



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital

Board of Directors Profile



ROYKE TUMILAAK

PRESIDENT DIRECTOR*

Previously served as Director of Corporate Banking

NATIONALITY
Indonesian.

DOMICILE
Jakarta.

PLACE AND DATE OF BIRTH/AGE
Born in Manado in 1964, 55 years old as of December 2019.

EDUCATION BACKGROUND

- Bachelor of Economics in Management from Universitas Trisakti (1987).
- Master of Business Administration in Finance from University of Technology, Sydney (1999).

CERTIFICATION

- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2012).
- Risk Management Certification Refreshment Program held by BARa Risk Forum (2016).
- Risk Management Certification Refreshment Program held by BARa Risk Forum (2018).

WORK EXPERIENCE

- Credit Analyst in matters of Credit Monitoring and Research at BDN.
- Dept. Head of Corporate Banking at Bank Mandiri (2005).
- Authority Holder to Decide Credit (Group Head) Commercial Banking (2006).
- Bank Mandiri Regional Commercial Sales Group Head (January 2007).
- Bank Mandiri Regional Commercial Sales I Group Head (November 2007).
- President Commissioner at PT Staco Jasapratama (General Insurance) (2008).
- Commissioner at Mandiri Sekuritas (2009).
- Director of Treasury, Finance Institutions and Bank Mandiri's Special Asset Management (2011- 2015).
- Bank Mandiri Corporate Banking Director (2015-March 2017).
- Bank Mandiri Director of Wholesale Banking (March 2017-March 2018).
- Bank Mandiri Corporate Banking Director (March 2018-present).
- Bank Mandiri Corporate Banking Director (March 2018-December 2019).
- Bank Mandiri President Director (2019-present).

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

APPOINTMENT HISTORY

Appointed first as Director of Bank Mandiri at the Annual General Meeting of Shareholders on May 23, 2011 based on the Deed of Decision of the Annual GMS No. 32 dated June 21, 2011. Then reappointed based on the Deed of Decision of the Annual General Meeting of Shareholders Number 46 dated April 20, 2016. Appointed as President Director of Bank Mandiri on December 9, 2019 based on the Deed of Extraordinary GMS Minutes No. 5 Dated 9 December 2019.

EMPLOYMENT PERIOD

December 9, 2019 until the end of the 2024 Annual GMS (First Period).

CONCURRENT POSITION

Do not have concurrent positions in other companies or institutions.

SHAREHOLDING OF BMRI SHARES

786,100 shares (0.0016845%).

* Effective after successfully obtaining approval and passing the Fit and Proper Test administered by OJK.

KARTIKA WIRJOATMODJO

PRESIDENT DIRECTOR (NO LONGER SERVED ON THE AS OF OCTOBER 2019)



PLACE AND DATE OF BIRTH/AGE

Born in Surabaya in 1973, 46 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Warga Negara Indonesia.

APPOINTMENT HISTORY

Appointed as Director of Bank Mandiri for the first time at the Annual GMS on March 16, 2015, based on the Deed of Resolution of the Annual General Meeting of Shareholders Number 26 dated August 26, 2015. Furthermore, in the 2016 Annual GMS for March 21, 2016, it was decided, among others, the transfer of duties, he became the President Director as stated in the Deed of Resolution of the Annual General Meeting of

EMPLOYMENT PERIOD

March 16, 2015 to October 2019

CONCURRENT POSITION

Vice Minister of SOEs Ministry in Indonesia Maju Cabinet (2019-2024).

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

WORK EXPERIENCE

- Tax and Accounting Consultant at RSM AAJ (1995-1996), Credit Analyst at the Industrial Bank of Japan (1996-1998).
- Senior Consultant at PwC Financial Advisory Services (1998-1999).
- Senior Consultant at The Boston Consulting Group (2000-2003).
- Dept. Head of Strategy and Performance Management Group at Bank Mandiri (2003-2005).
- Group Head of Strategy and Performance Management Group at Bank Mandiri (2005-2008).
- Managing Director at Mandiri Sekuritas (2008-2011).
- President Director and CEO at Indonesia Infrastructure Finance (2011-2013).
- Chief Executive and Member of the Board of Commissioners at Indonesia Deposit Insurance Corporation (LPS) (2014-2015).
- Bank Mandiri Finance and Strategy Director (2015-2016).
- Bank Mandiri President Director (2016 - October 2019).
- Independent Commissioner of Bank Mandiri (2019-Present).

