



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
1	6 January 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Update on the 2025 Calendar of Events (COE) Human Capital Proposal Risk Management Proposal 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				
2	13 January 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Update on the 2025 Bank Mandiri Calendar of Events (COE) Proposal for the Holding of the 2025 Annual General Meeting of Shareholders (AGMS) 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Absent	Leave
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Absent	Leave
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				
3	20 January 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk, and Subsidiaries for the Year Ended 31 December 2024 (Audited) Financial Performance as of December 2024 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Absent	Leave
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				
4	24 January 2025 (Radirkom)	Financial Performance as of December 2024	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
5	4 February 2025	Performance Evaluation of Bank Mandiri and Work Units (AGPR) for 2024	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
6	6 February 2025	Human Capital Proposal	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
7	10 February 2025	<ol style="list-style-type: none"> Procurement of Public Accountant (AP) and Public Accounting Firm (KAP) Services for Bank Mandiri in 2025 Human Capital Proposal 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
8	11 February 2025	Investor Relations Proposal	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
9	17 February 2025	Financial Performance as of January 2025	Darmawan Junaidi	Present	
			Alexandra Askandar	Absent	Leave
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				
10	24 February 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Market Update Update on Risk Management 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Absent	Leave
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
11	3 March 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Legal Update 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Absent	Leave
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
12	10 March 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Financial Performance as of February 2025 and Week 1 of March 2025 Strategic Investment & Subsidiaries Management Proposal Treasury Update 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
13	17 March 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Management Limit Proposal Update on Bank Mandiri Stress Testing for the Fourth Quarter of 2024 	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Rohan Hafas	Present	
			Sigit Prastowo	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
Totok Priyambodo	Present				
14	27 March 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Follow-up on the Resolutions of the 2025 Annual General Meeting of Shareholders Human Capital Proposal 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
15	10 April 2025	<p>Usulan Human Capital</p> <ol style="list-style-type: none"> Human Capital Proposal General Discussion: Update on the Company's Latest Developments General Discussion: Update on the Pro Forma Financial Performance as of March 2025 General Discussion: Update on the Implications of Trump Tariffs and Stress Testing Results 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
16	21 April 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Human Capital Proposal Financial Performance as of March 2025 Update on the Preparation for the 1Q 2025 Public Expose and Analyst Meeting 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
17	29 April 2025	1. General Discussion: Update on the Company's Latest Developments 2. Distribution Strategy Update	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Absent	Business Trip
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
18.	7 May 2025	1. General Discussion: Update on the Company's Latest Developments 2. Human Capital Proposal 3. Operations Update	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
19.	15 May 2025	1. General Discussion: Update on the Company's Latest Developments 2. Commercial Banking Update	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Absent	Business Trip
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
20.	19 May 2025	1. General Discussion: Update on the Company's Latest Developments 2. Human Capital Proposal 3. Update on the Preparation for the 2025 Mandiri Leadership Forum	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
21.	26 May 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Human Capital Proposal Financial Performance as of April 2025 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
22.	28 May 2025	Financial Performance as of April 2025	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
23.	3 June 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Human Capital Proposal 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Absent	Business Trip
Jan Winston Tambunan	Present				
24	10 June 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Update on the Mandiri Jogja Marathon 2025 General Discussion: Update on the Pro Forma Financial Performance as of May 2025 Update on Bank Mandiri Stress Testing for the First Quarter of 2025 	Darmawan Junaidi	Present	
			Riduan	Absent	Sick Leave
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
25.	16 June 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Proposal for the Revision of the 2025 RKAP and the 2025–2027 RBB Strategic Investment & Subsidiaries Management Update 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
26	24 June 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Distribution Strategy Update 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	Business Trip
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
27	30 June 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Plan for the Convening of the 2025 Extraordinary General Meeting of Shareholders (EGMS) Management Limit Proposal 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
28	7 July 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Financial Performance as of June 2025 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
29	14 July 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Human Capital Proposal 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
30	22 July 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Digital Retail Banking Update 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
31	28 July 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Human Capital Proposal Risk Management Proposal 	Darmawan Junaidi	Present	
			Riduan	Present	
			Toni Eko Boy Subari	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Absent	Business Trip
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
32	6 August 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments Proposal for the Follow-up to the 2025 Extraordinary General Meeting of Shareholders (EGMS): Arrangement of the Board of Directors and SEVP Proposal for the Follow-up to the 2025 Extraordinary General Meeting of Shareholders (EGMS): Alignment of Bank Mandiri's Organizational Structure Financial Performance as of July 2025 Management Limit Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
33	14 August 2025	<ol style="list-style-type: none"> General Discussion: a. Update on the Company's Latest Developments General Discussion: b. Financial Update: Performance Monitoring General Discussion: c. Corporate Secretary Update Human Capital Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
Sunarto	Present				
34	19 August 2025	<ol style="list-style-type: none"> General Discussion: a. Update on the Company's Latest Developments General Discussion: b. Financial Update: Weekly Performance Monitoring Update on the Potential of FBI Livin' by Bank Mandiri Savings Product Update Update on the Series of Events for the 27th Anniversary of Bank Mandiri Corporate Real Estate Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
Sunarto	Present				
35	25 August 2025	<ol style="list-style-type: none"> General Discussion: a. Update on the Company's Latest Developments General Discussion: b. Financial Update: Weekly Performance Monitoring Retail Deposit & Product Solutions Update Update on the 27th Anniversary of Bank Mandiri 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
Sunarto	Present				
36	29 August 2025	<ol style="list-style-type: none"> Human Capital Proposal General Discussion: Update on the Company's Latest Developments 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
Sunarto	Present				

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
37	2 September 2025	<ol style="list-style-type: none"> General Discussion: a. Update on the Company's Latest Developments General Discussion: b. Bank Mandiri Operational Continuity Readiness General Discussion: c. Financial Update: Weekly Performance Monitoring Information Technology Update Organizational Revamp 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
38	8 September 2025	<ol style="list-style-type: none"> Human Capital Proposal Discussion & General Information: a. Update on the Company's Latest Developments Discussion & General Information: b. Financial Update: Weekly Performance Monitoring Discussion & General Information: c. Retail Deposit & Product Solutions Update 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
39	9 September 2025	<ol style="list-style-type: none"> Update on the Audit Results of the Financial Statements Agenda & General Information: a. Update on the Company's Latest Developments Agenda & General Information: b. Update on the Treasury Dealer Development Program Agenda & General Information: c. Update on the 2025 Calendar of Events 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
40	16 September 2025	<ol style="list-style-type: none"> Management Limit Proposal Discussion & General Information: Update on the Company's Latest Developments Discussion & General Information: Retail Deposit & Product Solutions Update Discussion & General Information: Weekly Performance Update and Plan for the Q2 2025 Analyst Meeting & Public Expose Discussion & General Information: Proposal for the Improvement of Human Capital Policies Discussion & General Information: Update on the 27th Anniversary of Bank Mandiri Discussion & General Information: Service Transformation Update Discussion & General Information: Organizational Revamp Update Discussion & General Information: Corporate Banking Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
Jan Winston Tambunan	Present				
Sunarto	Present				



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
41	23 September 2025	<ol style="list-style-type: none"> Proposal for the Improvement of Human Capital Policies Organizational Change Proposal Discussion & General Information: a. Update on the Company's Latest Developments Discussion & General Information: b. Update on the Progress of the Strategy to Increase FBI Livin' by Bank Mandiri Discussion & General Information: c. Weekly Performance Monitoring 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
42.	25 September 2025	<ol style="list-style-type: none"> Financial Performance as of August 2025 Update on the 27th Anniversary of Bank Mandiri 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
43.	30 September 2025	<ol style="list-style-type: none"> Discussion & General Information: a. Update on the Company's Latest Developments Discussion & General Information: b. Institutional Relations Update Discussion & General Information: c. Weekly Performance Monitoring Discussion & General Information: d. Organizational Adjustment Update Discussion & General Information: e. CKPN Alignment Human Capital Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Absent	Sakit
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
44.	8 October 2025	<ol style="list-style-type: none"> Organizational Revamp General Discussion: a. Update on the Company's Latest Developments General Discussion: b. Senior HCBP Update General Discussion: c. Internal Audit Update General Discussion: d. Weekly Performance Monitoring General Discussion: e. Wholesale Transaction Banking Update General Discussion: f. Strategic Procurement Update General Discussion: g. Corporate Real Estate Update 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
45.	14 October 2025	1. Senior HCBP Proposal	Riduan	Present	
		2. Organizational Revamp Proposal	Henry Panjaitan	Present	
		3. General Discussion: a. Update on the Company's Latest Developments	Timothy Utama	Present	
		4. General Discussion: b. Livin' Employee Mortgage (KPR) Update	Eka Fitria	Present	
		5. General Discussion: c. GMM Update	Danis Subyantoro	Present	
		6. General Discussion: d. Weekly Performance Monitoring	Totok Priyambodo	Absent	Sick Leave
		7. General Discussion: e. Merchant Business Update	Mochamad Rizaldi	Present	
		8. General Discussion: f. Credit Card Business Update	Saptari	Present	
		9. General Discussion: g. Update on the Preparation for the Mandiri Anniversary Event	Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	
46.	17 October 2025	1. Human Capital Proposal	Riduan	Present	
		2. General Discussion: Update on Liquidity and Third-Party Funds (DPK) Strategy through Year-End 2025	Henry Panjaitan	Absent	Business Trip
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
Novita Widya Anggraini	Present				
Jan Winston Tambunan	Present				
Sunarto	Present				
47.	21 October 2025	1. Management Limit Proposal	Riduan	Present	
		2. General Discussion: a. Update on the Company's Latest Developments	Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
Novita Widya Anggraini	Present				
Jan Winston Tambunan	Present				
Sunarto	Present				
48.	28 October 2025	1. Organizational Alignment Proposal	Riduan	Present	
		2. Corporate Action Plan Proposal	Henry Panjaitan	Present	
		3. General Discussion: a. Update on the Company's Latest Developments	Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
Novita Widya Anggraini	Present				
Jan Winston Tambunan	Present				
Sunarto	Present				



