



Name	Position	Field of Duty
Jasmin	Director of Distribution and Funding	The Director of Distribution and Funding supervises: a. Wealth Management (WMD) b. Retail Funding (RFD) c. Service Quality & Distribution (SQDD) d. Regional Offices (RO)
Andi Nirwoto	Director of IT and Digital	The Director of IT and Digital supervises: a. Digital Banking (DBD) b. IT Strategic Planning & Development (ITPD) c. IT Operation (ITOD) d. Data Management & Analytics (DMD) e. IT Security (ITSD)
Hirwandi Gafar	Director of Consumers	The Director of Consumer supervises: a. SME Banking (SMBD) b. Non Subsidized Mortgage (NSMD)***** c. Subsidized Mortgage (SMD) d. Sharia Banking (SHAD) e. Personal Banking (PBD)*****
Hakim Putratama	Director of Institutional Banking *****	The Director of Institutional Banking supervises: a. Institutional Funding b. Financial Institution & Capital Market (FICD) c. Wholesale Transaction (WTD)

\*) Effectively serving as President Director of the Company since June 7, 2023

\*\*\*) Effectively serving as Deputy President Director of the Company since June 7, 2023

\*\*\*\*) Division redeployment takes effect from June 5, 2023

\*\*\*\*\*) Division redeployment takes effect from November 1, 2023

\*\*\*\*\*) Division redeployment takes effect from August 25, 2023

\*\*\*\*\*) Effectively serving as Director of Institutional Banking of the Company since July 26, 2023

## Rights and Authorities of the Board of Directors

The Board of Directors has the rights and authorities that have been regulated in the Work Guidelines and Manual of the Board of Directors. The rights and authorities of the Board of Directors are as follows:

1. To establish policies that are considered appropriate in the management of the Company.
2. To regulate the transfer of power of the Board of Directors to represent the Company inside and outside the Court to one or several persons specially appointed for it including the Company's employees either individually or jointly or other bodies.
3. To regulate the provisions regarding the Company's employees including the determination of wages, pensions or retirement age insurance, and other income for the Company's employees based on the applicable laws and regulations.
4. To appoint and dismiss the Company's workers based on the Company's labor rules and laws and regulations.
5. Establishing the function of Corporate Secretary.
6. Providing a decision to write off bad debts which are then reported and accounted for in the Annual Report;
7. Not collecting part or all of receivables beyond the principal in the context of credit restructuring and/or settlement but with the obligation to report to the Board of Commissioners;
8. Write off receivables for interest, fines, fees and other receivables outside the principal amount carried out in the context of restructuring and/or receivable settlement as well

as other actions in the context of resolving the Company's receivables while still paying attention to prudential principles; And

9. Carrying out all actions and other actions regarding the management and ownership of the Company's assets, binding the Company with other parties and/or other parties with the Company, including without limitation optimizing the utilization of the Company's assets, with restrictions as regulated in the statutory regulations of the Articles of Association and/ or GMS decision.

## Term of Office of the Board of Directors

The term of office of members of the Board Directors is determined to be 5 (five) years and can be reappointed for 1 (one) term of office. Members of the Board of Directors are appointed for a period of time starting from the date determined by the GMS that appoints them and ending at the closing of the 5th (five) Annual GMS after the date of their appointment, by taking into account the laws and regulations in the Capital Market sector, without prejudices to the right of the GMS to at any time be able to dismiss members of the Board of Directors before the end of their term of office.

The Directors' position ends if they pass away, their term of office ends, including resigning from their position, being dismissed based on a GMS Decision, or no longer meeting the requirements as a Director based on the Articles of Association and statutory regulations, including prohibited holding concurrent positions.