventures of a maximum of 30% (thirty percent) of the salary of the Member of the Board of Directors concerned in SOEs, while other income/the remainder was transferred to the income of the relevant SOEs.
2. Members of the Board of Commissioners in other companies to represent/fight for the interests of SOEs, while obtaining permission from the Minister of SOEs.

Table of Concurrent Position of Board of Director

Name	Position	Position at other Companies /Agencies	Company Name/ Other Agencies
Pahala Nugraha Mansury*	President Director	-	-
Nixon L. P. Napitupulu**	Acting President Director	-	-
	Director of Finance, Planning, and Treasury	-	-
Hirwandi Gafar	Director of Consumer and Commercial Lending	-	-
Yossi Istanto	Director of Human Capital, Legal, and Compliance	-	-
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	-	-
Andi Nirwoto	Director of Operation, IT, and Digital Banking	-	-
Jasmin	Director of Distribution and Retail Funding	-	-
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	-	-

*Quit serving as President Director since December 23, 2020.

** Started Serving as acting President Director since 23 December 2020.

Management of Conflict of Interest of the Board of the Directors

Each member of the Board of Directors was prohibited from taking and/or receiving personal gain either directly or indirectly from the Company's activities, other than remuneration and other legal facilities, which were determined based on the resolution of the GMS. Members of the Board of Directors were prohibited from using the Company for personal, family and/or other party interests that might harm or reduce the Company's profits.

A member of the Board of Directors was prohibited from giving or offering or receiving, either directly or indirectly, anything of value to or from a customer or a government official to influence or as a reward for what he had done and other actions, in accordance with the provisions of laws and regulations. Every member of the Board of Directors who personally in any way, either directly or indirectly, had an interest in a transaction, contract or contract proposed in which the Company was a party must be declared the nature of his interest in a Board of Directors Meeting and therefore had no right to participate in voting on matters relating to the transaction or contract.

In the event of a Conflict of Interest, i.e. a certain condition in which the economic interest of the Company conflicts with personal economic interest, the Board of Directors members shall always:

1. Prioritize the Company's interest and not prejudice the Company's economic interest in the event of any conflict of interest.
2. Avoid making decisions in any situation and conditions where there is a conflict of interest.
3. Disclose any decision required to be taken in the event of conflict of interest.
4. In the event granting loans to the Board of Directors members, the loans shall be based on the reasonable limits in accordance with the Bank's provisions without discriminating other customers (arm's length basis).
5. Report the Company's share transactions within 3 (three) workdays.