

# **CURRICULUM VITAE FIFTH AGENDA**

PT Bank Permata Tbk

Curriculum Vitae of Board of Commissioners, Board of Directors, and Sharia Supervisory Board of PT Bank Permata Tbk related with explanation of fifth agenda of Extraordinary GMS 1 December 2020:

## **Board of Commissioners:**

### **1. Chartsiri Sophonpanich | President Commissioner**



Thai citizen. Appointed as President Commissioner of PermataBank based on resolutions of EGMS on 23 April 2020.

He has extensive experiences in banking and holds several management positions in several companies, as follows:

- Chairman of Bangkok Bank (China) Company Limited (2009-present);
- President of Bangkok Bank Public Company Limited (1994-present);
- Director of Post Publishing Public Company Limited (1993-present);
- Director and Member of Board of Executive Directors of Bangkok Bank Public Company Limited (1992- present);
- Member of National Strategy Committee (2017-present);
- Member of National Economic Reform Committee (2017-present);
- Director of Electronic Transactions Development Agency (Public Organization) (2014-2019);

- Board of National Science and Technology Development Agency (2013-present);
- Director of TRG Management LP (2010-present);
- Director of TRG Allocation LLC (2010-present);
- Member of Board of Trustees of Bangkok University (2009-present);
- Member of Board of Investment (2011-2014);
- Director of Thai Asset Management Corporation (2010-2011);
- Director of Payment Systems Committee (2010-2014);
- Chairman of Thai Bankers' Association (2010-2014);
- Member of The National Legislative Assembly (2006-2008);
- Member of Board of Trustees of Singapore Management University (2004-2016);
- Director of The Electronic Transaction Commission (2003-2009);
- Director of Thai Airways International Public Company Limited (2002-2008);
- Chairman of Thai Bankers' Association (2002-2006);
- Director of Thai Asset Management Corporation (2002-2006); and
- Director of VISA International-Asia Pacific (2001-2008).

He holds Master degree in Management from Massachusetts Institute of Technology, USA in 1994 and Master degree in Chemical Engineering from the same university in 1993, also Bachelor degree in Chemical Engineering from Worcester Polytechnic Institution, USA in 1980.

## 2. Chalit Tayjasantant | Commissioner



Thai citizen. Appointed as Commissioner of PermataBank based on resolutions of EGMS on 23 April 2020.

He has extensive experiences in banking and hold several management positions in several companies, as follows:

- Executive Advisor of Bangkok Bank Public Company Limited-Indonesia (2019-present);
- General Manager of Bangkok Bank Public Company Limited-Indonesia (2002-2019);
- Chief Executive Officer of Bangkok Bank Berhad, Malaysia (1996-2002);
- Branch Manager of Bangkok Bank Public Company Limited–Shanghai, China (1993-1996);
- Branch Manager of Bangkok Bank Public Company Limited-Indonesia (1989-1993);
- Assistant Branch Manager of Bangkok Bank Public Company Limited-Indonesia (1986-1989);
- International Country Officer of Bangkok Bank Public Company Limited – Head Office (1984-1986);
- Domestic Banking Unit of Bangkok Bank Public Company Limited – Head Office (1981-1984); and
- Department of Armament of Royal Thai Air Force (1979-1980).

He holds Master of Science degree in Industrial Management from University of Dallas, USA in 1978 and Bachelor of Science degree in Metallurgical Engineering from Michigan Technological University, USA in 1977.

### 3. Chong Toh | Commissioner



Malaysian citizen. Appointed as Commissioner of PermataBank based on resolutions of EGMS on 23 April 2020.

