

RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee of Bank Mandiri plays a vital role in ensuring that every business decision is made prudently and in line with the Bank's risk profile. Through independent and in-depth oversight, the Committee supports the Board of Commissioners in maintaining the balance between business growth and risk control, ensuring the Bank's long-term sustainability and stability.

Purpose of Establishment of the Risk Oversight Committee

Pursuant to the Risk Oversight Committee Charter, the Risk Oversight Committee of Bank Mandiri was established by the Board of Commissioners to support its supervisory function, particularly in providing strategic guidance and advice to the Board of Directors regarding the implementation of risk management across all business lines. The primary purpose of this Committee is to ensure that the Bank's risk management framework, policies, procedures, and methodologies remain strong, effective, and aligned with the complexity of the Bank's operations.

The Committee also ensures that all business activities are conducted within acceptable risk limits, maintaining a balance between risk control and value creation. Through its role, the Risk Oversight Committee assists the Board of Commissioners in ensuring that Bank Mandiri's strategies and operations remain well-governed, sustainable, and aligned with the Bank's long-term objectives.

Legal Basis of Establishment

The establishment of the Committee is guided by and refers to the prevailing laws and regulations as well as banking best practices in Indonesia, such as:

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. 17/POJK.03/2014 on the Implementation of Integrated Risk Management for Financial Conglomerates.
4. POJK No. 30 of 2024 concerning Financial Conglomerate and Financial Conglomerate Holding.
5. POJK No. 17 of 2023 on Governance Practices for Commercial Banks.
6. SEOJK No. 14/SEOJK.03/2025 on Governance Practices for Commercial Banks.
7. Bank Mandiri Articles of Association and its amendments.

8. 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.
9. Decree of the Board of Directors No. KEP. KOM/012/2025 dated 30 December 2025 on Membership Structure of the Committee due to changes of the structure based on the Board of Directors Decree No. KEP.DIR/060/2025 dated 29 August 2025.

Structure, Membership and Profile of the Risk Oversight Committee

The Risk Oversight Committee consists of at least 3 (three) members from Independent Commissioners and Non-Commissioners Independent Parties with the composition:

- a. 1 (one) Independent Commissioner as chairman and member with an experienced member in finance, risk management, and/or business;
- b. 1 (one) Non-Commissioner Independent Party who has expertise in risk management; and
- c. 1 (one) Non-Commissioner Independent Party who has expertise in finance.

Members of the Risk Oversight Committee from Non-Commissioners Independent Parties have expertise in risk management with the following criteria:

- a. Holds a risk management competency certificate issued by a recognized domestic or international institution, in accordance with the requirements applicable to members of the Board of Directors; and
- b. Have at least 2 (two) years of work experience in risk management.

Members of the Risk Oversight Committee from Non-Commissioners Independent Parties have expertise in finance with the following criteria:

- a. Holds a competency certificate in areas such as public accounting, accounting, treasury, or corporate finance issued by a recognized domestic or international institution; and

- b. Have at least 5 (five) years of work experience in economics, finance, and/or banking.

Members of the Board of Directors of the Company and other banks are prohibited from becoming members of the Risk Oversight Committee.

Independent Commissioners and Non-Commissioners who are members of the Risk Oversight Committee are at least 51% (fifty one percent) of the total members of the Risk Oversight Committee.

The Chairman of the Risk Oversight Committee can only concurrently serve as chairman of the Committee at most 1 (one) other Committee.

In carrying out its daily duties, the Committee may be assisted by staff and/or Committee Secretaries appointed based on the resolution of the Risk Oversight Committee meeting.

