

BOARD OF DIRECTORS PROFILES



RIDUAN

President Director

Place and Date of Birth

Born in Palembang in 1970
55 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Master in Management from Sriwijaya University (2007).
- Bachelor of Accounting in Economics from Sriwijaya University (1995).

Certifications

- Level 7 Risk Management Certification Refresher Program held by Indonesia Risk Professional Association (IRPA) (2024).
- Level 7 Risk Management Certification Refresher Program, held by BARa Risk Forum (2023).
- Refreshment Program "Managing Commercial Credit Facing Potential Recession 2023" held by PT Asta Konsultan Indonesia.
- Risk Management Certification Level 5 held by the Banking Professional Certification Institute (LSPP) (2021).

Legal Basis of Appointment

- Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 7 January 2019 in accordance with the Deed of the Extraordinary GMS No. 3 dated 7 January 2019.
- Period 2: Reappointed as Director of Bank Mandiri pursuant to the resolution of the Annual GMS on 14 March 2023 according to the Deed of the Annual GMS No. 11 dated 14 March 2023. He further appointed as President Director of Bank Mandiri pursuant to the Extraordinary GMS on 4 August 2025 according to the Deed of the Extraordinary GMS Resolution No.02 dated 4 August 2025.

Term of Office

- 7 January 2019 until the closing of 2023 Annual GMS (First Period).
- 14 March 2023 until the closing of 2028 Annual GMS (Second Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- President Director of PT Bank Mandiri (Persero) Tbk (August 2025 - present).

- Director of Corporate Banking of PT Bank Mandiri (Persero) Tbk (2024 - 2025).
- Director of Commercial Banking of PT Bank Mandiri (Persero) Tbk (January 2019 - 2024).
- Commissioner of PT Mandiri Sekuritas (2018 - 2019).
- Middle Corporate Senior Executive Vice President of PT Bank Mandiri (Persero) Tbk (2017 - January 2019).
- Senior Vice President/Regional CEO II/Sumatra 2 of PT Bank Mandiri (Persero) Tbk (2016 - 2017).
- Director of Finance and Investment of PT Askes (Persero)/BPJS Kesehatan (2013 - 2016).
- Commissioner of PT Mandiri AXA General Insurance (2012 - 2014).
- Senior Vice President (Group Head) of PT Bank Mandiri (Persero) Tbk Business Banking I (2011 - 2013).
- Vice President (Commercial Banking Center Manager) of the Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2007 - 2009).
- Assistant Vice President (Micro Banking District Center Manager) of the Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk. (2005 - 2006).
- Head of Class 2 Branch (Senior Manager) at Regional Office II/ Palembang PT Bank Mandiri (Persero) Tbk (2005).
- Head of Class 3 Branch (Senior Manager) at Regional Office II/ Palembang PT Bank Mandiri (Persero) Tbk (2004).
- Cash Outlet Manager (Senior Manager) at Regional Office II/ Palembang of PT Bank Mandiri (Persero) Tbk (January 2003 - December 2003).
- Internal Control & Compliance Head at Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2000 - 2003).
- Internal Auditor of PT Bank Mandiri (Persero) Tbk (1999 - 2001).
- Internal Auditor (SPI) of PT Bank Dagang Negara (Persero) (1996 - 1999).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

14,547,800 shares (0.0155869%) as of 31 December 2025.



HENRY PANJAITAN

Vice President Director

Place and Date of Birth

Born in Jakarta in 1969
56 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Master in Financial Management from Sriwijaya University of Indonesia.
- Master of Commerce University of New South Wales.
- Bachelor in Management from the Padjadjaran University.

Certifications

- Risk Management Certification Alignment program level 7 held by BSMR (2025).
- Guarantee Competency Certification for Guarantee Sub-Area Management held by LSPP (2022).
- Advance Level Dealer held by LSPP (2020).

Legal Basis of Appointment

Period 1: Appointed as Vice President Director of Bank Mandiri based on the resolution of the Extraordinary GMS on 4 August 2025 according to the Deed of the Extraordinary GMS No. 02 dated 4 August 2025.

Term of Office

4 August 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Vice President Director of PT Bank Mandiri (Persero) Tbk (August 2025 - present).
- Director of Business Guarantee of PT Jamkrindo.
- Director of Treasury and International of PT Bank BNI.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

163,000 shares (0.0001746%) as of 31 December 2025.



TIMOTHY UTAMA

Director of Operations

Place and Date of Birth

Born in Jakarta in 1965
60 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Business Administration in Accounting and Finance from Texas A&M University, USA (1988).

