



<p align="center">PENJELASAN AGENDA DAN MATERI/BAHAN RAPAT UMUM PEMEGANG SAHAM LUAR BIASA ("RUPSLB") PT BANK TABUNGAN Pensiunan NASIONAL Tbk ("PERSEROAN")</p>	<p align="center">AGENDA DESCRIPTION AND MATERIALS OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS ("EGMS") OF PT BANK TABUNGAN Pensiunan NASIONAL Tbk ("COMPANY")</p>
<p>Tanggal : 5 September 2018</p>	<p>Date : September 5, 2018</p>
<p>RUPSLB</p>	<p>EGMS</p>
<p>Agenda 1 Persetujuan rencana penggabungan Perseroan dengan PT Bank Sumitomo Mitsui Indonesia ("SMBCI") beserta dokumentasi transaksi yang diperlukan, termasuk dokumen Rancangan Penggabungan dan konsep Akta Penggabungan Perseroan dengan SMBCI.</p>	<p>1st Agenda <i>The planned merger between the Company and PT Bank Sumitomo Mitsui Indonesia ("SMBCI") together with the required transactional documents, including the Merger Plan and the concept of the Merger Deed between the Company and SMBCI.</i></p>
<p>Mata acara ini untuk memenuhi ketentuan Pasal 89 Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas ("UUPT") dan Pasal 17 ayat (1) Peraturan Otoritas Jasa Keuangan Nomor 74/POJK.04/2016 tentang Penggabungan Usaha Atau Peleburan Usaha Perusahaan Terbuka, dimana rencana Penggabungan wajib memperoleh persetujuan Rapat Umum Pemegang Saham. Direksi Perseroan dan SMBCI telah menyusun Rancangan Penggabungan yang telah mendapat persetujuan dari masing-masing Dewan Komisaris Perseroan dan SMBCI pada tanggal 1 Agustus 2018. Perseroan dan SMBCI telah mengumumkan Ringkasan Rancangan Penggabungan PT Bank Tabungan Pensiunan Nasional Tbk dan PT Bank Sumitomo Mitsui Indonesia dalam 2 (dua) surat kabar harian nasional yang berperedaran nasional yaitu harian Bisnis Indonesia dan The Jakarta Post pada tanggal 2 Agustus 2018 ("Ringkasan Rancangan Penggabungan"). Keterangan/informasi lebih lengkap terkait Mata Acara Rapat Pertama dapat dilihat pada Ringkasan Rancangan Penggabungan dimaksud.</p>	<p><i>This agenda item is in compliance with Article 89 of the Law number 40 Year 2007 regarding Limited Liability Companies ("Law No.40/2007") and Article 17 clause 1 Financial Services Authority Regulation Number 74/POJK.04/2016 regarding Merger or Consolidation of Public Company, where the merger plan must obtain approval from the General Meeting of Shareholders. The Board of Directors of the Company and SMBCI have prepared the Merger Plan, which has been approved by each the Board of Commissioners of the Company and SMBCI on 1 August 2018. The Company and SMBCI have announced the Abridged Merger Plan of PT Bank Tabungan Pensiunan Nasional Tbk and PT Bank Sumitomo Mitsui Indonesia in 2 (two) daily national newspapers namely Bisnis Indonesia and The Jakarta Post on 2 August 2018 ("Abridged Merger Plan"). Details related to the First Agenda refers to abridged merger plan as above mentioned.</i></p>
<p>Agenda 2 Perubahan Anggaran Dasar Perseroan.</p>	<p>2nd Agenda <i>The amendments of the Articles of Association of the Company.</i></p>
<p>Mata acara ini untuk memenuhi ketentuan dalam Pasal 19 (1) UUPT, Pasal 27 Peraturan Otoritas Jasa Keuangan Nomor 32 /POJK.04/2014 ("POJK Nomor 32 /POJK.04/2014") dan Pasal 12 ayat (1) Anggaran Dasar Perseroan. Sehubungan dengan dilakukannya penggabungan, Perseroan bermaksud untuk merubah beberapa ketentuan dalam Anggaran Dasar Perseroan, termasuk namun tidak terbatas pada:</p> <ul style="list-style-type: none"> • Pasal 1 mengenai Nama Perseroan; • Pasal 3 mengenai Maksud dan Tujuan serta Kegiatan Usaha; • Pasal 4 mengenai Modal; 	<p><i>This agenda item is in compliance with Article 19 (1) Law No.40/2007, Article 27 of Financial Services Authority Regulation Number 32/POJK.04/2014 ("FAS No32/POJK.04/2014") and Article 12 (1) of the Articles of Association of the Company. In connection with the merger, the Company wants to change several provisions in the Article of Association of the Company's, including but not limited to:</i></p> <ul style="list-style-type: none"> • <i>Article 1 regarding Name of the Company's;</i> • <i>Article 3 regarding Purpose and Objective and Business Activities;</i> • <i>Article 4 regarding Capital;</i>

