

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

## 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"> <li>Discussion on Human Capital: Compensation and Benefit.</li> <li>Discussion on Human Capital: Alignment of Wholesale Banking Organizations.</li> <li>Discussion on Human Capital: Talent Panel</li> <li>Company Project Update</li> </ol> | Kartika Wirjoatmodjo<br>Sulaiman Arif Arianto<br>Ogi Prastomiyono <sup>1)</sup><br>Royke Tumilaar | Attending<br>Attending<br>Attending<br>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               |                          |
|     |                  |   | <b>Attendance 90%</b>  |                         |                          |
| 2.  | January 16, 2018 | <ol style="list-style-type: none"> <li>General Discussion</li> <li>Financial Performance on November 2017.</li> <li>Discussion on Human Capital: Performance Bonus.</li> <li>Discussion on Human Capital: Talent Panel</li> <li>Discussion on Human Capital: Others</li> <li>Savings Strategy 2018.</li> <li>Proposals from Corporate Secretary Group.</li> </ol> | 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               |                          |
|     |                  |   | <b>Attendance 100%</b> |                         |                          |
| 3.  | January 23, 2018 | <ol style="list-style-type: none"> <li>General Discussion</li> <li>Bank Mandiri and Subsidiary's Consolidated Financial Statements December 31, 2017.</li> <li>Individual Bank Health Level Report As of 31 December 2017.</li> <li>Lunar New Year (Imlek) Celebration 2018.</li> </ol>   | 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               |                          |
|     |                  |   | <b>Attendance 90%</b>  |                         |                          |
| 4.  | January 30, 2018 | <ol style="list-style-type: none"> <li>General Discussion</li> <li>Discussion on Human Capital: Talent Panel</li> <li>Discussion of IT.</li> <li>Proposals from Corporate Secretary Group. Corporate Website</li> <li>Proposals from Corporate Secretary Group: Implementation of the Annual GMS</li> </ol>   | 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               |                          |
|     |                  |   | <b>Attendance 100%</b> |                         |                          |
| 5.  | 6 Februari 2018  | <ol style="list-style-type: none"> <li>Company Project Update</li> <li>Update Commercial Banking.</li> <li>Preparation for Public Expose and Analyst Meeting Q4 2017.</li> <li>Updates from the Corporate Secretary Group. RKA PKBL.</li> </ol>   | 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 <sup>*)</sup>    | Attending               |                          |
|     |                   |   | Rico Usthavia Frans            | Attending               |                          |
|     |                   |   | Darmawan Junaidi               | Attending               |                          |
|     |                   |   | <b>Attendance 100%</b>         |                         |                          |
| 6.  | February 13, 2018 | <ol style="list-style-type: none"> <li>1. Financial Performance on June 2018.</li> <li>2. Company Project Update</li> <li>3. Discussion on Human Capital: Bonus and Increment Salary.</li> <li>4. Discussion on Human Capital: Implementation of Financial Services Authority Regulation.</li> <li>5. Discussion on Human Capital: The decree of the Constitutional Court.</li> <li>6. Update Sponsorship.</li> <li>7. Prospective Members of the Board of Directors.</li> <li>8. Alignment of Organizational Structure.</li> </ol> | Kartika Wirjoatmodjo           | Attending               |                          |
|     |                   |   | Sulaiman Arif Arianto          | Not Attending           | Training                 |
|     |                   |   | Ogi Prastomiyono <sup>*)</sup> | Attending               |                          |
|     |                   |   | Royke Tumilaar                 | Attending               |                          |
|     |                   |   | Hery Gunardi                   | Attending               |                          |
|     |                   |   | Tardi <sup>*)</sup>            | Attending               |                          |
|     |                   |   | Ahmad Siddik Badruddin         | Attending               |                          |
|     |                   |   | Kartini Sally <sup>*)</sup>    | Not Attending           | On Leave                 |
|     |                   |   | Rico Usthavia Frans            | Attending               |                          |
|     |                   |   | Darmawan Junaidi               | Attending               |                          |
|     |                   |   | <b>Attendance 80%</b>          |                         |                          |