Certifications

- Risk Management Certification Level 7 Program held by Indonesian Risk Professional Association (IPRA) (2024).
- Risk Management Certification Refreshment Level 7 Program held by LSPP (2023).
- Managing Innovation Certification held by Harvard Business School, Boston (2023).
- Risk Management Certification Refreshment Program held by LSPP (6 June 2022).
- Risk Management Certification Refreshment Program held by LSPP (13 July 2020).
- Leading Innovative Change Certification held by UC Berkeley Executive Education (2018).
- Be The Change Certification held by Senn Delaney Culture Shaping, New York (2017).
- Citi Country Officer (CCO) Certification Program (prerequisite for CEO Position) held by Sanford I Weill Center for Strategy and Executive Development, New York (2017).
- Banking Risk Management Level 5 Certification held by Banking Profession Certification Institute (LSPP) (2012).
- Senior Executive Leadership Certification held by Templeton College University of Oxford, United Kingdom (2004).
- Service Excellence Certification: Delivering Value for Profit held by Wharton Business School, Philadelphia (2003).
- International Management Program Certification held by Insead (2000).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 15 March 2021 in accordance with the Minutes of the Annual GMS No. 13 dated 15 March 2021.

Term of Office

15 March 2021 until the closing of 2026 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Operations of PT Bank Mandiri (Persero) Tbk (August 2025 - present).
- Director of Information Technology of PT Bank Mandiri (Persero) Tbk (March 2021 - 2025).
- Managing Director, Head of Operations and Technology of Citibank (2016 - 2021).
- Chief Operations and Technology Officer of Singapore Exchange (2012 - 2015).
- Director of Operation & Technology of Bank Permata (2010 - 2012).
- Head of Wholesale Bank Operations, Global Shared Service Center of Standard Chartered Bank, India (2008 - 2010).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

10,334,300 shares (0.0110725%) as of 31 December 2025.



EKA FITRIA

Director of Human Capital and Compliance

Place and Date of Birth

Born in Medan in 1978
47 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesia

Education Background

- Master of Business Administration from IE Business School (2010 - 2011).
- Bachelor of Law, International Law from Universitas Padjajaran (1996 - 2001).

Certifications

- Risk Management Certification Alignment Program Level 7 held by Indonesia Risk Professional Association (IRPA) (2024).
- Risk Management Providing Certification for Level 5 Prospective Board of Directors Members (2023)
- Level 4 Risk Management Certification Refreshment Program held by MAISA Education (2022).
- Banking Risk Management Level 4 Certification held by BNSP (2021).
- Treasury Dealer Level Advance certification held by BNSP (2021).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period based on the resolution of the Annual GMS dated 14 March 2023 pursuant to the Deed of Minutes of the Annual GMS No. 11 on 14 March 2023.

Term of Office

14 March 2023 until the closing of the 2028 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Human Capital and Compliance Banking of PT Bank Mandiri (Persero) Tbk (March 2025 - present).
- Director of Treasury and International Banking of PT Bank Mandiri (Persero) Tbk (14 March 2023 – 2025).

- Group Head International Banking & Financial Institution of PT Bank Mandiri (Persero) Tbk (August 2021 – March 2023).
- Deputy Group Head Treasury of PT Bank Mandiri (Persero) Tbk (October 2020 – August 2021).
- General Manager Hong Kong Branch of PT Bank Mandiri (Persero) Tbk (April 2017 – September 2020).
- Department Head Talent Acquisition – Human Capital Services Group of PT Bank Mandiri (Persero) Tbk (April 2015 – April 2017).
- Department Head Reward & Performance Management of PT Bank Mandiri (Persero) Tbk (January 2014 – April 2015).
- Chief Dealer Product Development & Alliance of PT Bank Mandiri (Persero) Tbk (March 2012 – January 2014).
- Chief Dealer Cash & Liquidity of PT Bank Mandiri (Persero) Tbk (February 2012 – March 2012).
- Officer Postgraduate Study Program (4 October 2010 – 31 January 2012).
- Cash & Liquidity Dealer of PT Bank Mandiri (Persero) Tbk (February 2008 – October 2010).
- Forex Dealer of PT Bank Mandiri (Persero) Tbk (May 2007 - January 2008).
- Junior PS Money Market Trading of PT Bank Mandiri (Persero) Tbk (September 2004 – April 2007).
- Customer Service Officer Medan City Hall of PT Bank Mandiri (Persero) Tbk (April 2004 – August 2004).
- Officer Development Program of PT Bank Mandiri (Persero) Tbk (January 2003 – April 2004).
- Associate in Adhyaksa & Co. Lawyers (May 2001 – January 2003).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

4,293,600 shares (0.0046003%) as of 31 December 2025.



DANIS SUBYANTORO

Director of Risk Management

Place and Date of Birth

Born in Sragen in 1968
57 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Agriculture from Universitas Gadjah Mada, Indonesia (1993).

Certifications

- Risk Management Level 7 Certification held by LSPP (2024).
- IIA Indonesia National Conference 2023 held by Institute of Internal Auditors Indonesia (2023).
- Risk Management Refreshment Training Level 7 (2023).
- Risk Management Level 5 Certification held by LSPP (2021).
- Bank Internal Audit Certification for Supervisor Level held by LSPP (2021).
- The Green Bonds and Sustainable Finance Executive Program – Cohort 2 held by IFC, Swedia (2019).
- Risk Management Level 3 Certification held by LSPP (2015).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Annual GMS resolution on 7 March 2024 according to the Deed of the Annual GMS No. 03 dated 7 March 2024.