<ul style="list-style-type: none"> • Pasal 15 mengenai Tugas dan wewenang Direksi; • Pasal 16 mengenai Rapat Direksi; dan • Pasal 19 mengenai Rapat Dewan Komisaris. <p>dan penyesuaian kembali seluruh ketentuan Anggaran Dasar.</p>	<ul style="list-style-type: none"> • <i>Article 15 regarding Duties and Powers of the Board of Directors;</i> • <i>Article 16 regarding Meeting of the Board of Directors; and</i> • <i>Article 19 regarding Meeting of the Board of Commissioners.</i> <p><i>And arrange the entire provisions of the Articles of Association in a Notarial Deed.</i></p>
<p>Agenda 3 Persetujuan pengunduran diri anggota Direksi Perseroan.</p>	<p>3rd Agenda <i>To approve the resignation of the member of the Board of Directors of the Company.</i></p>
<p>Mata acara ini adalah untuk persetujuan pengunduran diri Djemi Suhenda sebagai Wakil Direktur Utama Perseroan.</p>	<p><i>This item of the agenda shall be resolved on the resignation Djemi Suhenda as a Deputy President Director of the Company.</i></p>
<p>Agenda 4 Perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan Hasil Penggabungan.</p>	<p>4th Agenda <i>Change to the members of the Board of Directors and Board of Commissioners of the Surviving Bank.</i></p>
<p>Mata acara ini untuk memenuhi ketentuan Pasal 94 ayat (1) dan 111 ayat (1) UUPT, Pasal 3 ayat (1) dan Pasal 23 Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Pasal 14 ayat (2) huruf (a) dan Pasal 17 ayat (2) huruf a Anggaran Dasar Perseroan, dimana Perseroan akan meminta persetujuan pemegang saham Perseroan mengenai perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan.</p>	<p><i>This agenda item is in compliance with the Article 94 clause (1) and 111 clause (1) UUPT, Article 3 clause (1) and Article 23 Financial Services Agency Regulation number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuer or Public Company and Article 14 clause (2) point (a) and Article 17 clause (2) point (a) of the Articles of Association of the Company, whereby the Company will seek approval from the Company's shareholders regarding changes in the composition member of the Board of Directors and the Board of Commissioners of the Company's.</i></p>
<p>Berikut ini merupakan profil calon anggota Dewan Komisaris dan anggota Direksi yaitu sebagai berikut:</p>	<p><i>The followings are the profiles of candidate's member of the Board of Commissioners and the Board of Directors:</i></p>
<p>DEWAN KOMISARIS</p>  <p>Mari Elka Pangestu Komisaris Utama</p>	<p>THE BOARD OF COMMISSIONERS</p>  <p>Mari Elka Pangestu President Commissioner</p>

Warga Negara Indonesia, 61 tahun.

Beliau saat ini menjabat sebagai Profesor bidang Ekonomi Internasional di Universitas Indonesia dan Senior Fellow di *Centre for Strategic and International Studies (CSIS)*. Beliau juga menjabat sebagai anggota Komite Audit PT AKR Corporindo Tbk.

Sebelum bergabung dengan BTPN, Prof. Mari Elka Pangestu menjabat sebagai Menteri Perdagangan (2004 – 2011) dan Menteri Pariwisata dan Ekonomi Kreatif (2011 – 2014). Sebelum menjabat sebagai menteri, beliau menduduki beberapa posisi strategis di CSIS, Wakil Direktur pada Pusat Antar Universitas – Fakultas Ekonomi Universitas Indonesia (1988-1990), menjabat sebagai Ketua bidang Internasional di Ikatan Sarjana Ekonomi Indonesia (1988-1998). Beliau merintis karir sebagai Dosen Fakultas Ekonomi di Universitas Indonesia pada tahun 1986.