He has extensive experiences in banking and finance, as follows:

- Senior Executive Vice President of Bangkok Bank Public Company Limited (2011-present);
- Senior Advisor of Morgan Stanley Thailand (2017-present)
- Director of Bangkok Bank (China) Company Limited (2009-present);
- Executive Chairman of Bualuang Securities Public Company Limited (2005-present);
- Chairman of Bangkok Capital Asset Management Company Limited (2015-present);
- Chairman of Asia Cement Public Company Limited (2011-present);
- Director of Bumrungrad Hospital Public Company Limited (2001-present);
- Independent Director of Asia Landmark Fund Limited (2009-present);

- Executive Vice President of Bangkok Bank Public Company Limited (2006-2011);
- President of Bualuang Securities Public Company Limited (2002-2005);
- President of Bualuang Finance Company Limited (2000-2001);
- Vice President of Bangkok Bank Public Company Limited (1998-1999);
- Analyst of Investment Banking Morgan Stanley (1993-1996); and
- Economist of Government of Singapore Investment Corporation (GIC) (1991-1993).

He obtained a Master of Science in Management from Massachusetts Institute of Technology in 1998 and a Bachelor of Arts degree in Philosophy, Politics and Economics from Oxford University in 1991.

#### **4. Niramarn Laisathit | Commissioner**



Thai citizen. Appointed as Commissioner of PermataBank based on resolutions of EGMS on 23 April 2020.

She has extensive experiences in banking and holds management positions in several companies, as follows:

- Director of Bangkok Bank (China) Company Limited (2009-present);
- Director of Perennial HC Holdings Pte. Ltd. (2019-present);

- Director of Electricity Generating Authority of Thailand (2019-present);
- Senior Executive Vice President in charge of Corporate Banking of Bangkok Bank Public Company Limited (2020-present);
- Senior Executive Vice President in charge of Light Industry, Energy, Conglomerates 3, and Trading, Corporate Banking of Bangkok Bank Public Company Limited (2019);
- Executive Vice President in charge of Light Industry, Energy, Service Industry, Textile and Garment, Conglomerated 3, Multinational 1, Trading, and Manager of Energy, Corporate Banking of Bangkok Bank Public Company Limited (2010-2019) and Manager of Project Department, Investment Banking Group of Bangkok Bank Public Company Limited (2010-2012)
- Executive Vice President, Project Department, Investment Banking Group, and Manager of Risk Management of Bangkok Bank Public Company Limited (2008-2010);
- Executive Vice President and Manager of Energy, Corporate Banking and in charge of Project Department, Investment Banking Group of Bangkok Bank Public Company Limited (2007-2008);
- Senior Vice President, Project Department, Investment Banking Group of Bangkok Bank Public Company Limited (2004-2007);
- Vice President, Corporate Banking of Bangkok Bank Public Company Limited (1999-2004);
- Assistant Vice President, Corporate Banking of Bangkok Bank Public Company Limited (1996-1999);
- Marketing Officer, Corporate Banking of Bangkok Bank Public Company Limited (1992-1996); and
- Management Trainee of Gateaux House Company Limited (1989).

She holds Master of Business Administration degree, in Finance from Saint Louis University USA in 1992 and Bachelor of Engineering degree in Industrial Engineering from Chulalongkorn University in 1989.

## 5. Haryanto Sahari | Independent Commissioner



Indonesian citizen. 61 years old. Appointed as Independent Commissioner of PermataBank pursuant to the resolutions of EGMS dated 26 September 2017.

Currently Mr. Haryanto also holds several roles, as a President Commissioner of PT Bukit Barisan Indah Prima since September 2011; as Member of Audit Committee at University of Indonesia since November 2016 and Member of Audit Committee at PT Unilever Tbk since October 2016.

Formerly, Mr. Haryanto was President Commissioner in several companies such as PT Batanghari Sawit Sejahtera, PT Kaswari Unggul, PT Flora Wahana Tirta, PT Ekajaya Multiperkasa, PT Aditarwan, PT Arta Prigel, and PT Perkebunan Inti Sawit Subur since September 2011 to June 2017.

Other previous important positions held by Mr. Haryanto as follows:

- Commissioner of PT Kikim Resources (October 2012 - June 2017).
- Commissioner of PT Agri Capital Resources (May 2010 - July 2016).
- Commissioner of PT Tempirai Palm Resources (June 2009 - July 2016).
- Commissioner of PT Rambang Agro Jaya (August 2008 - July 2016).
- Senior Auditor in PwC Australia in 1987.
- Partner at PwC Indonesia (1985 - June 1987).



He earned Bachelor of Economy from University of Indonesia in 1982.

