

## Diversity Policy for the Board of Directors and Board of Commissioners

Diversity of Policy for the Board of Commissioners and Directors The diversity policy for the composition of the Company's Board of Commissioners and Directors is regulated in the Articles of Association and Board Manual which stipulate that the Board of Commissioners and Directors are a combination of professionals who have the knowledge and experience required by the Company to enable an effective decision-making process, efficient and immediate. In determining the members of the Board of Commissioners and Directors, the Company always strives to ensure that the composition of the Board of Commissioners and Directors is diverse in terms of competency, gender and age (presence of young top talent).

The diversity of the composition adapts to the needs, level of complexity and the Company's strategic plan so it is expected that the development or resolution of a problem can be overlooked from various educational perspectives, competencies, and experience.

In accordance with the diversity policy set by the Ministry of State-Owned Enterprises, the target ratio of women in nominated talent is 18.5% and the target ratio of young top talent ( $\leq 42$  years) in nominated talent is 22.75%. Achieving the target in 2023 shows that the ratio of women in nominated talent is 20.51% and the ratio of young top talent ( $\leq 42$  years) in nominated talent is 30.38%. This achievement has increased compared to the previous year. In the future, the Company will strive to be consistent in ensuring the diversity of the Board of Commissioners and Directors, especially regarding gender and age diversity.

### Diversity in the Composition of the Board of Directors

Diversity of The Board of Directors has considered gender diversity, namely the presence of 1 (one) woman, namely Ms. Elisabeth Novie Riswanti as Director of Wholesale Risk and Asset Management. The diversity of the composition of the Company's Directors based on age, gender, education, work experience and expertise.

Aspects of diversity in the composition of members of the BOC include, among others:

1. **Age**  
Members of the BOD shall be diverse in age level.
2. **Gender**  
Consider the diversity in gender of members of the BOD.
3. **Education, Work Experience & Expertise, having at least:**
  - a. 1 (one) member who has expertise/work experience/education in the banking industry or the economy/business;
  - b. 1 (one) member who has expertise/work experience/education in the risk management;
  - c. 1 (one) member who has expertise/work experience/education in finance/accounting.

### Diversity in the Composition of the Board of Commissioners

The diversity policy of the Board of Commissioners has not specifically regulated gender diversity. This is because the Company places more emphasis on professionalism regardless of gender. Aspects of diversity in the composition of members of the BOC include, among others:

1. **Age**  
Members of the BOC shall be diverse in age level.
2. **Gender**  
Consider the diversity in gender of members of the BOC.
3. **Education, Work Experience & Expertise, having at least:**
  - a. 1 (one) member who has expertise/work experience/education in the field of economics / business/finance; and/or
  - b. 1 (one) member who has expertise/work experience/education in the banking industry; and
  - c. 1 (one) member who has expertise/work experience/education in the field of risk management.

The following is the diversity of the composition of the Company's Directors based on age, gender, education, work experience and expertise can be seen in the table below.

**Table of Diversity in the Composition of the Board of Directors**

Name	Position	Age	Gender	Education	Work Experience	Expertise
Haru Koesmahargo*	President Director	57 Years old	Male	Bachelor (S1) Technology Agriculture Master (S2) Investment Banking	Banking field working experience	Agricultural Technology Investment Banking
Nixon L.P. Napitupulu**	President Director	54 Years old	Male	Bachelor (S1) Economics	Banking field working experience	Economy
Oni Febriarto Rahardjo***	Vice President Director	52 Years old	Male	Bachelor (S1) Engineering Master (S2) Management	Banking field working experience	Management
Andi Nirwoto	Director of IT and Digital	53 Years old	Male	Bachelor (S1) Engineering Master (S2) Master of Finance	Banking field working experience	Financial Engineering
Elisabeth Novie Riswanti	Director of Assets Management	56 Years old	Female	Bachelor (S1) Law	Banking field working experience	Legal
Jasmin	Director of Distribution and Funding	59 Years old	Male	Bachelor (S1) Economics Masters (S2) International Business	Banking field working experience	Business Accounting
Setiyo Wibowo	Director of Risk Management	46 Years old	Male	Bachelor (S1) in Electrical Engineering Master (S2) MBA in Finance & Banking	Banking field working experience	Financial Engineering
Hirwandi Gafar	Director of Consumers	55 Years old	Male	Bachelor (S1) Civil Engineering	Banking field working experience	Civil Engineering
Nofry Rony Poetra	Director of Finance	55 Years old	Male	Bachelor (S1) Economics Master (S2) MBA Business	Banking field working experience	Economy
Eko Waluyo	Director of Human Capital, Compliance and Legal	52 Years old	Male	Bachelor (S1) Economics Master (S2) Management	Banking field working experience	Economic Management
Hakim Putratama****	Director of Institutional Banking	47 Years old	Male	Bachelor (S1) in International Relations Master (S2) Master of International Business	Banking field working experience	International Relations Science International Business