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
49.	31 October 2025	<ol style="list-style-type: none"> Proposal for AGMS Approval Proposed RKAP 2026 GMM Reward Proposal 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	
50.	11 November 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments Human Capital Proposal Corporate Secretary Proposal Proposal for the Update of BMRI 2025 Recovery Plan Action Plan Update on October 2025 Performance and Corporate Action Assessment Internal Audit Update Human Capital Update 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	
51.	18 November 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments Corporate Action Proposal Proposal for the Update of BMRI 2025 Recovery Plan Action Plan Human Capital Proposal Weekly Monitoring and Review of Fee-Based Income (FBI) Tariffs Discussion on the National Working Meeting (Rakernas) for RKAP 2026 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	
52.	21 November 2025	<ol style="list-style-type: none"> Human Capital Proposal Adjustment to the SEVP Nomenclature General Discussion and Information: Update on the 2026 IT Initiatives 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	

No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
	25 November 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments AML & CFT Update Human Capital Proposal Weekly Monitoring of Financial Performance and November 2025 Projections, as well as the Bank's Liquidity Developments Follow-up Discussion on the Review of the Fee-Based Income (FBI) Pricing Strategy 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
54.	2 December 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments Human Capital Proposal Weekly Performance Monitoring: November Pro Forma Performance and December 2025 Projections, as well as the Bank's Liquidity Developments Discussion on Organizational Revamp 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
55.	10 December 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments Human Capital Proposal Weekly Monitoring of Financial Performance: Update on the Final November LKI and December 2025 Projections, as well as the Bank's Liquidity Developments Policy and Procedure Discussion IT Plan Update 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				
56.	15 December 2025	<ol style="list-style-type: none"> Human Capital Proposal Corporate Secretary Proposal Weekly Monitoring of Financial Performance and December 2025 Projections, as well as the Bank's Liquidity Developments 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Absent	Leave
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
Sunarto	Present				



No.	Date	Meeting Agenda	Meeting Participants	Presence	Reasons for Absence
57.	23 December 2025	<ol style="list-style-type: none"> General Discussion: Update on the Company's Latest Developments General Discussion: Update on the DHE-SDA Regulation Human Capital Proposal Weekly Monitoring of Financial Performance and December 2025 Projections, as well as the Bank's Liquidity Developments 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Absent	Leave
			Eka Fitria	Absent	Leave
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	
58.	30 December 2025	<ol style="list-style-type: none"> Update on the Company's Latest Developments Update on the Progress of Organizational Revamp Weekly Monitoring of Financial Performance and December 2025 Projections, as well as the Bank's Liquidity Developments Update on the National Working Meeting (Rakernas) for RKAP 2026 	Riduan	Present	
			Henry Panjaitan	Present	
			Timothy Utama	Present	
			Eka Fitria	Present	
			Danis Subyantoro	Present	
			Totok Priyambodo	Present	
			Mochamad Rizaldi	Present	
			Saptari	Present	
			Ari Rizaldi	Present	
			Novita Widya Anggraini	Present	
			Jan Winston Tambunan	Present	
			Sunarto	Present	

Meeting Frequency and Attendance

In 2025, the Board of Directors held 58 (Fifty Eight) meetings including joint meeting with the Board of Commissioners. The frequency and attendance of Director's meetings is as below.

