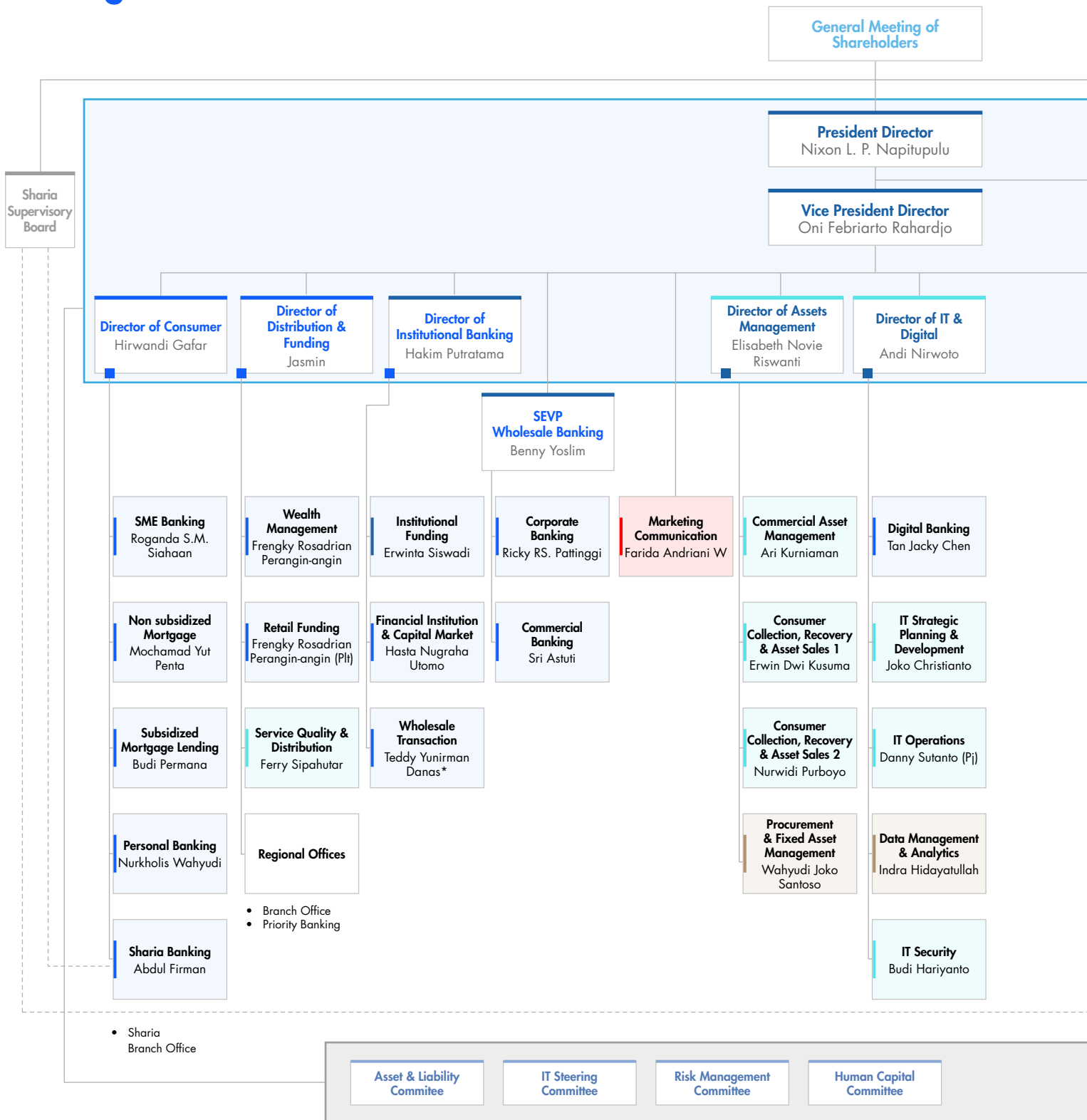


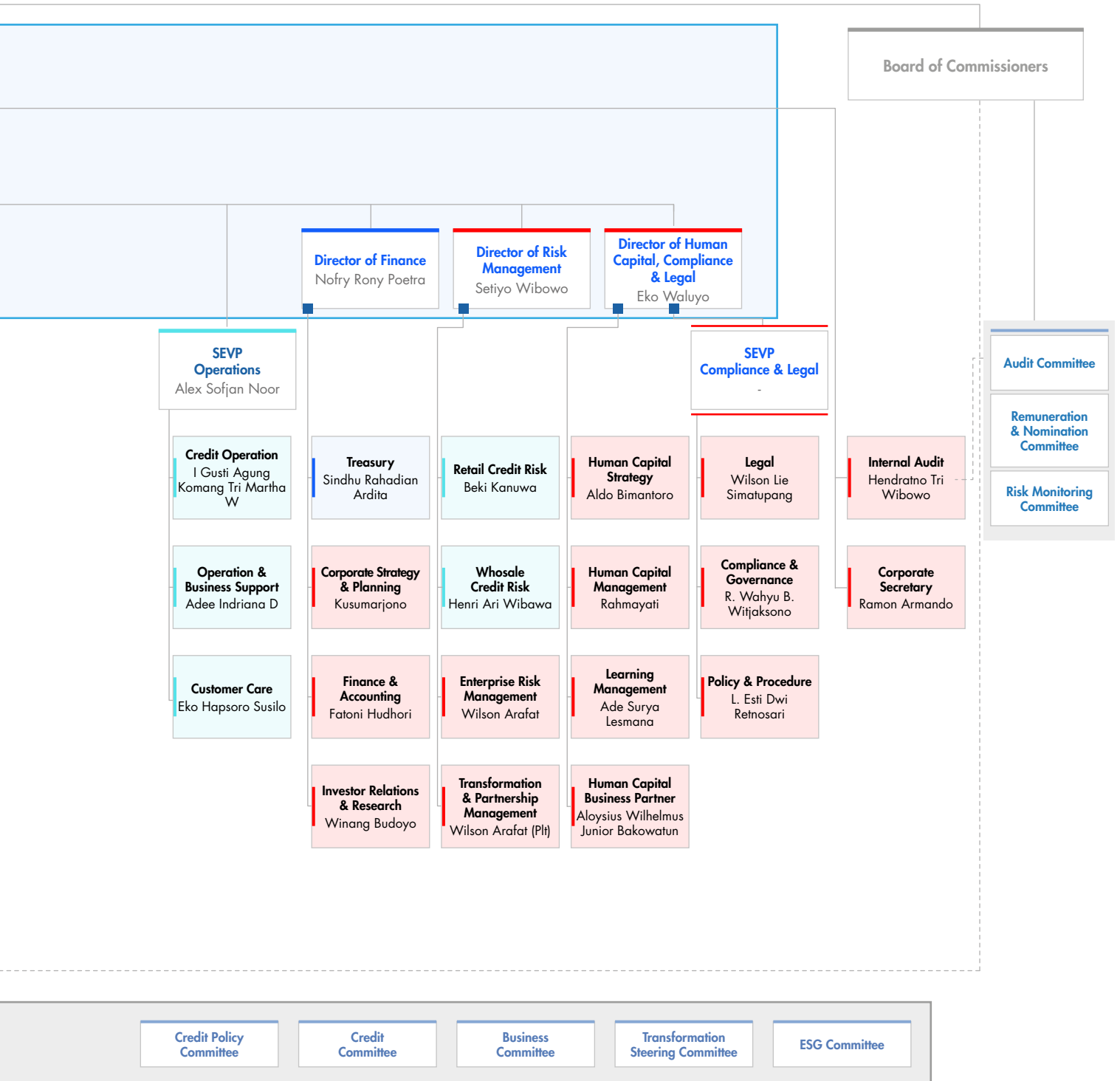


Structure Organization



*) Resign from office as of December 20, 2023

In line with the business transformation that has been carried out by the Company, the Board of Directors has made adjustments to the organizational structure so that the process of executing business and operational initiatives can run effectively through Commissioner's Approval Letter No. 131/KOM/BTN/XI/2023 concerning Approval of Changes to the Organizational Structure of Bank BTN Head Office dated November 01, 2023. The following is the Company's Organizational Structure as of 31, December 2023.