Term of Office

7 March 2024 until the closing of 2029 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Risk Management at PT Bank Mandiri (Persero) Tbk (2024 - present).
- Senior Executive Vice President Internal Audit at PT Bank Mandiri (Persero) Tbk (2021 - 2024).
- Senior Executive Vice President Wholesale Risk at PT Bank Mandiri (Persero) Tbk (2020 - 2021).
- Group Head Corporate Risk at PT Bank Mandiri (Persero) Tbk (2018 - 2020).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

348,584 shares (0.0003735%) as of 31 December 2025.



TOTOK PRIYAMBODO

Director of Commercial Banking

Place and Date of Birth

Born in Surabaya in 1974
51 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Civil Engineering from Bandung Institute of Technology (ITB), Indonesia (1997).

Certifications

- Risk Management Level 7 Certification held by LSPP (2024).
- International Risk Management & Wealth Management Refreshment held by LSPP (2022)
- Analytics Project Finance Masterclass held by Moody's, Singapore (2020).
- Commercial and Corporate Credit Analysis held by Fitch Learning, London (2018).
- Risk Management Level 4 Certification held by LSPP (2015).
- Risk Management Certification held by LSPP (2010).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Annual GMS resolution on 7 March 2024 according to the Deed of the Annual GMS No. 03 dated 7 March 2024.

Term of Office

7 March 2024 until the closing of 2029 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Commercial Banking at PT Bank Mandiri (Persero) Tbk (2024 - present).
- SEVP Commercial Banking (2020 - 2024).
- Group Head Commercial Banking 6 (2019 - 2020).
- Group Head Middle Corporate 6 (2018 - 2019)
- Executive Business Officer - B Commercial Banking (2017 - 2018).
- Group Head Commercial Banking 3 (2017).
- Executive Business Officer - B Commercial Banking (2016 - 2017).
- Regional Wholesale Head VIII Surabaya, Regional Commercial Sales Group (2015 - 2016).
- Commercial Banking Center Manager Surabaya Basuki Rahmat, Regional Commercial Sales Group (2014 - 2015).
- Commercial Banking Manager Batam (2011 - 2014).
- Team Leader Commercial Banking Pekanbaru Floor Batam (2008 - 2011).
- Senior Relationship Manager Commercial Banking Bandung Center (2006 - 2008).
- Credit Analyst Commercial Banking Center Bandung (2004 - 2006).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

370,000 shares (0.0003964%) as of 31 December 2025.



MOCHAMAD RIZALDI

Director of Corporate Banking

Place and Date of Birth

Born in Jambi in 1981
44 years old as of December 2025

Domicile

Tangerang

Citizenship

Indonesian

Education Background

Bachelor of Computer Science and Engineering from Bandung Institute of Technology (ITB), Indonesia (2004).

Certifications

- Risk Management Certification Level 7 Refreshment Program held by LSPP (2025).
- Risk Management Certification Level 7 Program held by LSPP (2024).
- Risk Management Certification Level 4 Program (2018).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 25 March 2025 in accordance with the Deed of the Annual GMS No. 23 dated 25 March 2025.

Periode Menjabat

25 March 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Corporate Banking of PT Bank Mandiri (Persero) Tbk (March 2025 – present).
- SEVP Corporate Banking of PT Bank Mandiri (Persero) Tbk
- Commissioner of PT Mandiri Sekuritas
- SEVP Special Asset Management of PT Bank Mandiri (Persero) Tbk.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

403,400 shares (0.0004322%) as of 31 December 2025.



SAPTARI

Director of Consumer Banking

Place and Date of Birth

Born in Bekasi in 1969
56 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Economic in Accounting from Universitas Gadjah Mada (1994).

Certifications

- Risk Management Level 7 Certification Refreshment Program held by LSPP (2025).
- Risk Management Level 7 Certification Program held by LSPP (2024).
- Risk Management Level 4 Certification Program held by LSPP (2022).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Annual GMS resolution on 25 March 2025 according to the Deed of the Annual GMS No. 23 dated 25 March 2025.

Term of Office

25 March 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Consumer Banking of PT Bank Mandiri (Persero) Tbk (March 2025 – present).
- SEVP Micro & Consumer Finance of PT Bank Mandiri (Persero) Tbk (March 2025 – present).
- Commissioner of PT Mandiri Tunas Finance.
- Group Head Commercial Banking 1 of PT Bank Mandiri (Persero) Tbk.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

121,064 shares (0.0001297%) as of 31 December 2025.



ARI RIZALDI

Director of Treasury & International Banking

Place and Date of Birth

Born in Sanggau in 1970
55 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Accounting from Andalas University.

Certifications

- Risk Management Certification Level 7 Program held by LSPP (2025).
- Competency Assessor Certification Program held by LSPP (2025).
- Risk Management Certification Level 6 Program (2024).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Annual GMS resolution on 25 March 2025 according to the Deed of the Annual GMS No. 23 dated 25 March 2025.

Term of Office

25 March 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Treasury and International Banking of PT Bank Mandiri (Persero) (March 2025 – present).
- Director of Treasury & International Banking of PT Bank Syariah Indonesia (2024 - 2025).
- Group Head Treasury of PT Bank Mandiri (Persero) Tbk (2020 - 2024).
- Department Head Strategic Banking Book, Treasury Group of PT Bank Mandiri (Persero) Tbk (2015 - 2019).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

183,168 shares (0.0001963%) as of 31 December 2025.



NOVITA WIDYA ANGGRAINI

Director of Finance and Strategy

Place and Date of Birth

Born in Klaten in 1976
49 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Accounting from Islamic University of Indonesia.

Certifications

- Risk Management Certification Refreshment Qualification Level 7: Developing a Risk Appetite Framework (K.64MRP00.002.1), dated 22 April 2025.
- Certificate of Competence Qualification 7 Field of Bank Risk Management. No 644002421702402362024, dated 29 April 2024.

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 25 March 2025 in accordance with the Deed of the Annual GMS No. 23 dated 25 March 2025.

Term of Office

25 March 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Finance and Strategy of PT Bank Mandiri (Persero) Tbk (March 2025 – present).
- Director of Finance of PT Bank Negara Indonesia (Persero) Tbk.
- Group Head Strategy & Performance Management of PT Bank Mandiri (Persero) Tbk.
- Group Head Accounting of PT Bank Mandiri (Persero) Tbk.
- Department Head Performance Management at Strategy & Performance Management PT Bank Mandiri (Persero) Tbk.
- Department Head Financial Reporting at Accounting PT Bank Mandiri (Persero) Tbk.
- Team Leader Regulatory Reporting Department at Accounting PT Bank Mandiri (Persero) Tbk.
- Team Leader Statutory Reporting Department at Accounting PT Bank Mandiri (Persero) Tbk.
- Senior Professional Staff Regulatory Reporting Department at Accounting PT Bank Mandiri (Persero) Tbk.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

222,000 shares (0.0002379%) as of 31 December 2025.



JAN WINSTON TAMBUNAN

Director of Network & Retail Funding

Place and Date of Birth

Born in Tapanuli in 1968
57 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Accounting from Putra Bangsa University.

Certifications

- Risk Management Certification Level 7 Program held by LSPP (2025).
- Risk Management Certification Level 6 Program held by LSPP (2024).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 25 March 2025 in accordance with the Deed of the Annual GMS No. 23 dated on 25 March 2025.

Term of Office

25 March 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Network & Retail Funding of PT Bank Mandiri (Persero) Tbk (March 2025 - present).
- Regional CEO IV/Jakarta 2 of PT Bank Mandiri (Persero) Tbk.
- Priority Banking Manager of PT Bank Mandiri (Persero) Tbk.
- General Manager of PT Bank Mandiri (Persero) Tbk.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

86,400 shares (0.0000926%) as of 31 December 2025.



SUNARTO

Director of Information Technology

Place and Date of Birth

Born in Tanjung Balai in 1982
43 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Master of Business Administration (MBA) from Tepper School of Business, Carnegie Mellon University, Pittsburgh, United States (2013).
- Bachelor of Information System from Bina Nusantara University, Indonesia (2004).

Certifications

- Risk Management Certification Level 7 Program held by LSPP (2025).
- Risk Management Certification Level 6 Program (2025).
- Risk Management Certification Level 5 Program (2024).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 4 August 2025 in accordance with the Minutes of the Extraordinary GMS No. 02 dated 4 August 2025.

Term of Office

4 August 2025 until the closing of 2030 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Information Technology of PT Bank Mandiri (Persero) Tbk (August 2025 - present).
- Senior Executive Vice President Digital Banking of PT Bank Mandiri (Persero) Tbk.
- Group Head Digital Banking Product of PT Bank Mandiri (Persero) Tbk.

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

549.600 shares (0,0005889%) as of 31 December 2025.



DARMAWAN JUNAIDI*

President Director

Place and Date of Birth

Born in Palembang in 1966
59 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Law from Sriwijaya University, Palembang (1990).

Certifications

- Banking Risk Management Certification Qualification 7, organized by the Professional Certification Institute of the Risk Management Certification Board (2024).
- Treasury Certification Level 7, organized by ACI Financial Markets Association Indonesia (2024).

Legal Basis of Appointment

- Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 August 2017 according to the Deed of the Extraordinary GMS No. 25 dated 23 January 2018. He further appointed as President Director of Bank Mandiri pursuant to the Extraordinary GMS on 21 October 2020 according to the Deed of the Annual GMS Resolution No. 16 dated 21 October 2020.
- Period 2: Reappointed as President Director of Bank Mandiri at the Annual GMS dated 10 March 2022 according to the Deed of the Annual GMS No. 12 dated 24 March 2022.