Board of Directors Meetings As of 1 January to 25 March 2025

Name	Position	Board of Directors Meeting		Joint Meetings of BOD & BOC		Total Meeting	Total Attendance	%
		Total Meeting	Total Attendance	Total Meeting	Total Attendance			
Riduan	President Director	55	54	3	3	58	57	98
Henry Panjaitan	Vice President Director	26	25	1	1	27	26	96
Timothy Utama	Director of Information Technology	55	53	3	3	58	56	97
Eka Fitria	Director of Human Capital and Compliance	55	53	3	3	58	56	97
Danis Subyantoro	Director of Risk Management	55	55	3	3	58	58	100
Totok Priyambodo	Director of Commercial Banking	55	52	3	3	58	55	95
Mochamad Rizaldi	Director of Corporate Banking	43	42	2	2	45	44	98
Saptari	Director of Consumer Banking	43	43	2	2	45	45	100
Ari Rizaldi	Director of Treasury and International Banking	43	40	2	2	45	42	93
Novita Widya Anggraini	Director of Finance and Strategy	43	42	2	2	45	44	98
Jan Winston Tambunan	Director of Network and Retail Funding	43	43	2	2	45	45	100
Sunarto	Director of Information Technology	26	26	1	1	27	27	100

Name	Position	Board of Directors Meeting		Joint Meetings of BOD & BOC		Total Meeting	Total Attendance	%
		Total Meeting	Total Attendance	Total Meeting	Total Attendance			
Darmawan Junaidi**	President Director	29	29	2	2	31	31	100
Alexandra Askandar*	Vice President	12	11	1	1	13	12	92
Toni Eko Boy Subarj**	Director of Operations	29	28	2	2	31	30	97
Agus Dwi Handaya*	Director of Compliance and HR	12	11	1	1	13	12	92
Aquarius Rudianto*	Director of Network and Retail Banking	8	6	1	1	9	7	78
Rohan Hafas*	Director of Institutional Relations	12	12	1	1	13	13	100
Sigit Prastowo*	Director of Finance and Strategy	12	11	1	1	13	12	92

*) Tenure was ended based on the Annual GMS dated 25 March 2025

**) Tenure was ended based on the Extraordinary GMS dated 4 August 2025.

Joint Meeting of Directors and Board of Commissioners

The frequency and attendance of meetings of the Directors with the Board of Commissioners are presented in the above table.

BOARD OF DIRECTORS DECISIONS AND IMPLEMENTATION OF DUTIES

Board of Directors Decisions

In reference with SEOJK No. 14/2025, all decisions of the Board of Directors of Bank Mandiri are made in accordance with the established governance guidelines and rules of procedure, which are binding on all Directors. In the event of a dissenting opinion, the differing view must be clearly recorded in the minutes of the Board meeting along with the underlying rationale. The signed minutes of the meeting must then be distributed to all members of the Board of Directors, either in hard copy or through electronic channels.

Board of Directors Duties Implementation

The general implementation of the Board of Directors duties in 2025 were as followed:

1. Drafting the Bank Business Plan.
2. Fulfilling of the Bank's performance targets.
3. Drafting the 2024-2028 Sustainable Finance Action Plan (SFAP).
4. Managing Assets and Financial.
5. Organizing Board of Directors meetings. During 2025, 58 (fifty eight) Board of Directors Meetings were held, consisting of 55 (fifty five) Board of Directors Meetings and 3 (three) Joint Meetings (the Board of Directors invited the Board of Commissioners) were conducted.
6. Attending Board of Commissioners meetings.
7. Implementing General Meeting of Shareholders. In 2025, the Company convened 3 (three) General Meetings of Shareholders, consisting of 1 (one) Annual General Meeting of Shareholders held on 25 March 2025 and 2 (two) Extraordinary General Meetings of Shareholders held on 4 August 2025 and 19 December 2025.
8. Supervising and improving internal business processes.
9. Implementing Good Corporate Governance in every business activity.
10. Drafting the IT management/ development initiatives and cyber-security.
11. Participating actively as one of the first movers in the implementation of Sustainable Finance in Indonesia by participating in the Indonesian Sustainable Finance Initiative (IKBI).
12. Funds disbursement for the social and environmental program to elevate the community wellbeing and environment preservation.
13. Implementing other duties related to the management of the Bank.

The following are decrees issued by the Board of Directors in 2025:



Date	Subject
21 January 2025	Board of Directors Decree of PT Bank Mandiri (Persero) Tbk on the Appointment of the Team and Reviewers for the Procurement of Audit Services (Public Accounting Firm) and Tax Consultant for the Issuance of Bank Mandiri's Global Bond 2025
22 January 2025	Board of Directors Decree on the Implementation of IT Initiatives in 2025
30 January 2025	Integrated Governance Committee
31 January 2025	Implementation of Non-IT Initiatives in 2025
13 February 2025	Composition of the Tender Committee for the Procurement of the Construction Contractor for the Development of the Flat at Jl. Juanda No. 25, Jakarta
14 February 2025	Signing of the Board of Directors Decree on the Establishment of the Tender Committee for the Procurement of Operational Leased Official Vehicles (KDS) for 2025–2026
11 March 2025	Board of Directors Decree on the Establishment of the Tender Committee for the Procurement of the Construction Contractor for the Development of the Pancoran Flat, Jakarta, Using the Design and Build Method
27 March 2025	Assignment as Executive Officer in Charge of Network and Retail Funding
27 March 2025	Assignment as Executive Officer in Charge of Finance and Strategy
27 March 2025	Assignment as Executive Officer in Charge of Treasury and International Banking
27 March 2025	Assignment as Executive Officer in Charge of Consumer Banking
27 March 2025	Assignment as Executive Officer in Charge of Corporate Banking
27 March 2025	Allocation of Duties and Authorities of the Members of the Board of Directors and the Appointment of Substitute Directors, Regional Supervisory Directors, and Subsidiary Supervisory Directors
10 April 2025	Organizational Structure
10 April 2025	SEVP of Special Asset Management
10 April 2025	SEVP of Institutional Relations
10 April 2025	SEVP of Corporate Banking
10 April 2025	Allocation of SEVP Responsibilities
17 April 2025	Guidelines and Rules of Procedure of the Board of Directors of PT Bank Mandiri (Persero) Tbk
29 April 2025	Determination of the Membership of the Remuneration and Nomination Committee
29 April 2025	Determination of the Membership of the Integrated Governance Committee
29 April 2025	Determination of the Membership of the Risk Monitoring Committee
29 April 2025	Determination of the Membership of the Audit Committee
30 April 2025	Establishment of the Procurement Team for Climate Risk Management & Scenario Analysis (CRMS) Initiative Consulting Services 2025
30 April 2025	Decree on Employee Termination Due to Resignation
20 May 2025	Transformation Committee (TFC)
20 May 2025	Policy & Procedure Committee (PPC)
20 May 2025	Integrated Risk Committee (IRC)
20 May 2025	Human Capital Policy Committee (HCPC)
20 May 2025	Capital & Subsidiaries Committee (CSC)
20 May 2025	Business Committee (BC)
20 May 2025	Assets & Liabilities Management Committee (ALCO)
20 May 2025	Corporate Social and Environmental Responsibility Committee (TJSL)
20 May 2025	Information Technology & Digital Banking Committee (ITDC)
20 May 2025	Credit Policy Committee (CPC)
20 May 2025	Risk Management Committee (RMC)
30 May 2025	Executive Committee
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE) – PAK ABU
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE) – HELMY
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE) – Alexander Diplo
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE) – Mr. Ari
30 May 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
23 June 2025	Assessment of Bank Mandiri's Risk Maturity Index (RMI) for 2025
1 July 2025	Termination of Employment Agreement

Date	Subject
1 July 2025	Employee Termination Due to Resignation
14 July 2025	Procurement of Audit Services (Public Accounting Firm) in Relation to the Issuance of Bank Mandiri Sustainable Bond Public Offering Program (PUB) I 2025
18 July 2025	Employee Termination
30 July 2025	Employee Termination
30 July 2025	Employee Termination Due to Resignation
30 July 2025	Establishment of the Tender Committee for the General Tender of Construction Services Procurement
1 August 2025	General Tender
19 August 2025	Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
26 August 2025	Assignment as Executive Officer
26 August 2025	Assignment as Executive Officer in Charge of Information Technology
26 August 2025	Appointment of Acting SEVP and Supporting SEVP for the Regional Supervisory Director
26 August 2025	Allocation of Duties and Authorities of the Members of the Board of Directors and the Appointment of Substitute Directors, Regional Supervisory Directors, and Subsidiary Supervisory Directors
29 August 2025	Determination of the Membership of the Remuneration and Nomination Committee
29 August 2025	Determination of the Membership of the Integrated Governance Committee
29 August 2025	Determination of the Membership of the Risk Monitoring Committee
29 August 2025	Determination of the Membership of the Audit Committee
2 September 2025	Appointment and Determination of the SEVP of Information Technology
03 September 2025	Employee Appointment
08 September 2025	Employee Appointment
16 September 2025	Approval of the Share Transfer of PT Semen Kupang
30 September 2025	Employee Termination
30 September 2025	Employee Termination
07 October 2025	Employee Termination
13 October 2025	Employee Termination
17 October 2025	Establishment of the Negotiation Team and Granting of Authority for the Preparation of the Collective Labor Agreement (CLA) of PT Bank Mandiri (Persero) Tbk
17 October 2025	Organizational Structure
29 October 2025	Establishment of the Team and Reviewers for the Procurement of Public Accountant (PA) and Public Accounting Firm (KAP) Services to Conduct the Audit of the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk and Its Subsidiaries, the Audit of the Financial Statements of the Micro and Small Business Funding Program (PUMK) of PT Bank Mandiri (Persero) Tbk, and Other Professional Engagements for the Period Ending 31 December 2026 ("Procurement of PA and KAP Services of Bank Mandiri 2026")
11 November 2025	Board of Directors Decree on the Establishment of the Team and Reviewers for the Procurement of Limited Review Services on Bank Mandiri's Financial Statements as of 31 October 2025 in Relation to Project Alpha 2025 (Limited Review Services Procurement – Project Alpha 2025)
19 November 2025	Board of Directors Decree on Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
19 November 2025	Board of Directors Decree on Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
19 November 2025	Board of Directors Decree on Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
19 November 2025	Board of Directors Decree on Employee Termination Due to Appointment as Director of a State-Owned Enterprise (SOE)
28 November 2025	Board of Directors Rules of Procedure
28 November 2025	Board of Directors Decree on the Appointment and Determination of the SEVP of Operations
1 December 2025	Appointment of the Group Head of Corporate Secretary Group
1 December 2025	Termination of the Group Head of Corporate Secretary Group
17 December 2025	Employee Termination
22 December 2025	Organizational Structure