Members of Committees under the Board of Commissioners as of December 31, 2023 are as follows:

1. Audit Committee: Iqbal Latanro (Chairman concurrently member), Sentot A. Sentausa, Andin Hadiyanto, Endang A. Suprijatna, and Peter Eko Budi Darwito
2. Remuneration and Nomination Committee: Chandra M. Hamzah (Chairman concurrently member), Iqbal Latanro, Armand B. Arief, Sentot A. Sentausa, Andin Hadiyanto, Herry Trisaputra Zuna, Himawan Arief Sugoto, Mohamad Yusuf Permana, Moch Amin Nurdin, and Rahmayati

3. Risk Monitoring Committee: Armand B. Arief (Chairman concurrently member), Herry Trisaputra Zuna, Himawan Arief Sugoto, Ignace Widiatmoko, and Pamuji Gesang Raharjo

The names of Committees under the Board of Directors can be found in the Corporate Governance Chapter



Board of Directors Profile



NIXON L. P NAPITUPULU

President Director



Indonesian Citizen, 54 years old as of December 2023, domiciled in South Jakarta.



Educational Background

Bachelor of Economics, University of North Sumatra, Medan (1994).



Certification

- Risk Management Level 5 by BSMR (Refreshment 2022).
- Treasury Dealer Level Advance by LSPP (2023).



Work Experience

- President Director of Bank BTN (March 2023 – present).
- Vice President Director of Bank BTN (March 2021 – March 2023).
- Plt. President Director of Bank BTN (December 2020-March 2021).
- Director of Finance, Planning and Treasury of Bank BTN (November 2019-March 2021).
- Director of Finance, Treasury and Strategy at Bank BTN (August 2019 – November 2019).
- Director of Collection and Asset Management concurrently Acting. Director of Finance, Treasury and Strategy at Bank BTN (May 2019 – August 2019).
- Director of Collection and Asset Management Bank BTN (March 2018 – May 2019).
- Director of Collection, Asset Management and Legal at Bank BTN (2017-May 2019). (December 2017 – March 2018).
- Director of Bank BTN (March 2017 – December 2017).
- President Director of PT Bank Mandiri Taspen Pos (2015- March 2017).
- Head of PT Bank Mandiri (Persero) Tbk Joint Venture Bank Transition Team (2015).
- Head of Priority Project Bank Joint Venture PT Bank Mandiri (Persero) Tbk (2014-2015).
- Group Head Corporate Secretary Group PT Bank Mandiri (Persero) Tbk (2013-2014).



Legal Basis of Appointment

Served as Director of the Company for the first time since March 17 2017 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on July 25 2017. Served as Deputy President Director since March 10 2021 through a meeting decision The Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on May 19, 2021 and was entrusted to serve again for the 2nd term as Deputy President Director of the Company based on the resolutions of the Company's Annual General Meeting of Shareholders (AGMS) in March 02, 2022. Then served as President Director of the Company since March 16 2023 through the Resolution of the Company's Annual General Meeting of Shareholders (AGMS) with the remaining term of office continuing in accordance with the appointment based on the Resolution of the 2021 Fiscal Year AGMS dated March 2 2022 and declared effective by the Financial Services Authority (OJK) dated June 7, 2023.



Period of Office

- March 17, 2017 – March 2, 2022, The First Term
- March 2, 2022 – GMS of 2027, The Second Term



Concurrent Position

- Chairman concurrently Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Information Technology Steering Committee
- Chairman concurrently Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Risk Function of Bank BTN
- Chairman concurrently Permanent Member of the Bank BTN Business Committee
- Chairman concurrently Permanent Member of the Bank BTN ESG Committee

The period of service as a Committee follows the Period of Service as Main Director



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 4,250,500 shares/0.0302862%



ONI FEBRIARTO RAHARDJO

Vice President Director



Indonesian Citizen, 52 years old as of December 2023, domiciled in South Tangerang.



Educational Background

- Bachelor (S1) in Engineering, Diponegoro University, Semarang (1994).
- Master (S2) Management, PPM College of Management, Jakarta (1997).



Certification

- Level 5 Risk Management by LSPP (Refreshment 2023).



Work Experience

- Vice President Director of Bank BTN (March 2023 – present).
- Vice President Director of Perum Perumnas (May 2020 – March 2023).
- Plt. President Director of Bank BTN (August 2019 - November 2019).
- Director of Commercial Banking at Bank BTN (March 2015 - August 2019).



Legal Basis of Appointment

Served as Director of the Company for the first time since 24 March 2015 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on 19 May 2015. Subsequently served as Deputy President Director of the Company since 16 March 2023 through Decision of the Company's Annual General Meeting of Shareholders (AGMS) and declared effective by the Financial Services Authority (OJK) on 07 June 2023.



Period of Office

- March 24, 2015 – November 27, 2019, First Period
- March 16, 2023 – Annual GMS 2028, Second Period.



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Information Technology Steering Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Bank BTN Business Functions
- Permanent Member of the ESG Committee of Bank BTN

The period of service as a Committee follows the Period of Service as Vice President Director.



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 308,000 shares/0.0021946%



HIRWANDI GAFAR

Director of Consumer



Indonesian Citizen, 55 years old as of December 2023,
domiciled in West Jakarta .



■ Educational Background

Bachelor of Civil Engineering, Bandung Institute of Technology (1992).



■ Certification

- Risk Management Level 5 by LSPP (Refreshment 2022).
- International Risk Management Refreshment & Wealth Management Certification Program by MMUGM and IBI (2022).
- Sharia Banking Basic Training/PDPS by PEBS (2020).



■ Work experience

- Director of Consumer Bank BTN (Maret 2022 – present).
- Director of Sharia Business Unit Bank BTN (2020 – present)
- Director of Consumer and Commercial Lending, Bank BTN (2019 - Maret 2022).
- Commercial Lending Division Head Bank BTN (2019).
- Subsidiized Mortgage Lending Division Head Bank BTN (2019).



■ Legal Basis of Appointment

Served as Director of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on August 28, 2020.



■ Period of Office

November 27, 2019 - GMS of 2024, The First Term.



■ Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Bank BTN Business Functions
- Permanent Member of the Bank BTN Business Committee

The period of service as a Committee follows the Period of Service as Director of Consumer.



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, owned 1,763,314 shares/0.0125642%



NOFRY RONY POETRA

Director of Finance



Indonesian Citizen, 55 years old as of December 2023, domiciled in East Jakarta.



Educational Background

- Bachelor of Economics, Pancasila University, Jakarta (1991)
- Master of Economics, The George Washington University, Washington DC, USA (1999)



Certification

- Treasury Dealer Level Advance (ACI/LSPP) (Refreshment 2021).
- Banking Risk Management Level 5 by LSPP (Refreshment 2023).
- Certified Wealth Manager (CWMA) (2006).



Work Experience

- Director of Finance Bank BTN (March 2022 – present).
- Director of Finance, Planning and Treasury, Bank BTN (2021- March 2022).
- Head of Treasury Division, Bank BTN (2015 - 2021).
- Acting Regional Head, Regional Office I, Bank BTN (2015).
- Treasury Division Head, Bank BTN (2014)).



Legal Basis of Appointment

Served as Director of the Company for the first time since March 10, 2021 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on August 9, 2021.



Period of Office

March 10, 2021 – GMS of 2026, The First Term.



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Information Technology Steering Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Bank BTN Business Functions
- Permanent Member of the ESG Committee of Bank BTN

The period of service as a Committee follows the Period of Service as Director of Finance



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 2,531,022 shares/0.0180344%



EKO WALUYO

Director of Human Capital, Compliance and Legal



Indonesian Citizen, 52 years old as of December 2023, domiciled in Bekasi.



