

INFORMATION TECHNOLOGY & DIGITAL BANKING COMMITTEE

The Information Technology & Digital Banking Committee (ITDC) was established to assist the Board of Directors in determining strategic matters within the scope of IT.

Structure and Membership of Information Technology & Digital Banking Committee

Based on the Decree of the Board of Directors No. KEP.DIR/062/2021 dated 24 November 2021 on Information Technology and Digital Banking Committee, Structure and Membership of ITDC as follows

ITDC Members Composition

ITDC Category A

Chairman	President Director
Secretary	IT Strategy & Architecture Group Head
Alternate Secretary	IT Application Development Group Head
Voting Members	
Permanent Voting Members	<ol style="list-style-type: none"> 1. President Director 2. Director of Risk Management 3. Director of Information Technology 4. Director of Finance & Strategies 5. SEVP Information Technology
Non-Permanent Voting Members	Board of Directors Member / SEVP related to the material present as invitee
Permanent Non-Voting Members	Director of Compliance & HR or Compliance & AML-CFT Group Head or Compliance & AML CFT appointed executives.
Invitee	<ol style="list-style-type: none"> 1. SEVP Internal Audit*) or Internal Audit Group Head or Internal Audit Directorate official present as invitee. 2. Executives of Operational Risk, which is the Operational Risk Senior Head related to the material of the Committee Agenda present as an invitee. <p>*) In the event that the material discussed at the Committee is material proposed by the SEVP Internal Audit, the SEVP Internal Audit acts as a Voting Member.</p>
Contributing Non-Voting Members	<ol style="list-style-type: none"> 1. Group Head/other Group Head level related to the material. 2. Committee Secretary

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ITDC Category B

Chairman	President Director
Secretary	IT Strategy & Architecture Group Head
Alternate Secretary	IT Application Development Group Head
Voting Members	
Permanent Voting Members	1. Director of Information Technology 2. Director of Finance & Strategies 3. SEVP Information Technology
Non-Permanent Voting Members	Board of Directors Member / SEVP related to the material present as invitee
Permanent Non-Voting Members	Director of Compliance & HR or Compliance & AML-CFT Group Head or Compliance & AML CFT appointed executives.
Invitee	1. SEVP Internal Audit*) or Internal Audit Group Head or Internal Audit Directorate official present as invitee. 2. Executives of Operational Risk, which is the Operational Risk Senior Head related to the material of the Committee Agenda present as an invitee. *) In the event that the material discussed at the Committee is material proposed by the SEVP Internal Audit, the SEVP Internal Audit acts as a Voting Member.
Contributing Non-Voting Members	1. Group Head/other Group Head level related to the material. 2. Committee Secretary

Information Technology & Digital Banking Committee Members' Profile

The Information Technology & Digital Banking Committee members profile as of 31 December 2023 is as follows:

ITDC Category A

Name	Position in the Committee	Position in the Company	Educational Background
Darmawan Junaidi	Chairman/Permanent Voting Member	President Director	The Educational Background is presented in the Board of Directors' Profile section in this Annual Report.
Ahmad Siddik Badruddin	Permanent Voting Member	Director of Risk Management	
Timothy Utama	Permanent Voting Member	Director of Information Technology	
Sigit Prastowo	Permanent Voting Member	Director of Finance & Strategies	The Educational Background is presented in the Senior Executive Profile section in this Annual Report.
Daniel Setiawan Subianto	Permanent Voting Member	SEVP Information Technology	

ITDC Category B

Name	Position in the Committee	Position in the Company	Educational Background
Timothy Utama	Permanent Voting Member	Director of Information Technology	The Educational Background is presented in the Board of Directors' Profile section in this Annual Report.
Ahmad Siddik Badruddin	Permanent Voting Member	Director of Risk Management	
Daniel Setiawan Subianto	Permanent Voting Member	SEVP Information Technology	The Educational Background is presented in the Senior Executive Profile section in this Annual Report.

Information Technology & Digital Banking Committee Charter

Information Technology & Digital Banking Committee Charter In accordance with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, article 75 states that Banks are required to have committee work guidelines and rules, where the Information Technology & Digital Banking Committee has been regulated in Board of Directors Decree No. KEP.DIR/062/2021, which contains:

1. Purpose of establishing the committee
2. Duties, responsibilities and authorities of the committee
3. Committee structure and membership
4. Committee meetings, quorums, and decision-making
5. Committee Reporting

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Information Technology & Digital Banking Committee Duties and Responsibilities

ITDC's duties and responsibilities related to Information Technology (IT) and Digital Banking are as follows:

ITDC Category A

1. Duties, authorities and responsibilities related to IT:
 - a. Determining the results of recommendations from ITDC category B.
 - b. Setting priorities and allocation of IT budgets that had been decided by the Board of Directors.
 - c. Deciding or providing direction regarding the planning, development and addition of strategic IT systems.
 - d. Establishing a strategy and action plan for projects and their budgets.
 - e. Discussing and resolving strategic issues within IT scope, as well as the direction of investment in the IT sector (including if IT synergies with subsidiaries were needed).
 - f. Delegating authority to appointed officials to decide and implement matters of an IT operational things.
 - g. Ensuring the availability of an effective information security management system communicated to the work units for users and operators of Information Technology.
2. Duties, authorities and responsibilities related to Digital Banking:
 - a. Discussing, determining and/or providing recommendations to the Board of Directors at least related to:
 - Roadmap/strategy to deliver Digital Banking capabilities that support the Bank's business strategy.
 - Planning, development and execution of strategic digital banking initiatives.
 - Benefits obtained when the Digital Banking Initiative was implemented (but not limited).
 - Constraints that might arise in implementing the Digital Banking Initiative.
 - b. Ensuring and monitoring the implementation of the Digital Banking Initiative including if there was a need in marketing/roll-out strategy, risks that might arise, compliance and regulatory aspects of Digital Banking.
 - c. Delegating authority to appointed officials to decide and carry out Digital Banking operational matters.

ITDC Category B

Providing recommendations to the Board of Directors regarding:

1. Information Technology Strategic Plan in line with the strategic plan for the Bank's business activities.
2. Formulation of key Information Technology policies, standards and procedures.
3. The conformity between the approved Information Technology project and strategic plan.
4. The conformity of the implementation of the Information Technology project with the agreed project plan (project charter).
5. The conformity between Information Technology and the needs of management information systems and the Bank's business activities.
6. The effectiveness of steps in minimizing the risk of the Bank's investment in the Information Technology sector so that the Bank's investment in the Information Technology sector contributed to the achievement of business goals.
7. Monitoring of Information Technology performance and efforts to improve Information Technology performance.
8. Efforts to resolve various problems related to Information Technology that could not be resolved by the work units of Information Technology users and administrators in an effective, efficient and timely manner.
9. Adequacy and allocation of resources owned by the Bank.

Meetings Frequency and Attendance Board of Director & SEVP

In carrying out its duties and responsibilities, the ITDC holds at least 3 (three) times a year or at any time if deemed necessary at the request of one or more committee members with voting members, or at the request of the Board of Directors or upon a written proposal from the unit work related to delivering material to be discussed and coordinating with the Committee Secretary.