The President Director is the chairman for the Board of Directors Meeting, and in the event that the President Director is absent or unavailable, the Vice Director shall be the chairman. If the Vice Director is absent or unavailable, the Meeting Chairman is the Substitute Director of the President Director or the Substitute Director of the Vice Director as specified in the Board of Directors regulations regarding Job Description and Authority of the Board of Directors as well as the Establishment of Substitute Director list. If the assigned Substitute Director is also unavailable, the Board of Directors Meeting will be conducted by a member of the Board of Directors Meeting that is present and assigned at the meeting.

THE PLAN FOR THE EARLY YEAR MEETING OF THE BOARD OF DIRECTORS

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Meeting Agenda</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1</td>
<td>Review of monthly/quarterly performance of the Company.</td>
</tr>
<tr>
<td></td>
<td>Quarterly review of the performance of the Company and Subsidiaries.</td>
</tr>
<tr>
<td></td>
<td>Preparation of the Annual General Meeting of Shareholders.</td>
</tr>
<tr>
<td></td>
<td>Monthly review of strategic plans, business, and human capital.</td>
</tr>
<tr>
<td></td>
<td>Review and approval of Audit Financial Reports.</td>
</tr>
<tr>
<td></td>
<td>Election of External Auditors for 2018 Book Year.</td>
</tr>
<tr>
<td>Q2</td>
<td>Review of monthly/quarterly performance of the Company.</td>
</tr>
<tr>
<td></td>
<td>Quarterly review of the performance of the Company and Subsidiaries.</td>
</tr>
<tr>
<td></td>
<td>Monthly review of strategic plans, business, and human capital.</td>
</tr>
<tr>
<td></td>
<td>Quarterly review of the performance of the Company and Subsidiaries.</td>
</tr>
<tr>
<td></td>
<td>Monthly review of strategic plans, business, and human capital.</td>
</tr>
<tr>
<td></td>
<td>Review of the implementation of Integrated Governance.</td>
</tr>
<tr>
<td></td>
<td>Discussion on Financial and Business Plans for 2018 Book Year.</td>
</tr>
<tr>
<td></td>
<td>Quarterly review of the performance of the Company and Subsidiaries.</td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
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</tr>
<tr>
<td></td>
<td>Discussion on Financial and Business Plans for 2019 Book Year.</td>
</tr>
</tbody>
</table>

REALIZATION OF THE BOARD OF DIRECTORS MEETING

The Board of Directors meeting is carried out with an internal Board of Directors meeting and meeting Board of Directors with Board of Commissioners meeting. The agenda, date and meeting participants for each meeting can be seen below.

MEETING OF THE BOARD OF DIRECTORS

Throughout 2019, the agenda, date and participants of the Directors’ Meeting are as follows.

Table of Quorum and Board of Directors’ Attendance

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2019</td>
<td>2. Project Pearl.</td>
<td>Sulaiman Arif Arianto</td>
<td>Present</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Others</td>
<td>Royke Tumilaar</td>
<td>Present</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Riduan</td>
<td>Present</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Dosuwan Simatupang</td>
<td>Present</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Darmawan Junaidi</td>
<td>Present</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Hery Gunardi</td>
<td>Present</td>
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<td></td>
<td>Panji Irawan</td>
<td>Present</td>
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<td></td>
<td></td>
<td></td>
<td>Rico Usthavia Frans</td>
<td>Absent</td>
<td>Business Trip</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Ahmad Siddik Badruddin</td>
<td>Present</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Agus Dwi Handaya</td>
<td>Present</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Alexandra Askandar</td>
<td>Present</td>
<td></td>
</tr>
</tbody>
</table>

