



AUDIT COMMITTEE

The Audit Committee of Bank Mandiri provides insights and recommendations to the Board of Commissioners on reports and policies submitted by the Board of Directors. Through financial review, evaluation of internal controls, and compliance monitoring, the Committee ensures transparency, integrity, and the consistent application of good corporate governance across the Bank's operations.

Purpose of Establishment

Pertaining to the Audit Committee Charter, the main purpose of establishing the Audit Committee of Bank Mandiri is to assist the Board of Commissioners in carrying out its supervisory functions over financial reporting, internal control, external and internal audit, and compliance with prevailing laws and regulations. The Audit Committee also provides independent recommendations and assessments to ensure the effective implementation of good corporate governance across the Bank's operations.

Legal Basis

The establishment of the Audit Committee refers to:

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. 55/POJK.04/2015 on the Establishment and Implementation Guidelines for the Audit Committee.
4. POJK No. 17 of 2023 on Governance Practices for Commercial Banks.
5. SEOJK No. 14/SEOJK.03/2025 on Governance Practices for Commercial Banks.
6. Bank Mandiri Articles of Association and its amendments.
7. Board of Commissioners Decree No. KEP. KOM/012/2025 dated 30 December 2025 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. Board of Directors Decree No. KEP.DIR/060/2025 dated 29 August 2025 on Determination of Remuneration and Nomination Committee Membership.

Audit Committee Structure, Membership and Profile

The Audit Committee must be composed entirely of independent members, consisting of at least 3 (three) members from the Independent Commissioner and Independent Parties, with the following composition:

- a. 1 (one) Independent Commissioner who also serves as the Chairman;
- b. 1 (one) Independent Party with expertise in finance or accounting; and
- c. 1 (one) Independent Party with expertise in law or banking.

Independent members of the Audit Committee are deemed to have expertise in finance or accounting with the following criteria:

- a. Hold a competency certificate in finance and/or accounting issued by a recognized domestic or international institution; and
- b. Have a minimum of 5 (five) years of professional experience in finance and/or accounting.

Independent members of the Audit Committee are deemed to have expertise in law or banking with the following criteria:

- a. Hold a competency certificate in:
 - 1) Law, such as legal auditor, notary, and/or contract specialist; and/or
 - 2) Banking, such as risk management (as applicable to members of the Board of Commissioners), compliance, public accounting, accounting, general banking, wealth management, strategic planning, information technology, treasury, banking-related audit, corporate finance, payment systems and cash management, consumer protection, or capital market aspects, issued by a recognized domestic or international institution; and
- b. Have a minimum of 5 (five) years of professional experience in law and/or banking.

The Chairman of Audit Committee can only hold concurrent positions as chairman at most in 1 (one) another committee.

As of 31 December 2025, the composition of the Audit Committee's membership is as follows:

Audit Committee Composition as of 31 December 2025

Name	Position on the Committee	Position in the Company	Peroid
Zulkifli Zaini	Chairman concurrently a Member	President Commissioner/Independent	2025-2030
Mia Amiati	Member	Independent Commissioner	2025-2030
Bintoro K. Pardewo	Member	Independent Commissioner	2025-2030
Rasyid Darajat	Member	Independent Party	2021-2026
Rubi Pertama	Member	Independent Party	2021-2026

Audit Committee Profile

The profile of the Audit Committee members as members of the Board of Commissioners can be viewed in Chapter 3 Profile of the Board of Commissioners in this Annual Report.

The following are profile of the Audit Committee members as non-Commissioner Independent Parties.



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Rasyid Darajat
Member of Audit Committee. Independent Party

Age : 63 Years old

Citizenship : Indonesian

Domicile : Tangerang Selatan

Period of Assignment
2 August 2021 – present

Educational Background

- › Master of Management, BINUS Business School (2022)
- › Bachelor's Degree in Civil Engineering, Institute of Technology Bandung (1987)

Legal Basis of Appointment
Appointed as member of the Audit Committee as of 2 August 2021 pursuant to the Board of Directors Decree No. KEP.DIR/036/202.

Professional Background

- › Chief Auditor IT of PT Bank Mandiri (Persero) Tbk. (2015 - 2020)
- › Chief Information Officer (CIO) of PT Indika Energy Tbk (2009 - 2014)
- › Chief Information Officer (CIO) of Reconstruction and Rehabilitation Agency (BRR) Aceh-Nias (2005-2009)
- › Chief Operating Officer (COO) of PT MVCommerce Indonesia (2002 - 2005)
- › Director/President Director of PT IndoExchange Tbk (1996 - 2001)
- › Konsultan SGV-Utomo/Andersen Consulting (1989 - 1996)