

MEETING SUMMARY
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS' RESOLUTIONS
PT BANK MANDIRI (PERSERO) Tbk.

Board of Directors of PT Bank Mandiri (Persero) Tbk. (herein after shall be referred to as the “**Company**”) having its domicile in South Jakarta, hereby informs that the Annual General Meeting of Shareholders for Financial Year 2022 (hereinafter shall be referred to as the “**Meeting**”) has been held on:

Day, dated : Tuesday, March 14, 2023
Time : 14.20 to 16.49 WIB (Western Indonesia Time Zone)
Place : Auditorium Plaza Mandiri 3rd Floor
Jl. Jend. Gatot Subroto Kav 36-38, Jakarta 12190

The meeting was chaired by Mr. Muhamad Chatib Basri, as the President Commissioner/Independent Commissioner of the Company by virtue of the resolution of Meeting of the Board of Commissioners of the Company of January 5, 2023 pursuant to the Minutes of Meeting of Board of Commissioners No. DK.INT/1/2023, attended by members of the Board of Commissioners and the Board of Directors of the Company as follows:

Board of Commissioners:

President / Independent Commissioner : Mr. Muhamad Chatib Basri;
Vice President / Independent Commissioner : Mr. Andrinof A. Chaniago;
Independent Commissioner : Mr. Boedi Armanto;
Independent Commissioner : Ms. Loeke Larasati Agoestina;
Independent Commissioner : Mr. Muliadi Rahardja
Commissioner : Mr. Rionald Silaban;
Commissioner : Ms. Nawal Nely
Commissioner : Mr. Arif Budimanta;
Commissioner : Mr. Faried Utomo;
Commissioner : Mr. Muhamad Yusuf Ateh

Board of Directors:

President Director : Mr. Darmawan Junaidi;
Vice President Director : Ms. Alexandra Askandar;
Risk Management Director : Mr. Ahmad Siddik Badruddin;
Compliance and HR Director : Mr. Agus Dwi Handaya;
Treasury and International Banking Director : Mr. Panji Irawan;

Commercial Banking Director	: Mr. Riduan;
Network and Retail Banking Director	: Mr. Aquarius Rudianto;
Operation Director	: Mr. Toni Eko Boy Subari;
Corporate Banking Director	: Ms. Susana Indah Kris Indriati;
Institutional Relations Director	: Mr. Rohan Hafas;
Finance and Strategic Director	: Mr. Sigit Prastowo;
Information Technology Director	: Mr. Timothy Utama;

as well as the Shareholders and/or Proxies of Shareholders who were both physically and electronically present through the Electronic General Meeting System of the Kustodian Sentral Efek Indonesia (hereinafter referred to as "eAsy.KSEI), represented the all 42,004,733,985 shares including Series A Dwiwarna Shares or constituted 90.0101443% of the total shares with valid voting rights issued by the Company until the Meeting day, comprising 46,666,666,666 shares consisting of:

- 1 (one) Series A Dwiwarna Shares; and
- 46,666,666,665 (forty-six billion six hundred sixty-six million six hundred sixty six thousand six hundred and sixty five) series B shares;

by relying on the Company's Shareholders Register as per 17 February 2023 until 16.00 of Western Indonesian Time.

Meeting Agenda

The Meeting was held with the Meeting Agenda as follows:

1. Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners' Supervisory Tasks Report and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for 2022 Financial Year, as well as the granting of a full release and discharge (*volledig acquit et de charge*) to the Board of Directors for the management actions of the Company and the Board of Commissioners for the supervisory actions of the Company that have been dedicated during 2022 Financial Year.
2. Approval for the use of the Company's net profits for 2022 Financial Year.
3. Determination of remuneration (salary/honorarium, facilities, and benefits) in 2023 and *Tantiem* for 2022 Financial Year for the Board of Directors and the Board of Commissioners of the Company.
4. Determination of Public Accountants (AP) and/or Public Accounting Firms (KAP) to audit the Company's Consolidated Financial Statements and Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2023 Financial Year.
5. Approval of the Company's Resolution Plan.
6. Approval of the Company's Stock Split with ratio of 1:2 or from IDR250.00 (two hundred and fifty Rupiah) per share to become IDR125.00 (one hundred twenty-five Rupiah) per share.
7. Approval of amendments to the Company's Articles of Association.

