

RISK OVERSIGHT COMMITTEE



Bank Mandiri Board of Commissioners has established the Risk Oversight Committee to support its supervisory duties and responsibilities, particularly in providing guidance and advisory to the Board of Directors. The primary objective of the Risk Oversight Committee is to ensure that the Bank's risk management frameworks, procedures, and methodologies remain robust and adequate. The Committee aims to maintain the Bank's business activities within acceptable risk parameters, effectively mitigating potential threats while optimizing opportunities that align with the Bank's strategic objectives. As such, business operations are conducted in a manner that is both controlled and beneficial to the Bank's long-term growth and stability.

Legal Basis of Establishment

The establishment of the Committee is guided by and refers to the prevailing laws and regulations as well as banking best practices in Indonesia, such as:

1. SOE Minister Regulation No. PER-2/MBU/03/2023 on Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises;
2. SOE Minister Regulation No. PER-3/MBU/03/2023 on Organs and Human Resources of State-Owned Enterprises.
3. POJK No. 17/POJK.03/2014 on the Implementation of Integrated Risk Management for Financial Conglomerates.
4. POJK No. 45/POJK.03/2020 concerning Financial Conglomerates;
5. POJK No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks.
6. Bank Mandiri Articles of Association and its amendments.
7. Board of Commissioners Decree No. KEP. KOM/014/2024 dated 27 December 2024 on the Membership Composition of the Audit Committee, Risk Oversight Committee, Integrated Governance Committee and Remuneration and Nomination Committee of PT Bank Mandiri (Persero) Tbk.
8. Decree of the Board of Directors No. KEP. DIR/039/2024 dated 22 May 2024 on the Determination of Membership of the Risk Oversight Committee of PT Bank Mandiri (Persero) Tbk.

Structure, Membership and Profile of the Risk Oversight Committee

The structure and membership of the Risk Oversight Committee are as follows:

1. The Risk Oversight Committee consists of at least 3 (three) members from Independent Commissioners and Non-Commissioners Independent Parties.

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2. The composition of the Risk Oversight Committee membership is at least 1 (one) Independent Commissioner as Chairman and concurrently an experienced member in finance, risk management, and/or business, 1 (one) Non-Commissioner Independent Party who has expertise in finance, and 1 (one) Non-Commissioner Independent Party who has expertise in risk management.
3. Members of the Risk Oversight Committee from Non-Commissioners Independent Parties are considered to have expertise in finance by meeting the following criteria:
 - a. Have knowledge in economics, finance and/or banking. Have at least 5 (five) years of work experience in economics, finance, and/or banking.
 - b. Have at least 5 (five) years of work experience in economics, finance, and/or banking.
4. Members of the Risk Oversight Committee from Non-Commissioners Independent Parties are considered to have expertise in risk management by meeting the following criteria:
 - a. Have knowledge in risk management; and/or
 - b. Have at least 2 (two) years of work experience in risk management.
5. Members of the Board of Directors of the Company and other banks are prohibited from becoming members of the Risk Oversight Committee.
6. Independent Commissioners and Non-Commissioners who are members of the Risk Oversight Committee are at least 51% (fifty one percent) of the total members of the Risk Oversight Committee.
7. The Chairman of the Risk Oversight Committee can only concurrently serve as chairman of the Committee at most 1 (one) other Committee.
8. In carrying out its daily duties, the Committee may be assisted by staff and/or Committee Secretaries appointed based on the resolution of the Risk Oversight Committee meeting.

As of 31 December 2024, the following are composition of the Risk Oversight Committee's membership appointed based on the Decree of the Board of Directors No. KEP.DIR/039/2024 dated 22 May 2024 regarding the Determination of Risk Oversight Committee Membership:

Risk Oversight Committee Composition

Name	Position in the Committee	Position in the Company	Period
Muliadi Rahardja	Chairman & Member	Independent Commissioner	2022 - 2027
Loeke Larasati Agoestina	Member	Independent Commissioner	2020 - 2025
Heru Kristiyana	Member	Independent Commissioner	2023 - 2028
Arif Budimanta	Member	Commissioner	2020 - 2025
Tedi Bharata*	Member	Commissioner	2024 - 2029
Caroline Halim	Member	Independent Party	2021 - 2026
Taufik Hidayat**	Member	Independent Party	2024 - 2029

*]) Appointed as Commissioner effective from the Annual GMS on 7 March 2024.