Educational Background

- Bachelor of Economics, Gadjah Mada University, Yogyakarta (1995).
- Master's Degree in Management, Universitas Gadjah Mada, Yogyakarta/ Gatton College of Business, MBA Short Course Program in Cooperation with MM UGM, University of Kentucky (2004).



Certification

- Banking Risk Management Level 5 by LSPP (Refreshment 2023).
- Certified Anti Fraud Professional by Asia Anti Fraud (2023).



Work Experience

- Director of Human Capital, Compliance and Legal at Bank BTN (March 2022 – present).
- Director of Compliance and Legal at Bank BTN (2021- March 2022).
- Human Capital Management Division Head Bank BTN (2019-2021).
- Human Capital Management & Culture Specialist Division Head of Bank BTN (2017-2019).
- Human Capital Division Head Bank BTN (2017).
- Corporate Secretary Division Head of Bank BTN (2015-2017).
- Acting Corporate Secretary Division Head of Bank BTN (2014-2015).



Legal Basis of Appointment

Served as Director of the Company for the first time since March 10, 2021 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on August 9, 2021.



Period of Office

March 10, 2021 – GMS of 2026, The First Term.



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of the Bank BTN Business Committee
- Permanent Member of the Bank BTN Transformation Steering Committee
- Permanent Member of the ESG Committee of Bank BTN

The period of service as a Committee follows the Period of Service as Director of Human Capital, Compliance & Legal



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 1,871,964 shares/0.0133384%



ELISABETH NOVIE RISWANTI

Director of Assets Management



Indonesian Citizen, 56 years old as of December 2023, domiciled in Bekasi.



■ Educational Background

Bachelor of Law, Gadjah Mada University, Yogyakarta (1991).



■ Certification

- International Risk Management Refreshment & Wealth Management Certification Program by MMUGM dan IBI (2022).
- Banking Risk Management Level 5 by LSPP (Refreshment 2022).



■ Work Experience

- Director of Assets Management, Bank BTN (March 2022 – present).
- Director of Wholesale Risk and Asset Management, Bank BTN (2021- March 2022).
- Director of Remedial and Wholesale Risk, Bank BTN (2019 - 2021)
- Director of Collection and Asset Management, Bank BTN (2019).
- Head of Asset Management Division, Bank BTN (2017-2019)



■ Legal Basis of Appointment

Served as Director of the Company for the first time since August 29, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on June 26, 2020.



■ Period of Office

August 29, 2019 – GMS of 2024, The First Term.



■ Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Risk Function of Bank BTN
- Permanent Member of the ESG Committee of Bank BTN

The period of service as a Committee follows the Period of Service as Director of Assets Management



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, owned 1,733,200 shares/ 0.0123496%

**ANDI NIRWOTO**

Director of IT & Digital

Indonesian Citizen, 53 years old as of December 2023,
domiciled in Central Jakarta.**Educational Background**

- Bachelor of Engineering, Gadjah Mada University, Yogyakarta (1994)
- Master of Finance, Gadjah Mada University, Yogyakarta/ University of Lexington Kentucky, United States (1997).

**Certification**

- Risk Management Level 5 Board of Directors by IICD (Refreshment 2023).
- Digital Transformation for Boards, IMD Business School, Lausanne, Switzerland (2023)
- Digital Innovation Programme, Erasmus University - Rotterdam School of Management, Rotterdam, Netherlands (2022)
- T Infrastructure Library (ITIL), APMG International Quint Wellington (2017)
- TOGAF 8, National University of Singapore (NUS), Singapore (2011)

**Work Experience**

- Director of IT & Digital, Bank BTN (March 2022 - present).
- Director of Operation, IT and Digital Banking, Bank BTN (2019 - March 2022).
- Director of IT & Operation, Bank BTN (2018 - 2019).
- General Manager of Information Technology Operation, PT Bank Negara Indonesia (Persero) Tbk (2017 - 2018).
- General Manager of Solution & Security, PT Bank Negara Indonesia (Persero) Tbk (2015 - 2017).

**Legal Basis of Appointment**

Served as Director of the Company for the first time since March 23, 2018 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on September 10, 2018. Subsequently he was honorably dismissed and reappointed as the Company's IT & Digital Director based on the results of the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) on January 11, 2023.

**Period of Office**

- March 23, 2018 - GMS 2023, First Period
- January 11, 2023 – 2027 GMS, Second Period

**Concurrent Position**

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Information Technology Steering Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of RKK Committee A Risk Function of Bank BTN
- Permanent Member of the Bank BTN Business Committee

The period of office as a Committee follows the Period of Service as Director of IT & Digital

**Concurrent Position in Another Public Company**

Does not have concurrent positions in other public companies.

**BTN Share Ownership**

As of December 31, 2023, owned 1,822,161 shares/0.0129835%



JASMIN

Director of Distribution and Funding



Indonesian Citizen, 59 years old as of December 2023, domiciled in South Jakarta.



Educational Background

- Bachelor (S1) in Economics, Gadjah Mada University, Yogyakarta (1988).
- Masters (S2) International Business, Gadjah Mada University, Yogyakarta (1998).



Certification

- Public Refreshment of Risk Management and Treasury Dealers Level 5 (2022).
- Certified Wealth Manager by CWM (2021).



Work Experience

- Director of Distribution and Funding Bank BTN (March 2022 - present).
- Director of Distribution and Retail Funding Bank BTN (2019 - March 2022).
- SEVP Consumer & Transaction PT Bank Mandiri (Persero) Tbk (2018 - 2019).
- Regional CEO IV/JKT 2 PT Bank Mandiri (Persero) Tbk (2015 - 2018).
- Regional Manager IV-JKT PT Bank Mandiri (Persero) Tbk (2013 - 2015).



Legal Basis of Appointment

Served as Director of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on May 4, 2020.



Period of Office

November 27, 2019 – GMS of 2024, The First Term



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Bank BTN Business Functions
- Permanent Member of the Bank BTN Business Committee

The period of service as a Committee follows the Period of Service as Director of Distribution & Funding



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 2,848,030 shares/0.0202931%



SETIYO WIBOWO

Director of Risk Management



Indonesian Citizen, 46 years old as of December 2023, domiciled in South Tangerang.



Educational Background

- Bachelor of Electrical Engineering, Bandung Institute of Technology (1999)
- MBA in Finance & Banking, KDI School of Public Policy and Management, South Korea (2009).



Certification

Risk Management Level 5 by LSPP (Refreshment 2022).



Work Experience

- Director of Risk Management, Bank BTN (March 2022 – present).
- Director of Risk Management and Transformation, Bank BTN (2021 - March 2022).
- Director of Enterprise Risk Management, Big Data and Analytics, Bank BTN (2019- 2021).
- 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).



Legal Basis of Appointment

Served as Director of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) since July 3, 2020.



Period of Office

November 27, 2019 - GMS of 2024, The First Term.



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Information Technology Steering Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Risk Function of Bank BTN
- Permanent Member of the Bank BTN Business Committee
- Permanent Member of the Bank BTN Transformation Steering Committee
- Permanent Member of the ESG Committee of Bank BTN

The period of service as a Committee follows the Period of Service as Director of Risk Management



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 1,892,700 shares/0.0134861%



HAKIM PUTRATAMA

Director of Institutional Banking



Indonesian Citizen, 47 years old as of December 2023, domiciled in South Tangerang.



Educational Background

- Bachelor (S1) in International Relations, Padjadjaran University, Bandung (1998).
- Master (S2) International Business, Aston University, England (2001).



Certification

Risk Management Level 5 by BSMR (Refreshment 2023).