Meraih gelar Sarjana Ekonomi pada tahun 1978 dan Master of Economics pada tahun 1979 dari Australian National University (ANU), serta Ph.D. dari Department of Economy - University of California, Davis, Amerika Serikat pada tahun 1986.



Chow Ying Hoong

Wakil Komisaris Utama

Warga Negara Singapura, 58 tahun.

Saat ini menjabat *Managing Executive Officer, Deputy Head of Asia Growing Markets Division* di Sumitomo Mitsui Banking Corporation (“SMBC”) di Singapura. Di SMBC, beliau menjabat berbagai posisi yaitu *Director and Executive Officer* (April 2013), *General Manager of Planning Department Asia Pacific Division* (April 2011), *General Manager of Debt Markets Department* (April 2010). Sebelum bergabung dengan SMBC, beliau menjabat *Branch Manager/ Managing Director* di

Indonesian citizen, age 61.

She is currently a Professor of International Economics at the University of Indonesia and Senior Fellow at Centre for Strategic and International Studies (CSIS). She also serves as Audit Committee member at PT AKR Corporindo Tbk.

Prior to joining BTPN, Prof. Mari Elka Pangestu served as Indonesia’s Minister of Trade (2004 – 2011), and as Minister of Tourism and Creative Economy (2011 – 2014). Prior to being a minister, she filled various strategic roles at CSIS, Deputy Director at Pusat Antar Universitas - Faculty of Economics University of Indonesia (1988-1990), as a Chairman of International Sector at Indonesian Economist Association (1988-1998). She started her career with University of Indonesia as a lecturer in 1986.

She obtained her Bachelor of Economics in 1978 and Master of Economics in 1979 from the Australian National University (ANU), and Ph.D. from Department of Economics - the University of California, Davis, USA in 1986



Chow Ying Hoong

Deputy President Commissioner

Singapore citizen, age 58.

He is currently the Managing Executive Officer, Deputy Head of Asia Growing Markets Division of Sumitomo Mitsui Banking Corporation (“SMBC”) in Singapore. In SMBC he filled various roles as follows Director and Executive Officer (April 2013), General Manager of Planning Department Asia Pacific Division (April 2011), General Manager of Debt Markets Department (April 2010). Prior to joining SMBC, he was with Societe Generale Bank as Branch Manager/ Managing Director (1997 – 2000) and

Societe Generale Bank (1997 – 2000) dan *Head of Syndication for Asia* di ABN Amro Singapura. Beliau merintis karir di United Overseas Bank pada tahun 1984.

Meraih gelar Business Administration (Finance) dari National University of Singapore pada tahun 1984.



Takeshi Kimoto

Komisaris

Warga negara Jepang, 48 Tahun.

Pada saat ini menjabat sebagai *General Manager* dari *Asia Growing Markets Division* Sumitomo Mitsui Banking Corporation (“SMBC”) dan anggota Dewan Komisaris PT. Oto Multiartha dan PT. Summit OTO Finance.

Sebelumnya, beliau bergabung dengan Sumitomo Bank Ltd pada *International Finance Department* di Eropa dan Tokyo, khusus di bidang *Trade Finance*. Selanjutnya menjabat sebagai *Vice President* untuk *Global Institutional Banking Department* (“GIBD”) di SMBC, *Vice President* untuk GBID Singapura, *Group Head & Senior Vice President* untuk *Global Trade Finance Department*, *Senior Vice President* untuk *Emerging Market Business Division* (“EMBD”), *Joint General Manager* untuk EMBD Tokyo dan *Joint General Manager* untuk *Business Development Department* pada *International Banking Unit*.

Lulus dari Keio University dengan gelar *Bachelor of Arts* dalam bidang *Business and Commerce*.

as *Head of Syndication for Asia* in ABN Amro in Singapore. He started his career with United Overseas Bank in 1984.

He graduated from the National University of Singapore in 1984 with a degree in Business Administration (Finance).



Takeshi Kimoto

Commissioner

Japan Citizen, Age 48.

Currently serving as *General Manager of Asia Growing Markets Division of Sumitomo Mitsui Banking Corporation* and member of the Board of Commissioners of PT Oto Multiartha & PT Summit OTO Finance.

Previously, he joined the Sumitomo Bank Ltd in *International Finance Department* in Europe and Tokyo, engaged in *Trade Finance*. Served as *Vice President of Global Institutional Banking Dept.* (“GIBD”) in Sumitomo Mitsui Banking Corporation, *Vice President of GIBD Singapore*, *Group Head & Senior Vice President Global Trade Finance Department*, *Senior Vice President Emerging Markets Business Division (EMBD)*, *Joint General Manager of EMBD Tokyo*. and *Joint General Manager of Business Development Dept., International Banking Unit*.

Graduated from Keio University with *Bachelor of Arts in Business and Commerce*.



Tony Prasetiantono
Komisaris Independen

Warga negara Indonesia, 55 Tahun.

Saat ini menjabat sebagai Komisaris Independen, Ketua Komite Pemantau Resiko dan Ketua Komite Tata Kelola Terintegrasi dalam Konglomerasi Keuangan SMBC pada PT Bank Sumitomo Mitsui Indonesia.

Sebelumnya beliau menjabat sebagai Komisaris Independen di PT Bank Mandiri (Persero), Tbk., *Chief Economist* di PT Bank Negara Indonesia (Persero), Tbk., Komisaris Utama di PT. BPR Bhakti Daya Ekonomi, Komisaris Independen di PT Bank Permata Tbk. Selain itu, beliau saat ini menjabat sebagai Kepala Pusat Studi Ekonomi dan Kebijakan Publik, Universitas Gadjah Mada.

Meraih gelar Doktor dari Australian National University, Canberra, Australia.



Ninik Herlani Masli Ridhwan
Komisaris Independen

Warga Negara Indonesia, 61 Tahun.



Tony Prasetiantono
Independent Commissioner

Indonesian citizen, age 55.

He is currently appointed as Independent Commissioner and as the Chairman of Risk Monitoring Committee and the chairman of Integrated Corporate Governance Committee of SMBC Financial Conglomeration at PT Bank Sumitomo Mitsui Indonesia.

Previously he served as Independent Commissioner at PT Bank Mandiri (Persero), Tbk, Chief Economist at PT. Bank Negara Indonesia (Persero), Tbk, President Commissioner of PT BPR Bhakti Daya Ekonomi, Independent Commissioner of PT Bank Permata Tbk. Rather than that, currently he holds position as the Director of the Center for Economic and Public Policy Studies at Gadjah Mada University.

He obtained his Doctor Program in Australian National University, Canberra, Australia.



Ninik Herlani Masli Ridhwan
Independent Commissioner

Indonesian citizen, Age 61.

Beliau ditunjuk sebagai Komisaris Independen, Ketua Komite Audit, dan Ketua Komite Nominasi dan Remunerasi di PT Bank Sumitomo Mitsui Indonesia sejak Februari 2013 dan kemudian ditunjuk kembali untuk menduduki posisi yang sama sejak Rapat Umum Pemegang Saham Tahunan pada tanggal 12 April 2017.

Beliau memulai karirnya pada tahun 1981 di Kantor Akuntan Publik Utomo (SGV-Utomo). Kemudian pada tahun 1985, beliau bergabung di PT Bank Central Asia Tbk dengan jabatan terakhir Kepala Pengembangan Audit dan Pengendalian Mutu pada tahun 2012.

Meraih gelar *Master of Finance* dari Universitas Indonesia.

DIREKSI



Ongki Wanadjati Dana
Direktur Utama

Warga Negara Indonesia, 60 tahun.

Ongki Wanadjati Dana menjabat sebagai Wakil Direktur Utama BTPN sesuai hasil RUPSLB tanggal 28 April 2008. Memimpin bisnis perbankan ritel BTPN sejak bergabung tahun 2008. Di BTPN, beliau menyumbang pengalamannya yang luas di sektor keuangan selama lebih dari 36 tahun, beliau telah menjabat sebagai Direktur Perbankan Wholesale Bank Permata, Wakil Direktur Utama di Bank Universal, dan Direktur Utama Bank Subentra. Mengawali karir di perbankan pada tahun 1982 di Citibank N.A. hingga meraih jabatan sebagai Vice President - Consumer Banking Group di tahun 1987.

Meraih gelar Sarjana Teknik Mesin dari Institut Teknologi Bandung pada tahun 1981. Mengikuti berbagai program pelatihan eksekutif, antara lain di Center of Creative

She had been appointed as Independent Commissioner, the Chairman of Audit Committee, as well as the Chairman of Remuneration and Nomination of PT Bank Sumitomo Mitsui Indonesia since February 2013 and has been re-appointed for the same positions since the Annual General Meeting of Shareholders of dated 12 April 2017.