## 6. Rahmat Waluyanto | Independent Commissioner



Indonesian citizen. 61 years old. Appointed as Independent Commissioner of PermataBank based on resolutions of AGMS on 24 April 2018.

He was Vice Chairman of OJK Commissioners Board from July 2012 until July 2017, who responsible as Ethic Committee Chairman, Legal, HR, Logistic, Finance, OJK Institute, Organization, and IT. Previously, he held several important positions as:

- General Director at Directorate General of Debt Management Ministry of Finance (November 2006 until June 2012).
- Director at Directorate SUN Management Ministry of Finance (October 2004 - October 2006).
- Sub Directorate Chairman at Directorate SUN Management (October 2001 - October 2004).
- Chairman of Portfolio Management at Central Bond Management of the Ministry of Finance (January 2000- October 2001).

- Chairman of Sub Accounting Directorate and Appraisal at Directorate of Accounting Development and Appraisal of the Ministry of Finance (December 1998 - January 2000).

He earned Bachelor of Economy from University of Gadjah Mada in 1983, Master of Business Administration from University of Denver in 1992, and Doctor of Philosophy (PhD) from University of Birmingham in 1997.

## **7. Goei Siau Hong | Independent Commissioner**



Citizen of Republic of Indonesia. Appointed as Independent Commissioner of PermataBank pursuant to the resolutions of PermataBank's AGMS on 14 April 2020.

Goei Siau Hong has various experiences in risk management and finance, also has held several leadership roles in companies, as follows:

- Independent Commissioner of PT Bank Mandiri Tbk (Persero) (2015-2019);
- Member of Risk Monitoring Committee in PT Bank Permata Tbk (2006-2010);
- President Director of Gagas Prima Solusi (2001);
- Head of Research in Nomura Indonesia (1999-2001);
- Vice President, Research in Nomura Singapore (1998-1999);
- Head of Research in SocGen Crosby (1996-1998);

- Senior Analyst, Deputy Head of Research, & Head of Research in CLSA Indonesia (1995-1996);
- Equity Analyst & Senior Equity Analyst in WI Carr Indonesia (1993-1995); and
- Systems Analyst in Astra Graphia (1988-1991).

Goei Siau Hong holds Master of Business Administration (MBA) degree majoring in Business/Finance and Marketing from Indiana University, Bloomington, Amerika Serikat in 1993 and Engineering degree majoring in Agronomy from Institut Pertanian Bogor in 1988.

He also holds CFA (Chartered Financial Analyst) from CFA Institute and also FRM (Financial Risk Manager) from GARP (Global Association of Risk Professionals).

#### **8. Yap Tjay Soen | Independent Commissioner**



Citizen of Republic of Indonesia.

Appointed as Independent Commissioner of PermataBank pursuant to the resolutions of PermataBank's AGMS on 14 April 2020.

Yap Tjay Soen has various experiences in risk management and finance, also has held several leadership roles in companies, as follows:

- Director of PT Finansia Pacifica Raya (2019-present)
- Commissioner of PT Finansia Multi Finance (2019-2020);
- Senior Advisor in IRAI (Independent Research & Advisory Indonesia) (2019-2020);
- Independent Commissioner of PT Putra Mandiri Jembar Ibu (2019-2020);
- Chairman in Karma Advisory (2016-present);
- Audit Committee in PT CIMB Niaga Tbk (2016-present);
- Independent Director of PT Eagle High Plantation (2015-present);
- Managing Director & Chief Financial Officer of PT Bank Negara Indonesia Tbk (Persero) (2008-2015);
- President Director & Group CEO of PT Tuban Petrochemical Industries (2002-2007);
- Commissioner of PT Bank Mandiri Tbk (Persero) (2005-2007);
- Commissioner of PT Bank Negara Indonesia Tbk (Persero) (2003-2005);
- Commissioner of PT Aneka Tambang Tbk (2002-2007);
- Deputy President Director of PT Bank International Indonesia Tbk (1999-2001);
- Chief Operating Officer in Asia Food & Properties (1998-1999);
- Held several positions in PT Astra International Tbk (1989-1998); and
- Vice President in Citibank Indonesia (1980-1988).

Yap Tjay Soen holds Master of Business Administration (MBA) degree from McGill University, Montreal, Canada in 1980 and Bachelor of Science degree, majoring in Engineering, from McGill University, Montreal, Canada in 1976.

## Board of Directors

### 1. Ridha D.M. Wirakusumah | President Director



Indonesian citizen. 53 years old. Appointed as President Director PermataBank at the EGMS dated December 13th, 2016. He earned Doctorate in Business Administration at City University Hong Kong in 2016. Previously, he earned Bachelor of Science from Ohio University in 1985 and Master of Business Administration from Ohio University in 1987.

He held several senior management positions as:

- Managing Partner of DNB Consulting and Investment Hong Kong (2014-2016).
- Member of Board of Commissioners of PT Austindo Nusantara Jaya Tbk (2014-2016).
- Member of Board of Commissioners of Postcard and Tag Hong Kong (2015-2016).
- Member of Board of Commissioners of PT Bayan Resources Tbk (2016).
- President Director of PT Maybank Indonesia Tbk (2009-2011). (2009-2011).

Other previous important positions held by Mr. Ridha such as:

- Member of Board of Commissioners of PT Tiga Pilar Sejahtera Tbk.

- Director of KKR Hong Kong.
- President and CEO of AIG Hong Kong.
- Banking Head Asia Pacific and President.
- CEO Asia Pacific di General Electric Company.
- Head of Corporate Finance di Bankers Trust, Jakarta.
- Vice President Corporate Banking Group Head di Citibank, Jakarta.

## 2. **Abdy Dharma Salimin | Technology and Operations Director**



Indonesian citizen. Appointed as Technology and Operations Director pursuant to resolutions of PermataBank's EGMS on 25 August 2016.

Prior to his appointment as Director of PermataBank, he served as the Global Technology Head of Standard Chartered Bank since 2015.

Previously, he has held several important positions in Standard Chartered Bank of Hong Kong, India, Malaysia and Singapore, among others as:

- Global Product Engineering Head.
- Chief Information Officer.
- Global Head Performance Management.
- Global Operation Head.
- Country Operation Head.

Before he joined Standard Chartered Bank in 2001, he has served in Citibank and held several positions in Singapore and Indonesia, among others as:

- Credit Policy Manager and Credit Acceptance Head
- Operation Head
- VP Product Manager

He earned his Bachelor Degree from University of Toronto, Canada in 1989.

### 3. Lea Setianti Kusumawijaya | Direktur



Indonesian citizen, 44 years old. Appointed as Finance Director of PermataBank by AGMS on 29 March 2017.

Previously, she has served as Chief Financial Officer of Standard Chartered Bank Indonesia since 2014. She has held several important positions, among others as:

- Chief Financial Officer Standard Chartered Bank Philippines (2013-2014).
- Chairman of Price Solutions Philippines Incorporation (2013-2014).
- Financial Controller of Standard Chartered Bank Indonesia (2009-2013).
- Head of Origination & Client Coverage Business Finance of Standard Chartered Bank Indonesia (2008– 2009).
- Head of Corporate Planning of PT Bank Lippo Tbk (2006-2008).

Prior to working in banking industry, Ibu Lea has served in big accountant firms as:

- Senior Manager, Transaction Services of Pricewaterhouse Coopers Indonesia (2001-2006).
- Supervisor Auditor of KPMG Indonesia (1994–2000).

She holds Bachelor in Accounting from University of Trisakti, Jakarta in 1994 and Masters of Business Administration in International Banking and Finance from University of Birmingham, United Kingdom in 2001.

#### **4. Darwin Wibowo | Wholesale Banking Director**



Indonesian Citizens, 43 years old. Appointed as Wholesale Banking Director of PermataBank by AGMS on 29 March 2017, and as Independent Director of PermataBank based on resolutions of AGMS on 24 April 2018.

Previously, he held the President Director position of PT Bank Andara since 2015.

He also has held several positions as:

- Head Corporate Banking of PT Bank Maybank Indonesia Tbk (previously known as PT Bank Internasional Indonesia Tbk) (2009-2014).