SHAREHOLDING OF BMRI SHARES

789.000 shares (0,0016907%).

EDUCATION BACKGROUND

- Bachelor of Economics majoring in accounting from the University of Indonesia (1996).
- Master of Business Administration (MBA) in Business from Erasmus University in Rotterdam (2001).

CERTIFICATION

- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2015).
- Risk Management Certification Refreshment Program held by the Banking Professional Certification Institute (LSPP) (2017).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



SULAIMAN ARIF ARIANTO

VICE PRESIDENT DIRECTOR

NATIONALITY
Indonesian.

DOMICILE
Jakarta.

PLACE AND DATE OF BIRTH/AGE
Born in Boyolali in 1959, 60 years old as of December 2019.

EDUCATION BACKGROUND

- Bachelor in Animal Husbandry from Institut Pertanian Bogor (1981).
- Master of Business Administration (MBA) in Finance from the University of New Orleans, USA (1991).

CERTIFICATION

- Risk Management Certification Level 5 (2015).
- Refreshment Program held by the Banking Professional Certification Institute (LSPP) (2017).

WORK EXPERIENCE

- Corporate Finance Manager Assistant at BRI (1991-1992),
- Deputy Chairman IV of Corporation at BRI (1992-1994).
- Section Head of Corporate Finance at BRI (1994-1999).
- Deputy Head of Corporate Financing Division at BRI (1999).
- Head of the Middle Credit Division at BRI (1999-2002).
- Head of the Head Office Agribusiness Division at BRI (2001-2002).
- Denpasar Regional Area Leaders at BRI (2002-2003).
- Jakarta Regional Region Leaders at BRI (2003-2006).
- Director of Micro and Small Business at BRI (2006-2009).
- Director of Commercial Banking at BRI (2009-2015).
- Bank Mandiri Deputy President Director (2015 - present).

APPOINTMENT HISTORY

Appointed as Deputy President Director of Bank Mandiri for the first time at the Annual GMS dated March 16, 2015 based on the Deed of Decision of the Annual GMS No. 117 dated June 30, 2015.

EMPLOYMENT PERIOD

March 16, 2015 until the closing of the 2020 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

1,103,558 shares (0.0023648%).

Previously served as Director of Small Business and Network. Based on the Annual GMS Resolution dated May 16, 2019, there was a change in the nomenclature to Director of Business and Networks, and based on the Extraordinary GMS Resolution dated December 9, 2019, there was a change in the nomenclature to Director of Consumer and Retail Transaction.

HERY GUNARDI

DIREKTUR CONSUMER AND RETAIL TRANSACTION



PLACE AND DATE OF BIRTH/AGE

Born in Bengkulu in 1962, 57 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Warga Negara Indonesia.

APPOINTMENT HISTORY

Appointed as a Director of Bank Mandiri for the first time at the Annual General Meeting of Shareholders on April 2, 2013 based on Deed of Resolution of the Annual General Meeting of Shareholders Number 19 dated August 28, 2013

EMPLOYMENT PERIOD

2 April 2013 until the closing of the 2023 Annual GMS (Second Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

1.102.100 shares (0,0023616%).