She started her career in 1981 at Utomo Public Accountant Office (SGV-Utomo). In 1985, she joined PT Bank Central Asia Tbk with the latest position as Head of Audit Development and Quality Control in 2012.

She obtained her Master degree in Finance from University of Indonesia.

THE BOARD OF DIRECTORS



Ongki Wanadjati Dana
President Director

Indonesian citizen, age 60.

Ongki Wanadjati Dana has been Deputy President Director pursuant to the resolutions of EGMS dated 28 April 2008. He heads the Bank's retail banking business since he joined back in 2008. He brings to BTPN over 36 years of experience in the financial services sector. He served as Wholesale Banking Director of Bank Permata, as Vice President Director of PT Bank Universal Tbk, and President Director of Bank Subentra. He started his banking career at Citibank N.A. in 1982 and rose to Vice President - Consumer Banking Group in 1987.

He holds a Bachelor degree of Mechanical Engineering from Institut Teknologi Bandung from where he graduated in 1981. He has attended various executive education programs, including at

Leadership, Singapura, Saïd Business School, Oxford University, UK dan Harvard Business School, USA.



Kazuhisa Miyagawa
Wakil Direktur Utama

Warga Negara Jepang, 53 Tahun.

Beliau memulai karirnya pada tahun 1988 di Mitsui Bank, Cabang Aoyama, Jepang. Semenjak itu, Beliau telah dipercayakan dengan berbagai tanggung jawab di beberapa departemen dengan jabatan terakhir beliau di Sumitomo Mitsui Banking Corporation adalah *General Manager, Global Korea Corporate Banking Department, Senior Joint General Manager*, cabang Seoul. Beliau diangkat menjadi Wakil Direktur Utama PT Bank Sumitomo Mitsui Indonesia pada tanggal 11 Juli 2014 dan kemudian diangkat menjadi Direktur Utama sejak tanggal 26 November 2014.

Beliau meraih gelar *Bachelor of Law* dari Gakushuin University, Jepang.



Dini Herdini
Direktur membawahi Fungsi Kepatuhan (Independen)

Warga Negara Indonesia, 53 Tahun.

Center for Creative Leadership, Singapore, Saïd Business School, Oxford University, UK and Harvard Business School, USA.



Kazuhisa Miyagawa
Deputy President Director

Japanese citizen, age 53

He started his career in 1988 at Mitsui Bank, Aoyama Branch, Japan. Since then, he has been entrusted with various responsibilities in several departments with his last position at Sumitomo Mitsui Banking Corporation as General Manager, Global Korea Corporate Banking Department, Senior Joint General Manager, Seoul Branch. He was appointed as Deputy President Director of PT Bank Sumitomo Mitsui Indonesia on 11 July 2014 and then has been appointed as President Director of PT Bank Sumitomo Mitsui Indonesia since 26 November 2014.

He holds a Bachelor of Laws degree from Gakushuin University, Japan.



Dini Herdini
Director overseeing Compliance Function (Independent)

Indonesian citizen, Age 53

Beliau memulai karirnya pada tahun 1988 sebagai Pengacara Pro Bono di Lembaga Bantuan Hukum – sebuah Lembaga Swadaya Masyarakat, kemudian bergabung dengan PT Bank Sumitomo Niaga sejak pendirian pada tahun 1989 sampai dengan tahun 1993, dan kemudian bergabung dengan beberapa Bank seperti PT ING Bank pada tahun 1993-1996, PT Bank PDFCI, Tbk. pada tahun 1996-2000, dan PT Bank Danamon Indonesia Tbk pada tahun 2004-2014 dengan jabatan terakhir sebagai *General Counsel & Corporate Secretary*. Sebelum bergabung dengan PT Bank Danamon Indonesia Tbk., beliau pernah mendirikan dan menjalankan sebuah Firma Hukum bernama Herdini & Partners pada tahun 2000-2004. Beliau diangkat menjadi Direktur yang membawahkan Fungsi Kepatuhan PT Bank Sumitomo Mitsui Indonesia sejak tanggal 8 September 2014.

Beliau meraih gelar Sarjana Hukum dari Universitas Trisakti, Jakarta.



Adrianus Dani Prabawa
Direktur

Warga Negara Indonesia, 50 Tahun.

