



Meeting Frequency and Attendance Level

During 2018, the Board of Directors has conducted 42 (forty two) Board of Directors meetings. The frequency and attendance Directors' meetings can be seen in the table below.

Table of Frequency and Attendance Level of the Board of Directors Meeting

Name	Position	Director Meetings		
		Total and Attendance Percentage		
		Total Meeting	Total Attendance	Percentage
Kartika Wirjoatmodjo	President Director	42	39	93%
Sulaiman Arif Arianto	Deputy Director	42	39	93%
Royke Tumilaar	Director of Corporate Banking	42	36	86%
Hery Gunardi	Director of Small Businesses & Network	42	37	88%
Ahmad Siddik Badruddin	Director of Risk Management	42	41	98%
Rico Usthavia Frans	Director of Information Technology & Operation	42	38	90%
Darmawan Junaidi	Director of Treasury & International Banking	42	35	83%
Alexandra Askandar ^{*)}	Institutional Relations Director	12	9	75%
Agus Dwi Handaya ^{*)}	Director of Compliance	12	10	83%
Panji Irawan ^{**)}	Director of Finance	13	11	85%
Donsuwan Simatupang ^{**)}	Director of Retail Banking	13	12	92%
Ogi Prastomiyono ^{***)}	Director of Operations	9	9	100%
Tardi ^{***)}	Director of Retail Banking	9	9	100%
Kartini Sally ^{***)}	Director of Kelembagaan	9	8	89%

^{*)} The appointment as Director is effective as of September 12, 2018

^{**)} The appointment as Director is effective as of September 4, 2018

^{***)} Tenure ends on March 21, 2018

The Board of Directors Competency Development

The Board of Directors' Competency Development can be seen in the Company Profile Chapter in this Annual Report.

Risk Management Certification

As stipulated in Bank Indonesia Regulation No. 11/19/PBI/2009 concerning Share Risk Management Certification Management and Officers of Commercial Banks, Bank Managers (ie Board of Commissioners and Directors) must have a Certificate Risk Management issued by Professional Certification Institutions, with the following classification:

No.	Position	Level	Validity period
1.	Commissioner	Level 1 At the Least	4 years
2.	Independent Commissioner	Level 2 At the Least	4 years
3.	President Director and Bank Directors with >Rp10 Trillion of assets in possession	Level 5 At the Least	2 years

In the event that the validity period of the certification has expired, a periodic Refreshment Program must be carried out at least:

- once every 4 (four) years for level 1 and 2; or
- once every 2 (two) years for level 3, 4, and 5.