**]) Appointed as Member of the Risk Oversight Committee effective 01 April 2024.



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Risk Oversight Committee Profile

The profile of the Risk Oversight Committee members as members of the Board of Commissioners is presented in Chapter 3 Profile of the Board of Commissioners in this Annual Report.

The following is profile of the Risk Oversight Committee members as non-Commissioners, independent parties.



CAROLINE HALIM
Member of Risk
Oversight Committee,
Independent Party

Age : 62 Years old
Citizenship : Indonesia

Period of Assignment
02 August 2021 – Present

Educational Background
Bachelor of Accounting from University of Indonesia (1987)

Legal Basis of Appointment
Appointed as member of the Risk Oversight Committee as of 02 August 2021 pursuant to the Board of Directors Decree No. KEP.DIR/037/2021.

Professional Background

- Member of Audit Committee & Member of Risk Oversight Committee of PT Bank Sahabat Sampoerna (2020 -July 2021)
- Member of Audit Committee & Member of Risk Oversight Committee of PT Rabobank International Indonesia (2018 –2020)
- Group Head Risk Management PT Bank QNB Indonesia Tbk (2012 –2017)
- Group Head Risk Management PT Bank ICB Bumiputera Tbk (2010 – 2011)
- Group Head Credit Risk Analytic PT CIMB Niaga (1988 – 2010)



TAUFIK HIDAYAT
Member of
Risk Oversight
Committee,
Independent Party

Age : 58 Years old
Citizenship : Indonesia
Domicile : Jakarta

Period of Assignment
01 April 2024 – Present

Educational Background

- Bachelor's degree in Development Economics from Universitas Negeri Jember (1989)
- Master's degree in Management from Universitas Gadjah Mada (1999)

Legal Basis of Appointment
Appointed as member of the Risk Oversight Committee as of 01 April 2024 pursuant to the Board of Directors Decree No. KEP.DIR/039/2024.

Professional Background

- Executive Business Officer - B Bank Mandiri (2022-2024)
- Group Head Special Asset Management 3 Bank Mandiri (2019-2022)
- Department Head Loan Recovery 2 Bank Mandiri (2017-2019)
- Department Head Strategic Planning & Development Bank Mandiri (2017)
- Department Head Loan Workout 2 Bank Mandiri (2016-2017)

Risk Oversight Committee Charter

In fulfilling its duties and responsibilities, the Risk Oversight Committee of Bank Mandiri operates under a formal Risk Oversight Committee Charter, which was most recently updated on 31 May 2024 in accordance with the Decree of the Board of Commissioners No. KEP.KOM/007/2024. The Charter provides a comprehensive framework of the Committee 's roles and responsibilities. These provisions ensure

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that the Risk Oversight Committee performs its oversight functions effectively, promoting robust risk governance and enhancing the Bank's overall risk management practices.

The Charter includes:

1. General Purpose
2. Basic Regulations
3. Duties, Responsibilities and Authority
4. Composition, Structure and Membership Requirements, and Tenure
5. Meeting
6. Reports and Recommendations
7. Performance Evaluation
8. Closing

Risk Oversight Committee Duties and Responsibilities

The duties and responsibilities of the Risk Oversight Committee include:

1. Monitoring and evaluating:
 - a. Conformity between the risk management policy and the Company's integrated risk management policy and the implementation of the policy.
 - b. Implementation of the work plan and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Work Unit, and Integrated Risk Management Work Unit of the Company.
 - c. Adequacy of the process of identifying, measuring, monitoring, controlling and risk management information systems.
 - d. The Company's compliance with the Articles of Association, Bank and Capital Market Supervisory Authority regulations, as well as other laws and regulations related to risk management.
2. Carrying out monitoring and review of:
 - a. Risk Profile Report, bank only and consolidated.
 - b. The Bank Rating Report of risk-based, bank only and consolidated.