As of 31 December 2025, the composition of the Risk Oversight Committee is as follows:


Risk Oversight Committee Composition As of 31 December 2025

Name	Position in the Committee	Position in the Company	Period
Mia Amiati	Chairman concurrently a Member	Independent Commissioner	2025 - 2030
Zulkifli Zaini	Member	President Commissioner/Independent	2025 - 2030
Rudy Salahuddin Ramto	Member	Vice President Commissioner/Independent	2025 - 2030
Muhammad Yusuf Ateh	Member	Commissioner	2025 - 2030
Yuliot	Member	Commissioner	2025 - 2030
Luky Alfirman	Member	Commissioner	2025 - 2030
Bintoro K. Pardewo	Member	Commissioner	2025 - 2030
Taufik Hidayat	Member	Independent Party	2024 - 2029
Caroline Halim	Member	Independent Party	2021 - 2026

Risk Oversight Committee Profile

The profile of the Risk Oversight Committee members as members of the Board of Commissioners is presented in Chapter 3 Profile of the Board of Commissioners in this Annual Report.

The following is profile of the Risk Oversight Committee members as non-Commissioners, independent parties.



→

Caroline Halim
Member of Risk Oversight Committee.
Independent Party

Age : 63 Years old

Citizenship : Indonesian

Period of Assignment
02 August 2021 – Present

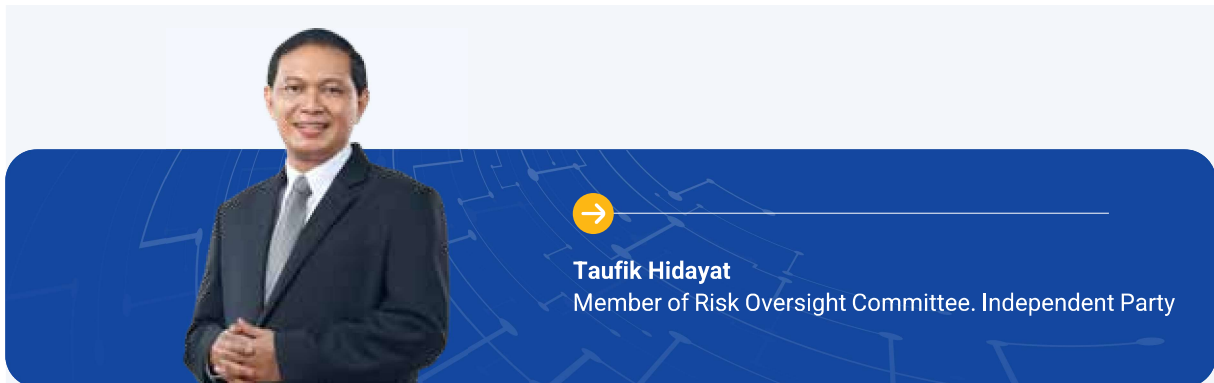
Educational Background
Bachelor of Accounting from University of Indonesia (1987)

Legal Basis of Appointment

Appointed as member of the Risk Oversight Committee as of 02 August 2021 pursuant to the Board of Directors Decree No. KEP.DIR/037/2021.

Professional Background

- › Member of Audit Committee & Member of Risk Oversight Committee of PT Bank Sahabat Sampoerna (2020 – 2021)
- › Member of Audit Committee & Member of Risk Oversight Committee of PT Rabobank International Indonesia (2018 – 2020)
- › Group Head Risk Management PT Bank QNB Indonesia Tbk (2012 – 2017)
- › Group Head Risk Management PT Bank ICB Bumiputera Tbk (2010 – 2011)
- › Group Head Credit Risk Analytic PT CIMB Niaga (1988 – 2010)

**Taufik Hidayat**

Member of Risk Oversight Committee. Independent Party

Age : 59 Years old

Citizenship : Indonesian

Period of Assignment

01 April 2024 – Present

Educational Background

- › Bachelor's degree in Development Economics from Universitas Negeri Jember (1989)
- › Master's degree in Management from Universitas Gadjah Mada (1999)

Legal Basis of Appointment

Appointed as member of the Risk Oversight Committee as of 01 April 2024 pursuant to the Board of Directors Decree No. KEP.DIR/039/2024.

Professional Background

- › Executive Business Officer - B Bank Mandiri (2022-2024)
- › Group Head Special Asset Management 3 Bank Mandiri (2019-2022)
- › Department Head Loan Recovery 2 Bank Mandiri (2017-2019)
- › Department Head Strategic Planning & Development Bank Mandiri (2017)
- › Department Head Loan Workout 2 Bank Mandiri (2016-2017)

Risk Oversight Committee Charter

In carrying out its duties and responsibilities, the Risk Oversight Committee of Bank Mandiri refers to the Risk Oversight Committee Charter, last updated on 16 December 2025, pursuant to Board of Commissioners Decree No. KEP.KOM/008/2025. The Charter serves as the main guideline defining the Committee's roles and responsibilities, ensuring effective risk oversight and supporting strong governance and risk management practices across the Bank.

The Charter includes:

1. General Purpose
2. Basic Regulations
3. Duties, Responsibilities and Authority
4. Composition, Structure and Membership Requirements, and Tenure
5. Meeting

6. Reports and Recommendations
7. Performance Evaluation
8. Closing

Risk Oversight Committee Duties and Responsibilities

The duties and responsibilities of the Risk Oversight Committee include:

1. Monitoring and evaluating:
 - a. Conformity between the risk management policy and the Company's integrated risk management policy and the implementation of the policy.
 - b. Implementation of the work plan and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Unit, and Integrated Risk Management Unit of the Company.
 - c. Adequacy of the process of identifying, measuring, monitoring, controlling and risk management information systems.
 - d. The Company's compliance with the Articles of Association, Bank and Capital Market Supervisory Authority regulations, as well as other laws and regulations related to risk management.
2. Carrying out monitoring and review of:
 - a. Risk Profile Report, bank only and consolidated.
 - b. The Bank Rating Report of risk-based, bank only and consolidated.
 - c. Other reports related to the management of 10 (ten) types of risk, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputation Risk, Strategic Risk, Intra Group Transaction Risk, and Insurance Risk.
 - d. General credit policies and other obligations required by the Regulator to be submitted to the Board of Commissioners by the Board of Directors.
3. Providing recommendations to the Board of Commissioners for:
 - a. Items that can support an increase in the effectiveness of the implementation of risk management in the Company and Financial Services Institutions within the Financial Conglomerates.
 - b. Conformity between the Company's risk management policies and integrated risk management policies with the implementation of these policies to ensure that the Company has managed risks adequately.
 - c. Implementation of work plans and duties of the Risk Oversight Committee, Integrated Risk Management Committee, Risk Management Unit, as well as Integrated Risk Management Unit.

4. Conducting regular meetings with relevant work units to discuss matters that are within the scope of supervision.

5. Reporting the results of monitoring and review periodically, as well as providing input on matters that need to be considered by the Board of Commissioners.
6. Developing the Risk Oversight Committee Charter and conduct a review as needed, at least every 2 (two) years.

Risk Oversight Committee Authority

The Risk Oversight Committee has the authority to:

1. Communicate with the Head of Work Unit and other parties in the Company to obtain information, clarification and request needed documents and reports.
2. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.
3. Obtain a Risk Profile Report, Bank Soundness Report, and other reports related to the application of risk management, both individually and Consolidated with Subsidiaries.
4. Obtain input and or suggestions from outside parties of the Company relating to their duties.
5. Perform other authorities granted by the Board of Commissioners.

Risk Oversight Committee Tenure

The tenure of members of the Risk Oversight Committee shall not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected for the next 1 (one) period. The term of service of members of the Risk Oversight Committee originating from Non-Commissioners Independent Parties is a maximum of 3 (three) years and can be reappointed for a maximum of 2 (two) years, without prejudice to the right of the Board of Commissioners to dismiss them at any time.

If a member of the Board of Commissioners who is the Chairman of the Risk Oversight Committee resigns prior to his term of service as Commissioner of the Company, the Chairman of the Risk Oversight Committee is replaced by another Independent Commissioner. If the term of service as the Board of Commissioners ends, then the term of service as a member of the Risk Oversight Committee also ends.

Risk Oversight Committee members from Non-Commissioners Independent Parties are given a monthly honorarium, the amount of which is determined by the Board of Commissioners while still referring to the prevailing laws and regulations and taking into account the Company's capabilities.

Education Qualification and Work Experience of Risk Oversight Committee

Requirements for members of the Risk Oversight Committee are as follows:

1. General Requirements
 - a. Having integrity, character and good morals.
 - b. Does not have personal interests/relationships that can cause conflict of interest against the Company.
2. Competency Requirements
 - a. Having sufficient expertise, ability, knowledge and experience related to their duties and responsibilities.
 - b. Having sufficient knowledge to read and understand financial statements and reports related to monitoring the implementation of banking risk management policies.
 - c. Able to work together and have the ability to communicate well and effectively and are willing to provide sufficient time to carry out their duties.
 - d. Having adequate knowledge of the Company's Articles of Association, laws and regulations in the banking sector, Capital Market, SOEs and other relevant laws and regulations.
 - e. Willing to enhance competencies continuously through education and training.

The qualifications and professional background of the Chairman and Members of the Risk Oversight Committee are as follows.

Risk Oversight Committee Qualifications and Professional Background

Name	Position	Period	Education	Professional Background
Mia Amiati	Chairman & Member	25 March – 31 December 2025	<ul style="list-style-type: none"> › Honorary Professor (HCSA) in Human Resource Development › Doctor (PhD) in Law › Master's Degree in Law › Bachelor's Degree in Law › Bachelor's Degree in Indonesian Literature 	Professional background in law.
Zulkifli Zaini	Member	30 – 31 December 2025	<ul style="list-style-type: none"> › Master of Business Administration di bidang Finance dan International Business › Sarjana di bidang Teknik Sipil 	Professional background in banking and corporate supervision
Rudy Salahuddin Ramto	Member	30 – 31 December 2025	<ul style="list-style-type: none"> › Doctor of Engineering Management and Systems Engineering › Master of Engineering Management › Bachelor's Degree in Law › Bachelor's Degree in Civil Engineering 	Professional background in economics and finance
Muhammad Yusuf Ateh	Member	1 January – 31 December 2025	<ul style="list-style-type: none"> › Doctor in Public Administration › Master of Business Administration (MBA) › Diploma IV in Accounting › Diploma III in Accounting 	Professional background in finance and audit
Yuliot	Member	25 March – 31 December 2025	<ul style="list-style-type: none"> › Master's Degree in Management (Economics) › Bachelor's Degree in Socio-Economics 	Professional background in finance and corporate supervision.
Luky Alfirman	Member	25 March – 31 December 2025	<ul style="list-style-type: none"> › Doctor of Economics › Master of Economics › Bachelor's Degree in Industrial Engineering 	Professional background in economics and corporate oversight
Bintoro K. Pardewo	Member	30 – 31 December 2025	<ul style="list-style-type: none"> › Master of Business Administration (MBA) › Bachelor's Degree in Mechanical Engineering 	Professional background in economics
Taufik Hidayat	Member	1 January – 31 December 2025	<ul style="list-style-type: none"> › Bachelor's degree in Development Economics › Master's degree in Management 	Professional background in banking, risk management, business, and supporting functions.
Caroline Halim	Member	1 January – 31 December 2025	Bachelor Degree in Accounting	Professional background in banking, risk management and audit.

Risk Oversight Committee Independence

All members of the Risk Oversight Committee who are independent parties do not have any financial, managerial, shareholding, or familial ties with the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders. Moreover, there are no affiliations or relationships with the Bank that could compromise independence or affect ability to perform the duties independently. This ensures that the Committee operates with objectivity and integrity, providing oversight and fostering strong risk governance in line with the principles of Good Corporate Governance.