Attendance 92%
<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
4. Others:  
a. Risk Management Update.  
b. Legal Update.  
c. Internal Audit Update.  
5. Project Update | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present | |
2. Proposed approval of “the Company's Consolidated Financial Statements December 31, 2018 (Audited)”.  
3. Corporate Secretary Update.  
4. Strategic Marketing Communication Update. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Absent  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present | Business Trip |
2. Proposed Treasury.  
3. Update Restructuring. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present | |
| 5.  | February 6, 2019 | 1. General Discussion:  
a. Legal Update.  
b. Human Capital Discussion.  
2. Update Restructuring.  
3. Update Operation.  
4. Update Third Party Funds (DPK). | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Absent  
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Present | Leave ||
<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
| 6   | February 12, 2019| 1. General Discussion.  
4. DPK Update.  
5. Update Strategic Marketing Communication. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Absent  
Present  | - |
| 7   | February 20, 2019| 1. General Discussion:  
a. Update LinkAja  
b. Proposed Provisional Menara Mandiri Building II by PT Pertamina (Persero).  
2. Update Culture & Performance Management.  
3. Discussion of Human Capital | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
Present  
Absent  
Present  
Present  
Absent  
Present  | - |
| 8   | February 26, 2019| 1. General Discussion:  
a. Human Capital Discussion.  
b. Special Asset Management Update.  
2. Proposed LinkAja.  
3. Commercial Banking Update. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
Present  
Absent  
Present  
Present  
Absent  
Present  | - |
| 9   | March 5, 2019    | 1. Discussion of Human Capital.  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
Present  
Present  
Present  
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Present  
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Present  | - |
<table>
<thead>
<tr>
<th>No.</th>
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<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
                        2. Discussion of Human Capital.  
                        4. Update Sierra Project.  
                        5. Update the Strategic Progress Initiative. | Kartika Wirjoatmodjo  
                        Sulaiman Arif Arianto  
                        Royke Tumilaar  
                        Riduan  
                        Dosuwan Simatupang  
                        Darmawan Junaidi  
                        Hery Gunardi  
                        Panji Irawan  
                        Rico Usthavia Frans  
                        Ahmad Siddik Badruddin  
                        Agus Dwi Handaya  
                        Alexandra Askandar | Present  |  |
| 11.  | March 19, 2019  | 1. General Discussion:  
                        a. New Officer Briefing.  
                        2. Discussion of Human Capital. | Kartika Wirjoatmodjo  
                        Sulaiman Arif Arianto  
                        Royke Tumilaar  
                        Riduan  
                        Dosuwan Simatupang  
                        Darmawan Junaidi  
                        Hery Gunardi  
                        Panji Irawan  
                        Rico Usthavia Frans  
                        Ahmad Siddik Badruddin  
                        Agus Dwi Handaya  
                        Alexandra Askandar | Absent  | Business Trip |
                        2. Proposed Capital Increase. | Kartika Wirjoatmodjo  
                        Sulaiman Arif Arianto  
                        Royke Tumilaar  
                        Riduan  
                        Dosuwan Simatupang  
                        Darmawan Junaidi  
                        Hery Gunardi  
                        Panji Irawan  
                        Rico Usthavia Frans  
                        Ahmad Siddik Badruddin  
                        Agus Dwi Handaya  
                        Alexandra Askandar | Absent  | Leave |
                        2. Update the Wholesale Transformation Initiative.  
                        4. DPK Update.  
                        5. Commercial Organization Updates. | Kartika Wirjoatmodjo  
                        Sulaiman Arif Arianto  
                        Royke Tumilaar  
                        Riduan  
                        Dosuwan Simatupang  
                        Darmawan Junaidi  
                        Hery Gunardi  
                        Panji Irawan  
                        Rico Usthavia Frans  
                        Ahmad Siddik Badruddin  
                        Agus Dwi Handaya  
                        Alexandra Askandar | Present  |  |
<table>
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<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
| 14  | April 9, 2019 | 1. General Discussion.  
2. Proposed Human Capital Engagement and Internal Audit.  
4. Discussion of Human Capital.  
5. Update BPR Project Progress. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agsus Dwi Handaya  
Alexandra Askandar | Present  
Present  
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Present  
Absent  
Present  
Present  
Present  
Present  
Present  
Absent  
Present | Business Trip  
Leave |
| 15  | April 16, 2019  | 1. Discussion of Human Capital:  
a. Salary Increment.  
b. Talent Management.  
c. Talent Panel.  
d. Strategic Plan for Outsourcing.  
3. Internal Audit Update. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agsus Dwi Handaya  
Alexandra Askandar | Present  
Present  
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Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present |  
|
| 16  | April 23, 2019 | 1. Consumer Segment Update.  
4. Risk Management Update. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agsus Dwi Handaya  
Alexandra Askandar | Present  
Absent  
Present  
Absent  
Present  
Present  
Present  
Present  
Present  
Present  
Present  
Present | Business Trip  
Leave |
| 17  | April 30, 2019 | 1. General Discussion.  
2. Update SME Banking. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agsus Dwi Handaya  
Alexandra Askandar | Present  
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Present  
Present  
Present  
Present  
Present  
Present |  
<p>|     |              | <strong>Attendance</strong> 83% | <strong>Attendance</strong> 83% | <strong>Attendance</strong> 100% | <strong>Attendance</strong> 100% |</p>
<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
| 18  | May 7, 2019| 1. General Discussion.  
2. Proposed Strategic Initiatives.  
|     |            |                                                                                | Sulaiman Arif Arianto     | Present     |                          |
|     |            |                                                                                | Royke Tumilaar           | Present     |                          |
|     |            |                                                                                | Riduan                   | Present     |                          |
|     |            |                                                                                | Dosuwan Simatupang       | Present     |                          |
|     |            |                                                                                | Darmawan Junaidi         | Present     |                          |
|     |            |                                                                                | Hery Gunardi             | Present     |                          |
|     |            |                                                                                | Panji Irawan             | Present     |                          |
|     |            |                                                                                | Rico Usthavia Frans      | Present     |                          |
|     |            |                                                                                | Ahmad Siddik Badruddin   | Present     |                          |
|     |            |                                                                                | Agus Dwi Handaya         | Present     |                          |
|     |            |                                                                                | Alexandra Askandar       | Present     |                          |
|     |            | **Attendance 100%**                                                           |                           |            |                          |
| 19  | May 14, 2019| 1. General Discussion.  
3. Corporate Real Estate Update. | Kartika Wirjoatmodjo       | Present                 |             |
|     |            |                                                                                | Sulaiman Arif Arianto     | Present     |                          |
|     |            |                                                                                | Royke Tumilaar           | Present     |                          |
|     |            |                                                                                | Riduan                   | Present     |                          |
|     |            |                                                                                | Dosuwan Simatupang       | Present     |                          |