Beliau memulai karirnya pada tahun 1990 di PT Bank Dagang Nasional Indonesia (BDNI) sebagai *Account Officer*, dan selanjutnya bekerja di beberapa lembaga keuangan seperti Standard Chartered Bank pada tahun 1992-1995, PT BII Lend Lease pada tahun 1995-1996, ING Bank pada tahun 1996-2003 dan PT Bank DBS Indonesia pada tahun 2003-2014 dengan jabatan terakhir sebagai Direktur Kepala Institutional Banking Group. Beliau diangkat menjadi Wakil Direktur Utama PT Bank Sumitomo Mitsui Indonesia sejak 20 Mei 2014.

Beliau meraih gelar sarjana di bidang Keuangan dari University of New England, Australia.

She started her carrier in 1988 as Probo Bono Lawyer in Lembaga Bantuan Hukum (Legal Aid Institute) – a Non-Government Organization, and subsequently joined PT Bank Sumitomo Niaga from its establishment in 1989 to 1993, and several banks such as PT ING Bank in 1993 to 1996, PT Bank PDFCI, Tbk in 1996 to 2000, and PT Bank Danamon Indonesia Tbk in 2004 to 2014 with her last position as General Counsel & Corporate Secretary. Prior joining PT Bank Danamon Indonesia Tbk, she established and ran a law firm named Herdini and Partners in 2000 to 2004. She has been appointed as Director overseeing Compliance Function of PT Bank Sumitomo Mitsui Indonesia since 8 September 2014.

She holds a Bachelor of Laws degree from Trisakti University, Jakarta.



Adrianus Dani Prabawa
Director

Indonesian citizen, Age 50

He started his career in 1990 at PT Bank Dagang Nasional Indonesia (BDNI) as Account Officer, and subsequently in several financial institutions such as Standard Chartered Bank in 1992 to 1995, PT BII Lend Lease in 1995 to 1996, ING Bank in 1996 to 2003 and PT Bank DBS Indonesia in 2003 to 2014 with the last position as Director - Head of Institutional Banking Group. He has been appointed as Deputy President Director of PT Bank Sumitomo Mitsui Indonesia since 20 May 2014.

He holds a Bachelor's degree in Finance from the University of New England, Australia.



Yasuhiro Daikoku

Direktur

Warga Negara Jepang, 49 Tahun.

Beliau memulai karirnya pada tahun 1992 di The Sumitomo Bank Ltd, cabang Mita, Jepang. Semenjak itu, beliau telah dipercayakan dengan berbagai tanggung jawab di beberapa departemen dengan jabatan terakhir beliau adalah sebagai Senior Vice President di Sumitomo Mitsui Banking Corporation di Jepang. Beliau bergabung dengan PT Bank Sumitomo Mitsui Indonesia sejak 8 Juni 2015 sebagai Wakil Direktur Utama.

Beliau meraih gelar Bachelor of Law dari Keio University, Jepang.



Hiromichi Kubo

Direktur

Warga Negara Jepang, 48 Tahun.

Memulai karirnya pada tahun 1992 di Sakura Bank cabang Sannomiya, Jepang, beliau telah dipercaya untuk bertugas di beberapa jabatan pada beberapa divisi, terakhir sebagai *Manager of Foreign Exchange Group Trading Department* sebelum Sakura Bank melakukan merger menjadi Sumitomo



Yasuhiro Daikoku

Director

Japanese citizen, Age 49

He started his career in 1992 at The Sumitomo Bank Ltd, Mita Branch, Japan. Since then, He was entrusted with various assignments in various departments with his last position as Senior Vice President of Emerging Market Business Division, Sumitomo Mitsui Banking Corporation, Japan. He joined PT Bank Sumitomo Mitsui Indonesia since 8 June 2015 as Deputy President Director.

He obtained a Bachelor of Laws degree from Keio University, Japan.



Hiromichi Kubo

Director

Japanese citizen, Age 48.

Starting his career in 1992 at Sakura Bank, Sannomiya branch, Japan, he had been entrusted with various responsibilities in several divisions, the last was as Manager of Foreign Exchange Group Trading Department, before Sakura Bank was merged into Sumitomo Mitsui Banking Corporation (SMBC). In 2002 to 2009

Mitsui Banking Corporation (SMBC). Pada 2002-2009 beliau bertugas di Kantor Cabang New York, lalu setelah kembali ke Tokyo pada 2009, beliau bertugas di Kantor Cabang Sydney dari 2011 sampai 2015 dengan jabatan terakhir sebagai *Deputy General Manager, Head of Treasury*. Beliau bergabung dengan PT Bank Sumitomo Mitsui Indonesia sebagai Direktur sejak 15 Maret 2016.