Work Experience

- Director of Institutional Banking Bank BTN (March 2023 - present).
- Head of International and Transaction Banking PT Regional Development Bank West Java and Banten, Tbk (May 2022 – March 2023).
- Senior Vice President (SVP) Consumer Funding Retail Division PT Regional Development Bank West Java and Banten, Tbk (2018 -2022).
- Senior Vice President (SVP) Corporate Secretary Division PT Regional Development Bank West Java and Banten, Tbk (2015-2018)
- Senior Vice President (SVP) Head of Marketing & Segment Offering PT Bank Commonwealth (2012 – 2015).



Legal Basis of Appointment

Served as Director of the Company for the first time since March 16, 2023 through the Resolution of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority on July 26, 2023.



Period of Office

March 16, 2023 - 2028 GMS, First Period



Concurrent Position

- Permanent Member of the Bank BTN Assets and Liabilities Committee
- Permanent Member of the Bank BTN Risk Management Committee
- Permanent Member of the Human Capital Committee of Bank BTN
- Permanent Member of the BTN Bank Credit or Financing Policy Committee
- Permanent Member of RKK Committee A Bank BTN Business Functions
- Permanent Member of the Bank BTN Business Committee

The period of office as a Committee follows the Period of Service as Director of Institutional Banking



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, it does not own BBTN shares



HARU KOESMAHARGYO*

President Director

* Resigned from office on March 16, 2023 based on the results of the 2023 Annual General Meeting of Shareholders (AGMS).



Indonesian Citizen, 57 years old as of December 2023,
domiciled in South Jakarta.



Educational Background

- Bachelor of Agrotechnology, Brawijaya University, Malang (1989)
- Master of Investment Banking, Emory University, Atlanta USA (2000).



Certification

Risk Management Level 5 by BSMR (Refreshment 2021).



Work Experience

- President Director, Bank BTN (2021-present).
- Director of Finance, PT Bank Rakyat Indonesia (Persero) Tbk (2017-2021).
- Director of Finance and Treasury, PT Bank Rakyat Indonesia (Persero) Tbk (2015-2017).
- President Commissioner of PT BTMU – BRI Finance (2014-2015).
- Head of Treasury Division, PT Bank Rakyat Indonesia (Persero) Tbk (2014-2015).



Legal Basis of Appointment

He has been serving as the President Director for the first time since March 10, 2021 in accordance with the resolutions of the Annual General Meeting of Shareholders (AGMS). In addition, the Financial Services Authority (OJK) validated his appointment on May 19, 2021.



Period of Office

March 10, 2021 – March 16, 2023, First Period.



Concurrent Position

- Chairman concurrently Permanent Member of the Bank BTN Assets and Liabilities Committee
 - Permanent Member of the Bank BTN Information Technology Steering Committee
 - Chairman concurrently Permanent Member of the Bank BTN Risk Management Committee
 - Permanent Member of the Human Capital Committee of Bank BTN
 - Permanent Member of the BTN Bank Credit or Financing Policy Committee
 - Permanent Member of RKK Committee A Risk Function of Bank BTN
 - Chairman concurrently Permanent Member of the Bank BTN Business Committee
 - Chairman concurrently Permanent Member of the Bank BTN ESG Committee
- Stop serving on the Committee on March 16, 2023.



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of February 28, 2023, owned 403,600 shares/0.0028758%

Directors Affiliation Relations

Table of Directors Affiliation Relations

Financial Relations, Family and Board of Directors Management															
Name	Position	Financial Relations With						Family Relations With						Management Relations	
		Board of Commissioners		Board of Directors		Controlling Shareholders		Board of Commissioners		Board of Directors		Controlling Shareholders			
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Nixon L. P Napitupulu	President Director		√		√		√		√		√		√		√
Oni Febriarto R.	Vice President Director		√		√		√		√		√		√		√
Hirwandi Gafar	Director of Consumers		√		√		√		√		√		√		√
Nofry Rony Poetra	Director of Finance		√		√		√		√		√		√		√
Eko Waluyo	Director of Human Capital, Compliance & Legal		√		√		√		√		√		√		√
Elisabeth Novie Riswanti	Director of Assets Management		√		√		√		√		√		√		√
Andi Nirwoto	Director of IT & Digital		√		√		√		√		√		√		√
Jasmin	Director of Distribution and Funding		√		√		√		√		√		√		√
Setiyo Wibowo	Director of Risk Management		√		√		√		√		√		√		√
Hakim Putratama	Director of Institutional Banking		√		√		√		√		√		√		√

Education and/or Training of The Board of Directors

A description of the education and/or training of the Board of Directors during the financial year is presented in the Corporate Governance Chapter.

Changes in the Composition of Members of the Board of Directors and Reasons for the Changes

During 2023, there were changes to the composition of the Board of Directors. Changes in the composition of the Board of Directors were carried out based on the Company's needs. Changes in the composition of the Board of Directors are as follows:

Composition of The Board of Directors Period January 1, 2023 – January 10, 2023

The composition of the Board of Directors for the period January 1, 2023 to January 10, 2023 is 9 (nine) people consisting of 1 (one) Main Director, 1 (one) Deputy Main Director and 7 (seven) Directors. All members of the Board of Directors are domiciled in the work area of the Company's Head Office. The composition and basis for appointing members of the Board of Directors can be seen in the table below.

Table of Composition and Basis of Appointment of the Board of Directors

Name	Position	Organizer	Basis of Appointment	Effective Date
Haru Koesmahargo	President Director	OJK	AGMS dated March 10, 2021	May 19, 2021
Nixon L. P Napitupulu	Vice President Director	OJK	- AGMS dated March 17, 2017 - AGMS dated March 10, 2021 - AGMS dated March 2, 2022	May 19, 2021



Name	Position	Organizer	Basis of Appointment	Effective Date
Hirwandi Gafar	Director of Consumers	OJK	EGMS dated November 27, 2019	August 28, 2020
Nofry Rony Poetra	Director of Finance	OJK	AGMS dated March 10, 2021	August 9, 2021
Eko Waluyo	Director of Human Capital, Compliance & Legal	OJK	AGMS dated March 10, 2021	August 9, 2021
Elisabeth Novie Riswanti	Director of Assets Management	OJK	EGMS dated August 29, 2019	June 26, 2020
Andi Nirwoto	Director of IT & Digital	OJK	AGMS dated March 23, 2018	September 10, 2018
Jasmin	Director of Distribution and Funding	OJK	EGMS dated November 27, 2019	May 4, 2020
Setiyo Wibowo	Director of Risk Management	OJK	EGMS dated November 27, 2019	July 3, 2020

Composition of The Board of Directors Period January 11, 2023 – March 15, 2023

On January 11, 2023, the Extraordinary GMS decided to respectfully dismiss and reappoint Andi Nirwoto as Director of IT & Digital. Thus, the composition of the Board of Directors for the period January 11, 2023 to March 15, 2023 was 9 (nine) people consisting of 1 (one) Main Director, 1 (one) Deputy Main Director and 7 (seven) Directors. All members of the Board of Directors are domiciled in the work area of the Company's Head Office. The composition and basis for appointing members of the Board of Directors can be seen in the table below.

