



PERFORMANCE ASSESSMENT OF THE COMMITTEE UNDER THE BOARD OF DIRECTORS AND ASSESSMENT BASIS

Throughout 2025, the Executive Committees under the Board of Directors fulfilled their mandates in overseeing the Bank's operational and strategic areas. Each committee played a critical role in ensuring the effective execution of strategies, the achievement of operational goals, and the consistent application of governance frameworks. The performance assessment highlights the significant contribution of the Executive Committees in supporting effective management and the achievement of Bank Mandiri's strategic objectives throughout 2025. Below is the performance summary of each committee during 2025:

Assets & Liabilities Management Committee (ALCO)	Assets & Liabilities Management Committee (ALCO) has effectively carried out its duties, supporting the Board of Directors in among others managing asset and liability strategies, setting interest rates, and maintaining liquidity, as well as monitoring the financial indicators within the Recovery Plan. In 2025, ALCO held 26 (twenty six) meetings and 2 (two) circular decisions focusing on its work plan and critical issues.
Business Committee	Business Committee (BC) has effectively carried out its duties, supporting the Board of Directors in shaping the Company's integrated business strategy, overseeing product and activity management, and optimizing marketing strategies for Wholesale and Retail Banking. In 2025, the Committee conducted 9 (nine) meetings addressing key agenda items and issues.
Capital & Subsidiaries Committee	The Capital and Subsidiaries Committee (CSC) has carried out its duties effectively in supporting the Board of Directors, particularly in managing the Company's capital and overseeing Subsidiaries. These duties include formulating capital management strategies, recommending corporate actions, determining Subsidiary management strategies including capital injections and divestments, proposing the appointment and/or dismissal of members of the Board of Directors and/or Board of Commissioners of Subsidiaries, as well as determining remuneration for members of the Board of Directors and/or Board of Commissioners of Subsidiaries. The CSC held 23 (twenty-three) meetings throughout 2025.
Human Capital Policy Committee	Human Capital Policy Committee (HCPC) has effectively carried out its duties, supporting the Board of Directors in among others devising the Company's human capital strategies, organizational development, and strategic directions for Human Capital Information Systems. The Committee conducted 14 (Fourteen) meetings in 2025 as per its work plan.
Information Technology & Digital Banking Committee	The Information Technology & Digital Banking Committee (ITDC) has effectively carried out its duties in supporting the Board of Directors in decision-making related to the IT Strategic Plan, IT Development Plan, and strategic IT initiatives within its authority. In 2025, ITDC held 5 (five) decision-making sessions.
Integrated Risk Committee	Integrated Risk Committee (IRC) has effectively fulfilled its duties in supporting the Board of Directors by overseeing the implementation of Integrated Risk Management across the Group. IRC ensured the adequacy of risk identification, measurement, and monitoring processes, as well as the alignment of risk management policies and strategies. Throughout 2025, IRC convened 4 (four) online meetings and gave 1 (one) circular recommendations.
Policy & Procedure Committee	The Policy & Procedure Committee (PPC) has effectively carried out its duties in supporting the Board of Directors, including regulating corporate policies through Mandiri Group Regulations, policies, or procedures, and granting authority to corporate officials on an ex-officio basis. In 2025, PPC issued a total of 37 (thirty-seven) decisions, with 1 (one) decision made through meeting and 36 (thirty-six) decisions made through circular decisions.
Risk Management Committee	Risk Management Committee (RMC) has effectively carried out its duties, supporting the Board of Directors in the implementation of effective risk management process and system by ensuring the adequacy of the implementation of identification, measurement, risk monitor, and the determination of risk management policy and strategy. In 2025, the Committee approved 13 (thirteen) decisions through 8 (nine) meetings and 4 (four) circular
Credit Policy Committee	Credit Policy Committee Category A (CPC A) is a committee established to assist the Board of Directors in formulating credit policies, overseeing policy implementation, monitoring the development and condition of the credit or financing portfolio, and providing recommendations for corrective actions. In 2025, CPC A approved 1 (one) circular decision. Credit Policy Committee Category B (CPC B) is a committee established to assist the Board of Directors in reviewing and/or evaluating matters related to Management Limits and in establishing Management Limits in accordance with its decision-making authority. In 2025, CPC B approved 5 (five) decisions through 4 (four) meetings and 1 (one) circular decision.
Transformation Committee	Transformation Committee (TFC) has effectively carried out its duties, supporting the Board of Directors in among others overseeing the Bank's transformation initiatives, ensuring alignment with strategic objectives. The Committee held 2 (two) meetings in 2025.
Credit Committee	Credit Committee/Credit Committee Meeting (RKK) has effectively carried out its duties, supporting the Board of Directors in among others managing loan disbursement decisions within its authority limits. In 2025, the Committee has made 3,123 loans decisions, consisting of 1,013 in the Corporate segment, 1,775 in the Commercial segment, 64 in the SAM segment, and 271 in the SME segment.
Komite Tanggung Jawab Sosial dan Lingkungan	Social & Environmental Responsibility Committee (SERC) has effectively carried out its duties, supporting the Board of Directors in among others mapping and preparing the Company's Social & Environmental Responsibility Program (TJSL). The Committee held 2 (two) meetings in 2025, focusing on work plan execution and priority issues.