Annual Strategy Review

The Board of Directors conducts a comprehensive review of the annual strategy at the end of each year to ensure the Company's readiness for the year ahead. In 2025, this process was carried out through Board meetings that refined the work plan to remain aligned with the Company's strategic priorities and objectives.



Corporate Strategy Evaluation

The Company's strategy is evaluated regularly to ensure alignment with its Vision, Mission, and evolving business landscape. This evaluation involves the Board of Directors and Bank Mandiri executives through structured discussion forums for the preparation of the Corporate Work Plan and Budget (RKAP), the Long-Term Corporate Plan (RJPP), and the Sustainable Finance Action Plan (RAKB).

These discussions assess performance achievements, review sustainability initiatives, and determine business direction to navigate challenges and capture emerging opportunities. The integration of RAKB ensures that sustainable finance principles are embedded in the Company's strategy in line with regulatory requirements and support long-term environmental, social, and governance (ESG) objectives.

The RKAP is formulated based on the RJPP and incorporates the RAKB through a collaborative, cross-functional process before being submitted to the Board of Commissioners for approval. This approach ensures that the Company's strategy remains aligned with its long-term goals while advancing responsible and sustainable business practices.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

The performance assessment process for the Board of Directors is done based on the achievement of the Key Performance Indicators (KPIs) of the Board of Directors, both individually and collectively. This assessment is conducted by the Shareholders through the mechanism of the GMS.

Individual Director Performance Assessment

President Director	<ol style="list-style-type: none"> 1. Achievement of collegial performance of the Board of Directors. 2. Fulfilment of internal control in every line of defense. 3. Implementation of the Company's Compliance as a Public Company. 4. Achievement of business volume growth in the region. 5. Achievement of funding/Fee Based Income growth in the region. 6. Achievement of digital transactions volume growth by customers in the region. 7. Maintain Assets Quality/Performing Loans.
Vice President Director	<ol style="list-style-type: none"> 1. Achievement of collegial performance of the Board of Directors. 2. Improvement of litigation settlement percentage compared to the previous year. 3. Achievement of Special Assets Management targets. 4. Achievement of Loans Restructuring. 5. Settlement of Non-Performing Loans. 6. Improvement of Non-Performing Loans Quality, to become Performing Loans.
Director of Commercial Banking	<ol style="list-style-type: none"> 1. Achievement of business volume growth of Commercial Banking segment. 2. Achievement of funding/Fee Based Income growth in Commercial Banking segment. 3. Achievement of customers digital transactions volume growth of Commercial Banking segment. 4. Maintaining Assets Quality/Performing Loans.
Director of Corporate Banking	<ol style="list-style-type: none"> 1. Achievement of business volume growth of Corporate Banking segment. 2. Achievement of funding/Fee Based Income growth in Corporate Banking segment. 3. Achievement of customers digital transactions volume growth of Corporate Banking segment. 4. Maintaining Assets Quality/Performing Loans.
Director of Network & Retail Funding	<ol style="list-style-type: none"> 1. Achievement of business volume growth of Retail Banking segment. 2. Achievement of acquisition targets of agents banking and financial inclusion of derivative agents. 3. Achievement of funding/Fee Based Income growth in Retail Banking segment. 4. Achievement of customers digital transactions volume growth of Retail Banking segment. 5. Maintaining Assets Quality/Performing Loan.
Director of Risk Management	<ol style="list-style-type: none"> 1. Ensuring the implementation of proper risk management in accordance with the articles of association, risk management policies, internal control system policies, standard procedures, and external regulations. 2. Ensuring the implementation of risk management culture at all levels of the organization. 3. Ensuring the implementation of all risk management to determine risk appetite, risk thresholds, and integrated risk management strategies, as well as capital adequacy.
Director of Information Technology	<ol style="list-style-type: none"> 1. Implementation of effective technology and information governance. 2. Achievement of availability of information security management system. 3. Implementation of Information Technology projects with project charters. 4. Achievement of conformity between Information Technology with the needs of management information systems and the needs of the Bank's business activities.