Beliau meraih gelar Bachelor of Commercial Science dari Kobe University, Hyogo, Jepang.



Merisa Darwis
Direktur Operasional

Warga Negara Indonesia, 50 tahun.

Merisa menjabat sebagai Operations Head, setelah sebelumnya 5 tahun menjabat sebagai Head of Internal Audit sejak tahun 2011. Sebelum bergabung dengan BTPN, beliau menjabat sebagai HR & Internal Control Director di Bank Barclays Indonesia dan Head of Internal Control selama 2,5 tahun. Sebelumnya beliau bekerja di Citibank Indonesia sebagai Operations - Control & Reporting Head, Transaction Services Head, Control & Support Head, Consumer IT Head & Country IT Financial Head, serta IT QA Head, Privacy Officer and BISO (Business Information Security Officer). Beliau juga pernah bekerja di USI/IBM sebagai programmer/analyst. Mengikuti berbagai program pelatihan eksekutif yang diselenggarakan oleh Citibank dan Center for Creative Leadership di Singapura.

Meraih gelar Sarjana Teknik Informatika dari Institut Teknologi Bandung pada tahun 1991.

he was assigned in New York branch and then after returning back to Tokyo in 2009, he was assigned in Sydney branch from 2011 to 2015 with his last position as Deputy General Manager, Head of Treasury. He has joined PT Bank Sumitomo Mitsui Indonesia as a Director since 15 March 2016.

He holds a Bachelor of Commercial Science degree from Kobe University, Hyogo, Japan.



Merisa Darwis
Operational Director

Indonesian Citizen, Age 50.

Currently appointed as Operations Head, and previously appointed as Head of Internal Audit for 5 years since year 2011. Prior joining BTPN, she was HR & Internal Control Director at Bank Barclays Indonesia and Head of Internal Control for 2.5 years. She worked for Citibank Indonesia's Operations – Control & Reporting Head, Transaction Services Head, Control & Support Head, Consumer IT Head & Country IT Financial Head, IT QA Head, Privacy Officer and BISO (Business Information Security Officer). She also worked for USI / IBM as a programmer / analyst.

She joined various executive development program held by Citibank and Center for Creative Leadership in Singapore.

She obtained degree of Bachelor of Information Engineering from Bandung Institute of Technology in 1991.



Henoeh Munandar

Direktur

Warga Negara Indonesia, 52 Tahun.

Beliau memulai karirnya pada tahun 1989 di PT Indomarco sebagai *Management Trainee*, dan kemudian bergabung dengan beberapa perusahaan seperti Bank Susila Bakti pada tahun 1991-1993, PT BII pada tahun 1993, Panin Bank pada tahun 1993-1995, PT Bogor Multifinance pada tahun 1995, Sanwa Bank Indonesia / Bank United Financial of Japan (UFJ) pada tahun 1995-2006, Bank of Tokyo Mitsubishi UFJ pada tahun 2006, PT Bank Danamon Indonesia Tbk pada tahun 2006-2010, PT Bank DBS Indonesia pada tahun 2010-2013 dengan jabatan terakhir sebagai *Deputy Head of Credit/Credit Risk Management Head SMEC*. Beliau diangkat menjadi Direktur PT Bank Sumitomo Mitsui Indonesia sejak 20 Mei 2014.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Atmajaya, Indonesia.



Henoeh Munandar

Director

Indonesian citizen, Age 52.

He started his career in 1989 at PT Indomarco as Management Trainee and then joined with several companies such as Bank Susila Bakti in 1991 to 1993, PT BII in 1993, Panin Bank in 1993-1995, PT Bogor Multifinance in 1995, Sanwa Indonesia Bank/Bank United Financial of Japan (UFJ) in the year 1995 to 2006, the Bank of Tokyo Mitsubishi UFJ in 2006, PT Bank Danamon Indonesia Tbk from 2006 to 2010, PT Bank DBS Indonesia in 2010 to 2013 with his last position as Deputy Head of Credit/Credit Risk Management Head SMEC. He has been appointed as Director of PT Bank Sumitomo Mitsui Indonesia since 20 May 2014.

He holds a Bachelor of Economic degree from Atmajaya University, Indonesia.