| 7.  | February 20, 2018 | <ol style="list-style-type: none"> <li>1. General Discussion</li> <li>2. Discussion on Human Capital: Bonuses, Employee Levels and Increment Salary.</li> <li>3. Discussion on Human Capital: New Productivity Enhancement 2018.</li> <li>4. Discussion on Human Capital: Update Culture Transformation.</li> <li>5. Discussion on Human Capital: Et cetera</li> <li>6. Company Project Update</li> <li>7. Update of Bank Mandiri Taspen.</li> </ol>  | Kartika Wirjoatmodjo           | Attending               |                          |
|     |                   |   | Sulaiman Arif Arianto          | Attending               |                          |
|     |                   |   | Ogi Prastomiyono <sup>*)</sup> | Attending               |                          |
|     |                   |   | Royke Tumilaar                 | Attending               |                          |
|     |                   |   | Hery Gunardi                   | Not Attending           | On Leave                 |
|     |                   |   | Tardi <sup>*)</sup>            | Attending               |                          |
|     |                   |   | Ahmad Siddik Badruddin         | Attending               |                          |
|     |                   |   | Kartini Sally <sup>*)</sup>    | Attending               |                          |
|     |                   |   | Rico Usthavia Frans            | Attending               |                          |
|     |                   |   | Darmawan Junaidi               | Attending               |                          |
|     |                   |   | <b>Attendance 90%</b>          |                         |                          |
| 8.  | March 6, 2018     | <ol style="list-style-type: none"> <li>1. Procurement of Bank Mandiri Financial Report Audit Services.</li> <li>2. Financial Performance on February 2018.</li> </ol>   | Kartika Wirjoatmodjo           | Not Attending           | Business Trip            |
|     |                   |   | Sulaiman Arif Arianto          | Attending               |                          |
|     |                   |   | Ogi Prastomiyono <sup>*)</sup> | Attending               |                          |
|     |                   |   | Royke Tumilaar                 | Attending               |                          |
|     |                   |   | Hery Gunardi                   | Attending               |                          |
|     |                   |   | Tardi <sup>*)</sup>            | Attending               |                          |
|     |                   |   | Ahmad Siddik Badruddin         | Attending               |                          |
|     |                   |   | Kartini Sally <sup>*)</sup>    | Attending               |                          |
|     |                   |   | Rico Usthavia Frans            | Not Attending           | Business Trip            |
|     |                   |   | Darmawan Junaidi               | Attending               |                          |
|     |                   |   | <b>Attendance 80%</b>          |                         |                          |
| 9.  | March 12, 2018    | <ol style="list-style-type: none"> <li>1. Updates from the Corporate Secretary Group: Preparation of the Annual GMS</li> <li>2. Update Government Program.</li> <li>3. Update Top 21 BOD Initiatives:</li> <li>4. General Discussion: Bank Mandiri Taspen.</li> <li>5. General Discussion: Company Project</li> <li>6. General Discussion: Treasury Group Update.</li> </ol>  | Kartika Wirjoatmodjo           | Attending               |                          |
|     |                   |   | Sulaiman Arif Arianto          | Attending               |                          |
|     |                   |   | Ogi Prastomiyono <sup>*)</sup> | Attending               |                          |
|     |                   |   | Royke Tumilaar                 | Attending               |                          |
|     |                   |   | Hery Gunardi                   | Attending               |                          |
|     |                   |   | Tardi <sup>*)</sup>            | Attending               |                          |
|     |                   |   | Ahmad Siddik Badruddin         | Attending               |                          |
|     |                   |   | Kartini Sally <sup>*)</sup>    | Attending               |                          |
|     |                   |   | Rico Usthavia Frans            | Not Attending           | Business Trip            |
|     |                   |   | Darmawan Junaidi               | Attending               |                          |
|     |                   |   | <b>Attendance 90%</b>          |                         |                          |