WORK EXPERIENCE

- Troubled Credit Analyst in Special Debtor matters in Bapindo (1993 - 1996).
- Head of Subdivision of Debt Syndication in Treasury matters in Bapindo (1996-1998).
- Member of the Merger Team at Bank Mandiri (1998-1999).
- Regional Marketing Manager of Bank Mandiri, Jakarta City Region (1999-2002).
- Bank Mandiri Area Manager Daan Mogot (2002).
- Dept. Head of Bank Assurance and Project Director for the Establishment of a Joint Insurance Company with AXA (2002-2003).
- Director of PT AXA Mandiri Financial Services (2003-2006).
- Independent Group Head Wealth Management (2006-2009).
- President Commissioner of PT AXA Mandiri Financial Services (2006-2009).
- Jakarta Head Group Network at Bank Mandiri (2009-2011).
- President Commissioner of PT Mandiri Manajemen Investasi (2009-2013).
- Distribution Network 1 Group Head at Bank Mandiri (2011-2013).
- Consumer Finance EVP Coordinator (2013).
- Bank Mandiri Director of Micro and Retail Banking (2013-2015).
- Bank Mandiri Micro and Business Banking Director (2015).
- Bank Mandiri Consumer Banking Director (2015-2016).
- Bank Mandiri Distributions Director (2016 - March 2018).
- Bank Mandiri Small Business and Network Director (March 2018 - present).
- Director of Small Business and Network at Bank Mandiri (March 2018-2019).
- Director of Consumer and Retail Transaction at Bank Mandiri (2019-present).

EDUCATION BACKGROUND

- Bachelor of Commerce Administration from Universitas 17 Agustus 1945 (1987).
- Master of Business Administration (MBA) in Finance and Accounting from the University of Oregon, USA (1991).

CERTIFICATION

- Foreign Exchange and Money Market Dealers in Indonesia (1997).
- Chartered Financial Consultants held by the Singapore Collage of Insurance (2004).
- Chartered Life Underwriter organized by the Singapore Collage of Insurance (2004).
- Certified Wealth Manager held by the University of Greenwich (2005).
- Chartered Financial Planning Standards Board in Indonesia (2007).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2015).
- Certified Risk Management Refreshment Program organized by the BARA Risk Forum (2017).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



AHMAD SIDDIK BADRUDDIN

DIRECTOR OF RISK MANAGEMENT

NATIONALITY
Indonesian.

DOMICILE
Jakarta.

PLACE AND DATE OF BIRTH/AGE
Born in Bandung in 1965, 54 years old as of December 2019.

EDUCATION BACKGROUND

- Bachelor of Chemical Engineering from the University of Texas, Austin, USA (1988).
- Master of Business Administration (MBA) in Management Information Systems from the University of Texas, Austin, USA (1990).

CERTIFICATION

- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2015).
- The Risk Management Certification Refreshment Program held by BARa Risk Forum (2017).

WORK EXPERIENCE

- Management Associate di Citibank (1990-1995).
- Regional Risk Officer of Global Consumer Bank (AVP) di Citibank, Singapura (1995-1997).
- Retail Bank Risk Director of Global Consumer Bank (VP) di Citibank, Jakarta (1997-1998).
- Head of Risk Management di ABN AMRO Bank, Hong Kong (1999-2001).
- Country Risk Director di Citibank (2001-2004).
- Country Risk Director and Deputy Country Risk Director di Citibank, Jerman (2004-2008).
- Regional Senior Credit Officer for Central & Eastern Europe and Middle East Africa Region di Citibank, London (2008-2011).
- Global Unsecured Product Risk Management di Citibank, New York (2011-2014).
- SEVP Retail Chief SRisk Officer BankMandiri (2014-2015).
- Direktur Risk Management and Compliance Bank Mandiri (2015-March 2018).
- Direktur Manajemen Risiko Bank Mandiri (March 2018- saat ini).

APPOINTMENT HISTORY

Appointed as Director of Bank Mandiri for the first time at the Annual GMS dated March 16, 2015, based on the Deed of Decision of the Annual GMS No. 117 dated June 30, 2015.

EMPLOYMENT PERIOD

March 16, 2015 Until the closing of the Annual GMS 2020 (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

1.680.700 shares (0,0036015%).

Previously served as Director of Information Technology & Operations Based on the Resolution of the Extraordinary General Meeting of Shareholders dated December 9, 2019, there was a change in the nomenclature to Director of Information Technology.

RICO USTHAVIA FRANS
DIRECTOR OF INFORMATION TECHNOLOGY.



PLACE AND DATE OF BIRTH/AGE

Born in Kebumen in 1970, 49 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Indonesian.

APPOINTMENT HISTORY

Appointed as a Director of Bank Mandiri for the first time at the Annual General Meeting of Shareholders on March 21, 2016 based on Deed of Resolution of the Annual General Meeting of Shareholders Number 45 dated July 29, 2016.

