

The Board of Directors Meeting

The Board of Directors Meeting is a meeting attended Board of Directors which can be held at least 1 (once) in a month or at any time when it is necessary as requested by one or more members of the Board of Directors, or as written request from the Board of Commissioners. The Board of Directors Meeting shall hold a Board of Directors Meeting with the Board of Commissioners periodically in at least 1 (once) in 4 (four) months. Meetings are legal and have the right to make binding decisions when attended or represented by more than 2/3 (two thirds) of the members of the Board of Directors. The meeting material was delivered to all participants of the 5 (five) working days meeting before the meeting.

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 Plan For The Early Year Meeting of The Board of Directors

Quarter 1	<ul style="list-style-type: none"> Review of monthly/quarterly performance of the Company. Quarterly review of the performance of the Company and Subsidiaries. Preparation of the Annual General Meeting of Shareholders. Monthly review of strategic plans, business, and human capital. Review and approval of Audit Financial Reports. Election of External Auditors for 2018 Book Year.
Quarter 2	<ul style="list-style-type: none"> Review of monthly/quarterly performance of the Company. Quarterly review of the performance of the Company and Subsidiaries. Monthly review of strategic plans, business, and human capital.
Quarter 3	<ul style="list-style-type: none"> Review of monthly/quarterly performance of the Company. Quarterly review of the performance of the Company and Subsidiaries. Monthly review of strategic plans, business, and human capital. Review of the implementation of Integrated Governance. Discussion on Financial and Business Plans for 2018 Book Year.
Quarter 4	<ul style="list-style-type: none"> Review of monthly/quarterly performance of the Company. Quarterly review of the performance of the Company and Subsidiaries. Monthly review of strategic plans, business, and human capital. Review of the implementation of Integrated Governance. Discussion on Financial and Business Plans for 2019 Book Year.

Realization of The Board of Directors Meeting

The Board of Directors' meetings is conducted with an internal meeting of the Board of Directors and a Joint Board of Commissioners meeting. The agenda, date and meeting participants for each meeting can be seen below.

Internal Meeting of The Board of Directors

In 2018, the agendas, dates and participants of the Board of Directors meeting is as follows.

Table of Board of Directors Meeting

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
1.	January 3, 2018	<ol style="list-style-type: none"> Discussion on Human Capital: Compensation and Benefit. Discussion on Human Capital: Alignment of Wholesale Banking Organizations. Discussion on Human Capital: Talent Panel Company Project Update 	Kartika Wirjoatmodjo Sulaiman Arif Arianto Ogi Prastomiyono ¹⁾ Royke Tumilaar	Attending Attending Attending Attending	

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
			Hery Gunardi	Attending	
			Tardi*)	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally*)	Attending	
			Rico Usthavia Frans	Not Attending	On Leave
			Darmawan Junaidi	Attending	
			Attendance 90%		
2.	January 16, 2018	<ol style="list-style-type: none"> 1. General Discussion 2. Financial Performance on November 2017. 3. Discussion on Human Capital: Performance Bonus. 4. Discussion on Human Capital: Talent Panel 5. Discussion on Human Capital: Others 6. Savings Strategy 2018. 7. Proposals from Corporate Secretary Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif 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	
			Attendance 100%		
3.	January 23, 2018	<ol style="list-style-type: none"> 1. General Discussion 2. Bank Mandiri and Subsidiary's Consolidated Financial Statements December 31, 2017. 3. Individual Bank Health Level Report As of 31 December 2017. 4. Lunar New Year (Imlek) Celebration 2018. 	Kartika Wirjoatmodjo	Not Attending	Business Trip
			Sulaiman Arif 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	
			Attendance 90%		
4.	January 30, 2018	<ol style="list-style-type: none"> 1. General Discussion 2. Discussion on Human Capital: Talent Panel 3. Discussion of IT. 4. Proposals from Corporate Secretary Group. Corporate Website 5. Proposals from Corporate Secretary Group: Implementation of the Annual GMS 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif 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	
			Attendance 100%		
5.	6 Februari 2018	<ol style="list-style-type: none"> 1. Company Project Update 2. Update Commercial Banking. 3. Preparation for Public Expose and Analyst Meeting Q4 2017. 4. Updates from the Corporate Secretary Group. RKA PKBL. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Ogi Prastomiyono*)	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi*)	Attending	
			Ahmad Siddik Badruddin	Attending	



No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
			Kartini Sally ^{*)}	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
6.	February 13, 2018	<ol style="list-style-type: none"> Financial Performance on June 2018. Company Project Update Discussion on Human Capital: Bonus and Increment Salary. Discussion on Human Capital: Implementation of Financial Services Authority Regulation. Discussion on Human Capital: The decree of the Constitutional Court. Update Sponsorship. Prospective Members of the Board of Directors. Alignment of Organizational Structure. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Not Attending	Training
			Ogi Prastomiyono ^{*)}	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Tardi ^{*)}	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally ^{*)}	Not Attending	On Leave
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 80%		
7.	February 20, 2018	<ol style="list-style-type: none"> General Discussion Discussion on Human Capital: Bonuses, Employee Levels and Increment Salary. Discussion on Human Capital: New Productivity Enhancement 2018. Discussion on Human Capital: Update Culture Transformation. Discussion on Human Capital: Et cetera Company Project Update Update of Bank Mandiri Taspen. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Ogi Prastomiyono ^{*)}	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Not Attending	On Leave
			Tardi ^{*)}	Attending	
			Ahmad Siddik Badruddin	Attending	
			Kartini Sally ^{*)}	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 90%		
8.	March 6, 2018	<ol style="list-style-type: none"> Procurement of Bank Mandiri Financial Report Audit Services. Financial Performance on February 2018. 	Kartika Wirjoatmodjo	Not Attending	Business Trip
			Sulaiman Arif 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	Business Trip
			Darmawan Junaidi	Attending	
			Attendance 80%		
9.	March 12, 2018	<ol style="list-style-type: none"> Updates from the Corporate Secretary Group: Preparation of the Annual GMS Update Government Program. Update Top 21 BOD Initiatives: General Discussion: Bank Mandiri Taspen. General Discussion: Company Project General Discussion: Treasury Group Update. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif 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	Business Trip
			Darmawan Junaidi	Attending	
			Attendance 90%		

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
10.	March 22, 2018	Follow-Up of the Decision of the 2018 Annual GMS.	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Not Attending	On Leave
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	Business Trip
Attendance 71%					
11.	March 27, 2018	<ol style="list-style-type: none"> Updates on Credit Portfolio Risk Group. Financial Projection Update. Proposal for Providing Pension Benefits. Proposed Authority to Decide Credit. Discussion on Human Capital: Talent Panel Follow-Up of the Decision of the 2018 Annual GMS. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
Attendance 100%					
12.	April 3, 2018	<ol style="list-style-type: none"> Discussion on Human Capital: Talent Panel Proposed Consumer Loan Group. Proposed Project of the Company. Update on Retail Banking Products. Update Top 21 BOD Initiatives: Digital Roadmap. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
Attendance 100%					
13.	April 10, 2018	<ol style="list-style-type: none"> Discussion on Human Capital: Leave Outside the Coverage of Company (CLTB). Company Project Update Preparation for Public Expose and Analyst Meeting Q1 2018. Financial Projection Update. Proposal from Corporate Real Estate Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
Attendance 100%					
14.	April 24, 2018	<ol style="list-style-type: none"> Discussion of Human Capital: On Leave Outside Bank Dependent (CLTB). Update on Bank Mandiri Project. Preparation of Public Expose and Analyst Meeting Q1 2018. Update Financial Projection. Proposed Corporate Real Estate Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
Attendance 100%					
15.	April 30, 2018	<ol style="list-style-type: none"> Company Project Update Liquidity Update and Issuance of Medium Term Notes (MTN). Proposed Special Asset Management Group. Discussion of IT. The Update on Mandiri Cash Management Discussion on Human Capital: Outsourcing Man Power (TAD). 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	On Leave
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
Attendance 85%					



No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
16.	May 8, 2018	<ol style="list-style-type: none"> 1. Discussion on Human Capital: Talent Panel 2. Financial Performance on April 2018. 3. Kick off revisions to the 2018 RKAP and RBB 2018-2020. 4. RAS 2018. 5. Discussion of IT. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	Business Trip
			Attendance 85%		
17.	May 15, 2018	<ol style="list-style-type: none"> 1. Update on Preparation for 2018 Lebaran Holidays. 2. Financial Projection Update. 3. Updates of Risk Management. 4. Proposed Special Asset Management Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
18.	May 22, 2018	<ol style="list-style-type: none"> 1. General Discussion: Discussion of IT. 2. Liquidity Update and Product Profitability. 3. Updates of Risk Management. 4. Adjustment of Organizational Structure. 5. Adustment of Human Capital. 6. Proposals from Corporate Secretary Group: Articles of Association. 7. Update of Bank Mandiri Taspen. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
19.	May 30, 2018	<ol style="list-style-type: none"> 1. Proposed Revision of 2018 and RBB RKAP 2018-2020. 2. Proposal of Human Capital 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Not Attending	Business Trip
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 85%		
20.	June 4, 2018	Proposal of Asset Purchases.	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	Business Trip
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 85%		
21.	June 5, 2018	<ol style="list-style-type: none"> 1. Update Internal Audit. 2. Update Top 21 BOD Initiatives. 3. Discussion on Human Capital. 4. Company Project Update and BMPK. 5. Additional Agenda 6. Update of Special Assets Management Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	Business Trip
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 85%		

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
22.	June 26, 2018	<ol style="list-style-type: none"> General Discussion May 2018 Financial Performance and Financial Projection. Update Top 21 BOD Initiatives: 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
23.	July 3, 2018	<ol style="list-style-type: none"> Updates of Risk Management. Discussion of IT. Update on Mortgage Business Development. Update Special Asset Management. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	On Leave
			Hery Gunardi	Not Attending	On Leave
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 81%		
24.	July 10, 2018	<ol style="list-style-type: none"> General Discussion: Board of Directors Committee. General Discussion: Securities Portfolio Update. Financial Performance on June 2018. Updates on Micro Business. Updates from Corporate Transformation. Updates on Marvel Projects. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Not Attending	On Leave
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 85%		
25.	July 17, 2018	<ol style="list-style-type: none"> General Discussion: Preparation for Public Expose and Analyst Meeting Q1 2018. Updates on Strategy and Performance Group. Updates of Risk Management. Proposal from Corporate Real Estate Group. Proposal of Directorate of Institutional Relations. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
26.	July 31, 2018	<ol style="list-style-type: none"> General Discussion Update on Cash Management. Update on Saving Updates of Risk Management 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	On Leave
			Attendance 85%		
27.	August 15, 2018	<ol style="list-style-type: none"> General Discussion: Updates on Subsidiaries Business Development. General Discussion: Macro Economy, Market, and Portfolio Updates. Financial Performance on July 2018. Updates on Micro Business. Discussion on Human Capital. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		



No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
28.	August 21, 2018	<ol style="list-style-type: none"> Updates on Micro Business. Update Top 21 BOD Initiatives: Digital Updates from Corporate Transformation. Update of Bank Mandiri Anniversary in 2018. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Attendance 100%		
29.	August 28, 2018	<ol style="list-style-type: none"> Discussion on Human Capital. Updates of Risk Management. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Not Attending	On Leave
			Darmawan Junaidi	Not Attending	Business Trip
Attendance 71%					
30.	September 4, 2018	<ol style="list-style-type: none"> General Discussion Update on Definitive Position. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Not Attending	Business Trip
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Not Attending	Business Trip
			Darmawan Junaidi	Not Attending	Business Trip
			Panji Irawan	Attending	
			Donsuwan Simatupang	Attending	
Attendance 67%					
31.	September 13, 2018	<ol style="list-style-type: none"> General Discussion: Update on Definitive Position. General Discussion: Update of Subsidiaries. Financial Performance on August 2018. Micro Credit Update and Risk. Discussion on Human Capital. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	Business Trip
			Alexandra Askandar***)	Not Attending	Business Trip
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Not Attending	Business Trip
			Donsuwan Simatupang**)	Attending	
Attendance 73%					

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
32.	September 18, 2018	<ol style="list-style-type: none"> Update Top 21 BOD Initiatives: Distribution. Restructuring Debtor Update. Discussion of IT. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar****)	Not Attending	Business Trip
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Attending	
Attendance 91%					
33.	September 25, 2018	<ol style="list-style-type: none"> General Discussion: Discussion on Human Capital. Update Top 21 BOD Initiatives: Wholesale. Update Middle Corporate. Updates on Corporate Real Estate Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar****)	Attending	
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Attending	
				Attending	
Attendance 100%					
34.	October 4, 2018	<ol style="list-style-type: none"> General Discussion Kick off of Work Plan and Budget (RKAP) 2019 and Bank Business Plan (RBB) 2019-2021. Updates on Subsidiaries Business Development. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	Business Trip
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar****)	Attending	
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Attending	
Attendance 91%					
35.	October 16, 2018	<ol style="list-style-type: none"> General Discussion: Proposed Authority to Decide Credit. September 2018 Financial Performance and 2019 RKAP Update. Update on Preparation for Public Expose and Analyst Meeting Q3 2018. Discussion on Human Capital: Culture. Discussion on Human Capital: Recruitment. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Not Attending	Business Trip
			Alexandra Askandar****)	Not Attending	Business Trip
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Attending	
Attendance 81%					



No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
36.	October 23, 2018	1. Updates on Subsidiaries Business Development. 2. Discussion on Human Capital: Position Rotation and Charging.	Kartika Wirjoatmodjo	Not Attending	Business Trip
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Not Attending	Training
			Hery Gunardi	Not Attending	Business Trip
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar***)	Attending	
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Attending	
Attendance 73%					
37.	October 31, 2018	1. International Banking & Financial Institutions Group 2. Updates of Risk Management.	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Not Attending	On Leave
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar***)	Attending	
			Agus Dwi Handaya***)	Not Attending	On Leave
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Not Attending	On Leave
Attendance 73%					
38.	November 7, 2018	1. General Discussion: SEVP 2. Proposal of Human Capital Engagement. 3. Discussion on Human Capital.	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar***)	Attending	
			Agus Dwi Handaya***)	Attending	
			Panji Irawan**)	Not Attending	Business Trip
			Donsuwan Simatupang**)	Attending	
Attendance 91%					
39.	November 14, 2018	1. Sustainable Financial Action Plan (RAKB). 2. Proposal from Corporate Real Estate Group.	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar***)	Attending	
			Agus Dwi Handaya***)	Not Attending	Business Trip
			Panji Irawan**)	Attending	
			Donsuwan Simatupang**)	Attending	
Attendance 91%					

No.	Date	Meeting Agenda	Meeting Participants	Attending/Not Attending	Reason for Not Attending
40.	November 27, 2018	<ol style="list-style-type: none"> 1. General Discussion 2. Discussion on Human Capital. 3. Discussion on Human Capital: Guideline, Definitive and Promotions. 4. Updates from the Corporate Secretary Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar ^{***)}	Attending	
			Agus Dwi Handaya ^{***)}	Attending	
			Panji Irawan ^{**)}	Attending	
			Donsuwan Simatupang ^{**)}	Attending	
			Attendance 100%		
41.	December 11, 2018	<ol style="list-style-type: none"> 1. General discussion. 2. November 2018 Financial Performance. 3. Update Corporate Transformation. 4. Proposed Corporate Secretary Group. 5. Proposal of the Directorate of Institutional Relations. 6. Discussion of Human Capital. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar ^{***)}	Attending	
			Agus Dwi Handaya ^{***)}	Attending	
			Panji Irawan ^{**)}	Attending	
				Attending	
			Attendance 100%		
42.	December 19, 2018	<ol style="list-style-type: none"> 1. General Discussion: Discussion on Human Capital. 2. Update Strategic Investment & Subsidiaries Management Group. 	Kartika Wirjoatmodjo	Attending	
			Sulaiman Arif Arianto	Attending	
			Royke Tumilaar	Attending	
			Hery Gunardi	Attending	
			Ahmad Siddik Badruddin	Attending	
			Rico Usthavia Frans	Attending	
			Darmawan Junaidi	Attending	
			Alexandra Askandar ^{***)}	Attending	
			Agus Dwi Handaya ^{***)}	Attending	
			Panji Irawan ^{**)}	Attending	
			Donsuwan Simatupang ^{**)}	Attending	
			Attendance 100%		

^{*)} Tenure ends on March 21, 2018.

^{**)} The appointment as Director is effective as of September 4, 2018.

^{***)} The appointment as Director is effective as of September 12, 2018.

Joint Meeting of Directors Invites Board of Commissioners

The date and agenda of the Joint Meeting of the Board of Commissioners and the Board of Directors, namely the Joint Meeting of the Board of Commissioners inviting the Board of Directors and the Joint Meeting of the Directors to invite the Board of Commissioners can be seen in the section Board of Commissioners' Meeting on Corporate Governance Chapter in this Annual Report.



Meeting Frequency and Attendance Level

During 2018, the Board of Directors has conducted 42 (forty two) Board of Directors meetings. The frequency and attendance Directors' meetings can be seen in the table below.

Table of Frequency and Attendance Level of the Board of Directors Meeting

Name	Position	Director Meetings		
		Total and Attendance Percentage		
		Total Meeting	Total Attendance	Percentage
Kartika Wirjoatmodjo	President Director	42	39	93%
Sulaiman Arif Arianto	Deputy Director	42	39	93%
Royke Tumilaar	Director of Corporate Banking	42	36	86%
Hery Gunardi	Director of Small Businesses & Network	42	37	88%
Ahmad Siddik Badruddin	Director of Risk Management	42	41	98%
Rico Usthavia Frans	Director of Information Technology & Operation	42	38	90%
Darmawan Junaidi	Director of Treasury & International Banking	42	35	83%
Alexandra Askandar ^{*)}	Institutional Relations Director	12	9	75%
Agus Dwi Handaya ^{*)}	Director of Compliance	12	10	83%
Panji Irawan ^{**)}	Director of Finance	13	11	85%
Donsuwan Simatupang ^{**)}	Director of Retail Banking	13	12	92%
Ogi Prastomiyono ^{***)}	Director of Operations	9	9	100%
Tardi ^{***)}	Director of Retail Banking	9	9	100%
Kartini Sally ^{***)}	Director of Kelembagaan	9	8	89%

^{*)} The appointment as Director is effective as of September 12, 2018

^{**)} The appointment as Director is effective as of September 4, 2018

^{***)} Tenure ends on March 21, 2018

The Board of Directors Competency Development

The Board of Directors' Competency Development can be seen in the Company Profile Chapter in this Annual Report.

Risk Management Certification

As stipulated in Bank Indonesia Regulation No. 11/19/PBI/2009 concerning Share Risk Management Certification Management and Officers of Commercial Banks, Bank Managers (ie Board of Commissioners and Directors) must have a Certificate Risk Management issued by Professional Certification Institutions, with the following classification:

No.	Position	Level	Validity period
1.	Commissioner	Level 1 At the Least	4 years
2.	Independent Commissioner	Level 2 At the Least	4 years
3.	President Director and Bank Directors with >Rp10 Trillion of assets in possession	Level 5 At the Least	2 years

In the event that the validity period of the certification has expired, a periodic Refreshment Program must be carried out at least:

- once every 4 (four) years for level 1 and 2; or
- once every 2 (two) years for level 3, 4, and 5.