

Performance Implementation in 2025

In fulfilling its duties and responsibilities, HCPC convenes meetings at least 3 (three) times a year. Additional meetings may be held at anytime as needed at the request of one or more members at the request of the Board of Directors, or based on a written proposal from a relevant unit. Such requests shall include discussion materials and be coordinated with the Committee Secretary.

In 2025, agendas related to Human Capital were conducted in conjunction with Board of Directors meetings attended by the Permanent Member of the Human Capital Policy Committee. The Human Capital Policy Committee's agendas discussed during the Board of Directors meetings in 2025 include the following:

No.	Date	Agenda & Decision	Attendance
Individual Performance Management & Remuneration			
1.	6 February 2025	Annual People Performance Review 2024 Performance Year	Quorum meeting with 100% attendance rate
2.	10 February 2025	2024 Performance Bonus and 2025 Compensation	Quorum meeting with 100% attendance rate
3.	19 May 2025	Implementation of the 2025 Salary Adjustment	Quorum meeting with 100% attendance rate
4.	23 September 2025	Proposed Enhancement to the Car Ownership Program (COP) Benefit Policy	Quorum meeting with 100% attendance rate
5.	18 November 2024	Proposed Employee Appreciation Program for Employees. TAD, and Kriya in 2025	Quorum meeting with 100% attendance rate
6.	2 December 2025	Proposed Transition Period Policy	Quorum meeting with 100% attendance rate
Organizational Development			
1.	27 March 2025	Proposed Alignment of Bank Mandiri's Organizational Structure	Quorum meeting with 100% attendance rate
2.	10 April 2025	Proposed Alignment of Bank Mandiri's Organizational Structure	Quorum meeting with 100% attendance rate
3.	3 June 2025	Proposed Management of the Temporary Position Organization	Quorum meeting with 100% attendance rate
4.	28 July 2025	Proposed Strengthening of the Senior Human Capital Business Partner Function	Quorum meeting with 100% attendance rate
5.	6 August 2025	Proposed Alignment of Bank Mandiri's Organizational Structure	Quorum meeting with 100% attendance rate
6.	14 October 2025	Proposed Portfolio and Nomenclature of Senior HCBP	Quorum meeting with 100% attendance rate
7.	18 November 2025	Proposed Alignment of Bank Mandiri's Organizational Structure (Establishment of Functional Level 2 (L2) Positions)	Quorum meeting with 100% attendance rate
8.	21 November 2025	Proposed Management of Organizational Levels 3 and Above (L3+)	Quorum meeting with 100% attendance rate

Human Capital Policy Committee Works Plan in 2026

HCPC has set out the works plan to discuss the Human Capital policies/strategies, such as matters related to performance, reward, and talent management.

INFORMATION TECHNOLOGY & DIGITAL BANKING COMMITTEE

The Information Technology & Digital Banking Committee (ITDC) is a committee formed to support the Board of Directors in addressing and determining strategic initiatives related to Information Technology and Digital Banking.

Information Technology & Digital Banking Committee Structure and Membership

Based on the Decree of the Board of Directors No. KEP.DIR/030/2025 dated 20 May 2025 on Information Technology and Digital Banking Committee. Structure and Membership of ITDC as follows:

Information Technology & Digital Banking Committee Member Structure

1. ITDC Category A

Chairman	President Director
Secretary	IT Strategy & Architecture Group Head
Alternate Secretary	Group Head IT Application Delivery
Permanent Members	<ol style="list-style-type: none"> 1. President Director 2. Director of Operations 3. Director of Information Technology 4. Director of Risk Management 5. Director of Finance and Strategy 6. Director of Network and Retail Funding 7. SEVP Information Technology 8. SEVP Digital Banking*)
Non-Permanent Members	Board of Directors Member and SEVP related to the material.
Contributor	<ol style="list-style-type: none"> 1. Director of Human Capital and Compliance. 2. Group Head/other Group Head level related to the material of the Committee Agenda. 3. Committee Secretary.
Invitee	<ol style="list-style-type: none"> 1. SEVP Internal Audit or Group Head in the Internal Audit Directorate. 2. Senior Operational Risk Head related to the material.