| 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            |
| <b>Attendance 71%</b>  |                |   |                        |                         |                          |
| 11.                    | March 27, 2018 | <ol style="list-style-type: none"> <li>Updates on Credit Portfolio Risk Group.</li> <li>Financial Projection Update.</li> <li>Proposal for Providing Pension Benefits.</li> <li>Proposed Authority to Decide Credit.</li> <li>Discussion on Human Capital: Talent Panel</li> <li>Follow-Up of the Decision of the 2018 Annual GMS.</li> </ol> | Kartika Wirjoatmodjo   | Attending               |                          |
|                        |                |   | Sulaiman Arif Arianto  | Attending               |                          |
|                        |                |   | Royke Tumilaar         | Attending               |                          |
|                        |                |   | Hery Gunardi           | Attending               |                          |
|                        |                |   | Ahmad Siddik Badruddin | Attending               |                          |
|                        |                |   | Rico Usthavia Frans    | Attending               |                          |
|                        |                |   | Darmawan Junaidi       | Attending               |                          |
| <b>Attendance 100%</b> |                |   |                        |                         |                          |
| 12.                    | April 3, 2018  | <ol style="list-style-type: none"> <li>Discussion on Human Capital: Talent Panel</li> <li>Proposed Consumer Loan Group.</li> <li>Proposed Project of the Company.</li> <li>Update on Retail Banking Products.</li> <li>Update Top 21 BOD Initiatives: Digital Roadmap.</li> </ol>   | Kartika Wirjoatmodjo   | Attending               |                          |
|                        |                |   | Sulaiman Arif Arianto  | Attending               |                          |
|                        |                |   | Royke Tumilaar         | Attending               |                          |
|                        |                |   | Hery Gunardi           | Attending               |                          |
|                        |                |   | Ahmad Siddik Badruddin | Attending               |                          |
|                        |                |   | Rico Usthavia Frans    | Attending               |                          |
|                        |                |   | Darmawan Junaidi       | Attending               |                          |
| <b>Attendance 100%</b> |                |   |                        |                         |                          |
| 13.                    | April 10, 2018 | <ol style="list-style-type: none"> <li>Discussion on Human Capital: Leave Outside the Coverage of Company (CLTB).</li> <li>Company Project Update</li> <li>Preparation for Public Expose and Analyst Meeting Q1 2018.</li> <li>Financial Projection Update.</li> <li>Proposal from Corporate Real Estate Group.</li> </ol>                    | Kartika Wirjoatmodjo   | Attending               |                          |
|                        |                |   | Sulaiman Arif Arianto  | Attending               |                          |
|                        |                |   | Royke Tumilaar         | Attending               |                          |
|                        |                |   | Hery Gunardi           | Attending               |                          |
|                        |                |   | Ahmad Siddik Badruddin | Attending               |                          |
|                        |                |   | Rico Usthavia Frans    | Attending               |                          |
|                        |                |   | Darmawan Junaidi       | Attending               |                          |
| <b>Attendance 100%</b> |                |   |                        |                         |                          |
| 14.                    | April 24, 2018 | <ol style="list-style-type: none"> <li>Discussion of Human Capital: On Leave Outside Bank Dependent (CLTB).</li> <li>Update on Bank Mandiri Project.</li> <li>Preparation of Public Expose and Analyst Meeting Q1 2018.</li> <li>Update Financial Projection.</li> <li>Proposed Corporate Real Estate Group.</li> </ol>                       | Kartika Wirjoatmodjo   | Attending               |                          |
|                        |                |   | Sulaiman Arif Arianto  | Attending               |                          |
|                        |                |   | Royke Tumilaar         | Attending               |                          |
|                        |                |   | Hery Gunardi           | Attending               |                          |
|                        |                |   | Ahmad Siddik Badruddin | Attending               |                          |
|                        |                |   | Rico Usthavia Frans    | Attending               |                          |
|                        |                |   | Darmawan Junaidi       | Attending               |                          |
| <b>Attendance 100%</b> |                |   |                        |                         |                          |
| 15.                    | April 30, 2018 | <ol style="list-style-type: none"> <li>Company Project Update</li> <li>Liquidity Update and Issuance of Medium Term Notes (MTN).</li> <li>Proposed Special Asset Management Group.</li> <li>Discussion of IT.</li> <li>The Update on Mandiri Cash Management</li> <li>Discussion on Human Capital: Outsourcing Man Power (TAD).</li> </ol>    | 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               |                          |
| <b>Attendance 85%</b>  |                |   |                        |                         |                          |



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

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



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

| No.                    | Date               | Meeting Agenda   | Meeting Participants    | Attending/Not Attending | Reason for Not Attending |
|------------------------|--------------------|--|-------------------------|-------------------------|--------------------------|
| 32.                    | September 18, 2018 | <ol style="list-style-type: none"> <li>Update Top 21 BOD Initiatives: Distribution.</li> <li>Restru Debtor Update.</li> <li>Discussion of IT.</li> </ol>   | 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               |                          |
| <b>Attendance 91%</b>  |                    |  |                         |                         |                          |
| 33.                    | September 25, 2018 | <ol style="list-style-type: none"> <li>General Discussion: Discussion on Human Capital.</li> <li>Update Top 21 BOD Initiatives: Wholesale.</li> <li>Update Middle Corporate.</li> <li>Updates on Corporate Real Estate Group.</li> </ol>   | 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               |                          |
| <b>Attendance 100%</b> |                    |  |                         |                         |                          |
| 34.                    | October 4, 2018    | <ol style="list-style-type: none"> <li>General Discussion</li> <li>Kick off of Work Plan and Budget (RKAP) 2019 and Bank Business Plan (RBB) 2019-2021.</li> <li>Updates on Subsidiaries Business Development.</li> </ol>  | 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               |                          |
| <b>Attendance 91%</b>  |                    |  |                         |                         |                          |
| 35.                    | October 16, 2018   | <ol style="list-style-type: none"> <li>General Discussion: Proposed Authority to Decide Credit.</li> <li>September 2018 Financial Performance and 2019 RKAP Update.</li> <li>Update on Preparation for Public Expose and Analyst Meeting Q3 2018.</li> <li>Discussion on Human Capital: Culture.</li> <li>Discussion on Human Capital: Recruitment.</li> </ol> | 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               |                          |
| <b>Attendance 81%</b>  |                    |  |                         |                         |                          |





| No. | Date              | Meeting Agenda  | Meeting Participants               | Attending/Not Attending | Reason for Not Attending |
|-----|-------------------|---|------------------------------------|-------------------------|--------------------------|
| 36. | October 23, 2018  | 1. Updates on Subsidiaries Business Development.<br>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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Attending               |                          |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Attending               |                          |
|     |                   |   |                                    |                         |                          |
| 37. | October 31, 2018  | 1. International Banking & Financial Institutions Group<br>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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Not Attending           | On Leave                 |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Not Attending           | On Leave                 |
|     |                   |   |                                    |                         |                          |
| 38. | November 7, 2018  | 1. General Discussion: SEVP<br>2. Proposal of Human Capital Engagement.<br>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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Attending               |                          |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Not Attending           | Business Trip            |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Attending               |                          |
|     |                   |   |                                    |                         |                          |
| 39. | November 14, 2018 | 1. Sustainable Financial Action Plan (RAKB).<br>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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Not Attending           | Business Trip            |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Attending               |                          |
|     |                   |   |                                    |                         |                          |

| No. | Date              | Meeting Agenda  | Meeting Participants               | Attending/Not Attending | Reason for Not Attending |
|-----|-------------------|---|------------------------------------|-------------------------|--------------------------|
| 40. | November 27, 2018 | <ol style="list-style-type: none"> <li>General Discussion</li> <li>Discussion on Human Capital.</li> <li>Discussion on Human Capital: Guideline, Definitive and Promotions.</li> <li>Updates from the Corporate Secretary Group.</li> </ol>   | 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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Attending               |                          |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Attending               |                          |
|     |                   |   | <b>Attendance 100%</b>             |                         |                          |
| 41. | December 11, 2018 | <ol style="list-style-type: none"> <li>General discussion.</li> <li>November 2018 Financial Performance.</li> <li>Update Corporate Transformation.</li> <li>Proposed Corporate Secretary Group.</li> <li>Proposal of the Directorate of Institutional Relations.</li> <li>Discussion of Human Capital.</li> </ol> | 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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Attending               |                          |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   |                                    | Attending               |                          |
|     |                   |   | <b>Attendance 100%</b>             |                         |                          |
| 42. | December 19, 2018 | <ol style="list-style-type: none"> <li>General Discussion: Discussion on Human Capital.</li> <li>Update Strategic Investment &amp; Subsidiaries Management Group.</li> </ol>  | 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 <sup>***)</sup> | Attending               |                          |
|     |                   |   | Agus Dwi Handaya <sup>***)</sup>   | Attending               |                          |
|     |                   |   | Panji Irawan <sup>**)</sup>        | Attending               |                          |
|     |                   |   | Donsuwan Simatupang <sup>**)</sup> | Attending               |                          |
|     |                   |   | <b>Attendance 100%</b>             |                         |                          |

<sup>\*)</sup> Tenure ends on March 21, 2018.

<sup>\*\*)</sup> The appointment as Director is effective as of September 4, 2018.

<sup>\*\*\*)</sup> 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.