Independence Aspects	Kuswiyoto	Mia Amiati	Zulkifli Zaini	Bintoro K. Pardewo	Caroline Halim	Taufik Hidayat
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 Committee	✓	✓	✓	✓	✓	✓
Does not serve as the management in political parties, officials and in the government	✓	✓	✓	✓	✓	✓

Risk Oversight Committee Meetings

Risk Oversight Committee Meeting is held at least once a month. Risk Oversight Committee Meeting is considered valid if it is attended by at least 51% of members including one Commissioner and Independent Party.

Agenda of Risk Oversight Committee Meetings

In 2025, 33 (thirty-three) meetings were held covering 41 (forty-one) agenda with the following date of implementation, agenda and meeting participants.

Risk Oversight Committee Meeting Agenda

No.	Date	Agenda	Quorum
1.	30 January 2025	<i>Outstanding Legal Case</i> as of Quarter IV/2024	100%
2.	06 February 2025	1. Special Asset Management (SAM) Performance in 2024 2. Development of the Condition of BPK Audit Debtors 2021-2022	100%
3.	13 February 2025	Progress of Settlement of Arrears of Insurance/Credit Guarantee Claims	100%
4.	27 February 2025	Commercial Banking Performance 2024 and Strategy for 2025	100%
5.	06 March 2025	Development of Market Liquidity and Risk Conditions and Strategy for 2025	100%
6.	11 March 2025	Anti-Fraud <i>Strategy</i> (SAF) Report Semester II/2024	100%
7.	20 March 2025	1. Development of <i>Wholesale Segment Watchlist</i> Debtors and Wholesale Debtors with a Limit of Above IDR 3 Trillion in the Fourth Quarter of 2024 2. Proposed Pension Fund Supplementary Benefits 1-4	100%
8.	10 April 2025	Bank Health Level Semester II/2024 and <i>Risk Dashboard</i> January & February 2025	100%
9.	17 April 2025	The Effect of <i>Trade War</i> on Bank Business and Related Debtors	100%
10.	30 April 2025	<i>Outstanding Legal Cases</i> and Risk Mitigation as of Quarter I/2025	100%
11.	08 May 2025	Governance and Performance of Debtors in the Retail Segment	100%
12.	14 May 2025	Wholesale Segment Debtor Governance and Debtor Development Watchlist	100%
13.	28 May 2025	Risk Management in IT Implementation	100%
14.	12 June 2025	Negative Publication <i>Management</i>	100%
15.	26 June 2025	Wholesale segment Watchlist Debtor Report and Debtor Report with a Limit above IDR 3 Trillion position in the first quarter of 2025	100%
16.	10 July 2025	Proposal for the Provision of Funds for Related Parties an Mantap Bank & BMEL	100%
17.	17 July 2025	1. Loan at Risk (LAR) Development, Stress Test Quarter I/2025 2. Network Development Strategy	80%
18.	24 July 2025	<i>Outstanding Legal Case</i> as of Quarter II/2025	100%
19.	31 July 2025	Corporate Banking Strategy & Performance 2025	100%
20.	7 August 2025	Commercial Banking Strategy & Performance 2025	100%

No.	Date	Agenda	Quorum
21.	21 August 2025	1. Retail Banking Strategy & Performance in 2025 2. Proposed Extension of Mandiri Sekuritas Intraday Facility	100%
22.	28 August 2025	Mandiri Sekuritas in the Middle of the Indonesian Capital Market	100%
23.	4 September 2025	Consumer Banking Strategy & Performance in 2025	100%
24.	11 September 2025	Treasury Strategy & Performance in 2025	83,3%
25.	18 September 2025	1. Operations Strategy for 2025 2. Proposal for the Provision of Funds for Related Parties an an PT Mandiri Tunas Finance and PT Mandiri Utama Finance	100%
26.	25 September 2025	Strategy for the Use of Funds of the Ministry of Finance	100%
27.	1 October 2025	1. Credit Reports with a Limit of Above IDR 3 Trillion and Debtors <i>Watchlist</i> as of Quarter II/2025 2. Strategy & Performance of Special Asset Management and Legal Case Management in 2025	100%
28.	9 October 2025	Foreign Office Strategy & Performance in 2025	100%
29.	16 October 2025	1. Anti-Fraud Strategy Report Semester I/2025 2. Management and Optimization of the Immovable Fixed Assets	100%
30.	6 November 2025	Proposed Sustainable Finance Action Plan (RAKB) 2026-2030	100%
31.	13 November 2025	Proposal for the Provision of Funds for Related Parties c/o BSI	100%
32.	27 November 2025	Proposed Recovery Plan Update for 2025	100%
33.	18 December 2025	1. Proposed Revision of Legal & Compliance Policy (KHK), Preparation of AML, PPT, and PPPSPM (KAPU) Policies, and Revision of PPPSPM PPT APU Procedure Standards 2. Proposed Interim Dividend Distribution	100%