*) The position is closed in accordance with Board of Directors Decision No. KEP.DIR/074/2025 dated 17 October 2025, regarding Organizational Structure.

2. ITDC Category B

Chairman	Director of Information Technology
Secretary	Group Head IT Strategy & Architecture
Alternate Secretary	Group Head IT Application Delivery
Permanent Members	<ol style="list-style-type: none"> 1. Director of Information Technology 2. Director of Operations 3. Director of Risk Management 4. Director of Finance and Strategy 5. Director of Network and Retail Funding 6. SEVP Information Technology 7. SEVP Digital Banking*)
Non-Permanent Members	Board of Directors Member and SEVP related to the material.
Contributor	<ol style="list-style-type: none"> 1. Director of Human Capital and Compliance. 2. Group Head/other Group Head level related to the material of the Committee Agenda. 3. Committee Secretary.
Invitee	<ol style="list-style-type: none"> 1. SEVP Internal Audit or Group Head in the Internal Audit Directorate. 2. Senior Operational Risk Head related to the material.

*)The position is closed in accordance with Board of Directors Decision No. KEP.DIR/074/2025 dated 17 October 2025, regarding Organizational Structure.

Profil Anggota Information Technology & Digital Banking Committee

1. ITDC Category A

Name	Position in the Committee	Position in the Company	Educational Background
Riduan	Chairman/Permanent Member	President Director	
Timothy Utama	Permanent Member	Director of Operations	
Sunarto	Permanent Member	Director of Information Technology	The Educational Background is presented in the Board of Directors' Profile section in this Annual Report.
Danis Subyantoro	Permanent Member	Director Risk Management	
Novita Widya Anggraini	Permanent Member	Director of Finance & Strategy	
Jan Winston Tambunan	Permanent Member	Director of Network and Retail Funding	
Susilo Hardiyantono	Permanent Member	SEVP Information Technology	The Educational Background is presented in the Senior Executive Profile section in this Annual Report.

2. ITDC Kategori B

Name	Position in the Committee	Position in the Company	Educational Background
Sunarto	Chairman/Permanent Member	Director of Information Technology	
Timothy Utama	Permanent Member	Director of Operations	The Educational Background is presented in the Board of Directors' Profile section in this Annual Report.
Danis Subyantoro	Permanent Member	Director Risk Management	
Novita Widya Anggraini	Permanent Member	Director of Finance & Strategy	
Jan Winston Tambunan	Permanent Voting Member	Director of Network and Retail Funding	
Susilo Hardiyantono	Permanent Voting Member	SEVP Information Technology	The Educational Background is presented in the Senior Executive Profile section in this Annual Report.

Information Technology & Digital Banking Committee Charter

Pursuant to POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks article 75 and SEOJK No. 14/SEOJK.03/2025, Chapter VI, Point 16 concerning the Implementation of Good Corporate Governance for Commercial Banks states that Banks are required to have committee work guidelines and rules, in which for the Information Technology & Digital Banking Committee has been regulated in the Board of Directors Decree No. KEP.DIR/030/2025, consisting of: purpose of establishment, duties, responsibilities, and authority, structure and membership, meetings, quorum, decision making, performance evaluation mechanisms, and review periods for committee guidelines and rules of procedure.

Duties, Responsibilities and Authorities

The following are Information Technology & Digital Banking Committee duties, responsibilities and authority:

ITDC CATEGORY A

Duties and Responsibilities:

Discussing and/or providing guidance related to:

1. Priorities and directions for IT investment budget allocation as decided by the Board of Directors, including the benefits gained when the Digital Banking Initiative is implemented.
2. Planning, development, addition of IT systems, and execution of strategic IT and Digital Banking initiatives.
3. Management of the information security management system, including effective cyber resilience and security along with its communication plan. Communicated to user work units and IT providers.
4. IT and Digital Banking strategy/roadmap, including monitoring and action plans for initiatives covering their budgets and implementations (including potential IT synergy with subsidiaries).
5. Strategic issues within the scope of IT and Digital Banking initiatives.