Term of Office

21 August 2017 – 4 August 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- President Director at PT Bank Mandiri (Persero) Tbk. (21 October 2020 - 4 August 2025).
- Chairman Indonesia Foreign Exchange Market Committee (IFEMC) (2017 – 2020).
- Director of Treasury, International Banking & Special Asset Management at PT Bank Mandiri (Persero) Tbk. (9 December 2019 - 20 October 2020).
- Director of Treasury and International Banking at PT Bank Mandiri (Persero) Tbk. (21 March 2018 - 9 December 2019).
- Treasury Director at PT Bank Mandiri (Persero) Tbk. (August 2017 - March 2018).

* Tenure was ended based on the Extraordinary GMS dated 4 August 2025

- Acting President Director of PT Semen Indonesia (Persero) Tbk (May 2017 - August 2017).
- Director of Finance and as President Commissioner at PT Semen Kupang Indonesia, at the same time (2016 - August 2017).
- Senior Vice President - Group Head of Treasury (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (January - May 2016).
- Regional Senior Vice President CEO of Bali and Nusa Tenggara (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (2015 - 2016).
- Senior Vice President - Deputy Group Head of Treasury (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (2012 - 2015).
- Vice President - Department of Banking Book Management, Treasury Group at PT Bank Mandiri (Persero) Tbk (2011 - 2012).
- Vice President - Department Head of Marketing West, Treasury Group at PT Bank Mandiri (Persero) Tbk (2009 - 2011).
- Assistant Vice President - Chief Dealer of Marketing II, Treasury Group at PT Bank Mandiri (Persero) Tbk (2007 - 2009).
- Senior Manager - Professional Staff of Treasury Marketing I, Treasury Group at PT Bank Mandiri (Persero) Tbk (2005 - 2007).
- Treasury Manager of Cayman Islands Branch at Bank Mandiri (1999 - 2005).
- Professional Staff in Treasury Affairs at PT Bank Bumi Daya (Persero) (1997 - 1999).
- Professional Staff of Internal Control Affairs at PT Bank Bumi Daya (Persero) (1996 - 1997).
- Credit Recovery Officer at PT Bank Bumi Daya (Persero) (1994 - 1996).
- Administration of the Head Office at PT Bank Bumi Daya (Persero) (1992 - 1994).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

15,013,800 shares (0.0160862%) as of 4 August 2025.



ALEXANDRA ASKANDAR*

Vice President Director

Place and Date of Birth

Born in Medan in 1972
53 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Master of Business Administration (MBA) in Finance from Boston University, USA (1999).
- Bachelor in Economics from the University of Indonesia (1995).

Certifications

- Risk Management Certification Qualification 7 by the Banking Professional Certification Institute (2024).
- Equalization of Risk Management Certification Qualification 7 by BARa Risk Forum (2024).
- Risk Management Refreshment Certification for Directors and Executive Officers (LPPI) (2023).
- Refreshment Program for Risk Management Certification by BARa Risk Forum (2022).
- Refreshment Program for Risk Management Certification by BARa Risk Forum (2020).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).

Legal Basis of Appointment

- Period 1: Appointed as Director of Bank Mandiri pursuant to the resolution of the Annual GMS on 21 March 2018 according to the Deed of the Annual GMS No. 57 dated 21 March 2018. Appointed as Vice President Director of Bank Mandiri based on the resolution of the Extraordinary GMS on 21 October 2020 according to the Deed of the Extraordinary GMS No. 16 dated 21 October 2020.
- Period 2: Reappointed as Vice President Director of Bank Mandiri pursuant to the resolution of the Annual GMS on 14 March 2023 according to the Deed of the Annual GMS No. 11 dated 14 March 2023.

Term of Office

21 March 2018 – 25 March 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Vice President Director at PT Bank Mandiri (Persero) Tbk (21 October 2020 - 25 March 2025).
- Director of Corporate Banking at PT Bank Mandiri (Persero) Tbk (December 2019-20 October 2020).
- Institutional Relationship Director at PT Bank Mandiri (Persero) Tbk (March 2018-December 2019).
- Senior Executive Vice President of Corporate Banking at PT Bank Mandiri (Persero) Tbk (2016-March 2018).
- Commissioner of PT Mandiri Sekuritas (2011- March 2018).
- Corporate Banking Group Head V Group at PT Bank Mandiri (Persero) Tbk (2015-2016).
- Group Head Syndication, Oil & Gas at PT Bank Mandiri (Persero) Tbk (2009-2015).
- Corporate Banking III Group Department Head at PT Bank Mandiri (Persero) Tbk (2007-2009).
- Senior Relationship Manager for Corporate Banking Group at Bank Mandiri (2000-2006).
- Account Manager at the Loan Work Out Division of the Indonesian Bank Restructuring Agency (1999-2000).
- ISO 9000 & 14000 Consultant at PT Surveyor Indonesia (1996-1997).
- Manager of Finance Division at PT Surveyor Indonesia (1995-1996).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

14,519,800 shares (0.0155569 %) as of 25 March 2025.

