



Audit Committee Qualifications and Professional Background

Nama	Position	Period	Education	Professional Background
Zulkifli Zaini	Chairman and Member	4 August – 31 December 2025	› Master of Business Administration in Finance and International Business › Bachelor Degree in Civil Engineering	Professional background in banking and corporate oversight.
Mia Amiati	Member	25 March – 31 December 2025	› Honorary Professor (HCSA) in Human Resource Development › PhD in Law › Master's Degree in Law › Bachelor's Degree in Law › Bachelor's Degree in Indonesian Literature	Professional background in law.
Bintoro K. Pardewo	Member	19 – 31 December 2025	› PhD in Finance › MBA in Management › Bachelor's Degree in Mechanical Engineering	Professional background in monetary and financial sectors.
Rasyid Darajat	Member	1 January – 31 December 2025	› Master in Management › Bachelor Degree in Civil Engineering	Professional background in banking, auditing, and IT.
Rubi Pertama	Member	1 January – 31 December 2025	Bachelor Degree in Industrial Engineering	Professional background in banking, auditing, and risk management.

Independence of Audit Committee

All members of the Audit Committee are independent parties who have no financial, management, shareholder, or familial ties with the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders. Additionally, there are no relationships with the Bank that could compromise their ability to carry out their duties impartially and objectively, ensuring they maintain full independence in overseeing and evaluating the Bank's operations.

Independence Aspects	Zulkifli Zaini	Mia Amiati	Bintoro K. Pardewo	Rasyid Darajat	Rubi Pertama
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 Audit Committee.	✓	✓	✓	✓	✓
Does not serve as the management in political parties, officials and in the government.	✓	✓	✓	✓	✓

Audit Committee Meeting

The Audit Committee holds regular meetings at least 1 (one) in 1 (one) month. A meeting can be held if it is attended by at least 51% of the total committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party.

Decisions of the Audit Committee meeting is taken based on deliberation to reach consensus. The meeting is chaired by the Chairman of the Audit Committee or other Committee Members who are Independent Commissioners, if the Chairman of the Audit Committee is unable to attend.

Each Audit Committee meeting is stated in the meeting minutes, including dissenting opinions, which are signed by all members of the Audit Committee present and submitted to the Board of Commissioners.

Meeting Agenda of Audit Committee

The Audit Committee held 23 (twenty - three) meetings covering 26 (twenty - six) topics during 2025, with the following agenda.

Audit Committee Meeting Agenda

No.	Date	Agenda	Quorum
1	09 January 2025	Proposed Revision of the Internal Audit Charter	85.7%
2	16 January 2025	Audit Principal Report as of Quarter IV/2024	100%
3	23 January 2025	1. Report of the Director of Compliance Semester II/2024 2. Audit Progress of Consolidated Financial Statements of Fiscal Year 2024	85.7%
4	03 February 2025	Audit Progress of Consolidated Financial Statements of Fiscal Year 2024	100%
5	13 February 2025	Internal Periodic Assessment of SKAI Functions in 2024	85.7%
6	20 February 2025	Proposal for the Appointment of Public Accountants (AP) and Public Accounting Firms (KAP) for the Audit of Bank Mandiri's Consolidated Financial Statements for the Fiscal Year 2025	85.7%
7	27 February 2025	Realization of Social and Environmental Responsibility (TJSL) in 2024	100%
8	30 April 2025	IT Strategic Plan	100%
9	08 May 2025	Realization of the Effectiveness of Digital Banking (Livin', Livin' Merchant, Kopra)	100%
10	14 May 2025	Internal Report on Audit Results as of Quarter I/2025	100%
11	05 June 2025	1. Report on the Implementation of the Duties of the Director of Compliance for the First Quarter of 2025 and the Strengthening of APU-PPT PPPSPM 2. Readiness to Implement Internal Control over Financial Reporting (ICoFR)	100%
12	12 June 2025	Data Governance/Data Management Policy (Personal Data Protection Law)	100%
13	19 June 2025	Proposed Revision of the 2025 RKAP, RBB for 2025-2027, and KPI for 2025	100%
14	03 July 2025	Determination of the ICoFR Materiality Approach	100%
15	24 July 2025	Audit Results Report as of the Second Quarter of 2025	100%
16	14 August 2025	Bank Mandiri Budget Management	100%
17	11 September 2025	Kick Off Meeting and Audit Progress of Bank Mandiri's Consolidated Financial Statements for the Financial Year 2025	100%
18	09 October 2025	IT Strategy & Performance in 2025	100%
19	30 October 2025	Audit Results Report as of Quarter III/2025	100%
20	13 November 2025	Proposed RKAP 2026 and RBB 2026-2028	100%
21	20 November 2025	Proposed RKAP 2026 and RBB 2026-2028	100%
22	11 December 2025	1. Limited Review Results of Consolidated Lapkeu October 2025 2. Proposed Annual Audit Plan and SKAI Budget 2026	100%
23	18 December 2025	Audit Progress of Consolidated Financial Statements for the Financial Year 2025	100%

Audit Committee Meeting Frequencies and Attendance

Name	Position	Total Meetings	Total Attendance	(%)
Zulkifli Zaini	Chairman and Member	-	-	-
Mia Amiati	Member	7	7	100
Bintoro K. Pardewo	Member	-	-	-
Rasyid Darajat	Member	23	23	100
Rubi Pertama	Member	23	23	100
Heru Kristiyana**	Chairman and Member	7	7	100
Zainudin Amali***	Chairman and Member	8	8	100
	Member	7	6	86
Kuswiyoto***	Chairman and Member	8	8	100
	Member	1	1	100
M. Chatib Basri**	Member	7	5	71
Loeke Larasati Agoestina*	Member	6	5	83
Muliadi Rahardja**	Member	7	7	100

*) Ended his tenure on 19 February 2025

**) Ended his tenure based on the Annual GMS dated 25 March 2025

**) Ended his tenure based on the Annual GMS dated 19 December 2025