Authorities:

1. Establishing the results of recommendations from ITDC category B.
2. Establishing the outcomes of discussions on ITDC category A duties and responsibilities.
3. Delegating authority to designated executives to decide and implement matters of an operational nature for IT and Digital Banking.

ITDC CATEGORY B

Duties and Responsibilities:

Discussing and providing recommendations to the Board of Directors on at least the following:

1. Information Technology Strategic Plan aligned with the Bank's corporate plan.
2. IT policies, standards, and procedures.
3. Alignment of IT development plans with the IT strategic plan.
4. Alignment of IT implementation with the IT development plan.
5. Evaluation of IT cost effectiveness in achieving planned benefits.
6. Monitoring IT performance and efforts for improvement.
7. Resolving various IT-related issues that cannot be effectively, efficiently, and timely resolved by user units and IT providers.
8. Adequacy and allocation of the Bank's resources.



Authorities:

Providing recommendations on the above responsibilities to the Board of Directors Meeting/ITDC Category A/ authorized personnel.

Performance Implementation in 2025

In fulfilling its duties and responsibilities, ITDC convenes meetings at least 3 (three) times a year. Additional meetings at anytime may be held as needed at the request of one or more members of the committee, at the request of the Board of Directors, or based on a written proposal from a relevant unit. Such requests shall include discussion materials and be coordinated with the Committee Secretary.

In 2025, ITDC has carried out its duties, responsibilities, and authorities by making 5 (five) decisions, detailed as follows:

Implementation of ITDC – Category A

No.	Date	Agenda & Decision	Attendance
1	10 June 2025	Approval of Amendments to the Information Technology Development Plan Report (LRPTI) for the June 2025 Revision Period and submission to the Financial Services Authority.	The circular resolution has been approved by all Members.
2	25 November 2025	<ol style="list-style-type: none"> Approval of the proposed Portfolio Project and IT CAPEX 2026. Approval of the Proposed Ratification of the Information Technology Development Plan Report (LRPTI) 2026. 	Meeting quorum with 100% attendance rate

Implementation of ITDC – Category B

No.	Date	Agenda & Decision	Attendance
1	10 June 2025	Recommendation on the proposal for Approval of the Amendment to the Information Technology Development Plan Report (LRPTI) – June 2025 Revision Period and its submission to the Financial Services Authority (OJK) for ITDC Category A.	The circular resolution has been approved by all Members.
2	11 July 2025	Recommendation on the proposed revision of the Data Management SOP to PPC Category B through circular resolution.	The circular resolution has been approved by all Members.
3	25 November 2025	<ol style="list-style-type: none"> Recommendation on the proposed IT Portfolio Projects and IT CAPEX for 2026 to ITDC Category A. Recommendation on the proposed ratification of the Information Technology Development Plan Report (LRPTI) for 2026 to ITDC Category . 	Meeting quorum with 100% attendance rate

Information Technology & Digital Banking Committee Works Plan in 2026

The Committee will discuss IT strategic planning, including IT Strategic Plan, IT Development Plan, IT strategic initiatives, and other discussions in accordance with the duties and responsibilities of the Committee and other discussions in accordance with the duties and responsibilities of the Committee.

INTEGRATED RISK COMMITTEE

Integrated Risk Committee (IRC) is established to assist the Board of Directors in the implementation of Integrated Risk Management, including formulating and developing the Integrated Risk Management Policy.

Integrated Risk Committee Structure and Membership

Based on the Board of Directors decree No. KEP.DIR/036/2025 dated 20 May 2025 concerning the Integrated Risk Committee, the composition and membership of IRC are as follows: