

Orientation Program for New Board of Directors

The Company continued to hold an Orientation or Introduction Program for newly appointed members of the Board of Directors to get to know each other and work together as a solid, comprehensive, effective team. The orientation program also aimed to provide knowledge about the condition of the Company in general. Directors' introduction program, included:

1. Implementation of the principles of Good Corporate Governance and Business Ethics in the Company.
2. Information regarding the duties and responsibilities of the Board of Commissioners and the Board of Directors as well as other things that are not allowed.
3. Description of the Company in relation to the objectives, nature and scope of the Company's activities, financial performance, strategy, short and long term plans, risks, internal control and other strategic issues.
4. Information relating to delegated authority, internal and external audits, internal control systems and policies as well as the Audit Committee.

During 2020 there were no new Directors, so no orientation program was carried out for new members of the Board of Directors.

Director Duty Division

The duties of the Board of Directors are as follows.

Table of the Board of Directors Duties

Name	Position	Field of Duty
Pahala Nugraha Mansury*	President Director	Supervised the Internal Audit (IAD), Corporate Secretary (CSD) and Marketing Communication (MCD).
Nixon L. P. Napitupulu**	Acting Official of President Director	Supervised the Internal Audit (IAD), Corporate Secretary (CSD) and Marketing Communication (MCD).
	Director of Finance, Planning, and Treasury	Supervised the Treasury Division (TRSD), Institutional Banking (IBD), Corporate Strategy & Planning (CSPD), Finance & Accounting (FAD), Procurement & Fixed Asset Management (PFAD) and Investor Relations & Research (IRRD).
Hirwandi Gafar	Director of Consumer and Commercial Lending	Supervised Corporate Syndication & Transaction Banking (CSTD), Commercial Banking (CMBD), SME Banking (SMBD), Non Subsidized Mortgage & Personal Lending (NSLD), Subsidized Mortgage Lending (SMD) and Sharia Business (SHAD).
Yossi Istanto	Director of Human Capital, Legal, and Compliance	Supervising Human Capital Strategy (HCSD), Human Capital Management (HCMD), Learning Center (LCD), Legal (LGD) and Compliance and Governance (CMGD).
Elisabeth Novie Riswanti	Director of Remedial and Wholesale Risk	Supervised Commercial Credit Risk (CRD), Retail Risk (RRD), Commercial Asset Management 1 (CAMD1), Commercial Asset Management 2 (CAMD 2) and Consumer Collection, Recovery & Asset Sales (CRSD).
Andi Nirwoto	Director of Operations, IT, and Digital Banking	Supervised the Digital Channel (DCD), Credit Operation (COD), Operation & Business Support (OBS), IT Strategic Planning & Development (ITPD) and IT Operation (ITOD).
Jasmin	Director of Distribution and Retail Funding	Supervise Corporate & Commercial Funding (CMFD), Wealth Management (WMD), Retail Funding & Services (RFSD), Service Quality & Distribution (SQND) and Regional Officer (RO).
Setiyo Wibowo	Director of Enterprise Risk Management, Big Data, and Analytics	Supervised Enterprise Risk Management (ERMD), Transformation & Partnership Management (TPMD), Policy, Procedures & Business Process Reengineering (PPBD) and Data Management & Analytics (DMD).

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

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