

Profile of Board of Commissioners



Chandra M. Hamzah

President Commissioner/
Independent



Citizenship

Indonesia



Domicile

South Jakarta, DKI Jakarta,
Indonesia



Age

53 Years Old as of December
2020



Education

Bachelor of Law (S1) from the University of Indonesia in 1995



Certification

- UKMR Level 1 Commissioner Certification by the Indonesian Bankers Association (2019).
- UKMR Level 1 Commissioner Certification by LSPP (2020).
- UKMR Level 2 Commissioner Certification by LSPP (2020).



Work Experience

- President Commissioner of PT Perusahaan Listrik Negara (Persero) (2014-2015).
- Partner of Assegaf Hamzah & Partners Law Firm (2012-present).
- Chairman/Deputy Chair of the Corruption Eradication Commission (KPK) (2007-2011).



Basis of Appointment

Has been serving as President Commissioner/Independent Commissioner since November 27, 2019 based on the Company's Extraordinary General Meeting of Shareholders (RUPS) Resolution and shall be effective upon obtaining approval for Fit and Proper Test by the Financial Services Authority (OJK) and with due observance of applicable laws and regulations.



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Partner of Assegaf Hamzah & Partners Law Firm (2012-present)



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.




Share Ownership in the Company


Has no ownership of BBTN shares.



Eko D. Heripoerwanto
Commissioner

 **Citizenship**
Indonesia

 **Domicile**
West Jakarta, DKI Jakarta,
Indonesia

 **Age**
59 Years Old as of December
2020



Education

- Bachelor's Degree in Planology Engineering, Institut Teknologi Bandung (1987)
- Master's Degree (S2) in City Planning, Universitas Pennsylvania, USA (1994).
- PhD in Natural Resources and Environment Management, Institut Pertanian Bogor (2009)



Certification

UKMR Level 1 Commissioner Certification by LSPP (2019).



Work Experience

- General Director of Infrastructure Financing of Public Works and Housing of the Ministry of Public Works and Housing (2019-present).
- Director of Housing Financing Planning (2006).
- Secretary General of Housing Provision of the Ministry of Public Works and Housing (2015-2016).
- ASDEP Evaluation of Independent Housing, the Ministry of Public Works and Housing (2013-2015).



Basis of Appointment

Has been serving as Commissioner since May 17, 2019 at the Company's Annual General Meeting of Shareholders and declared effective by the Financial Services Authority (FSA) on December 20, 2019.



Period

May 17, 2019 - 2024 GMS, First Period



Dual Position

General Director of Infrastructure Financing of Public Works and Housing of the Ministry of Public Works and Housing (2019-present)



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.



Heru Budi Hartono

Commissioner



Citizenship

Indonesia



Domicile

East Jakarta, DKI Jakarta,
Indonesia



Age

55 Years old as of December
2020



Education

- Bachelor's Degree in Economics from Universitas Krisna Dwipayana (1984)
- Magister Manajemen Universitas Krisna Dwipayana (1995)



Certification

UKMR Level 1 Commissioner Certification by LSPP (2019).



Work Experience

- Head of Presidential Secretariat (2017-present).
- Commissioner of PT Bank DKI (2015-2018)
- Mayor of North Jakarta (2014-2015).



Basis of Appointment

Served as Commissioner since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Head of the Presidential Secretariat (2017-present)



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.



Armand B. Arief
Independent Commissioner



Citizenship
Indonesia



Domicile
Central Jakarta, DKI Jakarta,
Indonesia



Age
68 Years old as of December
2020



Education

- Bachelor of Business Administration from Suffolk University, Boston, USA (1979)
- Master of Business Administration from Curry College, Massachusetts, USA (1982)



Certification

UKMR Level 4 Certification by LSPP (2017).



Work Experience

- Commissioner and Senior Consultant of Dunamis Organization Services (2016-12 February 2020)
- Independent Commissioner PT Bank Royal Indonesia (2017-2018)
- President Director of PT Bank UOB Buana (2007-2015)
- Deputy CEO of PT Bank International Indonesia (2002-2007)



Basis of Appointment

Served as Independent Commissioner since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Do not have concurrent position in other companies or other institutions.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.



Ahdi Jumhari Luddin
Independent Commissioner



Citizenship
Indonesia



Domicile
East Jakarta, DKI Jakarta,
Indonesia



Age
66 Years old as of December
2020



Education

- Bachelor's Degree in Accounting, Indonesia University (1982)
- Master of Science in Policy Economics, University of Illinois, Chicago, USA (1989)



Certification

UKMR Level 5 Commissioner Certification by LSPP (2018).



