

Curriculum Vitae of Candidate for Board of Directors' Member of PT Bank CIMB Niaga Tbk (CIMB Niaga)

Appointment of Director Candidate

Candidate's Identity

- Name : Rico Usthavia Frans
- Age : 55
- Nationality : Indonesia
- Date of Appointment : Based on GMS and OJK approval
- Term of Office : 2025-2028
- Appointment Rationale : To strengthen the duties and responsibilities of the Board of Directors by supporting the Company's performance with his background and qualifications that suit the Company's needs



Educational Background (including Core Competencies and Qualification)

- Bachelor Cambridge Judge Business School - Digital Disruption (2021)
- MIT Sloan School of Management - Driving Digital Innovation (2019)
- IMD Switzerland - Leading in the Digital Age (2017)
- Stanford Business School of Graduates - Design Thinking & Innovation (2015)
- UC Berkeley Haas School of Business - Venture Capital Executive Program (2011)
- Citibank AP Banking Institute (2000)
- Bachelors of Engineering of Institute Technology Bandung majoring in Computer Technology (1992)

Work Experiences

- IT Director at PT XL Axiata Tbk (2024 – 2025)
- Chief IT Digital Officer & Analytics at PT XL Axiata Tbk (2023 - 2024)
- Commissioner of Awan Tunai, Centre Park (2021 – 2025)
- Commissioner of Mitratel, Credo, Link Aja (2021 – 2023)
- Digital Banking Director, IT & Operations at Bank Mandiri (2016 – 2021)
- SEVP Directorate of Transaction Banking at Bank Mandiri (2013 – 2016)
- SVP Electronic Banking Group at Bank Mandiri (2010 – 2013)
- Country Marketing Director at Citibank (2006 – 2010)
- E-Business Head at Citibank (2001 – 2006)
- Trade & Asset Based Finance Head at Citibank (1997 – 2001)
- Management Associates at Citibank (1995-1997)
- Field Engineer Schlumberger (1993 – 1995)

Concurrent Position in Other Companies/Organization

- No concurrent positions

Affiliated Relationship/Independency

- Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners or the Ultimate and Controlling Shareholders.

Share Ownership in CIMB Niaga

- No shares in CIMB Niaga (BNGA)

Attendance Frequency in Meeting

- n/a

Other Information

- If the GMS approved the proposed appointment, then it will be his first term as Director of CIMB Niaga.