|     |            |                                                                                | Darmawan Junaidi         | Present     |                          |
|     |            |                                                                                | Hery Gunardi             | Present     |                          |
|     |            |                                                                                | Panji Irawan             | Present     |                          |
|     |            |                                                                                | Rico Usthavia Frans      | Present     |                          |
|     |            |                                                                                | Ahmad Siddik Badruddin   | Present     |                          |
|     |            |                                                                                | Agus Dwi Handaya         | Present     |                          |
|     |            |                                                                                | Alexandra Askandar       | Present     |                          |
|     |            | **Attendance 100%**                                                           |                           |            |                          |
| 20  | May 21, 2019| 1. General Discussion:  
 a. Alignment of Organizational Structure.  
b. Authority to Decide Credit.  
 2. Wealth Management Update.  
 3. Consumer Segment Update.  
 4. Update Sierra Project.  
 5. Discussion of Human Capital. | Kartika Wirjoatmodjo       | Present                 |             |
|     |            |                                                                                | Sulaiman Arif Arianto     | Present     |                          |
|     |            |                                                                                | Royke Tumilaar           | Present     |                          |
|     |            |                                                                                | Riduan                   | Present     |                          |
|     |            |                                                                                | Dosuwan Simatupang       | Present     |                          |
|     |            |                                                                                | Darmawan Junaidi         | Present     |                          |
|     |            |                                                                                | Hery Gunardi             | Present     |                          |
|     |            |                                                                                | Panji Irawan             | Present     |                          |
|     |            |                                                                                | Rico Usthavia Frans      | Present     |                          |
|     |            |                                                                                | Ahmad Siddik Badruddin   | Absent      | Leave                   |
|     |            |                                                                                | Agus Dwi Handaya         | Present     |                          |
|     |            |                                                                                | Alexandra Askandar       | Present     |                          |
|     |            | **Attendance 92%**                                                            |                           |            |                          |
| 21  | June 18, 2019| 1. General Discussion.  
3. Risk Management Update. | Kartika Wirjoatmodjo       | Present                 |             |
<p>|     |            |                                                                                | Sulaiman Arif Arianto     | Present     |                          |
|     |            |                                                                                | Royke Tumilaar           | Present     |                          |
|     |            |                                                                                | Riduan                   | Present     |                          |
|     |            |                                                                                | Dosuwan Simatupang       | Present     |                          |
|     |            |                                                                                | Darmawan Junaidi         | Present     |                          |
|     |            |                                                                                | Hery Gunardi             | Present     |                          |
|     |            |                                                                                | Panji Irawan             | Present     |                          |
|     |            |                                                                                | Rico Usthavia Frans      | Present     |                          |
|     |            |                                                                                | Ahmad Siddik Badruddin   | Present     |                          |
|     |            |                                                                                | Agus Dwi Handaya         | Present     |                          |
|     |            |                                                                                | Alexandra Askandar       | Present     |                          |
|     |            | <strong>Attendance 100%</strong>                                                           |                           |            |                          |</p>
<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Meeting Agenda</th>
<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
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<tbody>
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<td></td>
<td></td>
<td></td>
<td>Sulaiman Arif Arianto</td>
<td>Present</td>
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<td></td>
<td>Royke Tumilaar</td>
<td>Absent</td>
<td>Leave</td>
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<td>Riduan</td>
<td>Present</td>
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<td>Dosuwan Simatupang</td>
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<td>Darmawan Junaidi</td>
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<td>Hery Gunardi</td>
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<td>Panji Irawan</td>
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<td>Rico Usthavia Frans</td>
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<td></td>
<td>Ahmad Siddik Badruddin</td>
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<td>Águis Dwi Handaya</td>
<td>Present</td>
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<td>Alexandra Askandar</td>
<td>Present</td>
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<td><strong>Attendance 92%</strong></td>
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<tr>
<td>23</td>
<td>July 9, 2019</td>
<td>1. General Discussion. 2. Consumer Segment Update. 3. Update Fee Based Income. 4. DPK Update. 5. Update Commercial &amp; SME Segments.</td>
<td>Kartika Wirjoatmodjo</td>
<td>Present</td>
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<td>Sulaiman Arif Arianto</td>
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<td>Royke Tumilaar</td>
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<td>Riduan</td>
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<td>Darmawan Junaidi</td>
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Royke Tumilaar  
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Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Absent  
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Leave  
Leave |
2. Proposed Corporate Secretary. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Absent  
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Present |
2. Project Burj.  
4. Discussion of Human Capital. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
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Present | Business Trip  
Business Trip  
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| 29. | September 3, 2019 | 1. General Discussion:  
a. Internal Audit Update.  
b. Human Capital Discussion.  
2. Accounting Update.  
3. Update Link Only.  
4. DPK Update.  
5. Update Restructuring.  
6. Update Operation. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
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Present | Business Trip  
Business Trip  
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Business Trip |
| | | | | | Attendance 75%  
Attendance 83%  
Attendance 92%  
Attendance 83% |
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<tr>
<th>No.</th>
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<th>Meeting Participant</th>
<th>Attendance</th>
<th>Reason for Not Attending</th>
</tr>
</thead>
</table>
b. Project Maliye  
4. DPK Update.  
5. Discussion of Human Capital.  
6. FBI Update.  
7. Burj Project Update.  
8. Corporate Banking Update. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present |  |
2. Update PSAK 71.  
3. Update Payroll. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present |  |
2. EIK KIK Securitization.  
3. Discussion of Human Capital. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present |  |
2. Proposed Organizational Structure. | Kartika Wirjoatmodjo  
Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present |  |