- c. Other reports related to the management of 10 (ten) types of risk, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputation Risk, Strategic Risk, Intra Group Transaction Risk, and Insurance Risk.
- d. General credit policies and other obligations required by the Regulator to be submitted to the Board of Commissioners by the Board of Directors.
3. Providing recommendations to the Board of Commissioners for:
 - a. Items that can support an increase in the effectiveness of the implementation of risk management in the Company and Financial Services Institutions within the Financial Conglomerates.
 - b. Conformity between the Company's risk management policies and integrated risk management policies with the implementation of these policies to ensure that the Company has managed risks adequately.
 - c. Implementation of work plans and duties of the Risk Oversight Committee, Integrated Risk Management Committee, Risk Management Unit, as well as Integrated Risk Management Unit.
4. Conducting regular meetings with relevant work units to discuss matters that are within the scope of supervision.
5. Reporting the results of monitoring and review periodically, as well as providing input on matters that need to be considered by the Board of Commissioners.
6. Developing the Risk Oversight Committee Charter and conduct a review as needed, at least every 2 (two) years.

Risk Oversight Committee Authority

The Risk Oversight Committee has the authority to:

1. Communicate with the Head of Work Unit and other parties in the Company to obtain information, clarification and request needed documents and reports.



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2. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.
3. Obtain a Risk Profile Report, Bank Soundness Report, and other reports related to the application of risk management, both individually and Consolidated with Subsidiaries.
4. Obtain input and or suggestions from outside parties of the Company relating to their duties.
5. Perform other authorities granted by the Board of Commissioners.

Risk Oversight Committee Tenure

The tenure of members of the Risk Oversight Committee shall not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected for the next 1 (one) period. The term of service of members of the Risk Oversight Committee originating from Non-Commissioners Independent Parties is a maximum of 3 (three) years and can be reappointed for a maximum of 2 (two) years, without prejudice to the right of the Board of Commissioners to dismiss them at any time.

If a member of the Board of Commissioners who is the Chairman of the Risk Oversight Committee resigns prior to his term of service as Commissioner of the Company, the Chairman of the Risk Oversight Committee is replaced by another Independent Commissioner. If the term of service as the Board of Commissioners ends, then the term of service as a member of the Risk Oversight Committee also ends.

Risk Oversight Committee members from Non-Commissioners Independent Parties are given a monthly honorarium, the amount of which is determined by the Board of Commissioners while still referring to the prevailing laws and regulations and taking into account the Company's capabilities.

Education Qualification and Work Experience of Risk Oversight Committee

Requirements for members of the Risk Oversight Committee are as follows:

1. General Requirements
 - a. Having integrity, character and good morals.
 - b. Does not have personal interests/relationships that can cause conflict of interest against the Company.
2. Competency Requirements
 - a. Having sufficient expertise, ability, knowledge and experience related to their duties and responsibilities.
 - b. Having sufficient knowledge to read and understand financial statements and reports related to monitoring the implementation of banking risk management policies.
 - c. Able to work together and have the ability to communicate well and effectively and are willing to provide sufficient time to carry out their duties.
 - d. Having adequate knowledge of the Company's Articles of Association, laws and regulations in the banking sector, Capital Market, SOEs and other relevant laws and regulations.
 - e. Willing to enhance competencies continuously through education and training.

The qualifications and professional background of the Chairman and Members of the Risk Oversight Committee are as follows.

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Risk Oversight Committee Qualifications and Professional Background

Name	Position	Period	Education	Professional Background
Muliadi Rahardja	Chairman & Member	8 March – 31 December 2024	<ul style="list-style-type: none"> Bachelor of Accounting Master of Business Administration in Finance 	Professional background in banking and corporate oversight.
Loeke Larasati Agoestina	Member	1 January – 31 December 2024	<ul style="list-style-type: none"> Bachelor of Law Master Degree in Management 	Professional background in law and banking.
Heru Kristiyana	Member	21 August - 31 December 2024	<ul style="list-style-type: none"> Bachelor in Law Master in Management 	Professional background in banking supervision.
Arif Budimanta	Member	1 January – 31 December 2024	<ul style="list-style-type: none"> Bachelor in Soil Science Master of Science in Natural Resources Economics Doctorate in Social and Political Science 	Professional background in law and banking.
Tedi Bharata	Member	8 March – 31 December 2024	<ul style="list-style-type: none"> Master of Public Administration Bachelor Degree in Computer Science and Information Management System 	Professional background in human resources, information technology, and corporate oversight.
Caroline Halim	Member	1 January – 31 December 2024	Bachelor Degree in Accounting	Professional background in banking, risk management and audit.
Taufik Hidayat	Member	1 April – 1 December 2024	<ul style="list-style-type: none"> Bachelor's degree in Development Economics Master's degree in Management 	Professional background in banking, risk management, business, and supporting functions.