Meeting Frequencies and Attendance of Risk Oversight Committee

Name	Position	Total Meeting	Total Attendance	(%)
Mia Amiati	Chairman & Member	13	12	92
Zulkifli Zaini	Member	-	-	-
Rudy Salahuddin Ramto	Member	-	-	-
Muhammad Yusuf Ateh	Member	33	31	94
Yuliot	Member	-	-	-
Luky Alfirman	Member	-	-	-
Bintoro K. Pardewo	Member	-	-	-
Kuswiyoto***	Chairman & Member	17	17	100
Zainudin Amali***	Chairman & Member	33	33	100
Muliadi Rahardja**	Chairman & Member	7	7	100
Loeke Larasati Agoestina*	Member	3	3	100
Heru Kristiyana**	Member	7	7	100
Arif Budimanta*	Member	7	7	100
Tedi Bharata**	Member	7	7	100
Caroline Halim	Member	33	33	100
Taufik Hidayat	Member	33	33	100

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

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

***) Effective after successfully obtaining approval and passing the Fit and Proper Test administered by OJK

****) Effective as President Commissioner as of 17 December 2025

Performance Evaluation Mechanism and KPI Achievements

The Risk Oversight Committee of Bank Mandiri undergoes regular performance evaluations to assess the effectiveness of its duties and responsibilities in supporting the Board of Commissioners' supervisory function. The evaluation considers the implementation of the Committee's Work Plan, the quality and effectiveness of recommendations, and the level of communication and coordination with the Board of Commissioners, Board of Directors, and relevant work units.

Throughout 2025, the Risk Oversight Committee successfully executed all programs outlined in the 2025 Risk Oversight Committee Work Plan. The achievement of Key Performance Indicators (KPI) was reflected in the Committee's success in providing relevant and value-added recommendations that strengthened the Bank's risk governance framework. These recommendations served as key inputs for the Board of Commissioners in strategic decision-making related to risk management initiatives proposed by the Board of Directors.

Furthermore, consistent and constructive communication between the Committee, the Board of Commissioners, and the Board of Directors throughout the year enhanced coordination on key risk issues and ensured timely and effective follow-up actions. The evaluation results demonstrated that the Risk Oversight Committee played an active role in maintaining a balance between risk control and business objectives, thereby reinforcing Bank Mandiri's resilience and long-term sustainability.

Risk Oversight Committee Remuneration

The remuneration of the Risk Oversight Committee of Independent Non-Commissioners is regulated in the Decree of the Board of Commissioners No. KEP.KOM/004/2025 dated 28 May 2025 concerning Remuneration of Supporting Organs of the Board of Commissioners of PT Bank Mandiri (Persero) Tbk and regulated in the Letter of Assignment as a member of the Committee under the Board of Commissioners issued by Bank Mandiri.