- General Manager, Head of Corporate Finance & Strategic Planning of PT Raja Garuda Mas Indonesia (2005-2009).
- Partner at PT Aegis Finansial Solusi (2003-2005).
- Associate at Delta Advisory Pte. Ltd (2002-2003).
- Relationship Manager at Citibank Indonesia (1997-2002).

He holds Bachelor of Science in Marketing from San Fransisco State University in 1994 and Masters of Science in Business Administration, Finance from San Diego State University in 1996.

## 5. Dhien Tjahajani | Compliance Director



Indonesian citizen. 51 years old. Appointed as Compliance Director of PermataBank based on resolutions of AGMS on 24 April 2018.

Prior to her appointment as the Compliance Director of PermataBank, she was the Legal and Compliance Director, Independent Director and Corporate Secretary at PT Bank Maybank Indonesia Tbk (previously known as PT Bank International Indonesia

Tbk), since March 2014. Mrs. Dhien has started her career in banking in 1990 at PT Bank Central Asia, and in her entire career has held several positions which are as:

- Compliance Director at PT Bank Commonwealth Indonesia (2012-2014).
- Compliance Director at PT Bank Barclays Indonesia (2009-2011).
- Compliance Director at PT Bank Rabobank International Indonesia (2006-2009).
- Legal and Compliance Director and Corporate Secretary at PT Bank DBS Indonesia from (2002-2006).
- Head of Legal & Remedial Department at PT Bank Credit Lyonnais Indonesia (1995-2002).

She earned Bachelor of Law from Sebelas Maret University in 1990 and then continued her education in Business, at Curtin University of Technology, Perth, Australia in 1994 and in 1995 earned Master of Business Administration from Edith Cowan University, Perth, Australia.

## **6. Herwin Bustaman | Sharia Business Unit Director**



Indonesian. 48 year old. Appointed as Sharia Business Unit Director based on resolutions of EGMS on 25 September 2018.

Previously, he served as Head of Shariah Banking at PT Bank Maybank Indonesia Tbk since 2013. In the past, he held various important positions as follows:

- Sharia Business Unit Director at The Hongkong and Shanghai Banking Corporation, Indonesia in 2011 until 2013
- Senior Manager Personal Financial Services at The Hongkong and Shanghai Banking Corporation, UEA in 2010 until 2011.
- Head of Product Management & Proposition at Bank Al Bilad, Saudi Arabia in 2008 until 2010.
- Senior Vice President – Head of Personal Financial Services – HSBC Amanah Syariah at The Hongkong and Shanghai Banking Corporation, Indonesia in 2005 until 2008.
- Assistant Brand Manager –ASEAN, Australasia & India (AAI) Baby Care Global Business Unit at Procter & Gamble International Operations Pte Ltd, Singapore in 2001 until 2002.
- Assistant Brand Manager – Indonesia Haircare Category Maximization at PT Procter & Gamble Home Products, Indonesia in 1998 until 2001.
- Corporate Management Consultant at PT Gunung Sewu Kencana in 1997 until 1998.
- Senior Management Consultant at PT International Business Solutions in 1996 until 1997.
- Junior Management Consultant at PT Proudfoot, Indonesia in 1995 until 1996.

He earned Bachelor of Business from University of Southern Queensland, Australia in 1994 and Master of Business Administration from International Islamic University, Malaysia in 2005.

## 7. Djumariah Tenteram | Retail Banking Director



Indonesian. 52 year old. Appointed as Retail Banking Director based on resolutions of EGMS on 25 September 2018.

Prior to her appointment as Director of PermataBank, she was the Head of Wealth Management, Retail Liability Products & E-Channel of PermataBank since 2013. She started her career in Banking industry since 1987 by joining Management Development Program in PT Bank International Indonesia, and throughout her career she has served various important positions such as:

- GM, Integrated Distribution; GM, Priority & International Banking, Personal & Preferred Banking; GM, Shared Distribution; GM, Wealth Management, Segment and Marketing; and Branch Manager in Standard Chartered Bank (2003-2013).
- Branch Manager Jakarta and Commercial Banking Business Manager in PT ABN AMRO Bank (1999- 2003).
- Main Branch Manager Jakarta in PT Bank Asia Pacific (1995-1999).
- Sub Branch Manager Jakarta in PT Bank Pelita (1993-1995).
- Sub Branch Manager Jakarta in PT Bank Susila Bakti (1991-1993).