Risk Oversight Committee Independence

All members of the Risk Oversight Committee who are independent parties do not have any financial, managerial, shareholding, or familial ties with the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders. Moreover, there are no affiliations or relationships with the Bank that could compromise independence or affect ability to perform the duties independently. This ensures that the Committee operates with objectivity and integrity, providing oversight and fostering strong risk governance in line with the principles of Good Corporate Governance.



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Independence Aspects	Muliadi Rahardja	Heru Kristiyana	Loeke Larasati Agoestina	Tedi Bharata	Arif Budimanta	Caroline Halim	Taufik Hidayat
Does not have financial relations with the Board of Commissioners and Directors	√	√	√	√	√	√	√
Does not have management relations in the company, subsidiaries, or affiliates	√	√	√	√	√	√	√
Does not have shareholding relations in the company	√	√	√	√	√	√	√
Does not have family relations with the Board of Commissioners, Directors and/or with fellow members of Committee	√	√	√	√	√	√	√
Does not serve as the management in political parties, officials and in the government	√	√	√	√	√	√	√

Risk Oversight Committee Meetings

Risk Oversight Committee Meeting is held at least once a month. Risk Oversight Committee Meeting is considered valid if it is attended by at least 51% of members including one Commissioner and Independent Party.

Agenda of Risk Oversight Committee Meetings

In 2024, 27 (twenty-seven) meetings were held with the following date of implementation, agenda and meeting participants.

Risk Oversight Committee Meeting Agenda

No.	Date	Agenda	Quorum
1.	18 January 2024	Outstanding Legal Case as of Q4/2023	100%
2.	06 February 2024	Proposal for Corporate Actions of Subsidiaries	85.7%
3.	15 February 2024	<ul style="list-style-type: none"> Write-Off of Wholesale Loans for 2023 Progress on Resolving Outstanding Insurance/Credit Guarantee Claims 	100%
4.	29 February 2024	Proposal for Additional Pension Fund Benefits for 2024	100%
5.	06 March 2024	<ul style="list-style-type: none"> Condition of Watchlist Debtors and SOE Debtors as of Q4/2023 Proposal for the Update to the Risk Acceptance Statement (RAS) for 2024 	85.7%
6.	21 March 2024	Anti-Fraud Strategy (SAF) Report for Semester II/2023	100%
7.	04 April 2024	<ul style="list-style-type: none"> Performance of Regions in 2023 Performance and Strategy of Subsidiaries 	100%