Work Experience

- President Commissioner of PT BRI Agroniaga Tbk (2019)
- Independent Commissioner of PT Bank DKI
- Director of Law and Compliance of PT Bank Negara Indonesia (Persero) Tbk (2010- 2015)
- Director of Compliance and Risk Management of PT Bank Negara Indonesia (Persero) Tbk (2008-2010)



Basis of Appointment

Served as Independent Commissioner since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Do not have concurrent position in other companies or other institutions.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.

Profile of Directors



Nixon L. P. Napitupulu

Plt. President Director
concurrently as **Director of**
Finance, Planning, and Treasury



Citizenship

Indonesia



Domicile

North Jakarta, DKI Jakarta,
Indonesia



Age

51 Years old as of December
2020.



Education

Bachelor of Economics from Universitas Sumatera Utara, Medan (1994)



Certification

- UKMR Level 4 Certification by LSPP (2014)
- UKMR Level 5 Certification by LSPP (2017)
- Treasury Dealer Level Advance by BNSP (2020)



Work Experience

- Direktur Finance, Planning and Treasury of PT Bank Tabungan Negara (Persero) Tbk. (27 November 2019-present).
- Direktur Finance, Treasury, & Strategy of PT Bank Tabungan Negara (Persero) Tbk. (29 August 2019-27 November 2019).
- Direktur Collection & Asset Management of PT Bank Tabungan Negara (Persero) Tbk. (28 December 2017-29 August 2019).
- President Director of PT Bank Mandiri TASPEN Pos (in May 2015 - March 2017)
- Head of Bank Joint Venture Transition Team of PT Bank Mandiri (Persero) Tbk, (January 2015–May 2015)
- Head of Priority Bank Joint Venture Project of PT Bank Mandiri (Persero) Tbk (October 2014–December 2015)
- Group Head Corporate Secretary Group PT Bank Mandiri (Persero) Tbk (2013-2014).
- Group Head Strategy & Performance Management Group PT Bank Mandiri (Persero) Tbk (2012-2013).
- Group Head Micro Network Development Group PT Bank Mandiri (Persero) Tbk (2010-2012).



Basis of Appointment

Served as Director for the first time since March 17, 2017 through the decision of the Company's Annual General Meeting of Shareholders (GMS). Served as Plt. President Director through the Board of Commissioners Meeting on December 23, 2020.



Period

March 17, 2017 - 2022 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

1,220,800 shares; 0.0115279%



Pahala N. Mansury

President Director (Finished the service from December 23, 2020)



Citizenship

Indonesia



Domicile

South Jakarta, DKI Jakarta, Indonesia



Age

50 Years old as of December 2020.



Education

- Bachelor's Degree from the University of Indonesia (1994)
- Master's Degree from Leonard N. Stern School of Business New York, USA (1999).



Certification

Competency Training and Development Risk Management Level 5 by LSPP (2019)



Work Experience

- Director of Finance of PT Pertamina (Persero) (2018-2019)
- President Director of PT Garuda Indonesia (Persero) Tbk (2017-2018)
- Director of Treasury & Market PT Bank Mandiri (Persero) TBK (2015-2019)



Basis of Appointment

Served as President Director since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 – 23 December 2020



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

453,100 shares; 0.0042786% (As of November 2020)



Hirwandi Gafar

Director Consumer and Commercial Lending



Citizenship

Indonesia



Domicile

West Jakarta, DKI Jakarta, Indonesia



Age

52 Years old as of December 2020.



Education

Bachelor's Degree of Engineering/Civil Engineering from Institut Teknologi Bandung (ITB) (1992)



Certification

Competency Training and Development UKMR Level 5 (2020)



Work Experience

- Head of Commercial Lending Division PT Bank Tabungan Negara (Persero) Tbk. (2019).
- Head of Subsidized Mortgage Lending Division PT Bank Tabungan Negara (Persero) Tbk. (2019).
- Head of Subsidized Mortgage Division PT Bank Tabungan Negara (Persero) Tbk. (2014-2019).
- Head of Business Development Subsidized Mortgage Department PT Bank Tabungan Negara (Persero) Tbk. (2013-2014).



Basis of Appointment

Served as Director of Consumer and Commercial Lending for the first time since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS)



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

56,000 shares; 0.0005288%



Yossi Istanto

Director of Human Capital,
Legal and Compliance



Citizenship

Indonesia



Domicile

West Jakarta, DKI Jakarta,
Indonesia



Age

47 Years old as of December
2020.



Education

- Bachelor of Law from Universitas Sebelas March, Surakarta in 1996
- Master of Business Law from the Universitas Katolik, Bandung in 2004



Certification

- BNSP Legal Auditor Certification (2016)
- UKMR Level 5 Certification (2018)
- Basic Certification for Pension Funds (2018)
- Certification of Class Curators & Administrators (2020)



Work Experience

- Legal Division Head of PT Bank Tabungan Negara (Persero) Tbk. (2017 - 2018)
- Legal & Loan Document Desk Head of PT Bank Tabungan Negara (Persero) Tbk. (2014 - 2017)



Basis of Appointment

Served as Director of Human Capital, Legal and Compliance for the first time since March 23, 2018 through the resolution of the Company's Annual General Meeting of Shareholders (GMS) and accepted the assignment as Compliance Director since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (GMS).