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

\*\* Transfer of his original assignment as Vice President Director to become President Director since March 16, 2023 and received an effective statement from the OJK as of June 07, 2023

\*\*\*Started in office on March 16, 2023 and received an effective statement from the OJK as of June 07, 2023

\*\*\*\* Started serving on March 16 2023 and received an effective statement from the OJK on July 26 2023.

The diversity of the composition of the Board of Commissioners based on age, gender, ducation, work experience and expertise can be seen in the table below :

Name	Position	Age	Gender	Education	Work Experience	Expertise
Chandra M. Hamzah	President Commissioner/ Independent	56 years old	Male	Bachelor (S1) Law	Has work experience at a Law Firm and the Corruption Eradication Commission	Law, Finance and People Management

Name	Position	Age	Gender	Education	Work Experience	Expertise
Iqbal Latanro	Vice President Commissioner/ Independent	65 years old	Male	Bachelor (S1) Economics Master (S2) Business Management	Has work experience in Financial Services and Securities Rating Services	Banking, Compliance, Risk Management, and People Management
Armand B. Arief	Independent Commissioner	71 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) Business Administration</li> <li>Master (S2) Business Administration</li> </ul>	Has work experience in Financial Services and Financial Regulators	Banking, Management, Risk, Business Management, and People Management
Ahdi Jumhari Luddin*	Independent Commissioner	69 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) Economics</li> <li>Master (S2) Policy Economics</li> </ul>	Has work experience in Financial Services and Financial Regulators	Banking, Compliance, Risk Management
Sentot A. Sentausa	Independent Commissioner	66 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) Statistics</li> <li>Master (S2) Business Administration</li> </ul>	Has work experience in Financial Services	Banking, Compliance, Risk Management
Andin Hadiyanto	Commissioner	58 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) Economics</li> <li>Master (S2) International Development</li> <li>Doctor (S3) International Development</li> </ul>	Has work experience at the Ministry of Finance of the Republic of Indonesia, Ministry of Trade, World Bank Asian Infrastructure Investment Bank (AIIB) and AMRO	Finance and Macro Economy
Herry Trisaputra Zuna	Commissioner	56 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) Civil Engineering</li> <li>Bachelor (S1) Management</li> <li>Masters (S2) Highway Systems and Engineering</li> <li>Doctorate (S3) Civil Engineering</li> </ul>	Has work experience at the Ministry of Public Works and Public Housing	Macro Economy, Management, Public Work and Housing
Himawan Arief Sugoto	Commissioner	60 years old	Male	<ul style="list-style-type: none"> <li>Bachelor (S1) in Civil Engineering</li> <li>Master (S2) in Civil Engineering</li> <li>Doctorate (S3) Management and Business</li> </ul>	Have work experience in the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency	Management and Business, Risk Management, Finance, Agrarian and Spatial Planning
Mohamad Yusuf Permana**	Commissioner	48 years old	Male	Bachelor (S1) Economics	Has work experience in the Ministry of State Secretariat and state-owned companies	Economi

\* Termination of office due to death on August 12, 2023.

\*\* Appointed based on the EGMS on January 11, 2023, and effective from June 7, 2023.