EMPLOYMENT PERIOD

March 21, 2016 until the closing of the 2021 Annual General Meeting of Shareholders (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

684.100 shares (0,0014659%).

WORK EXPERIENCE

- Field Manager at Schlumberger (1993-1995).
- Management Associate at Citibank NA (1995-1997).
- e-Trade Head Asset Based Finance Head at Citibank NA (1997-2001).
- e-Business Head at Citibank NA (2001-2006).
- Group Head Electronic Banking at Citibank NA (2006-2010).
- Electronic Banking Group Head of Bank Mandiri (2010-2013).
- SEVP Transaction Banking of Bank Mandiri (2013-2015).
- Bank Mandiri Digital Banking and Technology Director (2016-March 2018).
- Bank Mandiri Information Technology and Operation Director (March 2018 - 2019).
- Direktur Information Technology Bank Mandiri (2019-present).

EDUCATION BACKGROUND

Bachelor of Electrical Engineering from Institut Teknologi Bandung (1992).

CERTIFICATION

- Level 5 Risk Management Certification held by the Risk Management Certification Agency (BSMR) (2016).
- The Risk Management Certification Refreshment Program held by BARa Risk Forum (2018).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



DARMAWAN JUNAIDI

DIREKTUR TREASURY, INTERNATIONAL BANKING AND SPECIAL ASSET MANAGEMENT

Previously served as Director of Treasury and International Banking. Based on the Resolution of the Extraordinary General Meeting of Shareholders dated December 9, 2019, there was a change in the nomenclature to Director of Treasury, International Banking, and Special Asset Management.

NATIONALITY

.nizənoɒnɪ

DOMICILE

Jakarta.

PLACE AND DATE OF BIRTH/AGE

Born in Palembang in 1966, 53 years old as of December 2019.

EDUCATION BACKGROUND

Bachelor of Law from Sriwijaya University, Palembang (1990).

CERTIFICATION

- Advance Treasury Dealer Certification held by the Banking Professional Certification Institute (LSPP) (2018).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2017).
- Treasury Dealer Level Advance Certification held by the Banking Professional Certification Institute (LSPP) (2018).

WORK EXPERIENCE

- Administration of the Head Office at PT Bank Bumi Daya (Persero) (1992-1994).
- Credit Recovery Officer at PT Bank Bumi Daya (Persero) (1994-1996).
- Professional Staff of Internal Control Affairs at PT Bank Bumi Daya (Persero) (1996-1997).
- Professional Staff in Treasury Affairs at PT Bank Bumi Daya (Persero) (1997-1999).
- Treasury Manager of Cayman Islands Branch at Bank Mandiri (1999-2005).
- Senior Manager - Professional Staff of Treasury Marketing I, Treasury Group at Bank Mandiri (2005-2007).
- Assistant Vice President - Chief Dealer of Marketing II, Treasury Group at Bank Mandiri (2007- 2009).
- Vice President - Department Head of Marketing West, Treasury Group at Bank Mandiri (2009- 2011).
- Vice President - Department of Banking Book Management, Treasury Group at Bank Mandiri (2011-2012).
- Senior Vice President - Deputy Group Head of Treasury at Bank Mandiri (2012-2015).
- Regional Senior Vice President CEO of Bali and Nusa Tenggara (Executive Officer in Funding and Lending) at Bank Mandiri (2015-2016).
- Senior Vice President - Group Head of Treasury at Bank Mandiri (January-May 2016).
- Director of Finance and as President Commissioner at PT Semen Kupang Indonesia, at the same time (2016- August 2017).
- Acting President Director of PT Semen Indonesia (Persero) Tbk (May 2017 - August 2017).
- Bank Mandiri Treasury Director (August 2017-March 2018).
- Bank Mandiri Director of Treasury and International Banking (March 2018 - now).
- Chairman Indonesia Foreign Exchange Market Committee (IFEMC) dari tahun 2017 – sekarang.

APPOINTMENT HISTORY

Appointed as Director of Bank Mandiri for the first time on the Extraordinary GMS dated August 21, 2017, based on the Deed of Resolution of the Extraordinary General Meeting of Shareholders No. 25 dated January 23, 2018.