Attendance 100%

Attendance 100%

Attendance 100%

Attendance 92%
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<td>34.</td>
<td>October 29, 2019</td>
<td>1. General Discussion. 2. Discussion of Human Capital. 3. DPK Update.</td>
<td>Sulaiman Arif Arianto</td>
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<td>Alexandra Askandar</td>
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<td>and Recovery Plan. 3. Discussion of Human Capital.</td>
<td>Royke Tumilaar</td>
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<td>Hery Gunardi</td>
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<td>Panji Irawan</td>
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<td>Rico Usthavia Frans</td>
<td>Absent</td>
<td>Business Trip</td>
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<td>Ahmad Siddik Badruddin</td>
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<td>Agus Dwi Handaya</td>
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<td>Alexandra Askandar</td>
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</table>
3. System and Service Preparation Update.  
4. Maliye Project Update  
5. Discussion of Human Capital.  
6. Authority to Decide Credit. | Sulaiman Arif Arianto  
Royke Tumilaar  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar | Present  
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| 39. | December 10, 2019  | Follow-up to the decisions of the Extraordinary GMS.                         | Royke Tumilaar  
Sulaiman Arif Arianto  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar  
Silvano Winston Rumantir | Absent  
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Absent  | Business Trip   |
Sulaiman Arif Arianto  
Riduan  
Dosuwan Simatupang  
Darmawan Junaidi  
Hery Gunardi  
Panji Irawan  
Rico Usthavia Frans  
Ahmad Siddik Badruddin  
Agus Dwi Handaya  
Alexandra Askandar  
Silvano Winston Rumantir | Present  
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|     | Date: January 8, 2019 |                                                                              |                                                           |            |                             |

