



Run the Bank

IT Security
IT Availability & Reliability



Internal IT Transformation

IT Organization & Resources
CISO Office Establishment
Strengthen IT project Delivery
Improve IT Governance
Improve IT Sourcing, procurement & Vendor management
Communications & Change Management



Strategic Initiatives

Security & Infrastructure
Channel
Process & Analysis
Core Service
Internal Service & Government

IT TRANSFORMATION

One form of IT Transformation is to build a work environment that provides open space concept space which we call Mandiri Digicub. Digicub is specially designed to support the development of solutions with collaboration between business and IT with agile development. This workspace can be a place to raise the products that will become Bank Mandiri's flagship products in the future.

the operational implementation of Bank Mandiri's Information Technology in line with applicable regulations and best practice. It is also aligned with the improvement of process business by taking into account confidentiality, integrity, availability, reliability, continuity, compliance, and the principle of effectiveness and efficiency.

Policies and Governance of Information Technology

The Governance of Information Technology need to be improved continuously according to its progress through periodic review. The Governance of Information Technology becomes the guideline of information technology planning, development, and operational processes by adopting the regulation of Financial Services Authority and Bank Indonesia Regulation, yet still considering the characters and strategies Bank Mandiri's business.

In 2017, adjustments on policy and information technology governance procedures were made with the details as follows:

1. Standard Operating Procedures of Information Technology

It is a guideline of Information Technology Governance starting from the stages of planning, development, operational management, to the end-to-end IT security applicable in Bank Mandiri including Overseas Branches. IT SOP is arranged to make

IT SOP is a guide that contains provisions and/or procedures as the elaboration of Bank Mandiri's Operational Policy (KOBM). It refers to the Regulator's provisions and Internal rules of the Bank. The underlying provisions of the Regulator are:

- The Law of the Republic of Indonesia No. 10 of 1998 on Banking;
- The Law of the Republic of Indonesia Number 19 of 2016 on Amendment of Law Number 11 of 2008 on Electronic Informations and Transactions;
- Government Regulation (PP) No. 82 of 2012 on Electronic Transaction System Management;
- Financial Services Authority Regulation No. 38/POJK.03/2016 dated 1 December 2016; and
- Circular Letter of Financial Services Authority No. 21/SEOJK.03/2017 dated 6 June 2017 about Risk Management Implementation in the Utilization of Information Technology By Public Bank.

Internally, IT SOP is based on:

- Bank Mandiri's Operational Policy (KOBM);
- Decision of Risk Capital Committee - Operational Risk Committee (RCC-ORC) dated 21 December 2012; and
- Decision of Procedure and Policy Committee (PPC) dated 23 November 2017.

2. Technical Guidelines of Operation (PTO) related to Information Technology (IT)

It is a set of provisions that manages processes or technical implementation steps based on IT SOP. As for PTO related to Information Technology (IT) applied by Bank Mandiri are as follows:

a. Information Technology Planning

It is a guideline for work unit when planning information technology, that consists of information technology strategic initiative planning, annual information technology planning processes, information technology strategic research and review processes, and information technology architecture planning process.

b. IT Project Management

It provides a guideline in conducting the stages of IT Strategic Initiative Project development, thus there is a standard in implementing each stage of the development phase, with quality as the first concern for each project launched.

c. Operational Management of IT

It is a guideline that regulates the Operational Management of Information Technology. This includes operation management of the system, backup and restore process management, infrastructure management, and system monitoring and maintenance processes.

d. Information Technology Security

It is a guideline for work unit concerning information technology security aspects, including physical and environment securities, network security, application system security, and company security.

e. End User Computing Management

It is a guideline for work unit in performing system/application development, which provision, development, and management processes are carried out by Information Technology User Work Unit.

f. IT Application User Management

It is a guideline for work unit that is related to Information Technology system/application access management that covers user creation, changes, and removal processes of a system/application.

g. The Use of Information Technology Service Provider

It is a guideline that regulates the process of designating Information Technology service provider and its evaluation.

h. Source Code Management

It is a guideline that manages source code storing process that covers the source code, both owned by the bank or not, and that stored by escrow agent.

In addition to adjusting the policies and procedures, good Information Technology Governance needs a harmony between People, Process, and Technology. Information Technology Governance of Bank Mandiri adopts various frameworks, such as:

Control Objectives for Information and Related Technologies (COBIT)

Bank Mandiri's IT applies COBIT to provide IT Governance management practice standard framework and objective IT Related Enabler control guideline to connect between processes of businesses, controls, and technical issues thus it can be used by business owners, auditors, and users. Bank Mandiri's IT performs update version using COBIT 5, built from COBIT 4.1, to increase the trust and strategic information system.

Project Management Professional (PMP)

PMP is an international certification issued by Project Management Institute, an independent institution in Pennsylvania, United States. Bank Mandiri's IT uses PMP to organize, monitor, direct, and manage resources through Project Management to increase project's success rate and support business processes.

The Open Group Architecture Framework (TOGAF)

TOGAF has been broadly tested and validated on many organizations in all around the world. TOGAF provides the framework of Bank Mandiri's IT enterprise architecture by identifying the enterprise information architecture design, implementation, and governance comprehensively. By using TOGAF, Bank Mandiri's IT can achieve an equal balance of information technology efficiency and business innovation.

Information Technology Infrastructure Library (ITIL)

ITIL consists of compiled frameworks of information technology governance best practice from various fields and industries, including financial. ITIL provides a guideline for best practice in information technology service management that can be adopted and adapted by organizations based on the business needs, condition, and the maturity of the service provider. ITIL intends to ensure that IT service is aligned with business needs and plays an active role to support the business, increase IT services user satisfaction, improve efficiency and operational management, and speed up the development of new product and service.

International Organization for Standardization 20000 (ISO 20000)

It is an international standard that is used in Information Technology Service Management to improve Institution Service quality and fix the work processes to optimize the services and encourage IT service improvement continuously. Since 2014, Bank Mandiri has achieved ISO 20000 Certification and in 2017, Bank Mandiri has succeeded to maintain ISO 20000 Recertification for the next three years with the scope of "The Service Management System of IT Application Support Group and IT Infrastructure Group of PT Bank Mandiri (Company), Tbk. That Supports Internal Customers at Jakarta Headquarter." Hence, Bank Mandiri is able to provide services that meet the customer needs.

International Organization for Standardization 9001 (ISO 9001)

Quality management system application is a strategic decision to Company that can help Bank Mandiri to improve its efficiency comprehensively and provides a strong foundation for sustainable improvement initiatives. This has been applied in Bank Mandiri's IT unit that has ISO 9001 certification since 2003 with the scope of: "Operation and Development of Data Centre, DRC, IT Security and Infrastructure" that helps Bank Mandiri deliver reliable and safe banking services.

In 2017, Bank Mandiri has succeeded in upgrading ISO 9001:2008 to ISO 9001:2015. There is a new clause in ISO 9001:2015 to ensure the improvement of quality management implementation in Bank Mandiri IT, which eventually can guarantee the banking service quality, increase customer satisfaction, and improve Bank's productivity.

Information Technology Risk Management

As one of the Bank Mandiri IT security improvement strategies, CISO organization was formed as a lead of information security bankwide strategy arrangement and to handle tactical and operation necessities. When performing its business activities, Bank Mandiri faces various risks that must be mitigated, so the business activities may perform well. The use of Information Technology is a critical operational risk that turns into a focus of the Company to be well-managed. Company routinely and consistently performs risk management process by applying Risk Control Self-Assessment (RCSA) towards Information Technology utilization that covers as follows:

1. Risk identification
Performing updates to risk lists related to end-to-end Information Technology based on job description, policies, procedures, audit records, and risk profile from the last three months.
2. Risk assessment
Performing control testing on the identified risks by using test script to set effective rate of the Information Technology control. Work units must prepare action plan and control reinforcement if the control testing checking result indicates that there is a control that does not work optimally.
3. Risk monitoring
Bank performs risk monitoring periodically on Operation Risk Profile Report (LPRO) and ensures that all of action plans and control reinforcement are executed accordingly in a timely manner.
4. Risk control and mitigation
Risk control or mitigation (action plan) is performed consistently according to risk level that will be taken, operation risk valuation result, and control testing.

Information Technology Infrastructures

Bank Mandiri's IT Infrastructures are supported by Data Center (DC) facilities with "Three Site DC Topology" concept that consists of Mandiri Plaza DC and 2 (two) Disaster Recovery Center (DRC) in Rempoa and Balikpapan. The primary management principles of Bank's IT general infrastructures can be described as follows:

Updated

Bank periodically performs IT infrastructure update to adjust the business development and growth and IT development plans. In 2017, the Core Banking system capacity and new ATM Switching machines have been added.

Tested

Bank routinely performs IT Disaster Recovery Plan (DRP) testing to ensure procedure, IT devices, and HR preparation to face emergency conditions that may disrupt Bank's operations. Throughout 2017, 35 switch-over (testing) have been performed to support the business continuity during emergency conditions. The Bank also has Business Recovery Center (BRC) facility as emergency work location for critical work units when main location is not accessible.

Standardized

The standardization of IT service is conducted to maintain the operation reliability, accelerate measured and monitored problem solving, and provide excellent support to Company's business as our commitment. Bank Mandiri's IT work unit implements certified service standard, which are:

- ISO 9001:2015 untuk Operations and Development of Data Center, DRC, IT Security and Infrastructure.
- ISO/IEC 20000-1:2011 untuk Provisions of IT Service Management System to Internal Customer.



Besides, Bank also implements IT device standard in Data Center and for daily operations for operation uniformity and effectiveness, and ensures the support from third party.









Monitoring, Maintenance and Optimization

Bank has a Command Center as the center to monitor all IT infrastructure operations that work 24 x 7 and also Service Desk as the first layer to support all IT issues occurring in all channels that also work 24 x 7. Another routine activity is the implementation of preventive maintenance to IT and housekeeping devices, as well as fine tuning in the application.

Other Data Center supports during 2017 were related to strategic initiative needs through 343 application promotion/migration activities and Tandem Machine Migration performed in order to increase ATM transaction capacity to 900 TPS (transaction per second).

To support business continuity during emergency conditions, IT infrastructure operation in Mandiri Plaza DC is supported by Rempoa DRC, which was built by referring to Data Center Uptime Institute standards, officially in operation since 1 October 2015. As a double disaster risk mitigation for Mandiri Plaza DC and Rempoa DRC, Bank Mandiri's IT infrastructure operation is supported by Balikpapan DRC facilities.

Development of Bank Mandiri DRC

							
<ul style="list-style-type: none"> Have 1 DRC (Cikarang) Study of DRC # 2 in Kalimantan Three tests of DRP were performed 	<ul style="list-style-type: none"> Increased capacity of DRC # 1 (Cikarang) Operational DRC # 2 (Balikpapan) 6 DRP tests were performed 	<ul style="list-style-type: none"> Optimization of DRC # 1 cabling (Cikarang) Performed 7 times DRP testing DRC runs internet banking services during the test period 	<ul style="list-style-type: none"> Rejuvenation and addition of cooling system DRC # 1 (Cikarang) and DRC # 2 (Balikpapan) Study and design of DRC in Rempoa as a replacement for DRC # 1 (Cikarang) Performed 10 times DRP testing DRC runs internet banking services during the test period 	<ul style="list-style-type: none"> Development of DRC in Rempoa as the successor of DRC # 1 (Cikarang) 11 tests of DRP were performed DRC performs core banking functions when upgrading the core banking machine in the Data Center 	<ul style="list-style-type: none"> Operational DRC Rempoa, migrating from DRC # 2 (Cikarang) to DRC Rempoa Conducted 5 times DRP testing 	<ul style="list-style-type: none"> DRC Rempoa completely replaces DRC # 2 (Cikarang) 6 DRP tests were performed DRC performs the ATM Switching function in the test period DRC study as a replacement for DRC # 2 (Balikpapan), the result of the study designates Surabaya as the location of the new DRC 	<ul style="list-style-type: none"> Finalization of Data Center design and completion of DRC development permit process in Surabaya 8 DRP tests were performed DRC performs core banking, internet banking, ATM Switching, SMS Banking, USSD, Prepaid System, Middleware, RTGS, BI-SSSS & BI-ETP, SKN, KLN and ATM network services

2000 - 2010	2011	2012	2013	2014	2015	2016	2017
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Implementation of Information Technology Policy

Execution of IT Programs In 2017

During 2017, IT programs has been performed to support Bank Mandiri efforts to reduce the Company's Non Performing Loan (NPL) ratio by implementing several IT initiatives that focused on credit quality improvement, such as performing enhancement to risk calculation model (for example the usage of Advance Internal Rating Based (AIRB) model approach), monitoring Bank risk profiles, monitoring debtor risks, pipeline management, limit management, portfolio management, value chain process enhancement, and system automation to minimize all risks that can lead to NPL improvement. IT initiatives are among others:

1. Enterprise Risk Management (ERM) Initiative

System ERM development initiative was performed through AIRB model Approach calculation implementation as an effort to manage credit risks and monitoring through ATMR (Risk Weighted Assets) reports. By implementing ERM System, the Bank has Early Warning System for every debtor's risk, so earlier anticipation can be performed to the debtors with potential NPL

2. SME Customer Monitoring Application Initiative

The monitor application system development of SME (Small Medium Enterprise) customer portfolio management that can be accessed realtime to increase the awareness of relationship managers to their managed customers from portfolio level to NPL monitoring

3. Credit Submission System Development Initiative for Wholesale Segment

The development of Bank Mandiri Integrated Processing System (IPS) to fasten the credit processes, credit quality improvement, every debtor quality description and Bank credit and risk profile monitoring by implementing AIRB Approach method utilization according to BASEL regulations. The SME segment pipeline process and credit approval through Stop and Go Booking can help to improve the credit quality.

4. Credit Submission System Development Initiative for Wholesale Segment for Value Chain Acquisition Process

The development of Bank Mandiri Integrated Processing System (IPS) to implement new routing for Value Chain on Commercial and SME segments, so the expansion process can be performed in measured risk.

5. Credit Portfolio Strengthen Initiative

The system development to process credit by end-to-end starting from pipeline process to monitoring collectibility status and monitoring portfolio for Cash Loan and Non Cash Loan. The system has capability to decide whether a credit process can move to the next process if it meets the applicable criteria, pipeline administration and management for Wholesale segment (Corporate and Commercial), sectoral limit utilization monitoring and watchlist debtor account monitoring for Wholesale segment

Besides, Information Technology support also being performed to help accelerating Bank Mandiri business through initiatives as follows:

1. Core Banking Tuning and Data Services

Bank Mandiri core banking capability improvement as banking transaction management center and build Bank Mandiri capability to consolidate customer data and data management analysis is performed through Big Data and Master Data Management initiatives

2. Fraud and Risk Management

In order to perfecting early detection system capability to suspicious transactions and better bank risk management is performed through Fraud and Risk Management System implementation and Enterprise Risk Management Enhancement.

3. IT Infrastructure Upgrade

IT infrastructure upgrade is performed to support business expansion and as an effort to strengthen IT network security and system reliability through initiative.

4. Enhance Middleware and Internal Support

Middleware system development as application backbone and system development to accommodate bank internal necessities is performed through solution development initiative related to National Social Security and SAP development.

5. Customer/Account Onboarding and Relationship Services Platform

Provides platform for Bank to interact with the customer is performed through integrated retail business process re-engineering initiative and e-APR and e-MTK application development..

6. Enhancement Electronic Channel and Transaction Processing System

Electronic channel service development by focusing to give uniform and safe online transaction experiences for all Bank Mandiri electronic channels through Mandiri Cash Management (MCM) and New Banking Mobile and Internet Banking Initiatives.

Information Technology Development Plan In The Future

Future Bank Mandiri information technology development has been planned and arranged in line with Company corporate plan, which is to strengthen Bank core business on wholesale segment and float new core business on retail segment. 2018 development will focus on several streams as follows:

- 1) Support retail business segment through channel development and distribution network expansion in form of physical and digital networks that allow the provision of omni-channel and seamless experience services for customers;
- 2) Retail business segment acceleration in customer product marketing through system capability improvement and development that can support sales, marketing and campaign management when offering banking product an service according to customer necessities;
- 3) Capacity increase and IT infrastructure reliability to balance the business growth and necessities through infrastructure renovation and optimized core banking implementation to improve system stability;
- 4) Support operation effectiveness and efficiently through core function development and improvement, supportive IT system and application perfection and banking service and product management that allow new product and complex development; and
- 5) Information technology development to help business decision making through big data and data warehouse capability development for effective and efficient information analysis, tier integration and workflow development that allow internal and external connectivity seamlessly through enterprise service bus and improvement and development implementation of bank fraud, risk and security management.



4. Members of the Board of Commissioners, the Board of Directors and the Executive Officers is prohibited from having concurrent positions as specified in the applicable regulations.

Board of Directors Shareholding

By 31 December 2017, no members of the Bank Board of Directors owns shares of Bank Mandiri of 5% or more from the capital deposited by Bank Mandiri, or other banks or companies whether domestic or foreign country.

Board of Directors Shareholding Table

Name	Designation	Period	Stock Ownership			
			Bank Mandiri	Other Banks	Non-Bank Financial Institution	Other Companies
Kartika Wirjoatmodjo	President Director	17 May 2016 - 31 December 2017	Null	Null	Null	Null
Sulaiman Arif Arianto	Vice President Director	25 June 2015 - 31 December 2017	Null	Null	Null	Null
Ogi Prastomiyono	Director of Operations	24 December 2008 - 31 December 2017	Null	Null	Null	Null
Pahala N. Mansury	Director of Finance & Treasury	16 July 2010 - 31 December 2017	Null	Null	Null	Null
Royke Tumilaar	Director of Corporate Banking	25 July 2011 - 31 December 2017	Null	Null	Null	Null
Hery Gunardi	Director of Distributions	4 July 2013 - 31 December 2017	Null	Null	Null	Null
Tardi	Director of Retail Banking	22 September 2015 - 31 December 2017	Null	Null	Null	Null
Ahmad Siddik Badruddin	Director of Risk Management & Compliance	25 June 2015 - 31 December 2017	Null	Null	Null	Null
Kartini Sally	Director of Commercial	10 June 2015 - 31 December 2017	Null	Null	Null	Null
Rico Usthavia Frans	Director of Digital Banking & Technology	20 July 2016 - 31 December 2017	Null	Null	Null	Null
Darmawan Junaidi*	Director of Treasury	21 August 2017 - 31 December 2017	Null	Null	Null	Null

Remarks:

*Effective since 12 January 2018 after gaining approval from the Financial Services Authority for the Fit and Proper Test.

Board of Directors Meeting

A meeting of the Board of Directors is a meeting attended by the Board of Directors that may be held at least once every month or at any time when deemed necessary upon the request of one or more members of the Board of Directors, or upon a written request from the Board of Commissioners. The Meeting of the Board of Directors shall be held with the Board of Commissioners on a periodical basis of at least 1 (one) time in 4 (four) months. Meetings are legitimate and is entitled to take binding decisions when attended or represented by more than 2/3 (two thirds) of the members of the Board of Directors.

The President Director is the chairman for the Board of Directors Meeting, and in the event that the President Director is absent or unavailable, the Vice Director shall be the chairman. If the Vice Director is absent or unavailable, the Meeting Chairman is the Substitute Director of the President Director or the Substitute Director of the Vice Director as specified in the Board of Directors regulations regarding Job Description and Authority of the Board of Directors as well as the Establishment of Substitute Director list. If the assigned Substitute Director is also unavailable, the Board of Directors Meeting will be conducted by a member of the Board of Directors Meeting that is present and assigned at the meeting.

The Board of Directors Meeting Agendas, Dates and Participants

In 2017, the agendas, dates and participants of the Board of Directors meeting is as follows.

Board of Directors Meeting Table

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
1.	4 January 2017	1. Discussion on Project Agent of Development. 2. Updates on Credit Collectability.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Not Attending	Taking a leave
			Hery Gunardi	Not Attending	Taking a leave
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	Taking a leave
2.	10 January 2017	1. Updates on Initiative Strategic of Distribution. 2. Proposal from Corporate Real Estate Group. 3. Discussion on Human Capital. 4. Credit Portfolio Management Strategy. 5. Plan and Strategies on Online Mandiri Marketing. 6. Updates on Micro Business. 7. Updates on Lunar New Year 2568 Celebration.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	On Business Trip
			Rico Usthavia Frans	Attending	
3.	17 January 2017	1. Updates on Annual GMS. 2. Performance Review - Performance of Work Units in 2016.	Kartika Wirjoatmodjo	Not Attending	On Business Trip
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
4.	24 January 2017	1. Approval on Audit Financial Statement on 31 December 2016. 2. Updates on Initiative Implementation of Corporate Plan 3. Portfolio Management of SME. 4. Updates on National Projects and Subsidiaries 5. Reports on Individual Bank Soundness Level in December 2016 Period.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Not Attending	Taking a leave
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	Taking a leave
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
5.	31 January 2017	1. Updates on IT Development. 2. Proposals of Bank Mandiri Sponsorship. 3. Discussion on Human Capital	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
6.	7 February 2017	1. Updates on Office Network Initiative 2017. 2. Updates on SAM Debtor Development. 3. Discussion on Human Capital. 4. Updates on Performance Management	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
7.	14 February 2017	1. Reports on the Consolidated Bank Soundness Level in 31 December 2016 period. 2. Updates on Annual GMS Fiscal Year 2016. 3. Preparation for Public Expose and Analyst Meeting Q4 2016. 4. Updates on Initiative Strategic of Distribution. 5. Update Corporate Real Estate Group.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
8.	21 February 2017	1. Discussion on Human Capital. 2. Updates on Initiative Corporate Plan	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
9.	28 February 2017	1. Proposals on the Use of a Budget Platform for Bookkeeping Deletion. 2. Updates on Initiative Corporate Plan 3. Proposals on Procurement.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	On Business Trip
10.	3 March 2017	Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Not Attending	On Business Trip
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	On Business Trip
11.	7 March 2017	1. Updates on Procurement of Audit LK Bank Mandiri Fiscal Year 2017. 2. Updates on Wholesale Customer Development. 3. Updates on Initiative Corporate Plan	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
12.	14 March 2017	1. Update Perkembangan Debitur SAM. 2. Update Perkembangan IT.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
13.	15 March 2017	1. Follow up of Annual GMS Resolutions. 2. Update on Legal.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianito	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Not Attending	On Business Trip
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
14.	22 March 2017	1. Alignment of Organizational Structure. 2. Financial Performance on February 2017. 3. Updates on SAM Debtor Development	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianito	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Not Attending	On Business Trip
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	On Business Trip
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
15.	29 March 2017	1. Updates on Initiative Corporate Plan 2. Proposals on the Use of a Platform for Bookkeeping Deletion Q1/2017. 3. Alignment of Organizational Structure. 4. Updates on Collection Development. 5. Updates on Transaction Banking Development. 6. Discussion on Project Agent of Development. 7. Authority Proposals.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianito	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
16.	4 April 2017	1. Alignment of Organizational Structure. 2. Discussion on Human Capital. 3. Updates on Project Vulcan Development. 4. Updates from the Corporate Secretary.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianito	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
17.	10 April 2017	1. General Discussion: Official Briefing. 2. Updates on Risk Management. 3. Financial Performance on March 2017.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Pahala N. Mansury	Attending	
			Royke Tumilaar	Not Attending	Taking a leave
			Hery Gunardi	Attending	
			Tardi	Not Attending	Taking a leave
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
18.	17 April 2017	1. General Discussion 2. Updates on Directorate of Internal Audit. 3. Updates from Legal Group. 4. Updates on Marvel Projects Development.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
19.	25 April 2017	1. Preparation of Analyst Meeting Q1 2017. 2. Updates on Wholesale Customer Development. 3. Updates on Transaction Banking Initiative. 4. Discussion on Human Capital. 5. Proposals on the Use of a Budget Platform for Bookkeeping Deletion.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
20.	2 May 2017	1. Discussion on Human Capital. 2. Update on KLN Business Development. 3. Updates on Project Vulcan Development. 4. Proposals on the Benefits of the Year.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Not Attending	On Business Trip
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
21.	12 May 2017	1. Updates on IT Development. 2. Financial Performance on April 2017. 3. Updates on Credit Portfolio Risk Group. 4. Authority Proposals.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	Taking a leave
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
22.	23 May 2017	1. Updates from the Corporate Secretary Group. 2. Proposals from Directorate of Special Asset Management. 3. Updates on Initiative Corporate Plan 4. Updates on Corporate Real Estate Group. 5. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
23.	29 May 2017	1. Revision of the Work Plan and Budget (RKAP) in 2017. 2. Updates on Wealth Business Development. 3. Updates on Subsidiaries Business Development. 4. Updates on IT Development.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Not Attending	Taking a leave
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
24.	13 June 2017	1. Financial Performance on May 2017. 2. Proposals from Directorate of Special Asset Management. 3. Updates from Legal Group.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	Permission
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
25.	20 June 2017	1. Updates on KLN Business Development. 2. Credit Portfolio Risk Group 3. Updates on Extraordinary GMS. 4. Proposals on the Use of a Platform for Bookkeeping Deletion Q2/2017.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Not Attending	On Business Trip
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
26.	3 July 2017	1. Updates on IT Development. 2. Proposals on Authority Evaluation.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	Taking a leave
27.	4 July 2017	1. Updates from Directorate of Corporate Transformation. 2. Key Performance Indicators (KPI).	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	Permission
			Rico Usthavia Frans	Attending	
28.	18 July 2017	1. Financial performance of June 2017. 2. Wholesale Transaction Dashboard. 3. Update Sponsorship Bank Mandiri.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Not Attending	Taking a leave
			Hery Gunardi	Not Attending	On Business Trip
			Tardi	Not Attending	Taking a leave
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
29.	25 July 2017	1. Updates on Directorate of Internal Audit. 2. Discussion on Human Capital. 3. Authority Proposals. 4. Updates on Project Vulcan. 5. Proposals on the Use of a Budget Platform for Bookkeeping Deletion. 6. Strategies of Portfolio Management.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Not Attending	Sick
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
30.	1 August 2017	1. Bank Mandiri's Score 2. Updates from Directorate of Corporate Transformation. 3. Updates from Accounting and Legal Group. 4. Proposals from Corporate Secretary Group.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
31.	8 August 2017	1. Updates on SAM Debtor Development. 2. Discussion on Human Capital. 3. Updates on Appreciation Thread on Mandiri Excellent Award. 4. Discussion on Human Capital. 5. Updates on Marvel Projects.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
32.	15 August 2017	1. Updates on IT Development. 2. Financial Performance on July 2017. 3. Discussion on Human Capital	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Not Attending	On Business Trip
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
33.	23 August 2017	1. Follow up of Extraordinary GMS 2017 Resolutions. 2. Discussions on Authority. 3. Reports on the Consolidated Bank Soundness Level on 30 June 2017. 4. Credit Portfolio Risk Group	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	On Business Trip
34.	29 August 2017	1. Discussion on Organizational Structure. 2. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	Taking a leave
			Kartini Sally	Not Attending	On Business Trip
			Rico Usthavia Frans	Not Attending	On Business Trip
			Darmawan Junaidi	Attending	
35.	5 September 2017	1. Financial Performance on August 2017. 2. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Not Attending	On Business Trip
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	On Business Trip
			Darmawan Junaidi	Attending	
36.	12 September 2017	1. Indonesia Economic Updates 2017. 2. Updates from Accounting Group. 3. Updates on Initiative Corporate Plan 4. Proposals on Changes of Pension Funds Regulations (PDP) Financial Institution Pension Fund (DPLK).	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Not Attending	On Business Trip
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	On Business Trip
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
37.	19 September 2017	1. Updates on Strategy and Performance Group. 2. Updates on Initiative SAM 3. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	Permission
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	On Business Trip
38.	26 September 2017	1. Updates on Initiative Corporate Plan 2. Updates on IT Development. 3. Proposals from Corporate Secretary Group.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
39.	03 October 2017	1. Kick off of Work Plan and Budget (RKAP) 2018 and Bank Business Plan (RBB) 2018-2020. 2. Updates on SME Business Development. 3. Discussion on Project Agent of Development.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Not Attending	On Business Trip
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
40.	10 October 2017	1. Financial Performance on September 2017. 2. Updates on Initiative Corporate Plan	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	On Business Trip
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
41.	18 October 2017	1. Proposals on MEA. 2. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	On Business Trip
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	On Business Trip
			Darmawan Junaidi	Attending	
42.	24 October 2017	1. Preparation for Public Expose and Analyst Meeting Q3 2017. 2. Updates on Micro Business Development. 3. Updates on Consumer Business Development. 4. Updates on Directorate of Risk Management.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Not Attending	On Business Trip
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
43.	31 October 2017	1. 2017 Financial Projection. 2. Updates on Initiative Corporate Plan	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Not Attending	On Business Trip
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Not Attending	On Business Trip
			Darmawan Junaidi	Not Attending	On Business Trip
44.	07 November 2017	1. Updates on Initiative Corporate Plan 2. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
45.	14 November 2017	1. Discussion on Human Capital. 2. Financial Performance on October 2017. 3. Proposals on RKAP and Initiative Corporate Plan. 4. Updates on Commercial Business Development. 5. Updates on SME Development. 6. Updates on Initiative Corporate Plan 7. Updates on Wholesale Customer Development. 8. Authority Development.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
46.	28 November 2017	1. Proposal from Corporate Real Estate Group. 2. Updates on IT Development. 3. Update on Bank Mandiri Recovery Plan. 4. Updates on Directorate of Risk Management. 5. Updates on Lafite Project.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	On Business Trip
			Rico Usthavia Frans	Not Attending	On Business Trip
			Darmawan Junaidi	Not Attending	On Business Trip
47.	05 December 2017	1. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
48.	11 December 2017	1. Discussion on Human Capital. 2. Proposals on the Approval of Bank Mandiri Recovery Plan.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Ariananto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi	Not Attending	On Business Trip
			Ahmad Siddik Badruddin	Not Attending	On Business Trip
			Kartini Sally	Not Attending	Taking a leave
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	

No.	Date of Meeting	Meeting Agenda	Meeting Participant	Attending/Not Attending	Reason for Not Attending
49.	19 December 2017	1. Financial Performance on November 2017. 2. Updates on RKAP on Subsidiaries. 3. Performance Evaluation. 4. Updates and Proposals from Treasury Group. 5. Updates on Initiative SAM 6. Proposals on Changes of Mandiri Pension Funds Regulations Financial Institution Pension Fund. 7. Branchless Banking.	Kartika Wirjoatmodjo	Attending	
			Sulaiman A. Arianto	Attending	
			Ogi Prastomiyono	Attending	
			Royke Tumilaar	Not Attending	Taking a leave
			Hery Gunardi	Not Attending	Taking a leave
			Tardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally	Not Attending	On Business Trip
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	

Joint Meeting of the Board of Directors Inviting the Board of Commissioners

Agenda, dates and participants of the Joint Meeting of the Board of Directors inviting the Board of Commissioners are as follows.

No.	Meeting Date	Meeting Agenda	Meeting Participants – The Board of Commissioners	Present/Not Present	Remarks	Board of Directors Meeting Participants	Present/Not Present	Remarks
1.	Thursday, 27 April 2017	1. Updates on Economic Condition 2. Updates on Corporate Social Responsibility Program	Wimbah Santoso	Attending		Kartika Wirjoatmodjo	Attending	
			Imam Apriyanto Putro	Not Attending	Permission	Sulaiman Arif Arianto	Attending	
			Abdul Aziz	Attending		Ogi Prastomiyono	Attending	
			Aviliani	Attending		Royke Tumilaar	Attending	
			Askolani	Attending		Hery Gunardi	Attending	
			Goei Siau Hong	Attending		Tardi	Attending	
			Bangun Sarwito Kusmulyono	Attending		Ahmad Siddik Badruddin	Not Attending	Permission
			Ardan Adiperdana	Attending		Kartini Sally	Not Attending	Permission
			MakmurKeliat*	Attending		Rico Usthavia Frans	Not Attending	Permission
2.	Wednesday, 27 September 2017	1. Explanation on Economic Outlook 2. Financial Performance on August 2017 3. A Comprehensive Look At Bank Mandiri	Hartadi A. Sarwono	Attending		Kartika Wirjoatmodjo	Attending	
			Imam Apriyanto Putro	Attending		Sulaiman Arif Arianto	Attending	
			Askolani	Attending		Ogi Prastomiyono	Attending	
			Goei Siau Hong	Attending		Royke Tumilaar	Attending	
			Bangun Sarwito Kusmulyono	Attending		Hery Gunardi	Attending	
			Ardan Adiperdana	Attending		Tardi	Attending	
			MakmurKeliat	Attending		Ahmad Siddik Badruddin	Attending	
			R. Widyo Pramono*	Attending		Kartini Sally	Attending	
						Rico Usthavia Frans	Attending	
							Not Attending	Permission

* Effective since 12 January 2018 after gaining approval from the Financial Services Authority for the Fit and Proper Test.

Meeting Frequency and Attendance

The frequency and attendance level of each member of the Board of Directors is as follows.

Frequency and Attendance Level of the Board of Directors Meeting Table

Name	Designation	Period	Board of Directors Meeting			Joint Meeting of the Board of Directors with the Board of Commissioners Table		
			Number and (%) of Attendance			Number and (%) of Attendance		
			Number of Meetings	Number of Attendance	%	Number of Meetings	Number of Attendance	%
Kartika Wirjoatmodjo	President Director	17 May 2016 – 31 December 2017	51	50	98%	10	9	90%
Sulaiman Arif Arianto	Vice President Director	25 June 2015 – 31 December 2017	51	48	94%	10	9	90%
Ogi Prastomiyono	Director of Operations	24 December 2008 – 31 December 2017	51	48	94%	10	10	100%
Pahala N. Mansury	Director of Finance and Treasury	16 July 2010-12 April 2017	17	16	94%	2	2	100%
Royke Tumilaar	Director of Wholesale Banking	25 July 2011 – 31 December 2017	51	45	88%	10	10	100%
Hery Gunardi	Director of Distributions	4 July 2013 – 31 December 2017	51	46	90%	10	10	100%
Tardi	Director of Retail Banking	22 September 2015 – 31 December 2017	51	45	88%	10	10	100%
Ahmad Siddik Badruddin	Director of Risk Management and Compliance	25 June 2015 – 31 December 2017	51	42	82%	10	9	90%
Kartini Sally	Director of Institutional	10 June 2015 – 31 December 2017	51	42	82%	10	9	90%
Rico Usthavia Frans	Director of Digital Banking and Technology	20 July 2016 – 31 December 2017	51	41	80%	10	9	90%
Darmawan Junaidi*	Director of Treasury	21 August 2017 – 31 December 2017	18	14	77%	5	4	80%

Remarks:

*Effective since 12 January 2018 after gaining approval from the Financial Services Authority for the Fit and Proper Test.

The Board of Directors Competency Development

Throughout 2017, the Company Board of Directors members have participated various competency programs such as trainings, workshops, conferences, seminars, as shown in the following tables.

The Board of Directors Competency Development Table

Name	Designation	Period	Development Materials Competence/ Training	Time and Venue Implementation	Type of Training and Organizer
Kartika Wirjoatmodjo	President Director	17 May 2016 – 31 December 2017	Refreshment of Banking Risk Management Handling Fraud in banking	16 August 2017, Financial Club, Graha Niaga-Jakarta	Banking Professional Certification Agency (LSPP)
			World Economic Forum Annual Meeting 2017	14 - 21 August 2017, Davos	World Economic Forum
			CEO Dialogue Conference	06 April 2017, Vietnam	APEC Business Advisory Council

Corporate Social Responsibilities Related to Employment, and Occupational Health and Safety

Policies

Human resources are an asset for Bank Mandiri, therefore the interests of its employees are the main priority that must be met. Bank Mandiri has a policy to provide equal treatment for all employees in terms of job opportunities, remuneration, and training and development.

Bank Mandiri also has a policy to provide a safe and comfortable work environment. The internal policy on Occupational Safety and Health (OSH) specified in several company documents, such as:

- Standard Operating Guidelines for Business Continuity Management (BCM)
These are guidelines to prepare Bank Mandiri to deal with and protect itself against potential catastrophic financial and non-financial losses as a result of disasters. These standard operating guidelines, among others, set out potential risks that may occur in Bank Mandiri, the causes, and ways to deal with them. These standard operating guidelines take effect as of June 8, 2017.
- Operating Technical Guidelines for the Emergency Response Plan (ERP)
These guidelines are one of the BCM components that serve as guidelines to safeguard security and safety of all employees, customers, and third parties in the event of disruption/disasters, including rescue of important data and assets of the Bank. ERP procedures focus on measures to protect and save lives. These operating technical guidelines take effect as of September 4, 2013.

In addition, in an effort to minimize the risks to work safety at Bank Mandiri, the Operating Technical Guidelines for the Emergency Response Plan (ERP) has been developed which are one of the Business Continuity Management (BCM) components that serve as guidelines to safeguard security and safety of all employees, customers, and third parties in the event of disruption/disasters around Bank Mandiri's work environment, including the rescue of the Bank's important data and assets.

Targets of the Activities

In relation to the employment, and occupational health and safety practices for employees throughout 2017, Bank Mandiri has established several targets to be achieved, which include:

- ensuring employee welfare in accordance with applicable regulations and as set forth in the Collective Labor Agreement;
- ensuring gender equality in terms of work opportunity as well as equal opportunities to attend training for all employees;
- improving the healthcare facilities scheme for employees and creating a decent and secure workplace for all employees of the Company.