Director of Operations	<ol style="list-style-type: none"> 1. Implementation of the Company's management in accordance with the duties determined in the GMS or the Board of Directors' Meeting. 2. Implementation of the Company's operations strategy, consolidation of communication, and programs. 3. Achievement of Fee Based Income growth. 4. Achievement of business transactions growth.
Director of Treasury & International Banking	<ol style="list-style-type: none"> 1. Maintaining the Company's liquidity. 2. Management implementation banking book, trading activity, and dealing activities as well marketing which includes foreign Exchange Transactions, securities, derivative products treasury, and trade services according to that target set. 3. Achievement of Fee increase Based Income.
Director of Finance & Strategy	<ol style="list-style-type: none"> 1. Maintaining bank soundness rating. 2. Maintaining CAR ratio between 20%-21%. 3. Business Realization according to Work Plan & Budget/Bank Business Plan. 4. Achievement of set financial ratios. 5. The result of KPKU assessment is at least the same as the previous year.
Director of Human Capital and Compliance	<ol style="list-style-type: none"> 1. Achievement of compliance in Bank Mandiri. 2. Achievement of a reduction in the ratio of fines imposed by the regulator. 3. Achievement of Human Capital management strategies and targets.
Director of Consumer Banking	<ol style="list-style-type: none"> 1. Achievement of increased business volume in the Consumer Banking segment. 2. Achievement of increased funding and fee-based income in the Consumer Banking segment. 3. Achievement of increased digital transaction volume by customers in the Consumer Banking segment. 4. Maintaining asset quality / performing loans.

Board of Directors Performance Assessment Results

No.	KPI	Weight	Indicators	Score
A. Economy and Social Values for Indonesia		58%		57.08
Financial				27.89
1	Pre-Provision Operating Profit (PPOP) Consolidation	12%	According to RKAP	10.96
2	Return on Equity (ROE) Tier 1 Consolidation	10%	According to RKAP	9.89
3	Total Shareholder Return (TSR)	8%	According to Target	7.04
Operational				16.32
1	Cost of Credit (CoC) (Parent Only)	8%	According to RKAP	8.80
2	Cost to Income Ratio	8%	According to RKAP	7.52
Social				12.87
1	Disbursement of KUR.	7%	According to Target	7.37
2	NPS For Bank	5%	According to Target	5.50
B. Business Model Innovation		13%		11.47
1	CASA Ratio Consolidation	6%	According to RKAP	5.50
2	Non-Wholesale Loan Growth from the Wholesale Ecosystem (Parent Only)	7%	According to RKAP	5.97
C. Leadership in Technology		10%		11.00
1	Jumlah Pengguna Aktif Livin'	5%	According to Target	5.50
2	Cyber Security Breach (Parent Only)	5%	According to Target	5.50
D. Investment Enhancement		11%		11.94
1	Rating Environment, Social, Government (ESG)	5%	Rating	5.50
2	Sustainable Financing/Loans (Parent Only)	6%	According to Target	6.44
E. Talent Development		8%		8.40
1	Human Capital Transformation (100% of target: Women – 26.5%)	2%	According to Target	2.00
2	Human Capital Transformation (100% of target: Young Employees – 21%)	2%	According to Target	2.00
3	Human Capital Transformation (100% of target: Employee Productivity – Rp740.00 million per employee)	4%	According to Target	4.40
Total		100%		99.89%



PERFORMANCE ASSESSMENT OF THE COMMITTEE UNDER THE BOARD OF DIRECTORS AND ASSESSMENT BASIS

Throughout 2025, the Executive Committees under the Board of Directors fulfilled their mandates in overseeing the Bank's operational and strategic areas. Each committee played a critical role in ensuring the effective execution of strategies, the achievement of operational goals, and the consistent application of governance frameworks. The performance assessment highlights the significant contribution of the Executive Committees in supporting effective management and the achievement of Bank Mandiri's strategic objectives throughout 2025. Below is the performance summary of each committee during 2025:

Assets & Liabilities Management Committee (ALCO)	Assets & Liabilities Management Committee (ALCO) has effectively carried out its duties, supporting the Board of Directors in among others managing asset and liability strategies, setting interest rates, and maintaining liquidity, as well as monitoring the financial indicators within the Recovery Plan. In 2025, ALCO held 26 (twenty six) meetings and 2 (two) circular decisions focusing on its work plan and critical issues.
Business Committee	Business Committee (BC) has effectively carried out its duties, supporting the Board of Directors in shaping the Company's integrated business strategy, overseeing product and activity management, and optimizing marketing strategies for Wholesale and Retail Banking. In 2025, the Committee conducted 9 (nine) meetings addressing key agenda items and issues.
Capital & Subsidiaries Committee	The Capital and Subsidiaries Committee (CSC) has carried out its duties effectively in supporting the Board of Directors, particularly in managing the Company's capital and overseeing Subsidiaries. These duties include formulating capital management strategies, recommending corporate actions, determining Subsidiary management strategies including capital injections and divestments, proposing the appointment and/or dismissal of members of the Board of Directors and/or Board of Commissioners of Subsidiaries, as well as determining remuneration for members of the Board of Directors and/or Board of Commissioners of Subsidiaries. The CSC held 23 (twenty-three) meetings throughout 2025.
Human Capital Policy Committee	Human Capital Policy Committee (HCPC) has effectively carried out its duties, supporting the Board of Directors in among others devising the Company's human capital strategies, organizational development, and strategic directions for Human Capital Information Systems. The Committee conducted 14 (Fourteen) meetings in 2025 as per its work plan.
Information Technology & Digital Banking Committee	The Information Technology & Digital Banking Committee (ITDC) has effectively carried out its duties in supporting the Board of Directors in decision-making related to the IT Strategic Plan, IT Development Plan, and strategic IT initiatives within its authority. In 2025, ITDC held 5 (five) decision-making sessions.
Integrated Risk Committee	Integrated Risk Committee (IRC) has effectively fulfilled its duties in supporting the Board of Directors by overseeing the implementation of Integrated Risk Management across the Group. IRC ensured the adequacy of risk identification, measurement, and monitoring processes, as well as the alignment of risk management policies and strategies. Throughout 2025, IRC convened 4 (four) online meetings and gave 1 (one) circular recommendations.
Policy & Procedure Committee	The Policy & Procedure Committee (PPC) has effectively carried out its duties in supporting the Board of Directors, including regulating corporate policies through Mandiri Group Regulations, policies, or procedures, and granting authority to corporate officials on an ex-officio basis. In 2025, PPC issued a total of 37 (thirty-seven) decisions, with 1 (one) decision made through meeting and 36 (thirty-six) decisions made through circular decisions.
Risk Management Committee	Risk Management Committee (RMC) has effectively carried out its duties, supporting the Board of Directors in the implementation of effective risk management process and system by ensuring the adequacy of the implementation of identification, measurement, risk monitor, and the determination of risk management policy and strategy. In 2025, the Committee approved 13 (thirteen) decisions through 8 (nine) meetings and 4 (four) circular
Credit Policy Committee	Credit Policy Committee Category A (CPC A) is a committee established to assist the Board of Directors in formulating credit policies, overseeing policy implementation, monitoring the development and condition of the credit or financing portfolio, and providing recommendations for corrective actions. In 2025, CPC A approved 1 (one) circular decision. Credit Policy Committee Category B (CPC B) is a committee established to assist the Board of Directors in reviewing and/or evaluating matters related to Management Limits and in establishing Management Limits in accordance with its decision-making authority. In 2025, CPC B approved 5 (five) decisions through 4 (four) meetings and 1 (one) circular decision.
Transformation Committee	Transformation Committee (TFC) has effectively carried out its duties, supporting the Board of Directors in among others overseeing the Bank's transformation initiatives, ensuring alignment with strategic objectives. The Committee held 2 (two) meetings in 2025.
Credit Committee	Credit Committee/Credit Committee Meeting (RKK) has effectively carried out its duties, supporting the Board of Directors in among others managing loan disbursement decisions within its authority limits. In 2025, the Committee has made 3,123 loans decisions, consisting of 1,013 in the Corporate segment, 1,775 in the Commercial segment, 64 in the SAM segment, and 271 in the SME segment.
Komite Tanggung Jawab Sosial dan Lingkungan	Social & Environmental Responsibility Committee (SERC) has effectively carried out its duties, supporting the Board of Directors in among others mapping and preparing the Company's Social & Environmental Responsibility Program (TJSL). The Committee held 2 (two) meetings in 2025, focusing on work plan execution and priority issues.