

BOARD OF DIRECTORS

12. Delegating duties, responsibilities and authority to executives below the Directors to assist in managing the Company while taking into account the Articles of Association, laws, and Company regulations.
13. Supervising every Company activity to be in accordance with its aims and objectives and Good Corporate Governance.

Board of Directors Duties Segregations

In carrying out its duties, the Board of Directors' duties are divided into the following:

Name	Position	Supervision
Darmawan Junaidi	President Director	Internal Audit, Wholesale & Corporate Center Audit, Retail Audit, IT Audit, Senior Investigator.
Alexandra Askandar	Vice President Director	Special Asset Management, Legal
Ahmad Siddik Badruddin	Director of Risk Management	Wholesale Risk, Corporate Risk, Commercial Risk, Credit Control & Supervision, Market Risk, Operational Risk, Credit Portfolio Risk, Policy & Procedure, Consumer Credit Risk & Analytics, SME & Micro Risk, Retail Collection & Recovery, Retail Product Delivery & Fraud Risk
Agus Dwi Handaya	Director of Compliance and HR	Compliance & AML – CFT, Human Capital, Mandiri University, Office of The Board
Panji Irawan	Director of Treasury and International Banking	Treasury, International Banking & Financial Institution, Transaction Banking Wholesale, Strategic Procurement
Riduan	Director of Commercial Banking	Commercial Banking, Commercial Solution
Aquarius Rudianto	Director of Network and Retail Banking	Micro Development & Agent Banking, Micro Personal Loan, Credit Cards, Consumer Loans, SME Banking, Wealth Management, Distribution Strategy, Transaction Banking Retail Sales, Retail Deposit Product & Solution
Toni E. B. Subari	Director of Operations	Wholesale Credit Operation, Retail Credit Operation, Retail Credit Center, Cash & Trade Operations, Electronic Channel Operations, Customer Care, Business Continuity Management
Susana Indah K. Indriarti	Director of Corporate Banking	Corporate Banking, Corporate Solution
Rohan Hafas	Director of Institutional Relations	Government & Institutional, Government Solution, Corporate Secretary, Corporate Real Estate, Government Project
Sigit Prastowo	Director of Finance and Strategies	Strategy & Performance Management, Accounting, Investor Relations, Strategic Investment & Subsidiaries Management, Business Transformation, Corporate Transformation
Timothy Utama	Director of Information Technology	Information Technology, Digital Banking, Enterprise Data Analytics

BOARD OF DIRECTORS TENURE

The term of office of the Board of Directors is as follows:

- The Board of Directors members are appointed for the tenure effective as of the GMS closing or other dates specified by the GMS and ends after the closing of the 5th (fifth) Annual GMS after the appointing date, on the condition of no more than 5 (five) years, by considering the applicable laws and regulations including the Capital Market, without reducing the GMS rights to dismiss the Board of Directors members at any time before the tenure ends.

- The dismissal is effective after the closing of the GMS, unless defined otherwise by the GMS.
- After the tenure ends, the Board of Directors members can be reappointed by the GMS for another tenure.

CRITERIA OF THE BOARD OF DIRECTORS

The candidates of the Board of Directors members are individuals who when appointed or during the tenure meet the following requirements:

- Having good ethics, morals and integrity.
- Eligible to conduct legal actions.
- Within 5 (five) years prior to appointment or during the office, he/she:
 - Has never been declared bankrupt.
 - Has never been a member of the Board of Directors and/or Board of Commissioners found guilty of causing a Company bankrupt.
 - Has never been sentenced of crime for causing the loss of the country and/or relating to financial sector.



BOARD OF DIRECTORS

- d. never becomes a member of the Board of Directors and/or member of the Board of Commissioners who, during his/ her tenure:

- has failed to hold Annual GMS.
 - whose accountability as member of Board of Directors and/or Board of Commissioners has been declined by GMS or has never provided accountability report as member of Board of Directors and/or Board of Commissioners to GMS.
 - has caused a company that has license, approval, or registration from FSA not to fulfil its obligation to deliver Annual Report and/or financial report to the OJK.
- e. Has the commitment to comply with the laws and regulations.
- f. Has the knowledge and/or expertise in the area required by the Company.

BOARD OF DIRECTORS CONCURRENT POSITIONS POLICY

The provisions for concurrent positions for the Board of Directors are regulated in the following:

1. Regulation of the Minister of SOEs No. PER-11/MBU/07/2021 concerning Requirements, Procedures for Appointment, and Dismissal of Members of the Board of Directors of State-Owned Enterprises, members of the Board of Directors are prohibited from holding concurrent positions as:
 - a. Member of the Board of Directors in State-Owned Enterprises, Regional-Owned Enterprises, Private-Owned Enterprises.
 - b. Member of the Board of Commissioners in State-Owned Enterprises.
 - c. Other structural and functional positions in central and/or regional government agencies/institutions.
 - d. Political party administrators and/or legislative candidates/members; and/or candidate for regional

head/deputy regional head.

- e. Positions that may cause conflicts of interest and/or other positions in accordance with the provisions in the legislation.

2. OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Commercial Banks, members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers in other banks, companies and/or institutions. However, it does not include concurrent positions in the event that the Board of Directors who is responsible for supervising the Bank's participation in a Subsidiary, carries out functional duties as a member of the Board of Commissioners in a non-bank Subsidiary controlled by the Bank, as long as the person concerned does not neglect the implementation of his duties and responsibilities as a member of the Board of Commissioners. members of the Bank's Board of Directors.

Board of Directors Concurrent Position

Name	Position	Position in Other Companies/ Institutions	Name of Other Companies/ Institutions
Darmawan Junaidi	President Director	-	-
Alexandra Askandar	Vice President Director	-	-
Ahmad Siddik Badruddin	Director of Risk Management	-	-
Agus Dwi Handaya	Director of Compliance and HR	-	-
Panji Irawan	Director of Treasury and International Banking	-	-
Riduan	Director of Commercial Banking	-	-
Aquarius Rudianto	Director of Network and Retail Banking	-	-
Toni E. B. Subari	Director of Operations	-	-
Susana Indah K. Indriarti	Director of Corporate Banking	-	-
Rohan Hafas	Director of Institutional Relations	-	-
Sigit Prastowo	Director of Finance and Strategies	-	-
Timothy Utama	Director of Information Technology	-	-