Table of Composition and Basis of Appointment of the Board of Directors

Name	Position	Organizer	Basis of Appointment	Effective Date
Haru Koesmahargyo	President Director	OJK	AGMS dated March 10, 2021	May 19, 2021
Nixon L. P. Napitupulu	Vice President Director	OJK	<ul style="list-style-type: none"> AGMS dated March 17, 2017 AGMS dated March 10, 2021 AGMS dated March 2, 2022 	May 19, 2021
Hirwandi Gafar	Director of Consumers	OJK	EGMS dated November 27, 2019	August 28, 2020
Nofry Rony Poetra	Director of Finance	OJK	AGMS dated March 10, 2021	August 9, 2021
Eko Waluyo	Director of Human Capital, Compliance & Legal	OJK	AGMS dated March 10, 2021	August 9, 2021
Elisabeth Novie Riswanti	Director of Assets Management	OJK	EGMS dated August 29, 2019	26 Juni 2020
Andi Nirwoto	Director of IT & Digital	OJK	<ul style="list-style-type: none"> AGMS dated March 23, 2018 EGMS dated January 11, 2023 	January 11, 2023
Jasmin	Director of Distribution and Funding	OJK	EGMS dated November 27, 2019	May 4, 2020
Setiyo Wibowo	Director of Risk Management	OJK	EGMS dated November 27, 2019	July 3, 2020

Composition of The Board of Directors Period March 16, 2023 – December 31, 2023

On March 16, 2023, the 2023 Annual GMS decided:

- Respectfully removing Haru Koesmahargyo as President Director of the Company.
- Transferring Nixon L. P. Napitupulu's assignment from being Deputy President Director to President Director of the Company.
- Appointing the names below as Company Management:
 - Oni Febriarto Rahardjo - as Deputy Main Director;
 - Hakim Putratama - as Director of Institutional Banking

Thus, the composition of the Board of Directors for the period March 16, 2023 to December 31, 2023 was 10 (ten) people consisting of 1 (one) Main Director, 1 (one) Deputy Main Director and 8 (eight) Directors. All members of the Board of Directors are domiciled in the work area of the Company's Head Office. The composition and basis for appointing members of the Board of Directors can be seen in the table below.

Table of Composition and Basis of Appointment of the Board of Directors

Name	Position	Organizer	Basis of Appointment	Effective Date
Nixon L. P Napitupulu	President Director	OJK	- AGMS dated March 17, 2017 - AGMS dated March 10, 2021 - AGMS dated March 2, 2022 - AGMS dated March 16, 2023	June 7, 2023
Oni Febriarto Rahardjo	Vice President Director	OJK	AGMS dated March 16, 2023	June 7, 2023
Hirwandi Gafar	Director of Consumers	OJK	EGMS dated November 27, 2019	August 28, 2020
Nofry Rony Poetra	Director of Finance	OJK	AGMS dated March 10, 2021	August 9, 2021
Eko Waluyo	Director of Human Capital, Compliance & Legal	OJK	AGMS dated March 10, 2021	August 9, 2021
Elisabeth Novie Riswanti	Director of Assets Management	OJK	EGMS dated August 29, 2019	June 26, 2020
Andi Nirwoto	Director of IT & Digital	OJK	AGMS dated March 23, 2018	September 10, 2018
Jasmin	Director of Distribution and Funding	OJK	EGMS dated November 27, 2019	May 4, 2020
Setiyo Wibowo	Director of Risk Management	OJK	EGMS dated November 27, 2019	July 3, 2020
Hakim Putratama	Director of Institutional Banking	OJK	AGMS dated March 16, 2023	July 26, 2023



Board of Commissioners Profile



CHANDRA M. HAMZAH

President/Independent Commissioner



Indonesian Citizen, 56 years old as of December 2023,
domiciled in South Jakarta.



■ Educational Background

- Bachelor of Law from University of Indonesia (1995).



■ Certification

Banking Risk Management Level 2 by LSP (Refreshment 2023).



■ Work experience

- President/Independent Commissioner of Bank BTN (2019 - present).
- President Commissioner of PT Perusahaan Listrik Negara (Persero) (2014 - 2015).
- Partner of Assegaf Hamzah & Partners Law Firm (2012 - present).
- Commissioner of Corruption Eradication Commission (KPK) (2007 - 2011)
- Partner of Assegaf Hamzah & Partners Law Firm (2001 - 2007).



■ Legal Basis of Appointment

Served as President Commissioner and Independent Commissioner of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) since May 4, 2020..



■ Period of Office

November 27, 2019 - Extraordinary GMS 2024, The First Term



■ Concurrent Position

- Chairman of the Remuneration and Nomination Committee of Bank BTN (2020-present).
- Partner of Assegaf Hamzah & Partners Law Firm (2012 – present).



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



IQBAL LATANRO

Vice President Commissioner/Independent



Indonesian Citizen, 65 years old as of December 2023, domiciled in South Jakarta.



Educational Background

- Bachelor of Economics, Hasanuddin University, Makassar (1983)
- Master of Business Management, Hasanuddin University, Makassar (1998).



Certification

Risk Management Level 5 by LSPP (Refreshment 2023).



Work Experience

- Vice President Commissioner/Independent of Bank BTN (2021 – present).
- Commissioner of PT Bank Mandiri Taspen (2020-2021).
- Commissioner of PT Pemeringkat Efek Indonesia (2020-2021).
- President Director of PT Taspen (Persero) (2018-2020).
- President Commissioner of PT Taspen Properti Indonesia (2015 – 2020)..



Legal Basis of Appointment

Served as Vice President/Independent Commissioner of the Company for the first time since March 10, 2021 through the decision of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on September 6, 2021.



Period of Office

March 10, 2021 - AGMS 2026, The First Period



Concurrent Position

- Chairman of the Audit Committee of Bank BTN (2021-present).
- Member of the Remuneration and Nomination Committee of Bank BTN (2021-present).



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



ARMAND B. ARIEF

Independent Commissioner



Indonesian Citizen, 71 years old as of December 2023, domiciled in South Jakarta.



Educational Background

- Bachelor of Business Administration, Curry College, Milton Massachusetts, USA (1979)
- Master of Business Administration, Curry College, Milton Massachusetts, USA (1982).



Certification

Manajemen Risiko Level 4 oleh LSPP (Refreshment 2021).



Work Experience

- Independent Commissioner of PT Cardig Aero Services Tbk (2021 - present).
- Independent Commissioner of Bank BTN (2019 - present).
- Independent Commissioner of PT Bank Royal Indonesia (2017-2018).
- Commissioner/Senior Consultant Dunamis Organization Services (Franklin Covey USA Subsidiary (2016 - 2019).
- Interviewer Panel Member of the Financial Services Authority (OJK) (2016-2017)..



Legal Basis of Appointment

Served as Independent Commissioner of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on May 14, 2020.



Period of Office

November 27, 2019 - Extraordinary GMS 2024, The First Term



Concurrent Position

- Member of the Remuneration and Nomination Committee of Bank BTN (2020-present).
- Chairman of the Risk Monitoring Committee of Bank BTN (2020-present).



Concurrent Position in Another Public Company

Independent Commissioner of PT Cardig Aero Services Tbk (2021 — present).



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



SENTOT A. SENTAUSA

Independent Commissioner



Indonesian Citizen, 66 years old as of December 2023, domiciled in South Jakarta.



■ Educational Background

- Bachelor (S1) Statistics, Padjadjaran University, Bandung (1985).
- Master (S2) Business Administration, Monash University, Australia (1995).



■ Certification

Banking Risk Management Level 5 by LSPP (Refreshment 2022).



■ Work Experience

- Independent Commissioner of Bank BTN (2022 – present).
- President Commissioner of PT Jiwasraya (Persero) (2019 – 2020)
- President Commissioner of Mandiri Inhealth (2016-2019).
- Distribution Director of PT Bank Mandiri (Persero) Tbk (2015-2016).
- Director of Risk Management at PT Bank Mandiri (Persero) Tbk (2006-2014).



■ Legal Basis of Appointment

Served as Independent Commissioner of the Company for the first time since March 2, 2022 through the Resolution of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on August 8, 2022.



■ Period of Office

March 2, 2022 – GMS of 2027, The First Term.



■ Concurrent Position

- Member of the Audit Committee of Bank BTN (2022-present).
- Member of the Remuneration and Nomination Committee of Bank BTN (2022-present).



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



ANDIN HADIYANTO

Commissioner



Indonesian Citizen, 58 years old as of December 2023, domiciled in Bekasi.



■ Educational Background

- Bachelor of Economics, Gadjah Mada University, Yogyakarta (1989).
- Master of International Development, Nagoya University, Japan (1997).
- Doctor of International Development, Nagoya University, Japan (2000).



