



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).
- Subsidized 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