* Tenure was ended based on the Annual GMS dated 25 March 2025



AGUS DWI HANDAYA*

Director of Compliance and HR

Place and Date of Birth

Born in Medan in 1970

55 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Master of Business Administration in Strategy & Finance from the Nanyang Fellows National Technological University Singapore (2013).
- Bachelor in Economics/ Accounting from the University of North Sumatra (1995).

Certifications

- Risk Management Certification Alignment Program Level 7 for Director Position held by Indonesian Risk Professional Association (IRPA) (2024).
- Level 7 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2022).
- Banking Compliance Certification held by LSPP (2020).
- Certified Behavior Analyst held by Pinasthika (2018).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).
- Certified Chartered Accountant Indonesia held by the Indonesian Institute of Accountants (IAI) (2015).

Legal Basis of Appointment

- Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 21 March 2018 in accordance with the Deed of the Annual GMS No. 57 dated 21 March 2018.
- Period 2: Reappointed as Director of Bank Mandiri based on the resolution of the Annual GMS on 14 March 2023 in accordance with the Deed of the Annual GMS No. 11 dated 14 March 2023.

Term of Office

21 March 2018 – 25 March 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Compliance and HR Director at PT Bank Mandiri (Persero) Tbk (16 May 2019 – 25 March 2025).
- Compliance Director at PT Bank Mandiri (Persero) Tbk (21 March 2018 - 16 May 2019).
- Senior Executive Vice President of Corporate Transformation & Finance at PT Bank Mandiri (Persero) Tbk (2017 - 21 March 2018).
- Group Head Office of the CEO at PT Bank Mandiri (Persero) Tbk (2016-2017).
- Director of Finance & Strategy at PT Bank Syariah Mandiri (2015-2016).
- Director of Finance & Strategy at PT Bank Syariah Mandiri (2015-2016).
- Group Head Strategy & Performance Group at PT Bank Mandiri (Persero) Tbk (2013-2014).
- Study Tasks at the Nanyang Fellows National Technological University Singapore (2012-2013).
- Group Head Strategy & Performance Group at PT Bank Mandiri (Persero) Tbk (2009-2012).
- Department Head Strategy & Financial Analysis at PT Bank Mandiri (Persero) Tbk (2007-2009).
- Commercial Controller Head at PT Bank Mandiri (Persero) Tbk (2005-2007).
- Senior Strategic Plan at PT Bank Mandiri (Persero) Tbk (2003-2005).
- Section Head of Commercial Banking Controller at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Section Head Regional Banking Controllers at PT Bank Mandiri (Persero) Tbk (1999-2001).
- Branch Officers of Medan Medan City Hall for Small & Corporate Loans and Medium-Term Loans at Import Export Banks (1996-1999).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

14,829,800 shares (0.0158891 %) as of 25 March 2025.

* Tenure was ended based on the Annual GMS dated 25 March 2025



TONI EKO BOY SUBARI*

Director of Operations

Place and Date of Birth

Born in Magetan in 1964
61 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Sarjana di bidang Teknologi Industri Pertanian dari Institusi Pertanian Bogor (1988).

Certifications

- Refresher Program Level 7 held by Indonesia Risk Professional Association (IFRA) (2024).
- Refresher Program Level 7 held by the Banking Professional Certification Institute (2023).
- Refresher Program Level 7: Indonesian Banking in Supporting Indonesia towards a Low Carbon Economy held by Bankers Association for Risk Management (BARa) (2023).
- Refresher Program: ESG Risk and Mitigation for Sustainability held by the Banking Professional Certification Institute (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2021).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS No. 16 dated 21 October 2020.

Term of Office

21 October 2020 – 25 March 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Operations at PT Bank Mandiri (Persero) Tbk (21 October 2020 – 25 March 2025).
- President Director at Bank Mandiri Syariah (2017-2020).
- SEVP Special Asset Management at PT Bank Mandiri (Persero) Tbk (2016-2017).
- Regional CEO 1/Sumatera 1 Regional I Medan at PT Bank Mandiri (Persero) Tbk (2015-2016).
- PJ Regional CEO 1/Sumatera 1 Regional I Medan at PT Bank Mandiri (Persero) Tbk (January 2015-June 2015).
- Group Head Business Banking I Board of Commissioners Business Banking I Group at PT Bank Mandiri (Persero) Tbk (2014-2015).
- PJ Group Head Business Banking I Group Board of Commissioners Business Banking I Group at PT Bank Mandiri (Persero) Tbk (2013-2014).