EMPLOYMENT PERIOD

August 21, 2017 until the closing of the 2022 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

529.500 shares (0,0011346%).

ALEXANDRA ASKANDAR

DIRECTOR OF CORPORATE BANKING

Previously served as Director of Institutional Relations.

PLACE AND DATE OF BIRTH/AGE

Born in Medan in 1972, 47 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Indonesian.



APPOINTMENT HISTORY

Appointed as Director for the first time at the Annual GMS dated March 21, 2018, based on the Deed of Resolution of the Annual GMS No. 60 dated September 18, 2018.

EMPLOYMENT PERIOD

March 21, 2018 until the closing of the 2023 Annual General Meeting of Shareholders (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

753.600 shares (0,0016149%).

WORK EXPERIENCE

- Manager of Finance Division at PT Surveyor Indonesia (1995-1996).
- ISO 9000 & 14000 Consultant at PT Surveyor Indonesia (1996-1997).
- Account Manager at the Loan Work Out Division of the Indonesian Bank Restructuring Agency (1999-2000).
- Senior Relationship Manager for Corporate Banking Group at Bank Mandiri (2000-2006).
- Corporate Banking III Group Department Head at Bank Mandiri (2007-2009).
- Group Head Syndication, Oil & Gas at Bank Mandiri (2009-2015).
- Corporate Banking Group Head V, Group at Bank Mandiri (2015-2016).
- Commissioner of PT Mandiri Sekuritas (2011- March 2018).
- Senior Executive Vice President of Corporate Banking at Bank Mandiri (2016-March 2018).
- Bank Mandiri Institutional Relationship Director (March 21, 2018-2019).

EDUCATION BACKGROUND

- Bachelor in Economics from the University of Indonesia (1995).
- Master of Business Administration (MBA) in Finance from Boston University, USA (1999).

CERTIFICATION

Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



AGUS DWI HANDAYA

DIRECTOR OF COMPLIANCE AND HR

Previously served as Compliance Director. Based on the Resolution of the Annual GMS dated May 16, 2019 there was a change in nomenclature to Director of Compliance and HR.

NATIONALITY
Indonesian.

DOMICILE
Jakarta.

PLACE AND DATE OF BIRTH/AGE
Born in Medan in 1970, 49 years old as of December 2019.

EDUCATION BACKGROUND

- Bachelor in Economics/Accounting from the University of North Sumatra (1995).
- Master of Business Administration in Strategy & Finance from the Nanyang Fellows National Technological University Singapore (2013).

CERTIFICATION

Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).

WORK EXPERIENCE

- Branch Officers of Medan Medan City Hall for Small & Corporate Loans and Medium-Term Loans at Import Export Banks (1996-1999).
- Section Head Regional Banking Controllers at Bank Mandiri (1999-2001).
- Section Head of Commercial Banking Controller at Bank Mandiri (2001-2003).
- Senior Strategic Plan at Bank Mandiri (2003-2005).
- Commercial Controller Head at Bank Mandiri (2005-2007).
- Department Head Strategy & Financial Analysis at Bank Mandiri (2007-2009).
- Group Head Strategy & Performance Group at Bank Mandiri (2009-2012).
- Study Tasks at the Nanyang Fellows National Technological University Singapore (2012-2013).
- Group Head Strategy & Performance Group at Bank Mandiri (2013-2014).
- Director of Finance & Distribution Network at PT Bank Syariah Mandiri (2014-2015).
- Director of Finance & Strategy at PT Bank Syariah Mandiri (2015-2016).
- Group Head Office of the CEO at Bank Mandiri (2016-2017).
- Senior Executive Vice President of Corporate Transformation & Finance at Bank Mandiri (2017-March 21, 2018).
- Compliance Director at Bank Mandiri (March 21, 2018-current).

APPOINTMENT HISTORY

Appointed as Director for the first time at the Annual GMS dated March 21, 2018, based on the Deed of Resolution of the Annual GMS No. 60 dated September 18, 2018.

EMPLOYMENT PERIOD

March 21, 2018 Until the closing of the 2023 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

415.100 shares (0,0008895%).