Period

March 23, 2018 - 2023 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

70,200 shares; 0.0006629%



Elisabeth Novie Riswanti

Director of Remedial and
Wholesale Risk



Citizenship

Indonesia



Domicile

Bekasi, West Java, Indonesia



Age

53 Years old as of December
2020.



Education

Bachelor of Law majoring in Civil Law from Universitas Gadjah Mada, Yogyakarta (1991)



Certification

Competency Training and Development Manajemen Risiko Level 5 by LSPP (2019)



Work Experience

- Asset Management Division Head PT Bank Tabungan Negara (Persero) Tbk. (2017-2019).
- Small & Medium Lending Division Head PT Bank Tabungan Negara (Persero) Tbk. (2015-2017).
- Commercial Housing Loan Department Head PT Bank Tabungan Negara (Persero) Tbk. (2013-2015).



Basis of Appointment

Served as Remedial and Wholesale Risk Director for the first time since August 29, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

August 29, 2019 - 2024 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

25,000 shares; 0.0002361%



Andi Nirwoto

Director Operation, IT
and Digital Banking



Citizenship

Indonesia



Domicile

Jakarta, Indonesia



Age

50 Years old as of December
2020.



Education

- Bachelor of Engineering from Gadjah Mada University, Yogyakarta (1994)
- Master of Finance (S2) from Gadjah Mada University/University of Lexington Kentucky, USA in (1997)



Certification

Competency Training and Development UKMR Level 5 by LSPP (2019)



Work Experience

- General Manager Information Technology Operational, PT Bank Negara Indonesia (Persero) Tbk (2017 - 2018)
- General Manager of Information Technology Solutions & Security Division, PT Bank Negara Indonesia (Persero) Tbk (2015 -2017)
- General Manager of Information Technology Division, PT Bank Negara Indonesia (Persero) Tbk (2014 - 2015)
- Deputy General Manager of Information Technology Division, PT Bank Negara Indonesia (Persero) Tbk (2009 - 2014)



Basis of Appointment

Served as Director of Operations, IT and Digital Banking for the first time since March 23 2018 through the resolution of the Company's Annual General Meeting of Shareholders (GMS).



Period

March 23, 2018 - 2023 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

70,200 shares; 0.0006629%



Jasmin

Director of Distribution and Retail Funding



Citizenship

Indonesia



Domicile

South Jakarta, DKI Jakarta, Indonesia



Age

55 Years old as of December 2020.



Education

- Bachelor's Degree from Universitas Gadjah Mada, Yogyakarta (1988).
- Master's Degree from Universitas Gajah Mada, Yogyakarta (1998).



Certification

Competency Training and Development Risk Management Level 5 by LSPP (2019)



Work Experience

- SEVP Consumer & Transaction of PT Bank Mandiri (Persero) Tbk (2018-2019)
- Regional CEO IV/JKT 2 of PT Bank Mandiri (Persero) Tbk (2015-2018)
- Regional Manager IV-Jakarta Thamrin of PT Bank Mandiri (Persero) Tbk (2013-2015)



Basis of Appointment

Served as Director of Distribution and Retail Funding for the first time since 27 November 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.



Setiyo Wibowo

Director of Enterprise Risk Management, Big Data and Analytics



Citizenship

Indonesia



Domicile

South Tangerang, Banten, Indonesia



Age

44 Years old as of December 2020.



Education

- Bachelor's Degree of Electrical Engineering from Institut Teknologi Bandung (1999).
- Master's Degree of Finance & Banking from KDI School of Public Policy and Management, South Korea (2009).
- Executive Leadership Program - IMD Business School, Swiss (2016).



Certification

Competency Training and Development Risk Management Level 5 by LSPP (2019)



Work Experience

- Group Head Consumer Credit Risk & Analytics PT Bank Mandiri (Persero) Tbk (2018-2019).
- Group Head Credit Portfolio Risk PT Bank Mandiri (Persero) Tbk (2017-2018).
- Group Head Consumer Deposit PT Bank Mandiri (Persero) Tbk (2015-2017).



Basis of Appointment

Served as Director of Enterprise Risk Management, Big Data and Analytics for the first time since November 27, 2019 through the resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS).



Period

November 27, 2019 - 2024 GMS, First Period



Dual Position

Has no concurrent position in other company or other Institution.



Affiliate Relationship

Has no affiliation with fellow members of the Board of Commissioners, the Board of Directors and the Controlling Shareholder.



Share Ownership in the Company

Has no ownership of BBTN shares.