No.	Description	Non-Commissioner Committee Members
1.	Salary/Honorarium	At most 20% of President Director's Salary
2.	Post-Employment Compensation	Not provided
3.	Holiday Allowance	In accordance with Bank Mandiri employee stipulation
4.	Bonus/Tantiem	Not provided
	Facilities	
	- Transportation Allowance	Not provided
5.	- Health	Provided as per the Bank's Internal rules
	- Employment	Provided as per the Bank's Internal rules
	- Business Trips	In accordance with Bank Mandiri employee stipulation/equivalent to Group Head

Activities Report of the Risk Oversight Committee in 2025

The Risk Oversight Committee of Bank Mandiri effectively carried out its duties and responsibilities in accordance with the principles of good governance and regulations. Furthermore, all Committee activities throughout 2025 were implemented in line with the 2025 Risk Oversight Committee Work Plan as approved by the Board of Commissioners.

The 2025 work plans of the Risk Oversight Committee are divided into 2 (two) activities, namely Mandatory/Regular and Non-Regular as follows:

1. Mandatory/Regular, which includes review of Risk Profile Report, review of Bank's Rating Report, review of Anti-Fraud Strategy Realization Report, review of Corporate Work & Budget Plans and Bank Business Plan, implementation of Compliance, management of the Bank's 8 (eight) Risks, and Internal Activities of the Risk Oversight Committee.
2. Non-Regular, which includes the concern and focus of the Risk Oversight Committee on certain issues regarding risk management, particularly related to business & loan, IT and operations, as well as GRC.

The following were activities of the Risk Oversight Committee in 2025:

1. Held 33 (thirty-three) Risk Oversight Committee Meetings covering 27 (twenty-two) agenda, including compiling and documenting Meeting Minutes.
2. Held 53 (fifty-three) Internal Discussions, Discussions with related Work Units, as well as Joint Discussions with the Audit Committee, including compiling and documenting Minutes of Discussion.
3. Reviewed more than 35 (thirty-five) reports, including Risk Profile Report, Bank Soundness Rating Report, Debtor Report with Credit Limit of over Rp3 trillion individually, Wholesale Segment Watchlist Debtor Report, and Anti-Fraud Strategy Realization Report.
4. Reviewed more than 20 (twenty) Proposals from the Board of Directors requiring written approval from the Board of Commissioners, including Proposals for the Provision of Funds to Related Parties, Corporate Actions, the Work Plan & Budget (RKAP) and Bank Business Plan (RBB) along with their revisions, the Sustainable Finance Action Plan (RKAB), Updates to the Recovery Plan & Resolution Plan, and Internal Bank Policies.
5. Prepared 4 (four) quarterly activity reports for the Committee, which were submitted to the Board of Commissioners.
6. Conducted 4 (four) site visits, including the preparation of Site Visit Reports, to Region XI – Bali & Nusa

- Tenggara (14 June 2025), Mandiri Digital Tower - Jakarta (30 July 2025), Region VII – Semarang (17 November 2025), and Region IV – Jakarta Thamrin (19 November 2025).
7. Prepared a Risk Oversight Committee Work Plan for 2025.
 8. All members of the Committee have participated in at least 1 (one) competency development activity related to Banking / Risk Management.

Risk Oversight Committee Work Plans for 2026

At the end of 2025, the Risk Oversight Committee has prepared a 2026 work plan and has obtained approval from the Board of Commissioners.

The 2026 Risk Oversight Committee work plan is divided into 2 (two) activities, namely Mandatory/Regular and Non-Regular as follows:

1. Mandatory/Regular, which includes review of Risk Profile Reports, Bank Soundness Reports, Debtor Reports with Limits above Rp3 Trillion, Wholesale Debtor Reports Watchlist Category, Stress Test Results, Anti-Fraud Strategy Realization Reports, Realization of Company Work Plans & Budgets (RKAP) in 2025 and Bank Business Plans (RBB) in 2025-2027, Sustainable Finance Action Plan (RAKB), implementation of Compliance, management of 8 (eight) types of Bank Risk, and Internal Activities of the Risk Oversight Committee.
2. Non-Regular, which includes matters that are the concern and focus of the Risk Oversight Committee, including business and credit, operations & IT, and GRC.

The work plan is one of KPIs that serves as a basic of performance effectiveness assessment of the Risk Oversight Committee in 2026.