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No.	Date	Agenda	Quorum
8.	25 April 2024	Strategy & Performance of Commercial Banking	100%
9.	02 May 2024	Market Risk & Liquidity Risk Report as of March 2024	100%
10.	16 May 2024	Strategy and Performance of Treasury	100%
11.	21 May 2024	Write-Off of Retail Loans as of Q1/2024	100%
12.	13 June 2024	Liquidity Management of Subsidiaries	100%
13.	20 June 2024	<ul style="list-style-type: none"> Outstanding Legal Cases as of Q1/2024 Performance of Corporate Banking as of Q1/2024 Report on Watchlist Debtors and SOEs as of Q1/2024 	100%
14.	04 July 2024	Asset Optimization (Abandoned Properties & Non-Abandoned Fixed Assets of the Bank)	83.3%
15.	23 July 2024	<ul style="list-style-type: none"> Proposal for the Provision of Funds to Related Parties for Subsidiaries Proposal for Corporate Actions of Subsidiaries 	100%
16.	08 August 2024	<ul style="list-style-type: none"> Progress on Financial Conglomerate Business in the Retail Segment Progress of Watchlist Debtors with Yellow Classification as of Q2/2024 	100%
17.	22 August 2024	<ul style="list-style-type: none"> Performance of Special Asset Management as of Semester I/2024 Anti-Fraud Strategy (SAF) Report for Semester I/2024 	100%
18.	12 September 2024	<ul style="list-style-type: none"> Proposal for the Provision of Funds to Related Parties for Subsidiaries Customer Care Management 	85.7%
19.	19 September 2024	Results of the Risk Maturity Index (RMI) for 2024	85.7%
20.	10 October 2024	Update on Macroeconomic Conditions	85.7%
21.	17 October 2024	Outstanding Legal Cases as of Q3/2024	100%
22.	31 October 2024	Performance of Overseas Branch Offices (KLN) as of Semester I/2024	100%
23.	7 November 2024	<ul style="list-style-type: none"> Proposal for the Update to the 2024 Recovery Plan & Resolution Plan Management and Performance of KUR as of Q3/2024 	85.7%
24.	21 November 2024	<ul style="list-style-type: none"> Proposal for the Sustainable Finance Action Plan (RAKB) for 2025–2029 Proposal for Funding to Related Parties for Subsidiaries 	100%
25.	28 November 2024	Impact and Mitigation Measures by Mandiri Capital Indonesia regarding Investree and Koinworks, as well as Progress on the Merah Putih Fund	100%
26.	11 December 2024	<ul style="list-style-type: none"> Wholesale Debtors with Limits Above Rp 3 Trillion and Watchlist Debtors as of Q3/2024 Proposal for the Cybersecurity Risk Management Framework 	85.7%
27.	27 December 2024	Proposal for the Use of the Principal Write-Off Ceiling for MSME Debtors in accordance with PP No. 47/2024	100%



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Meeting Frequencies and Attendance of Risk Oversight Committee

Name	Position	Total Meeting	Total Attendance	(%)
Muliadi Rahardja	Chairman & Member	27	27	100
Loeke Larasati Agoestina	Member	27	27	100
Heru Kristiyana	Member	27	25	92.6
Arif Budimanta	Member	27	26	96.3
Tedi Bharata*	Member	10	7	70.0
Andrinof A. Chaniago**	Chairman & Member Member	5	5	100
Nawal Nely**	Member	5	4	80.0
Caroline Halim	Member	27	27	100
Taufik Hidayat	Member	21	21	100

*) Appointed as Commissioner effective from the Annual GMS on March 7, 2024.

**) The term of office ends effectively from the Annual GMS on March 7, 2024.

Key Performance Indicators Achievement of Risk Oversight Committee

The achievement of the Risk Oversight Committee's Key Performance Indicators (KPIs) in 2024 can be seen through the successful implementation of its work plan, the quality and effectiveness of the recommendations provided, and the strength of communication established with the Board of Commissioners, the Board of Directors, and Heads of related Work Units.

Overall, the Committee has effectively executed work programs as outlined in the 2024 Risk Oversight Committee Work Plan. Moreover, recommendations issued by the Risk Oversight Committee have been endorsed by the Board of Commissioners and considered in the decision-making process regarding proposals presented by the Board of Directors. On communication, good, consistent, and proactive engagement were maintained in 2024, including discussions on risk-related issues at Bank Mandiri and close monitoring of the progress on follow-up actions implemented by the Board of Directors.

Risk Oversight Committee Remuneration

The remuneration of the Risk Oversight Committee of Independent Non-Commissioners is regulated in the Decree of the Board of Commissioners No. KEP.KOM/003/2023 dated 13 September 2023 concerning Remuneration of Supporting Organs of the Board of Commissioners of PT Bank Mandiri (Persero) Tbk and regulated in the Letter of Assignment as a member of the Committee under the Board of Commissioners issued by Bank Mandiri.