■ Certification

Banking Risk Management 1 Commissioner by LSPP (2022).



■ Work Experience

- Head of the Education and Financial Training Agency (BPPK), Ministry of Finance and Acting President Director of Educational Fund Management Agency (LPDP) (2021-present).
- Commissioner of Bank BTN (2019-present).
- Director General of Treasury, Ministry of Finance (2019-2021).
- Expert Staff of the Minister of Finance for Macroeconomics and International Finance (2018-2019).
- Executive Director, World Bank, Washington DC, USA (2016-2018).



■ Legal Basis of Appointment

Served as Commissioner of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on July 10, 2020.



■ Period of Office

November 27, 2019 - Extraordinary GMS 2024, The First Term.



■ Concurrent Position

- Head of the Education and Financial Training Agency (BPPK), Ministry of Finance and Acting President Director of Educational Fund Management Agency (LPDP) (2021-present)
- Member of the Audit Committee of Bank BTN (2020-present).
- Member of the Remuneration and Nomination Committee of Bank BTN (2020-present).



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



HERRY TRISAPUTRA ZUNA

Commissioner



Indonesian Citizen, 56 years old as of December 2023, domiciled in West Jakarta.



Educational Background

- Bachelor's degree (S1) in Civil Engineering, Bandung Institute of Technology, Bandung (1992).
- Bachelor (S1) Management, Padjadjaran University, Bandung (1993).
- Master (S2) of Highway Systems and Engineering, Bandung Institute of Technology, Bandung (1994).
- Doctorate (S3) in Civil Engineering, University of Indonesia, Depok (2016).



Certification

Risk Management Level 1 Commissioner by LSPP (2022).



Work experience

- Commissioner of Bank BTN (2022 – present).
- Director General of Public Works and Housing Infrastructure Financing, Ministry of Public Works and Public Housing (2021 – present).
- Director for Development of a Financing Implementation Strategy System, Ministry of Public Works and Public Housing (2019-2021).
- Commissioner of PT Wijaya Karya Beton Tbk (2017 – 2019).
- Head of Indonesian Toll Road Regulatory Agency, Ministry of Public Works and Public Housing (2015-2019).



Legal Basis of Appointment

Served as Commissioner of the Company for the first time since March 2, 2022 through the Resolution of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on October 11, 2022.



Period of Office

March 2, 2022 – GMS of 2027, The First Term



Concurrent Position

- Member of the Remuneration and Nomination Committee of Bank BTN (2022-present).
- Member of the Risk Monitoring Committee of Bank BTN (2022-present).
- Director General of Public Works and Housing Infrastructure Financing, Ministry of Public Works and Public Housing (2021 – present).



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 404,600 shares/ 0.0028829%



HIMAWAN ARIEF SUGOTO

Commissioner



Indonesian Citizen, 60 years old as of December 2023, domiciled in Depok.



Educational Background

- Bachelor (S1) in Civil Engineering, Bandung Institute of Technology, Bandung (1990).
- Masters (S2) in Civil Engineering, University of Indonesia, Jakarta (2001).
- Doctor (S3) Management and Business, Bogor Agricultural Institute, Bogor (2023)..



Certification

Risk Management Level 1 Commissioner by LSPP (Refreshment 2023).



Work experience

- Main Advisor to the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency for Land Economics (2023-present).
- Commissioner of Bank BTN (2022 – present).
- Secretary to the Land Bank Board Committee (2021 – present)
- Commissioner of PT Rajawali Nusantara Indonesia (Holding Food) (2020-2022).
- Acting Director General of Land Procurement and Land Development, Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (2020 – 2021)
- Secretary General Commissioner of the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (2018 – 2023).



Legal Basis of Appointment

Served as Commissioner of the Company for the first time since March 2, 2022 through the Resolution of the Company's Annual General Meeting of Shareholders (AGMS) and was declared effective by the Financial Services Authority (OJK) on October 3, 2022.



Period of Office

March 2, 2022 – GMS of 2027, The First Term



Concurrent Position

- Main Advisor to the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency for Land Economics (2023-present).
- Member of the Remuneration and Nomination Committee of Bank BTN (2022-present).
- Member of the Risk Monitoring Committee of Bank BTN (2022-present).
- Secretary of the Land Bank Agency Committee (2021 – 2023).
- Secretary General Commissioner of the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (2018 – 2023).



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, owned 404,600 shares/ 0.0028829%



MOHAMAD YUSUF PERMANA

Commissioner



Indonesian Citizen, 48 years old as of December 2023, domiciled in South Jakarta.



■ Educational Background

Bachelor (S1) in Economics, Gunadarma University, Jakarta (1999).



■ Certification

Risk Management Competency Level 1 (one) by BSMR (2023).



■ Work Experience

- Commissioner of PT Bank Tabungan Negara (Persero) Tbk (2023—present).
- Head of Protocol Bureau of the Presidential Secretariat, Ministry of State Secretaries (2021—present).
- Commissioner of PT Pelindo Multi Terminal (2021).
- Commissioner of PT Pelabuhan Indonesia I (Persero) (2021).
- Commissioner of PT Djakarta Lloyd (2020)..



■ Legal Basis of Appointment

Appointed as Commissioner of the Company for the first time since January 11, 2023 through the Resolution of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority on June 7, 2023.



■ Period of Office

January 11, 2023 – GMS 2028, First Period



■ Concurrent Position

- Head of Protocol Bureau of the Presidential Secretariat, Ministry of State Secretary (2021 — present).
- Member of the Remuneration and Nomination Committee of Bank BTN (2023-present).



■ Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



■ BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



AHDI JUMHARI LUDDIN*

Independent Commissioner

*Resigned office on August 12 2023 due to pass away.



Indonesian Citizen, 69 years old as of August 2023, domiciled in East Jakarta.



Educational Background

- Bachelor (S1) in Economics, University of Indonesia, Jakarta (1982).
- Master (S2) Policy Economics, University of Illinois, Urbana-Champaign, United States (1989).



Certification

Banking Risk Management Level 5 by LSP (Refreshment 2022).



Work Experience

- Independent Commissioner of Bank BTN (2019 - 2023).
- President Commissioner of PT BRI Agroniaga Tbk (2019).
- Independent Commissioner of PT Bank DKI (2015-2018).
- 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).



Legal Basis of Appointment

Served as Independent Commissioner of the Company for the first time since November 27, 2019 through the decision of the Company's Extraordinary General Meeting of Shareholders (EGMS) and was declared effective by the Financial Services Authority (OJK) on March 16, 2020.



Period of Office

November 27, 2019 - August 12, 2023



Concurrent Position

Member of the Audit Committee of Bank BTN (2020-2023).



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of August 12, 2023, Has no ownership of shares.

Affiliation of the Board of Commissioners

Table of Affiliation of the Board of Commissioners

Financial Relations, Family and Board of Commissioner Management																
Name	Position	Financial Relations With						Family Relations With						Management Relations		
		Board of Commissioners		Board of Directors		Controlling Shareholders		Board of Commissioners		Board of Directors		Controlling Shareholders				
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
Chandra M. Hamzah	President/Independent Commissioner		√		√		√		√		√		√		√	
Iqbal Latanro	Vice President Commissioner/Independent		√		√		√		√		√		√		√	
Armand B. Arief	Independent Commissioner		√		√		√		√		√		√		√	
Sentot A. Sentausa	Independent Commissioner		√		√		√		√		√		√		√	
Andin Hadiyanto	Commissioner		√		√		√		√		√		√		√	
Herry Trisaputra Zuna	Commissioner		√		√		√		√		√		√		√	
Himawan Arief Sugoto	Commissioner		√		√		√		√		√		√		√	
Mohamad Yusuf Permana	Commissioner		√		√		√		√		√		√		√	

Education and/or Training of The Board of Commissioners

A description of the education and/or training of the Board of Commissioners during the Fiscal year is presented in the Corporate Governance Chapter.