**JOINT MEETING OF DIRECTORS INVITES BOARD OF COMMISSIONERS**

The date and agenda of the Joint Meeting of the Board of Commissioners and the Board of Directors, namely the Joint Meeting of the Board of Commissioners inviting the Board of Directors and the Joint Meeting of the Directors to invite the Board of Commissioners can be seen in the section Board of Commissioners’ Meeting on Corporate Governance Chapter in this Annual Report.
MEETING FREQUENCY AND ATTENDANCE

During 2019, the Board of Directors held 40 (forty) meetings of the Directors. The frequency and attendance of Directors’ meetings can be seen in the table below.

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Period</th>
</tr>
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<tbody>
<tr>
<td>Kartika Wirjoatmodjo</td>
<td>President Director</td>
<td>January 1, 2019 - October 25, 2019</td>
</tr>
<tr>
<td>Royke Tumilaar*</td>
<td>Director of Corporate Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
</tr>
<tr>
<td></td>
<td>President Director</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Sulaiman Arif Arianto</td>
<td>Director of Small Business and Networks</td>
<td>January 1, 2019 - May 16, 2019</td>
</tr>
<tr>
<td></td>
<td>Business and Network Director</td>
<td>May 16 2019- December 9 2019</td>
</tr>
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<td></td>
<td>Director of Consumer and Retail Transaction</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Hery Gunardi</td>
<td>Director of Small Business and Networks</td>
<td>January 1, 2019 - May 16, 2019</td>
</tr>
<tr>
<td></td>
<td>Business and Network Director</td>
<td>May 16 2019- December 9 2019</td>
</tr>
<tr>
<td></td>
<td>Director of Consumer and Retail Transaction</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Ahmad Siddik Badruddin</td>
<td>Director of Risk Management</td>
<td>January 1, 2019 - December 31, 2019</td>
</tr>
<tr>
<td>Rico Usthavia Frans</td>
<td>Director of Information Technology and Operations</td>
<td>January 1, 2019 - December 9, 2019</td>
</tr>
<tr>
<td></td>
<td>Director of Information Technology</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Darmawan Junaidi</td>
<td>Director of Treasury and International Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
</tr>
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<td></td>
<td>Director of Treasury, International Banking, and Special Asset Management</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Alexandra Askandar</td>
<td>Director of Institutional Relations</td>
<td>January 1, 2019 - December 9, 2019</td>
</tr>
<tr>
<td>Agus Dwi Handaya</td>
<td>Director of Corporate Banking</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Panji Irawan</td>
<td>Compliance Director</td>
<td>January 1, 2019 - May 16, 2019</td>
</tr>
<tr>
<td></td>
<td>Director of Compliance and HR</td>
<td>May 16, 2019- December 31, 2019</td>
</tr>
<tr>
<td>Donsuwan Simatupang</td>
<td>Director of Operations</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td></td>
<td>Director of Retail Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
</tr>
<tr>
<td></td>
<td>Director of Institutional Relations</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
<tr>
<td>Riduan**</td>
<td>Director of Commercial Banking</td>
<td>January 7, 2019 - December 31, 2019</td>
</tr>
<tr>
<td>Silvano Winston Rumantir*</td>
<td>Director of Finance and Strategy</td>
<td>9 December 2019 - 31 December 2019</td>
</tr>
</tbody>
</table>

* Effective after obtaining approval from OJK on the Fit and Proper Test.
** Effective office since 15 May 2019.
### MEETING FREQUENCY AND ATTENDANCE

During 2019, the Board of Directors held 40 (forty) meetings of the Directors. The frequency and attendance of Directors’ meetings can be seen in the table below.