* Tenure was ended based on the Annual GMS dated 25 March 2025

- PJ Group Head Business Banking III Group Board of Commissioners Business Banking III Group at PT Bank Mandiri (Persero) Tbk (September 2013-December 2013).
- Executive Business Officer - Category B Board of Commissioners PKMK Commercial & Business Banking at PT Bank Mandiri (Persero) Tbk (February 2011-August 2013).
- Corporate Banking Manager Medan Board of Commissioners Corporate Banking Medan at PT Bank Mandiri (Persero) Tbk (2009-2011)
- Client Service Team Manager Board of Commissioners CST 3 PHS, CARGILL, LONSUM at PT Bank Mandiri (Persero) Tbk (2008-2009).
- Senior Recovery Manager Board of Commissioners Loan Workout I at PT Bank Mandiri (Persero) Tbk (2006-2007).
- Senior Recovery Manager Credit Recovery 2 Loan Workout I at PT Bank Mandiri (Persero) Tbk (September 2005-December 2005).
- Senior Recovery Manager for Corporate Credit Recovery C at PT Bank Mandiri (Persero) Tbk (2003-2005).
- Credit Recovery Officer Credit Recovery for Corporate Governance and Capital Market Recovery at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Senior Officer Cru: Loan Workout I Group III at PT Bank Mandiri (Persero) Tbk (2000-2001).
- Manager Cru: Loan Workout III Group 1 at PT Bank Mandiri (Persero) Tbk (May 2000-October 2000).
- Senior Officer Cru: Loan Workout II at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Head of Medan Middle Branch Team Credit Financing Team (MDN) at PT Bank Mandiri (Persero) Tbk (1996-1999).
- WPT. KTM.MDY Banda Aceh Project Financing Team (BDA) at PT Bank Mandiri (Persero) Tbk (1993-1996).
- WDS Tarakan Project Financing Team (TRK) at PT Bank Mandiri (Persero) Tbk (1990-1993).
- Non-Executive Regional Affairs II (UWL II) Credit Team 4 (Textile/Clothing) (Upp II) at PT Bank Mandiri (Persero) Tbk (February 1990-May 1990).
- Non-Executive Regional Affairs II (UWL II) at PT Bank Mandiri (Persero) Tbk (1989-1990).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

9,379,900 shares (0.0100499%) as of 25 March 2025.



ROHAN HAFAS*

Director of Institutional Relations

Place and Date of Birth

Born in Jakarta in 1961

64 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor of Economics from the University of Indonesia (1987).

Certifications

- Refreshment of Level 7 Risk Management Certification, Banking Risk Management (LSPP) (2024).
- Level 7 Risk Management Certification (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).
- Level 4 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).
- PRISM Brain Mapping Certification (PRISM Practitioner) held by PRISM (2017).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS Resolution No. 16 dated 21 October 2020.

Term of Office

21 October 2020 – 25 March 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Institutional Relations at PT Bank Mandiri (Persero) Tbk (21 October 2020 – 25 March 2025).
- Chairman of the BUMN Social and Environmental Responsibility Forum (TJSL), Period 2022 - 2025.
- Chairman of the BUMN Public Relations Forum for the period 2019-2021.
- Senior Executive Vice President of Corporate Relations at PT Bank Mandiri (Persero) Tbk (20 February 2020-20 October 2020).
- Group Head Corporate Secretary Group at PT Bank Mandiri (Persero) Tbk (2014-20 February 2020).

* Tenure was ended based on the Annual GMS dated 25 March 2025

- Corporate Secretary Division Head at PT Bank Mutiara (2010-2014).
- Operational Director at PT Daria Dharma (2005-2010).
- Commissioner at PT Bank Perkreditan Rakyat Tridharma (2009-2010).
- President Director at PT Deo Gratia Communication (2004-2008).
- Advisor at PT Marga Permata Bumi Property (2004-2005).
- Vice President at the Indonesian Banking Restructuring Agency (2003-2004).
- Vice President Assistant - Group Head Communication Division at the Indonesian Banking Restructuring Agency (2002-2003).
- Senior Manager - Team Leader Communication Division at the Indonesian Banking Restructuring Agency (2002).
- Senior Manager - Team Leader Asset Management Credit Unit in the Indonesian Banking Restructuring Agency (2001-2002).
- Senior Manager - Senior Officer of Asset Management Credit at the Indonesian Banking Restructuring Agency (1998-2000).
- Vice President - Main Branch Manager at PT Bank Subentra (1997-1998).
- Assistant Vice President - Branch Manager at PT Bank Subentra (1993-1997).
- Senior Manager - Branch Manager at PT Bank Subentra (1992-1993).
- Senior Manager - Marketing Head at PT Bank Subentra (1991-1992).
- Senior Manager - Marketing Head at PT Bank Susila Bakti (1990-1991).
- Manager - SME Account Officer at PT Bank Susila Bakti (1988-1990).
- Assistant Manager - Junior Account Officer at PT Bank Susila Bakti (1987-1988).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

9,262,900 shares (0.0099245%) as of 25 March 2025.



SIGIT PRASTOWO*

Director of Finance and Strategies

Place and Date of Birth

Born in Cilacap in 1971
54 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

- Bachelor degree in Geography/Regional Planning from Gadjah Mada University (1995).
- Master of Management from Gadjah Mada University (1992)

Certifications

- Risk Management Certification Alignment Program at the Board of Directors level from IRPA - Level 7 (2024)..
- Banking Risk Management Refreshment Program from BARa Risk Forum – Level 7 Refreshment (2023).
- Banking Risk Management Refreshment Program from LSPP & BNSP – Level 5 Refreshment (2023).
- Advance Level Treasury Dealer Certification held by LSPP & BNSP (2022).
- Banking Risk Management Refreshment Program from LSPP & BNSP – Level 5 Refreshment (2021).
- Banking Risk Management Refreshment Program from the Indonesian Bankers Association - Banking Competency Center (IBI-BCC) (2020).
- Advance Level Treasury Dealer Certification held by LSPP & BNSP (2019).
- Level 5 (Five) Risk Management Certification - Cyber Security Awareness in Industry 4.0 held by LSPP (2019).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS No. 16 dated 21 October 2020.

Term of Office

21 October 2020 – 25 March 2025.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Finance and Strategy at PT Bank Mandiri (Persero) Tbk (21 October 2020 – 25 March 2025).
- Director of Finance at PT Bank Negara Indonesia (Persero) Tbk (February 2020-September 2020).
- Director of Finance at PT Bank DKI (July 2019-February 2020).
- PLT President Director at PT Bank DKI (2018-2019).
- Director of Finance at PT Bank DKI (2015-2018).
- Division Leader (Senior Vice President) of Budgeting and Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk (2012-2015).
- President Commissioner of PT Inter Motor Sport (2010-2015).
- Deputy Head of the Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk. (2009- 2012).
- Leader of the Performance Analysis Group of the Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk (2005-2009).
- Personal Assistant to the Deputy President Director of the Communication and Secretariat Division at PT Bank Negara Indonesia (Persero) Tbk. (2003-2005).
- Credit Analyst and Corporate Credit Marketing Analyst Communication and Secretariat Division at PT Bank Negara Indonesia (Persero) Tbk (1998-2003).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

14,167,500 shares (0.0151795%) as of 25 March 2025.

* Tenure was ended based on the Annual GMS dated 25 March 2025



AQUARIUS RUDIANTO*

Director of Network and Retail Banking

Place and Date of Birth

Born in Jakarta in 1967
59 years old as of December 2025

Domicile

Jakarta

Citizenship

Indonesian

Education Background

Bachelor in Social Science and Political Science from Padjajaran University (1990).

Certifications

- Risk Management Certification Refreshment (Level 6 & 7) (2023).
- Chief Business Development Officer (CBDO) Cohort II 2023, attended by the Ministry of BUMN.
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).

Legal Basis of Appointment

Period 1: Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 19 February 2020 in accordance with the Deed of the Annual GMS No. 56 dated 19 February 2020.

Term of Office

19 February 2020 – 25 March 2025t.

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Network and Retail Banking at PT Bank Mandiri (Persero) Tbk (19 February 2020 – 25 March 2025).
- Commissioner at PT Bank Syariah Mandiri (12 February 2020 - 19 February 2020).
- Senior Executive Vice President for Business & Networks at PT Bank Mandiri (Persero) Tbk (10 December 2019 - 19 February 2020).
- Commissioner at Mandiri AXA General Insurance (29 March 2019-19 February 2020).
- Senior Executive Vice President (SEVP) Operations at PT Bank Mandiri (Persero) Tbk (2018-2019).
- Regional CEO, Regional 3 Jakarta Kota at PT Bank Mandiri (Persero) Tbk. (2015-2018).

- Group Head Regional Commercial Sales 1 Group at PT Bank Mandiri (Persero) Tbk (2010-2014).
- Commercial Banking Manager, Regional Commercial Sales 1 Group, Commercial Banking Center Medan at PT Bank Mandiri (Persero) Tbk (2009-2010).
- Commercial Banking Manager Regional Commercial Sales 1 Group Banjarmasin - South Kalimantan at PT Bank Mandiri (Persero) Tbk (2006-2009).
- Assistant Regional Risk Manager, Commercial Credit Risk Management Group, Regional Risk Management VIII Denpasar - Bali at PT Bank Mandiri (Persero) Tbk (2004-2006).
- Professional Staff Authority, Retail Credit Risk Management Group, Regional Risk management VIII Surabaya at PT Bank Mandiri (Persero) Tbk (2003-2004).
- Professional Staff (Reorganization), Retail Credit Risk Approval Group Management VIII Surabaya at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Senior Officer Holders of authority for West Kalimantan Credit Decisions, Commercial Credit Division III at the Pontianak West Kalimantan Hub at PT Bank Mandiri (Persero) Tbk (2000-2001).
- Senior Officer, Corporate & Commercial Credit Division Surabaya at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Head of Credit Division, Head of Cash for Certain Periods According to Internal Movements of Bank Exim, Cakranegara Branch, Mataram - NTB at PT Bank Export Import (1995-1999).
- Head of Credit Division, Head of Export Import, Head of Cash, Head of Business Development for Certain Periods According to Internal Movements of Exim Bank Samarinda Branch, East Kalimantan at PT Bank Export Import (1991-1995).

Affiliations

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

Shareholding in BMRI

10,399,700 shares (0.0111425%) as of 25 March 2025.

* Tenure was ended based on the Annual GMS dated 25 March 2025