

DIVERSITY POLICY OF THE BOARD OF COMMISSIONERS AND DIRECTORS



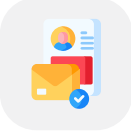

Bank Mandiri upholds a diversity policy for its Board of Commissioners and Board of Directors, emphasizing balance in age, gender, education, and professional experience. This diversity fosters objective, innovative decision-making aligned with good corporate governance principles.

Policies on Diversity of the Board of Commissioners

The Bank Mandiri's Articles of Association regulated the diversity of the Board of Commissioners in accordance with the Attachment to SEOJK No. 32/SEOJK.04/2015 on Public Companies' Governance Guideline and POJK No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.

The selection and appointment process for the Board of Commissioners considers a range of criteria, including age, gender, educational background, professional experience, integrity, dedication, and a strong understanding of the Company's management issues. Moreover, the candidates shall have the necessary knowledge and expertise relevant to Bank Mandiri's needs and being able to dedicate sufficient time to perform duties effectively, in compliance with prevailing laws and regulations. Currently, the composition of the Board of Commissioners meets these criteria, encompassing diverse age groups, gender representation, educational qualifications, and relevant experience.

In 2025, the diversity of the Board of Commissioners is evident in its composition, showcasing a balanced mix of educational backgrounds, work experience, age, and gender, as illustrated in the table below:

Aspect	Keterangan
 <p>Education</p>	<p>Members of the Board of Commissioners of Bank Mandiri have diverse educational backgrounds, including Law, Economics, Accounting, Finance, Management, Civil Engineering, and Public Administration.</p>
 <p>Competency and Work Experience</p>	<p>The members of the Board of Commissioners have extensive professional experience across banking, finance, energy, government, sports, and law, reflecting diverse and relevant competencies for the Bank's business activities.</p>
 <p>Age</p>	<p>The age of members of the Board of Commissioners ranges from 55 to 69 years as of December 2025.</p>
 <p>Gender</p>	<p>The composition of the Board of Commissioners includes both male and female executives, reflecting Bank Mandiri's commitment to gender diversity in leadership.</p>

Further information on the diversity composition of the Board of Commissioners is presented in the Chapter 3 Company Profile of this Annual Report.



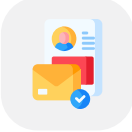

Board of Directors Diversity Policy

The OJK recommendations, as outlined in the Attachment of SEOJK No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies and POJK No. 17 of 2023 on Governance for Commercial Banks, emphasize that the composition of the Board of Directors should reflect diversity. The diversity of the Board of Directors is defined as a mix of characteristics, both at the organizational and individual levels, tailored to meet the needs of a Public Company. This diverse composition is achieved by considering expertise, knowledge, and experience that align with the specific roles and responsibilities of each Board member, ensuring the effective pursuit of the Company's objectives.

The consideration of diverse characteristics is applied during the nomination and appointment process, whether for individual members or the Board as a whole. The diversity requirements specified in SEOJK No. 32/SEOJK.04/2015 and POJK No. 17 of 2023 have been integrated into the Company's Articles of Association. The appointment of the Board of Directors takes into account integrity, dedication, a thorough understanding of Company management issues, knowledge or skills relevant to the Company's needs, and the capacity to dedicate sufficient time to fulfill their duties. These criteria align with prevailing laws and regulations.

While the diversity policy focuses on knowledge and expertise according to the scope of the Board of Directors' duties, Bank Mandiri has not yet established formal diversity policies related to age and gender, as the primary consideration is fulfilling the specific needs of the Company.

In 2025, the composition of the Board of Directors reflects diversity in terms of educational background, work experience, age, and gender, as detailed in the table below:

Aspect	Description
 <p>Education</p>	<p>Members of the Board of Directors of Bank Mandiri have diverse educational backgrounds, including Economics, Accounting, Management, Finance, Law, Information Technology, Civil Engineering, Agriculture, and Business Administration, from both domestic and international universities.</p>
 <p>Competency and Work Experience</p>	<p>The Board of Directors has extensive professional experience in banking, finance, technology, government, and insurance, having held various strategic positions within Bank Mandiri Group and other financial institutions, demonstrating strong managerial and leadership capabilities.</p>
 <p>Age</p>	<p>The age of the members of the Board of Directors ranges from 43 to 60 years old as of December 2025.</p>
 <p>Gender</p>	<p>The composition of the Board of Directors reflects gender diversity with representation of both female and male executives, demonstrating Bank Mandiri's commitment to equality in strategic leadership.</p>

Further information on the diversity composition of the Board of Directors is presented in the Chapter 3 Company Profile of this Annual Report.