8. Changes in the composition of the Company's Board of Management.

Question and Answer Session

In each Agenda of the Meeting, an opportunity was given to the Shareholders and Proxies of the Shareholders of the Company who were physically or electronically present to raise questions and/or opinions. In the First Agenda of the Meeting, the Shareholders of Series A Dwiwarna through their proxies provided responses which were delivered directly and there were 2 (two) questioners, but since the questions were not relevant, the questions were not read out. Furthermore, in the Second to Fourth Agenda of the Meeting, there were no Shareholders nor Proxy of Shareholders raised questions and/or opinions. In the Fifth Agenda of the Meeting, there was 1 (one) questioner but since the question was not relevant, the question was not read out and in the Sixth to Eighth Agenda of the Meeting, there were no Shareholders nor Proxy of Shareholders raised questions and/or opinions.

Mechanism for Resolution Making

That the resolutions-making mechanism in the Meeting was performed by deliberation to reach a mutual consensus in accordance with Article 40 of the Financial Services Authority Regulation Number .15/2020 with due observance of Article 28 of POJK No.15/2020 concerning Plan and Performance of the General Meeting of Shareholders of Public Companies ("POJK No. 15/2020") with the due regard to Article 28 of POJK No. 15/2020. In the event that deliberation for reaching a mutual consensus is not reached, the decision shall be taken by voting, accordingly. The voting mechanism was performed in an open manner calculated from the votes legally cast from the Meeting and through eASY.KSEI, except for the Eighth Agenda of the Meeting, the voting was performed with the unsigned closed voting ballots.

Independent Party for Voting count

The company has appointed an independent party, i.e. the Notary Utiek R. Abdurachman SH., MLI., MKn and PT Datindo Entrycom for performing the votes count and/or validation of their Shareholders or their proxies.

Meeting Resolutions

Performance of the Meeting and each resolution of each Meeting Agenda have been stated in the deed of "Minutes of the Annual General Meeting of Shareholders of the Limited Liability Company (Persero) of PT BANK MANDIRI Tbk or abbreviated as PT BANK MANDIRI (PERSERO) Tbk" dated March 14, 2023 number 11, drawn up before the Notary Utiek R. Abdurachman SH., MLI., MKn, that principally resolved the followings:

In the First Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	23,222,225	262,413,316	41,719,098,444
Percentage	0.0552848%	0.6247232%	99.3199920%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

Therefore:

“The meeting with the majority votes namely 41,981,511,760 shares or constituted 99.9447152% of the total votes cast in the Meeting have resolved:

1. Approving the Company's Annual Report including the Board of Commissioners' Report on the Implementation of the Company's Supervisory Tasks for the financial year ended on December 31st, 2022.
2. Ratifying:
 - a. The Company's Consolidated Financial Statements for the Financial Year ended on December 31st, 2022 which have been audited by the Public Accounting Firm TANUDIREDDJA, WIBISANA, RINTIS and Partners (a member firm of the PricewaterhouseCoopers Global network) in accordance with its report Number 00023/2.1025/AU.1/07/0229-2/1/I/2023 dated January 31, 2023, with a fair audit opinion in all material respects (unqualified opinion); and
 - b. Financial Statements of the Micro and Small Business Funding Program (PUMK) for the Financial Year ended on December 31st, 2022 which have been audited by the Public Accounting Firm TANUDIREDDJA, WIBISANA, RINTIS and Partners (a member firm of the PricewaterhouseCoopers Global network) in accordance with its report Number 00027/2.1025/AU.2/07/0229-2/1/I/2023 dated January 30th, 2023, with a fair audit opinion in all material respects (unqualified opinion).
3. By the approval of the Company's Annual Report and the Implementation of the Company's Board of Commissioners Tasks Report for the Financial Year ended on December 31st, 2022, as well as the approval of the Company's Consolidated Financial Statements for the Financial Year ended on December 31st, 2022 and the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the Financial Year ended December 31st, 2022, the General Meeting of Shareholders grants full a release and discharge (*volledig acquit at de charge*) to all members of the Board of Directors for the management of the Company and to the Board of Commissioners for the supervision of the Company that has been dedicated during 2022 Financial Year, to the extent that such actions do not constitute a criminal offense, and are reflected in the aforementioned reports.”

In the Second Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	0	150,810,087	41,853,923,898
Percentage	0%	0.3590312%	99.6409688%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

Therefore:

“The meeting with the unanimous votes namely 42,004,733,985 shares or constituting 100% of the total votes cast in the Meeting have resolved:

Approve and determine the use of the consolidated Net Income attributed to the owner of the parent entity for 2022 Financial Year amounting to IDR41,170,637,183,351.00 (forty-one trillion one hundred seventy billion six hundred thirty-seven million one hundred eighty-three thousand three hundred fifty-one Rupiah) as follows:

1. 60% of the Company's Consolidated Net Income for 2022 Financial Year or IDR24,702,382,310,010.60 (twenty-four trillion seven hundred two billion three hundred eighty-two million three hundred ten thousand ten Rupiah and sixty cents) will be distributed as cash dividends to the Shareholders of the Company with the following provisions:
 - a. special dividends for the Republic of Indonesia which is a Shareholder of the Company with 52% ownership of the Company's issued and paid-up capital or amounting to IDR12,845,238,801,205.50 (twelve trillion eight hundred forty-five billion two hundred thirty-eight million eight hundred one thousand two hundred five Rupiah and fifty cents) will be credited into the State General Treasury Account.
 - b. for the ownership of 48% public shares worth IDR11,857,143,508,805.10 (eleven trillion eight hundred fifty-seven billion one hundred forty-three million five hundred eight thousand eight hundred five Rupiah and ten cents) will be distributed to the Shareholders in accordance with their respective ownership portions.
 - c. grant a power and authority to the Board of Directors of the Company with the right of substitution to determine the schedule and mechanism for the distribution of dividends for 2022 Financial Year in accordance with the applicable regulations.
2. 40% or IDR16,468,254,873,340.40 (sixteen trillion four hundred sixty-eight billion two hundred fifty-four million eight hundred seventy-three thousand three hundred forty Rupiah and forty cents) shall be designated as the Retained Earnings.

In the Third Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	2,307,899,664	235,432,617	39,461,401,704
Percentage	5.4943799%	0.5604907%	93.9451294%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

Therefore:

“The meeting with the majority votes namely 39,696,834,321 shares or constituting 94.5056201% of the total votes cast in the Meeting have resolved:

1. Granting a power and authority to the Company's Series A Dwiwarna Shareholder to determine the amount of *tantiem* (bonus) for 2022 Financial Year, as well as determine the honorarium, facilities and benefits for members of the Company's Board of Commissioners for the Year 2023.
2. Granting a power and authority to the Company's Board of Commissioners with a prior written approval from the Company's Series A Dwiwarna Shareholder to determine the amount of *tantiem* (bonus) for 2022 Financial Year, as well as determine the salary, facilities and benefits for members of the Company's Board of Directors for the Year 2023.”

In the Fourth Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	713,300	150,813,187	41,853,207,498
Percentage	0.0016981%	0.3590385%	99.6392633%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

Therefore:

“The meeting with the majority votes namely 42,004,020,685 shares or constituting 99.9983019% of the total votes cast in the Meeting have resolved:

1. Appointing the Public Accountant Firm *TANUDIREDDJA, WIBISANA, RINTIS and Partners* (a member firm of PricewaterhouseCoopers Global network) as the Public Accountant Firm and LUCY LUCIANA SUHENDA as the Public Accountant who will audit the Company's Consolidated Financial Statements and Financial Statements of the Company's Micro and Small Business Funding Program (PUMK) for 2023 Financial Year.
2. Granting a power of attorney to the Company's Board of Commissioners to determine the honorarium and other requirements for the Public Accountant Firm, as well as to determine the substitute Public Accountant Firm and/or Public Accountant in the event that the Public Accounting Firm *TANUDIREDDJA, WIBISANA, RINTIS and Partners* (member firm of PricewaterhouseCoopers Global network) and LUCY LUCIANA SUHENDA as the Public Accountant, due to any reasons, will be unable to complete the audit of the Company's Consolidated Financial Statements and the Financial Statements of the Micro and Small Business Funding Program for 2023 Financial Year.

In the Fifth Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	0	166,180,676	41,838,553,309
Percentage	0%	0.3956237%	99.6043763%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes

Therefore:

"The meeting with the unanimous votes namely 42,004,733,985 shares or constituting 100% of the total votes cast in the Meeting have resolved:

Approve the Company's Resolution Plan in order to comply with the provisions of the Deposit Insurance Corporation Regulation Number 1 of 2021 concerning Resolution Plan for Commercial Banks.

In the Sixth Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	4,100	150,810,787	41,853,919,098
Percentage	0.0000098%	0.3590328%	99.6409574%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes

Therefore:

“The meeting with the majority votes namely 42,004,729,885 shares or constituting 99.9999902% of the total votes cast in the Meeting have resolved:

1. Approving the implementation of the Company's Stock Split with a ratio of 1:2 or from IDR250.00 (two hundred and fifty Rupiah) per share will become IDR125.00 (one hundred and twenty-five Rupiah) per share with the following provisions:
 - a. Series A Dwiwarna shares into 2 (two) shares with nominal value as follows:
 - i. 1 (one) Series A Dwiwarna share will be retained as the Series A Dwiwarna share owned by the Republic of Indonesia with a nominal value of IDR125.00 (one hundred twenty-five Rupiah) per share; and
 - ii. 1 (one) Series A Dwiwarna share will become 1 (one) Series B share owned by the Republic of Indonesia with a nominal value of IDR125.00 (one hundred twenty-five Rupiah) per share;
 - b. Series B shares from IDR250.00 (two hundred fifty Rupiah) per share will become IDR125.00 (one hundred twenty-five Rupiah) per share;
2. Approving to grant a power and authority to the Board of Directors of the Company with the right of substitution to take all necessary actions in implementing the Stock Split in accordance with the applicable laws and regulations, including but not limited to determining the procedures and schedule for the implementation of the Stock Split, restating the resolution regarding the Sixth Agenda in a Notarial Deed and submitting it to the competent authorities, as well as performing all actions as deemed necessary and useful for such purposes with no exemption.”

In the Seventh Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	6,944,927,734	153,276,217	34,906,530,034
Percentage	16.5336786%	0.3649022%	83.1014191%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes

Therefore:

“The meeting with the majority votes namely 35,059,806,251 shares or constituting 83.4663214% of the total votes cast in the Meeting have resolved:

1. Approving the amendment to Article 4 of the Company's Articles of Association in relation to the Company's Stock Split.
2. Approving the amendment to Article 3 of the Company's Articles of Association in connection with the adjustment to the Indonesian Standard Industrial Classification (KBLI) 2020.
3. Granting a power and authority to the Board of Directors with the right of substitution to take all necessary actions related to the resolutions of the Seventh Agenda of the Meeting, including but not limited to preparing and restating the entire Articles of Association of the Company in a Notarial Deed and submitting it to the competent authorities to obtain approval and/or receipt of notification of the amendment to the Articles of Association of the Company, perform all actions everything as deemed necessary and useful for such purposes with none of them being excluded.

In the Eighth Meeting Agenda:

Following are the voting count:

RESULTS	DISSENTING	ABSTAIN	AFFIRMATIVE (Including one Series A Dwiwarna Share)
Number of Shares	10,364,791,248	745,987,775	30,893,954,962
Percentage	24.6752932%	1.7759612%	73.5487457%

In accordance with the provisions of the Meeting Rules, Shareholders who do not vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes

Therefore:

“The meeting with the majority votes namely 31,639,942,737 shares or constituting 75.3247068% of the total votes cast in the Meeting have resolved:

1. Honorably dismiss the following names as the Company’s Board of Management:
 - 1) Mrs. ALEXANDRA ASKANDAR as the Vice President Director;
 - 2) Mr. PANJI IRAWAN as the Treasury and International Banking Director;
 - 3) Mr. AGUS DWI HANDAYA as the Compliance and Human Resources Director;
 - 4) Mr. RIDUAN as the Commercial Banking Director;
 - 5) Mr. BOEDI ARMANTO as the Independent Commissioner;

each of them was appointed based on the Resolution of the 2017 Financial Year GMS dated March 21, 2018 in conjunction with the Extraordinary General Meeting of Shareholders (EGMS) 2019 dated December 9, 2019 in conjunction with 2020 EGMS dated October 21, 2020. Resolution of the 2017 Financial Year GMS dated March 21, 2018 in conjunction with 2019 EGMS dated December 9, 2019 in conjunction with GMS of Financial year 2018 dated May 16, 2019 in conjunction with 2019 EGMS dated December

9, 2019 in conjunction with 2020 EGMS dated October 21, 2020, Resolution of the 2017 Financial Year GMS dated March 21, 2018 in conjunction with GMS of Financial year 2018 dated May 16, 2019, Resolution of EGMS of 2019 dated January 7, 2019, and the Resolution of the Annual GMS of the Financial Year 2019 dated February 19, 2020, as of the closing of the GMS, with gratitude for the contribution of their energy and thoughts dedicated during their tenures as the Company's Board of Management.

2. Appointing the names mentioned below as the Company's Board of Management:
 - 1) Mrs. ALEXANDRA ASKANDAR as the Vice President Director;
 - 2) Mrs. EKA FITRIA as the Treasury and International Banking Director;
 - 3) Mr. AGUS DWI HANDAYA as the Compliance and Human Resources Director;
 - 4) Mr. RIDUAN as the Commercial Banking Director;
 - 5) Mr. HERU KRISTİYANA as the Independent Commissioner;
 - 6) Mr. ZAINUDIN AMALI as the Independent Commissioner;
3. The term of office of the appointed members of the Board of Directors and the Board of Commissioners as referred to in point 2, shall be in accordance with the provisions of the Articles of Association of the Company, with due observance of the laws and regulations in the Capital Market sector and without prejudice to the right of the GMS to dismiss them at any time.
4. By the dismissal and appointment of members of the Board of Directors and the Board of Commissioners of the Company as referred to in point 1 and point 2, the composition of the members of the Board of Directors and Board of Commissioners of the Company shall be as follows:
 - a. Board of Directors
 - 1) President Director : Mr. DARMAWAN JUNAIIDI;
 - 2) Vice President Director : Mrs. ALEXANDRA ASKANDAR;
 - 3) Corporate Banking Director : Mrs. SUSANA INDAH KRIS INDRIATI;
 - 4) Commercial Banking Director : Mr. RIDUAN;
 - 5) Treasury and International Banking Director : Mrs. EKA FITRIA;
 - 6) Network and Retail Banking Director : Mr. AQUARIUS RUDIANTO;
 - 7) Operation Director : Mr. TONI EKO BOY SUBARI;
 - 8) Compliance and Human Resources Director : Mr. AGUS DWI HANDAYA;
 - 9) Institutional Relations Director : Mr. ROHAN HAFAS;
 - 10) Risk Management Director : Mr. AHMAD SIDDIK BADRUDDIN;
 - 11) Information Technology Director : Mr. TIMOTHY UTAMA;
 - 12) Finance and Strategy Director : Mr. SIGIT PRASTOWO.
 - b. Board of Commissioners
 - 1) President Commissioner/ Independent : Mr. MUHAMAD CHATIB BASRI;
 - 2) Vice President Commissioner/ Independent : Mr. ANDRINOF A. CHANIAGO;

3) Commissioner	:	Mr. RIONALD SILABAN;
4) Commissioner	:	Mrs. NAWAL NELY;
5) Commissioner	:	Mr. ARIF BUDIMANTA;
6) Commissioner	:	Mr. FARIED UTOMO;
7) Commissioner	:	Mr. MUHAMMAD YUSUF ATEH;
8) Independent Commissioner	:	Mr. HERU KRISTİYANA;
9) Independent Commissioner	:	Mrs. LOEKE LARASATI AGOESTINA;
10) Independent Commissioner	:	Mr. MULIADI RAHARDJA;
11) Independent Commissioner	:	Mr. ZAINUDIN AMALI.

5. The new appointed members of the Board of Directors and Board of Commissioners as referred to in point 2 may only commence performing their tasks after obtaining approval from the Financial Services Authority (OJK) for the Fit and Proper Test and complying with the applicable laws and regulations. In the event that the members of the Board of Directors and the Board of Commissioners of the Company, in fact, are not approved as members of the Board of Directors and the Board of Commissioners in the Fit and Proper Test by the OJK, the members of the Board of Directors and the Board of Commissioners of the Company shall be honorably dismissed from the date of the decision of the OJK Fit and Proper Test results.
6. Members of the Board of Directors and the Board of Commissioners appointed as referred to in point 2 who are still serving in other positions that are prohibited by laws and regulations to be concurrently held by members of the Board of Directors or the Board of Commissioners of the State-Owned Enterprises, the concerned person must resign or be dismissed from his/her position.
7. Requesting the Board of Directors to submit a written request to the OJK for the implementation of the Fit and Proper Test for the new appointed members of the Board of Directors and the Board of Commissioners as referred to in point 2.
8. Granting a power of attorney with the rights of substitution to the Board of Directors of the Company to restate the resolutions of this GMS in a Notarial deed and to appear before a Notary or the authorized official, and to make necessary adjustments or rectifications if required by the competent authorities for the purposes of implementing the resolutions of the meeting.

SCHEDULE AND PROCEDURES OF CASH DIVIDENDS DISTRIBUTION

Furthermore, in accordance with the resolution of the Second Agenda of the Meeting as mentioned above where the Meeting has resolved that 60% of the Company's net profit of IDR24,702,382,310,010.60 or IDR529,33676379 per share will be distributed as the cash dividends to the Company's Shareholders and specially for the dividends to the Government/State of the Republic of Indonesia will be credited in accordance with the laws and regulations, Therefore, the schedule and procedures for distributing the cash dividends for the 2022 financial year are hereby notified as follows:

Cash Dividends Distribution Schedule

NO	DESCRIPTION	DATE
1	End of the Stock Trading Session with Dividend Rights (Cum Dividend) <ul style="list-style-type: none">• Regular Board and Negotiated Market• Cash Market	March 24, 2023 March 28, 2023
2	Beginning of the Stock Trading Session Without Dividend Rights (Ex Dividend) <ul style="list-style-type: none">• Regular Board and Negotiated Market• Cash Market	March 27, 2023 March 29, 2023
3	Registering Date of Shareholders entitled to Dividends (Recording Date)	March 28, 2023
4	Cash Dividend Payment Date for the 2022 Financial	April 12, 2023

Procedures of Cash Dividends Distribution

1. Cash Dividends will be distributed to Shareholders of the Company whose names are recorded in the Company's Register of Shareholders ("DPS") or recording date on March 28, 2023 (*recording date*) and/or the Company's shareholders in the sub-securities account at PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of trading on March 28, 2023.
2. For Shareholders of the Company whose shares are trusted in KSEI's collective depository, cash dividend payments will be made through KSEI and will be distributed on April 12, 2023 into the Customer Fund Account (RDN) at the Securities Company and or Custodian Bank where the Shareholders open a sub-securities account. Meanwhile, for Shareholders of the Company whose shares are not trusted in KSEI's collective depository, the cash dividend payment will be transferred to the Company's Shareholders' accounts.
3. Cash dividends will be subject to tax complying with the applicable tax laws and regulations. The amount of tax imposed will be borne by the concerned Shareholders of the Company and withheld from the amount of cash dividends to which the Shareholders of the Company are entitled.
4. Based on the applicable tax laws and regulations, the cash dividends will be excluded from the taxable object if it is received by the Shareholders of the resident corporate taxpayer ("Resident Corporate Taxpayer") and the Company does not withhold Income Tax on the cash dividend paid to the Resident Corporate Taxpayer. Cash dividends received by Shareholders of the resident individual taxpayers (Resident Individual Taxpayer) will be excluded from taxable objects to the extent the dividends are invested in the territory of the Unitary State of the Republic of Indonesia. For the Resident Individual Taxpayer who does not meet the investment requirements as mentioned above, the dividends received by the person concerned will be subject to income tax ("PPH") in accordance with the applicable laws and regulations, and the income tax must

be paid by the concerned Resident Individual Taxpayer complying with the provisions of Government Regulation Number 9 of 2021 concerning Tax Treatment to Support Business Simplicity of Doing Business and its amendments.

5. Shareholders of the Company can obtain confirmation of dividend payments through securities companies and or through custodian banks where the Company's Shareholders open a securities account, further the Company's Shareholders must be responsible for preparing the dividend receipts report their respective tax return forms of the relevant fiscal year in accordance with applicable tax laws and regulations.
6. For Shareholders who are the Non-Resident Taxpayers whose the taxes assessment of them will use the rate based on the Double Tax Avoidance Agreement ("P3B") must comply with the requirements of the Director General of Taxes Regulation Number PER-25 / PJ / 2018 concerning Procedures of the Implementation of Double Tax Avoidance Agreement and deliver a proof of record documents or DGT / SKD receipts that have been uploaded on the page of the Directorate General of Taxes to KSEI or the Securities Administration Bureau in accordance with the relevant KSEI provisions and regulations concerning DGT submission deadline. Without the said document, the cash dividends paid will be subject to Article 26 of the Income Tax of 20%.

Jakarta, March 16th 2023
PT Bank Mandiri (Persero) Tbk.
BOARD OF DIRECTORS