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Period</th>
<th>Total Meeting</th>
<th>Total Attendance</th>
<th>Percentage</th>
<th>Total Meeting</th>
<th>Total Attendance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kartika Wirjoatmodjo</td>
<td>President Director</td>
<td>January 1, 2019 - October 25, 2019</td>
<td>33</td>
<td>28</td>
<td>85%</td>
<td>12</td>
<td>4</td>
<td>33%</td>
</tr>
<tr>
<td>Royke Tumilaar*</td>
<td>Director of Corporate Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>38</td>
<td>95%</td>
<td>13</td>
<td>11</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>President Director</td>
<td>9 December 2019 - 31 December 2019</td>
<td>13</td>
<td>12</td>
<td>92%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sulaiman Arif Arianto</td>
<td>Vice Director</td>
<td>January 1, 2019 - December 31, 2019</td>
<td>40</td>
<td>36</td>
<td>90%</td>
<td>13</td>
<td>12</td>
<td>92%</td>
</tr>
<tr>
<td>Hery Gunardi</td>
<td>Director of Small Business and</td>
<td>January 1, 2019 - May 16, 2019</td>
<td>40</td>
<td>38</td>
<td>95%</td>
<td>13</td>
<td>11</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>Networks Director</td>
<td>May 16, 2019 - December 9, 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Director of Consumer and Retail</td>
<td>9 December 2019 - 31 December 2019</td>
<td>13</td>
<td>12</td>
<td>92%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ahmad Siddik Badruddin</td>
<td>Director of Risk Management</td>
<td>January 1, 2019 - December 31, 2019</td>
<td>40</td>
<td>35</td>
<td>88%</td>
<td>13</td>
<td>10</td>
<td>77%</td>
</tr>
<tr>
<td>Rico Usthavia Frans</td>
<td>Director of Information Technology and Operations</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>35</td>
<td>88%</td>
<td>13</td>
<td>10</td>
<td>77%</td>
</tr>
<tr>
<td></td>
<td>Director of Information Technology</td>
<td>9 December 2019 - 31 December 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Darmawan Junaidi</td>
<td>Director of Treasury and International Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>35</td>
<td>88%</td>
<td>13</td>
<td>10</td>
<td>77%</td>
</tr>
<tr>
<td></td>
<td>Director of Treasury, International Banking, and Special Asset Management</td>
<td>9 December 2019 - 31 December 2019</td>
<td>13</td>
<td>10</td>
<td>77%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alexandra Askandar</td>
<td>Director of Institutional Relations</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>37</td>
<td>93%</td>
<td>13</td>
<td>8</td>
<td>62%</td>
</tr>
<tr>
<td></td>
<td>Director of Corporate Banking</td>
<td>9 December 2019 - 31 December 2019</td>
<td>13</td>
<td>8</td>
<td>62%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agus Dwi Handaya</td>
<td>Compliance Director</td>
<td>January 1, 2019 - May 16, 2019</td>
<td>40</td>
<td>32</td>
<td>80%</td>
<td>13</td>
<td>8</td>
<td>62%</td>
</tr>
<tr>
<td></td>
<td>Director of Compliance and HR</td>
<td>May 16, 2019 - December 31, 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Panji Irawan</td>
<td>Director of Finance and Strategy</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>40</td>
<td>100%</td>
<td>13</td>
<td>12</td>
<td>92%</td>
</tr>
<tr>
<td></td>
<td>Director of Operations</td>
<td>9 December 2019 - 31 December 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donsuwan Simatupang</td>
<td>Director of Retail Banking</td>
<td>January 1, 2019 - December 9, 2019</td>
<td>40</td>
<td>38</td>
<td>95%</td>
<td>13</td>
<td>13</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Director of Institutional Relations</td>
<td>9 December 2019 - 31 December 2019</td>
<td>13</td>
<td>13</td>
<td>100%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Riduan**</td>
<td>Director of Commercial Banking</td>
<td>January 7, 2019 - December 31, 2019</td>
<td>40</td>
<td>38</td>
<td>95%</td>
<td>13</td>
<td>13</td>
<td>100%</td>
</tr>
<tr>
<td>Silvano Winston Rumantir*</td>
<td>Director of Finance and Strategy</td>
<td>9 December 2019 - 31 December 2019</td>
<td>2</td>
<td>1</td>
<td>50%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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