- Sub Branch Manager Medan in PT Bank International Indonesia (1989-1990).
- Account Officer and Customer Relationship Officer Medan in PT Bank International Indonesia (1988- 1989).

She earned Bachelor of Accounting from Nommensen University Medan in 1988.

## 8. Dayan Sadikin | Human Resources Director



Indonesian citizen. 47 years old. Appointed as Human Resources Director of PermataBank based on resolutions of AGMS on 23 April 2019.

Previously, he has various experiences in human resources management fields and also has held several leadership roles in several companies, as follows:

- Director for PT Kideco Jaya Agung (2018-2019).
- President Director for PT Solaris Power Indonesia (2016-2018).
- Head of Human Capital and members of Human Resources Committees for PT Indika Energy Tbk (2011- 2016).
- Director for PT Coca Cola Bottling Indonesia and PT Coca-Cola Distribution Indonesia (2009-2011).
- First Choice Senior Advisor, South East Asia for PT Birotika Semesta (DHL Express Indonesia) (2004- 2009).

- Personnel Manager, Indonesia and Australia for PT Omnes Services Indonesia (Schlumberger IT) (2003- 2004).
- HR Operations Manager di PT Coca-Cola Indonesia (2002 - 2003).
- HR Operations Manager for PT Coca-Cola Indonesia (2000-2003).
- Section Head Recruitment and Training for PT Sony Electronics Indonesia (1995 -1997).

## Sharia Supervisory Board:

### 1. Muhamad Faiz | Chairman



An Indonesian citizen, age 46 years old.

In 1997, he obtained his degree from Sharia Faculty of the Islamic University, Medina, Saudi Arabia.

Chairman of Sharia Supervisory Board, Unit Usaha Syariah PT Bank Permata Tbk since 2014 based on Annual RUPS decision, dated 23 April 2014. Earlier, he is a member of Sharia Supervisory Board, Unit Usaha Syariah PT. Bank Permata, Tbk since 29 August 2009 which had been approved by Bank Indonesia at 21 November 2008

Besides being a Chairman of DPS UUS PermataBank, he also serves as Chairman of Sharia Supervisory Board PT Indomobil Multi Finance Sharia, as well as Member of Sharia Supervisory Board of PT Bank Tabungan Pensiunan Nasional (BTPN) Sharia.

He is also a Deputy Secretary Commission Indonesia Ulema (“MUI”) Central, Banking Working Group Member of Sharia National Board and a Vice Chairman of Lembaga Bahtsul Masail PBNU.

He was a leader of Pondok Daarul Rahman. He has extensive experience in various religious and social organizations, including Ikatan Cendekiawan Muslim Indonesia (“ICMI”) and Nadhlatul Ulama (“NU”). He also actively serves as a speaker as well as moderator in various seminars and training programs.

## 2. Jaih Mubarak | Member



An Indonesian citizen, aged 53 years old.

He earned a Doctorate Degree (S3) in Islamic Study from Post Graduate Program of the Syarif Hidayatullah UIN, Jakarta. He is a member of Sharia Supervisory Board – Sharia Business Unit of PermataBank since 2014, based on AGMS dated 23 April 2014 and has obtained approval from OJK based on a letter dated 28 August 2014. Besides being a member of DPS UUS PermataBank, he also serves as the Chairman of DPS Bank Jabar Syariah, Chairman of DPS Al-Amin Insurance and PT Maybank Asset Management.

He is a Professor at the Faculty of Sharia and Law UIN Sunan Gunung Djati, Bandung as well as a lecturer at the Bandung Institute of Qur’anic Studies, Jakarta. In addition, he is a Vice Chairman of the Executive Agency Daily / BPH National Sharia Board of the Indonesian Ulema Council (“DSN-MUI”). He has extensive experience in various religious and social organizations.