Changes in the Composition of Members of the Board of Commissioners and Reasons for the Changes

During 2023, there was a change in the composition of the members of the Board of Commissioners. Changes in the composition of the members of the Board of Commissioners were made based on the needs of the Company. Changes in the composition of the members of the Board of Commissioners are as follows:

Composition of the Board of Commissioners Period January 1, 2023 – January 10, 2023

The composition of the Board of Commissioners for the period January 1, 2023 to January 10, 2023 was 8 (eight) people consisting of 1 (one) Main/Independent Commissioner, 1 (one) Deputy Main/Independent Commissioner, 3 (three) Independent Commissioners and 3 (three) Commissioners. The entire Board of Commissioners was domiciled in the working area of the Company's Head Office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Table of Composition and Basis for Appointment of the Board of Commissioners period January 1, 2023 - January 10, 2023

Name	Position	Organizer	Basis of Appointment	Effective Date
Chandra M. Hamzah	President/Independent Commissioner	OJK	EGMS dated November 27, 2019	May 4, 2020
Iqbal Latanro	Vice President Commissioner/Independent	OJK	AGMS dated March 10, 2021	September 6, 2021
Armand B. Arief	Independent Commissioner	OJK	EGMS dated November 27, 2019	May 14, 2020
Ahdi Juhari Luddin	Independent Commissioner	OJK	EGMS dated November 27, 2019	March 16, 2020
Sentot A. Sentausa	Independent Commissioner	OJK	AGMS dated March 2, 2022	August 8, 2022



Name	Position	Organizer	Basis of Appointment	Effective Date
Andin Hadiyanto	Commissioner	OJK	EGMS dated November 27, 2019	July 10, 2020
Herry Trisaputra Zuna	Commissioner	OJK	AGMS dated March 2, 2022	October 11, 2022
Himawan Arief Sugoto	Commissioner	OJK	AGMS dated March 2, 2022	October 3, 2022

Composition of the Board of Commissioners Period January 11, 2023 – August 11, 2023

Based on the Decision of the 2023 Extraordinary General Meeting of Shareholders (EGMS), Mohamad Yusuf Permana was appointed as Commissioner of the Company. Thus, the composition of the Board of Commissioners for the period January 11, 2023 to August 11, 2023 was 9 (nine) people consisting of 1 (one) Main/Independent Commissioner, 1 (one) Deputy Main/Independent Commissioner, 3 (three) Independent Commissioners and 4 (four) Commissioners. The entire Board of Commissioners was domiciled in the working area of the Company's Head Office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Table of Composition and Basis for Appointment of the Board of Commissioners period January 11, 2023 – August 11, 2023

Name	Position	Organizer	Basis of Appointment	Effective Date
Chandra M. Hamzah	President/Independent Commissioner	OJK	EGMS dated November 27, 2019	May 4, 2020
Iqbal Latanro	Vice President Commissioner/Independent	OJK	AGMS dated March 10, 2021	September 6, 2021
Armand B. Arief	Independent Commissioner	OJK	EGMS dated November 27, 2019	May 14, 2020
Ahdi Jumhari Luddin	Independent Commissioner	OJK	EGMS dated November 27, 2019	March 16, 2020
Sentot A. Sentausa	Independent Commissioner	OJK	AGMS dated March 2, 2022	August 8, 2022
Andin Hadiyanto	Commissioner	OJK	EGMS dated November 27, 2019	July 10, 2020
Herry Trisaputra Zuna	Commissioner	OJK	AGMS dated March 2, 2022	October 11, 2022
Himawan Arief Sugoto	Commissioner	OJK	AGMS dated March 2, 2022	October 3, 2022
Mohamad Yusuf Permana	Commissioner	OJK	EGMS dated January 11, 2023	June 07, 2023

Composition of the Board of Commissioners Period August 12, 2023 – December 31, 2023

On August 12, 2023, Ahdi Jumhari Luddin as Independent Commissioner of the Company passed away, thereby ending his term of office automatically. Thus, the composition of the Board of Commissioners for the period August 12, 2023 to December 31, 2023 was 8 (eight) people consisting of 1 (one) Main/Independent Commissioner, 1 (one) Deputy Main/Independent Commissioner, 2 (two) Independent Commissioners and 4 (four) Commissioners. The entire Board of Commissioners was domiciled in the working area of the Company's Head Office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Table of Composition and Basis for Appointment of the Board of Commissioners period January 11, 2023 – August 12, 2023

Name	Position	Organizer	Basis of Appointment	Effective Date
Chandra M. Hamzah	President/Independent Commissioner	OJK	EGMS dated November 27, 2019	May 4, 2020
Iqbal Latanro	Vice President Commissioner/Independent	OJK	AGMS dated March 10, 2021	September 6, 2021
Armand B. Arief	Independent Commissioner	OJK	EGMS dated November 27, 2019	May 14, 2020
Sentot A. Sentausa	Independent Commissioner	OJK	AGMS dated March 2, 2022	August 8, 2022
Andin Hadiyanto	Commissioner	OJK	EGMS dated November 27, 2019	July 10, 2020
Herry Trisaputra Zuna	Commissioner	OJK	AGMS dated March 2, 2022	October 11, 2022
Himawan Arief Sugoto	Commissioner	OJK	AGMS dated March 2, 2022	October 3, 2022
Mohamad Yusuf Permana	Commissioner	OJK	EGMS dated January 11, 2023	June 07, 2023

Board of Sharia Supervisory Profile



PROF. DR. H. MUHAMMAD QURAIISH SHIHAB, M.A

Chairman of the Sharia Supervisory Board



Indonesian Citizen, 80 years old as of December 2023, domiciled in South Jakarta.



Educational Background

- Bachelor (S1) in Tafsir and Hadith from Al-Azhar University, Cairo, Egypt (1967).
- Postgraduate (Masters) in Tafsir and Hadith from Al-Azhar University, Cairo, Egypt (1969).
- Doctorate (S3) in Tafsir and Hadith from Al-Azhar University, Cairo, Egypt (1982).



Certifications

- Ijtima' Sanawi & Semiloka DPS-DSM MUI (2019).
- Ijtima' Sanawi & Annual Meeting DPS VIII (2023)



Work Experience

- Chairman of the Sharia Supervisory Board of Bank BTN (2019 - present).
- Founder and Member of the Council of Muslim Elders (2014 - present).
- Member of Eminent Person Group Indonesia Malaysia Person Group Indonesia Malaysia (2010).
- Ambassador Extraordinary and Plenipotentiary to Arabia, Egypt and Djibouti (1998 - 2002).
- Minister of Religion of the Republic of Indonesia (1998).
- Member of the National Research Council (1995 - 1999).
- Member of the National Accreditation Board (1994 - 1998).
- Director of MUI Ulama Cadreship (1994 - 1997).
- Member of DPS Bank Muamalat (1992 - 1999).
- Chancellor of IAIN Syarif Hidayatullah (1992 - 1998).
- Member of Pentashih Al-Qur'an, Ministry of Religion of the Republic of Indonesia (1989 - present).
- Member of the National Education Advisory Board (1988 - 1996).
- Member of the MPR-RI for the 1982-1987 period and the period (1987 - 2002).
- Chairman of the Central Indonesian Ulema Council (MUI) (1985 - 1998).
- Deputy Chancellor of IAIN Alauddin (1974 - 1980).
- Assistant Lead Coordinator for the Eastern Indonesian Police in the Mental Sector (1973 - 1975).
- Coordinator of Private Islamic Colleges in Eastern Indonesia (Kopertis Eastern Region) (1967 - 1980).



Legal Basis of Appointment

Served as Chairman of the Sharia Supervisory Board for the first time through the results of the Company's Annual General Meeting of Shareholders (AGMS) on March 23, 2018 and was declared effective by the Financial Services Authority (OJK) on January 10, 2019. Then he was reappointed as Chairman of the Sharia Supervisory Board for the second time at the 2023 General Meeting of Shareholders on March 16, 2023.



