



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:

Integrated Risk Committee Member Structure

Chairman	Director of Risk Management
Secretary	Credit Portfolio Risk Group Head
Alternate Secretary I	Market Risk Group Head
Alternate Secretary II	Operational Risk Group Head
Permanent Member of Bank Mandiri	<ol style="list-style-type: none"> 1. Director of Risk Management 2. Director of Operations 3. Director of Information Technology 4. Director of Human Capital and Compliance 5. Director of Finance and Strategy 6. SEVP Risk Management
Permanent Member of Subsidiaries	<ol style="list-style-type: none"> 1. Director in charge of the Risk Management function of Bank Syariah Indonesia 2. Director in charge of the Risk Management function of Mandiri Sekuritas. 3. Director in charge of the Risk Management function of AXA Mandiri Financial Services. 4. Director in charge of the Risk Management function of Mandiri Utama Finance.
Non-Permanent Member	<ol style="list-style-type: none"> 1. Board of Directors Member and SEVP related to the material. 2. Group Head/setingkat Group Head dari Perseroan dan LJK AKK yang terkait materi.
Contributor	<ol style="list-style-type: none"> 1. Compliance Group Head 2. Group Head/setingkat Group Head dari Perseroan dan LJK AKK yang terkait materi. 3. Committee Secretary
Invitee	<ol style="list-style-type: none"> 1. SEVP Internal Audit or Group Head of the Internal Audit Directorate of the Company. 2. Operational Risk Senior Head related to the material.

Integrated Risk Committee Members Profile As of 31 December 2025

Name	Position	Description	Educational Background
Danis Subyantoro	Chairman and Permanent Member of the Company	Director of Risk Management	
Sunarto	Permanent Member of the Company	Director of Information Technology	The Educational Background is presented in the Board of Directors' profile in this Annual Report.
Timothy Utama	Permanent Member of the Company	Director of Operations	
Eka Fitria	Permanent Member of the Company	Director of Human Capital and Compliance	
Novita Widya Anggraini	Permanent Member of the Company	Director of Finance and Strategy	
Wildan Sanjoyo	Permanent Member of the Company	SEVP Risk Management	The Educational Background is presented in the Senior Executive profile in this Annual Report.

Integrated Risk 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 the Bank must have guidelines and committee work rules, wherein for the Integrated Risk Committee has been regulated in the Board of Directors Decree No. KEP.DIR/036/2025, 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.

Integrated Risk Committee Duties and Responsibilities

The IRC's duties, authorities, and responsibilities are:

1. Duties and Authorities:

- a. Developing Risk Management policy and its amendments, including Integrated Risk Management strategy and framework.
- b. Monitoring integrated risk profile and management of all integrated risks.
- c. Monitoring, overseeing, and enhancing the implementation of integrated risk management on a regular basis and incidentally as a follow-up to the changes in internal and external conditions that affected the integrated capital adequacy and risk profile.



- d. Discussing strategic matters related to the integrated risk management.
- e. Other matters related to developing and evaluating Mandiri Group Integrated policies.

2. Responsibilities:

- a. Giving recommendations covering integrated risk management framework and methodology to identify, measure and mitigate risks.
- b. Giving recommendations covering strategic matters related to integrated risk management.
- c. Giving recommendations to the Board of Directors of Main Entity, covering at least:
 - Development of the Integrated Risk Management policy.
 - Correction or enhancement of the Integrated Risk Management policy based on the results of the evaluation.

Performance Implementation in 2025

In fulfilling its duties and responsibilities, IRC convenes meetings at least 2 (two) 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, IRC convened 4 (four) online meetings and gave 1 (one) circular recommendations, with the following details:

No.	Meeting Date	Meeting Agenda	Quorum Attendance (%)	Remark
1	6 February 2025	Self-Assessment of Bank Mandiri Integrated Risk Profile and Consolidated Bank Soundness Level for the position of 31 December 2024.	100%	Online
2	17 April 2025	Self-assessment of Bank Mandiri Consolidated Risk Profile for the position of 31 March 2025.	100%	Online
3	30 June 2025	Review of the Self-Assessment of Bank Mandiri Integrated Risk Profile and Consolidated Bank Soundness Level for the First Semester of 2025.	100%	Circular
4	30 July 2025	Self-Assessment of Bank Mandiri Integrated Risk Profile and Consolidated Bank Soundness Level for the position of 30 June 2025.	100%	Online
5	16 October 2025	Self-assessment of Bank Mandiri Consolidated Risk Profile for the position of 30 September 2025.	100%	Online

Integrated Risk Committee Work Plan Year 2026

1. Monitoring the integrated risk profile and the management of all integrated risks.
2. Evaluating and improving the strategies of integrated risk management implementation.
3. Evaluating Mandiri Group Integrated policies.

POLICY & PROCEDURE COMMITTEE

The Policy & Procedure Committee (PPC) is established to support the Board of Directors in regulating corporate policies through Mandiri Group Regulations, policies, or procedures, as well as granting authority to corporate officials on an ex-officio basis.

Policy & Procedure Committee Structure and Membership

Based on Directors Decree No. KEP.DIR/037/2024 dated 20 May 2025 concerning the Policy & Procedure Committee, the structure and membership of PPC are as follows: