

Audit Committee Profile

The profile of Audit Committee as of December 31, 2018 is as follows.



Bangun Sarwito Kusmulyono
Chairman and Concurrently
Member of Audit Committee

The profile can be seen in the Board of Commissioners section



Hartadi Agus Sarwono
Member of Audit Committee

The profile can be seen in the Board of Commissioners section



Goei Siau Hong
Member of Audit Committee

The profile can be seen in the Board of Commissioners section



Makmur Keliat
Member of Audit Committee

The profile can be seen in the Board of Commissioners section



Budi Sulistio
Member of Audit Committee

| | |
|------------------------|---|
| Age | 63 years old |
| Nationality | Indonesia |
| Appointment Date | January 2, 2018 |
| Educational Background | <ul style="list-style-type: none"> - Bachelor Degree in Economics from Universitas Indonesia (1985). - Master Degree of Business Administration at the University of Illinois (1994). |
| Employment history | <p>He has served various important positions at Bank Mandiri, including as:</p> <ul style="list-style-type: none"> - Member of Risk Monitoring Committee (2014-2016). - Group Head Accounting (2006-2010). - Regional Manager of Regional Office VII Semarang (2005-2006). |
| Position Period | <ul style="list-style-type: none"> - Periode I : February 25, 2014 - February 25, 2017 - Periode II : February 25, 2017 - February 25, 2019 - Currently in the process of transferring positions to the new Audit Committee Members for 4 (four) months as from February 25, 2019. |



Bambang Ratmanto
Member of Audit Committee

| | |
|------------------------|---|
| Age | 60 years old |
| Nationality | Indonesia |
| Appointment Date | February 25, 2014 |
| Educational Background | <ul style="list-style-type: none"> - Bachelor degree in Accounting from Universitas Gadjah Mada (1982). - Master of Management in Business Management from Universitas Prasetiya Mulya Business School (2008). |
| Employment history | <ul style="list-style-type: none"> - Member of Audit Committee at PT Bank Negara Indonesia (Persero) Tbk. (2016 – January 2018). - Chief Commissioner, Chairman of the Audit Committee, and Chairman of the Risk Monitoring Committee at PT Bank MNC Internasional Tbk (2014-2016). - Independent Commissioner and Chairman of the Audit Committee at PT Bank MNC Internasional Tbk. (2013-2014). - Executive Vice President - Head of Credit & Operations Policy at Risk Management Directorate of PT CIMB Niaga Tbk. (2010-2013). |
| Position Period | 2 January 2018 to 2 January 2021 |



Educational Qualifications and Work Experience of The Audit Committee

The requirements for membership of the Audit Committee are as follows:

1. General Requirements
 - a. Having good integrity, character and morals.
 - b. Having no personal interests/relationships that can lead to a conflict of interest towards the Company.
2. Competency Requirements
 - a. Having adequate expertise, ability, knowledge and experience that relates to their duties and responsibilities.
 - b. Required to be able to understand financial statements, company's business, especially those related to the Company's services or business activities, audit processes and risk management.
 - c. Able to cooperate and having the ability to communicate well and effectively and willing to provide sufficient time to carry out his/her duties.
 - d. Having adequate knowledge on the Company's Articles of Association, regulations in the banking sector, Capital Market, BUMN or State-Owned Enterprises (SOEs) and other relevant regulations.
 - e. Willing to improve the competency continuously through Education and training at least 1 (one) time in 6 (six) months.

Educational qualifications and work experience of the Chairman and Members of the Audit Committee are as follows.

Table of Educational Qualifications and Work Experience of the Audit Committee

| Name | Designation | Education | Work Experience |
|---------------------------------|------------------------------|---|---|
| Bangun Sarwito Kusmulyono | Chairman concurrently Member | <ul style="list-style-type: none"> • Bachelor's Degree in Chemical Engineering • Master of Business Administration • Doctor's degree in Environment Management. | Have experience work, among others, in the field banking, capital, defense and banking supervision. |
| Hartadi Agus Sarwono | Member | <ul style="list-style-type: none"> • Earned Bachelor's Degree in Civil Engineering. • Master of Arts in Macroeconomics. • Doctor of Philosophy in Monetary Theory and Policy. | Have experience work, among others, in the field banking, finance, monetary, and supervision banking. |
| Goei Siauw Hong | Member | <ul style="list-style-type: none"> • Bachelor's Degree in Agronomy. • Master of Business Administration (MBA) in Business, Finance, and Marketing | Have experience work, among others, in the field finance, research, and banking supervision. |
| Makmur Keliat | Member | <ul style="list-style-type: none"> • Bachelor Degree in Corporate Economics • Bachelor of Art in Social and Political Sciences/ International Relations Department • Drs. in Social and Political Sciences/International Relations Department • Ph.d in School of International Studies | Have experience work, among others, in the field education, political science, International Relations, research and publication. |
| Budi Sulistio | Member | <ul style="list-style-type: none"> • Bachelor degree in Economics • Master of Business Administration | Having work experience in the banking sector. |
| Lista Irna ^{*)} | Member | <ul style="list-style-type: none"> • Bachelor's Degree in Mining Engineering • Master of Business Administration | Having work experience in the banking sector. |
| Bambang Ratmanto ^{**)} | Member | <ul style="list-style-type: none"> • Bachelor Degree in Accounting • Master of Management in Business Management | Having work experience in the banking sector. |

^{*)} Tenure ends on January 2, 2018

^{**)} Served since January 2, 2018