

Curriculum Vitae of Board of Commissioners' Member of PT Bank CIMB Niaga Tbk (CIMB Niaga) Reappointment of Commissioner

Candidate's Identity

- Name : Vera Handajani
- Age : 53
- Nationality : Indonesia
- Date of First Appointment : 17 December 2021
- Term of Office : 2025-2028
- Appointment Rationale : Her performance as Commissioner which support CIMB Niaga's performance and her profile that in accordance with CIMB Niaga's Policy on Board of Commissioners' Diversification



Educational Background (including Core Competencies and Qualification)

- Bachelor of Management Economics from Trisakti University, Jakarta (1994)
- Master of Business Administration from Kellogg-Hong Kong University of Science and Technology, Hong Kong/United States (2013)
- Risk Management Level 7, issued by the Banking Professional Certification Institute (LSPP) on 21 May 2024.

Work Experiences

- Director of Risk Management at CIMB Niaga (2013-2021)
- Head of Operational Risk Management, Greater China and Markets Asia Pacific at Royal Bank of Scotland, Hong Kong (2012-2013)
- Head of Financial Institutions Credit & Trading Credit Risk Management, Greater China & South Korea at Royal Bank of Scotland, Hong Kong (2010-2012)
- Head of Financial Institutions Credit, South Asia at ABN AMRO Bank/The Royal Bank of Scotland, Hong Kong (2007-2010)
- Vice President, Regional Risk Asia at ABN AMRO Bank, Hong Kong (2005-2007)
- Vice President, Financial Restructuring & Recovery Asia Pacific at ABN AMRO Bank, Singapore (2003-2005)
- Assistant Vice President, Financial Restructuring & Recovery at ABN AMRO Bank, Jakarta (1999-2003)
- Account Corporate Banking Manager at BNP Lippo, Jakarta (1997-1999)
- Corporate Banking Account Officer at LTCB Central Asia, Jakarta (1995-1997)

Concurrent Position in Other Companies/Organizations

- Group Chief Risk Officer, CIMB Group Sdn. Bhd., Malaysia (2021 - present)
- Director at CIMB Thai (2022 - present)

Affiliated Relationship/Independency

- Has no affiliation with the members of Board of Commissioners (BOC) and Board of Directors (BOD) of CIMB Niaga, but she is affiliated with the Ultimate and Controlling Shareholders

Share Ownership in CIMB Niaga

- 1.055.401 shares (Share ownership is the realization of remuneration rights received while serving as CIMB Niaga's Director)

Attendance Frequency in Meetings

Year	BOC Meetings	BOC Meetings Jointly with BOD	BOC Meetings Jointly with Sharia Supervisory Board	Meetings of Risk Oversight Committee**
2021*	-	-	-	-
2022	7/7	5/5	-	12/12
2023	6/8	5/5	-	11/12
2024	8/8	4/4	3/3	9/12

*) Appointed as a member of the Board of Commissioners at the EGMS on 17 December 2021 and effective on 17 December 2021.

***) Appointed as Risk Oversight Committee Member since 25 January 2022

Other Information

- If the GMS approved the proposed re-appointment, then it will be her second tenure as Commissioner of CIMB Niaga