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No.	Description	Non-Commissioner Committee Members
1.	Salary/Honorarium	At most 20% of President Director's Salary
2.	Post-Employment Compensation	Not provided
3.	Holiday Allowance	In accordance with Bank Mandiri employee stipulation
4.	Bonus/Tantiem	Not provided
5.	Facilities	
	- Transportation Allowance	Not provided
	- Health	Provided as per the Bank's Internal rules
	- Employment	Provided as per the Bank's Internal rules
	- Business Trips	In accordance with Bank Mandiri employee stipulation/equivalent to Group Head

Activities Report of the Risk Oversight Committee in 2024

The Risk Oversight Committee has effectively performed its duties and responsibilities according to the Risk Oversight Committee Charter. The Committee adhered to the principles of Corporate Governance in accordance with prevailing regulations throughout its oversight processes. The Committee's activities were also aligned with the 2024 work plan, which was approved by the Board of Commissioners.

The 2024 work plans of the Risk Oversight Committee are divided into 2 (two) activities, namely Mandatory/Regular and Non-Regular as follows:

1. Mandatory/Regular, which includes review of Risk Profile Report, review of Bank's Rating Report, review of Anti-Fraud Strategy Realization Report, review of Corporate Work & Budget Plans and Bank Business Plan, implementation of Compliance, management of the Bank's 8 (eight) Risks, and Internal Activities of the Risk Oversight Committee.
2. Non-Regular, which includes the concern and focus of the Risk Oversight Committee on certain issues regarding risk management, particularly related to business & loan, IT and operations, as well as GRC.

The following were activities of the Risk Oversight Committee in 2024:

1. Held 27 (twenty seven) Risk Oversight Committee Meetings, including compiling and documenting Meeting Minutes.
2. Held 100 (one hundred) Internal Discussions, Discussions with related Work Units, as well as Joint Discussions with the Audit Committee, including compiling and documenting Minutes of Discussion.
3. Reviewed more than 25 (twenty five) reports, including Risk Profile Report, Bank Soundness Rating Report, Debtor Report with Credit Limit of over Rp3 trillion individually, Wholesale Segment Watchlist Debtor Report, and Anti-Fraud Strategy Realization Report.
4. Reviewed more than 20 (twenty) Proposals from the Board of Directors requiring written approval from the Board of Commissioners, including Proposals for the Provision of Funds to Related Parties, Corporate Actions, the Work Plan & Budget (RKAP) and Bank Business Plan (RBB) along with their revisions, the Sustainable Finance Action Plan (RKAB), Updates to the Recovery Plan & Resolution Plan, and Internal Bank Policies.
5. Prepared 4 (four) quarterly activity reports for the Committee, which were submitted to the Board of Commissioners.

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5. Conducted 6 (six) site visits, including the preparation of Site Visit Reports, to Bank Mandiri Dili-Timor Leste (February 26–28, 2024), PT Mandiri Tunas Finance (May 8, 2024), PT Mandiri Utama Finance (May 8, 2024), Sorong Area - Region XII (June 6–7, 2024), the CISO Office (June 5, 2024), and Sentra Mandiri Soeroso (October 10, 2024).
6. Prepared a Risk Oversight Committee Work Plan for 2025.
7. All members of the Committee have participated in at least 1 (one) competency development activity related to Banking / Risk Management.

Risk Oversight Committee Work Plans for 2025

At the end of 2024, the Risk Oversight Committee has prepared a 2025 work plan and has obtained approval from the Board of Commissioners. The 2025 Risk Oversight Committee work plan is divided into 2 (two) activities, namely Mandatory/Regular and Non-Regular as follows:

1. Mandatory/Regular, which includes review of Risk Profile Reports, Bank Soundness Reports, Debtor Reports with Limits above Rp3 Trillion, Wholesale Debtor Reports Watchlist Category, Stress Test Results, Anti-Fraud Strategy Realization Reports, Realization of Company Work Plans & Budgets (RKAP) and Bank Business Plans (RBB), Sustainable Finance Action Plan (RAKB), implementation of Compliance, management of 8 (eight) types of Bank Risk, and Internal Activities of the Risk Oversight Committee.
2. Non-Regular, which includes matters that are the concern and focus of the Risk Oversight Committee, including business and credit, operations & IT, and GRC.

The work plan is one of KPIs that serves as a basic of performance effectiveness assessment of the Risk Oversight Committee in 2025.