Period of Office

- March 23, 2018 - 2023 GMS, First Period
- March 16, 2023 - 2028 GMS, Second Period



Concurrent Position

- Founder and Member of the Council of Muslim Elders (2014 - present).
- Member of Pentashih Al-Qur'an, Ministry of Religion of the Republic of Indonesia (1989 - present).



Concurrent Position in Another Public Company

Chairman of the Sharia Supervisory Board CIMB Niaga Sharia Business Unit (2019-present).



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



MOHAMAD BAGUS TEGUH PERWIRA, LC, MA

Member of Sharia Supervisory Board



Indonesian Citizen, 45 years old as of December 2023, domiciled in Bekasi.



Educational Background

- Bachelor's Degree from Faculty of Dirasat Islamiyah Wal Arabiyah, Al-Azhar University of Cairo-Egypt (1999).
- Islamic Economic Studies Program, Post Graduate School of UIN Syarif Hidayatullah Jakarta (2007).



Certifications

- Certified Financial Planner (CFP®) (2010).
- Associate Estate Planning Practitioner (AEPP®) (2011).
- Qualified Wealth Planner (QWP) (2011).
- Izin sebagai Ahli Syariah Pasar Modal (ASPM) – Otoritas Jasa Keuangan (OJK) (2016).
- Kompetensi Pengawas Syariah - Lembaga Sertifikasi Profesi-Majelis Ulama Indonesia (LSPMUI) (2016).
- Asesor Kompetensi – BNSP (2017).
- Ijtima' Sanawi & Annual Meeting DPS VIII (2023).



Work Experience

- Member of the Sharia Supervisory Board of PT Bank Tabungan Negara, Tbk (Persero) (2021 - present).
- Deputy Secretary of the Daily Executive Board, National Sharia Council-Indonesian Ulema Council (2020 - present).
- Secretary for Capital Markets Daily Executive Agency, National Sharia Council-Indonesian Ulema Council (2015 - 2020).
- Chairman of the BRI DPLK Sharia Supervisory Board (2018 - 2019).
- Chairman of the Sharia Supervisory Board of PT Aberdeen Standard Investment Indonesia (2015 - 2021).
- Chairman of the Sharia Supervisory Board of PT Indosurya Asset Management (2015 - 2017).
- Trainer at DSN-MUI Institute (November 2017 - present).
- Member of the Sharia Supervisory Board of PT Schroder Investment Management Indonesia. (2009 - 2022).
- Lecturer at Trisakti University (2009 - 2013).
- Head Planner PT Quantum Magna (2007 - 2014).
- Lecturer at Muhammadiyah University Prof. Dr. Hamka (2007 - 2009).
- Consultant at PT Batasa Tazkia (2004 - 2009).



Legal Basis of Appointment

Served as Member of the Sharia Supervisory Board for the first time since the results of the Company's Annual General Meeting of Shareholders (AGMS) on March 10, 2021 and was declared effective by the Financial Services Authority (FSA) on June 2, 2021.



Period of Office

March 10, 2021 – GMS of 2026, The First Term



Concurrent Position

Member of the Sharia Supervisory Board of PT Schroder Investment Management Indonesia.



Concurrent Position in Another Public Company

- Member of the Sharia Supervisory Board of PT OCBC NISP Tbk.
- Member of the Sharia Supervisory Board of PT Bank Maybank Indonesia Tbk.



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



MUHAMMAD FAIZ, LC, MA

Member of Sharia Supervisory Board



Indonesian Citizen, 49 years old as of December 2023, domiciled in Jakarta.



Educational Background

- Bachelor (S1) Faculty of Sharia, Islamic University of Madinah, Saudi Arabia (1997)
- Master (S2) Faculty of Daarul Ulum Cairo University, Egypt (1999).



Certifications

- Sharia Supervisory Board Level 1 Certification (2008).
- Sharia Supervisory Board Level 2 Certification (2013).



Work Experience

- Member of the Sharia Supervisory Board of PT Bank Tabungan Negara, Tbk (Persero) (2023 - present).
- Nahdlatul Ulama Executive Board (PB) (2022- present).
- Deputy Rais PW Nahdlatul Ulama DKI Jakarta (2021-2022).
- Chairman of the Sharia Supervisory Board of PT Bank Tabungan Pensiunan Nasional (BTPN) Syariah (2017-present)
- Chairman of the Sharia Supervisory Board of the Sharia Business Unit of PT Bank Permata, Tbk. (2014-present).
- Chairman of the Sharia Supervisory Board of PT Indomobil Multi Finance Indonesia Syariah (2012-present)
- Deputy Secretary of the MUI Fatwa Commission (2010-present).
- Member of the Sharia Supervisory Board of the Sharia Business Unit of PT Bank Permata, Tbk. (2008-2014).
- Deputy PP Administrator Daarul Rahman (2008-present).



Legal Basis of Appointment

Appointed as Member of the Sharia Supervisory Board for the first time based on a Decree from the Financial Services Authority on October 18, 2023 and was declared effective on November 29, 2023.



Period of Office

November 29, 2023 - GMS 2028, first period



Concurrent Position

- Nahdlatul Ulama Executive Board (PB) (2022- present).
- Chairman of the Sharia Supervisory Board of PT Bank Tabungan Pensiunan Nasional (BTPN) Syariah (2017-present)
- Chairman of the Sharia Supervisory Board of PT Indomobil Multi Finance Indonesia Syariah (2012-present)
- Deputy Secretary of the MUI Fatwa Commission (2010-present).
- Deputy PP Administrator Daarul Rahman (2008-present).



Concurrent Position in Another Public Company

- Chairman of the Sharia Supervisory Board of the Sharia Business Unit of PT Bank Permata, Tbk. (2014-present).



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.



DR. H. MOHAMAD HIDAYAT, MBA, MH*

Member of Sharia Supervisory Board

Resigned from office on March 15, 2023



Indonesian Citizen, 55 years old as of December 2023, domiciled in Jakarta.



Educational Background

- Bachelor (S1) Faculty of Sharia from IAIN Jakarta (1992).
- Master (S2) of Business Administration (MBA) from IPWI Jakarta.
- Masters (S2) in Legal Studies from the Institute at Business Law & Legal Management (IBLAM) Jakarta College of Legal Studies (2003).
- Doctorate (S3) in Islamic Economics and Finance from Trisakti University, Jakarta (2014).



Certifications

Ijtima' Sanawi & Semiloka DPS-DSM MUI (2019).



Work Experience

- Member of the Sharia Supervisory Board of PT Bank Syariah Indonesia Tbk (2021 – present)
- Member of DPS Allianz Syariah (2020 - 2023).
- Khatib remains OJK Mosque (2015 - 2020).
- Caretaker of Tahfiz Al Qur'an Al Wasiah Islamic Boarding School, Jakarta (2007 - present).
- Member of the Sharia Supervisory Board of Bank BTN (2005 - present).
- The Khatib remains the Presidential Palace Mosque (2005 - 2020).
- Member of DPS Bank Syariah Mandiri (1999 - 2021).
- Khatib remained at the Bank Indonesia Mosque (1999 - 2000).



Legal Basis of Appointment

Served as Member of the Sharia Supervisory Board for the first time based on the results of the Company's Annual General Meeting of Shareholders (AGMS) on March 23, 2018.



Period of Office

March 23, 2018 - March 15, 2023, Second Period



Concurrent Position

- Member of the Sharia Supervisory Board of PT Bank Syariah Indonesia Tbk (2021 – present)
- Caretaker of Tahfiz Al Qur'an Al Wasiah Islamic Boarding School, Jakarta (2007 - present).
- Member of the Sharia Supervisory Board of Bank BTN (2005 - present).



Concurrent Position in Another Public Company

Does not have concurrent positions in other public companies.



BTN Share Ownership

As of December 31, 2023, Has no ownership of shares.