Previously served as Director of Finance and Strategy. Based on the Resolution of the Extraordinary General Meeting of Shareholders dated December 9, 2019, there was a change in the nomenclature to Director of Operations.

PANJI IRAWAN
DIRECTOR OF OPERATION



PLACE AND DATE OF BIRTH/AGE

Born in Jakarta in 1965, 54 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Indonesian.

APPOINTMENT HISTORY

Appointed as Director for the first time at the Annual GMS dated March 21, 2018, based on the Deed of Resolution of the Annual GMS No. 17 dated September 6, 2018.

EMPLOYMENT PERIOD

March 21, 2018 Until the closing of the 2023 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

345.100 shares (0,0007395%).

WORK EXPERIENCE

- Chief Inspector at NIKE Inc. Representative Office (1989-1991).
- Dealer Trainee at PT Bank Indonesia Import Export (1991-1992).
- Leadership Staff in PT Bank Indonesia's Import Export Fund Management Unit (1993-1997).
- Leadership Officer in the Grand Cayman Work Unit of PT Bank Indonesia Import Export (1997-1999).
- Group Head of Foreign Exchange in the Global Market & Sales Division at Bank Mandiri (1999- 2000).
- Group Head of Foreign Exchange in the Bank Mandiri Global Market Division (2000-2001).
- Chief Dealer at Treasury Management Group Bank Mandiri (2001-2003).
- Bank Mandiri Treasury Trading Department Head (2003-2008).
- Bank Mandiri Debt & Capital Market Department Head (2008-2010).
- Official Treasury Group Head at Bank Mandiri (2010-2011).
- Commissioner at PT Mandiri Sekuritas (2010-2016).
- Bank Mandiri Treasury Group Head (2011-2016).
- Treasury & International Director at PT Bank Negara Indonesia (Persero) Tbk. (2016-March 21, 2018).
- Bank Mandiri Finance Director (March 21, 2018-2019).
- Bank Mandiri Director of Operations (2019-present).

EDUCATION BACKGROUND

Bachelor/Engineer in Agricultural & Resource Economics from Institut Pertanian Bogor (1989).

CERTIFICATION

- Underwriter Representative License held by the Capital Market Professional Standards Committee - Association of Underwriter Representatives (1995).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2016).
- Advanced Treasury Level Certification (2017).
- Competency Assessor Certification in Banking held by the Banking Professional Certification Institute (LSPP) (2017).
- The Risk Management Certification Refreshment Program held by the Deposit Insurance Corporation (LPS) (2018).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



DONSUWAN SIMATUPANG

DIRECTOR OF INSTITUTIONAL RELATIONS

Previously served as Director of Retail Banking

NATIONALITY
Indonesian.

DOMICILE
Jakarta.

PLACE AND DATE OF BIRTH/AGE
Born in Medan in 1961, 58 years old as of December 2019.

EDUCATION BACKGROUND

- Bachelor in Corporate Economics from Universitas Parahyangan (1985).
- The Master of Business Administration (MBA) in the field of Investment Banking from Virginia Polytechnic Institute and State University, Blacksburg, Virginia, US (Virginia Tech) (1993).

CERTIFICATION

- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2015).
- The Risk Management Certification Refreshment Program held by the Center for Risk Management Studies / CRMS (2017).

WORK EXPERIENCE

- Students of Ur. Education at PT Bank Rakyat Indonesia (Persero) Tbk. (1986-1989).
- Staff II Ur. Credit Administration at PT Bank Rakyat Indonesia (Persero) Tbk. (1989-1991).
- Staff II Ur. Training at PT Bank Rakyat Indonesia (Persero) Tbk. (1991-1992).
- Asmen Ur. Training at PT Bank Rakyat Indonesia (Persero) Tbk. (1993).
- Assistant Manager of Industrial Section at PT Bank Rakyat Indonesia (Persero) Tbk. (1993-1995).
- Associate Staff 1 Industrial Section at PT Bank Rakyat Indonesia (Persero) Tbk. (1995-1996).
- Branch Manager of the Argamakmur Branch Office, Palembang Regional Office at PT Bank Rakyat Indonesia (Persero) Tbk. (1996-1998).
- Head of Manado Branch Office, Manado Regional Office at PT Bank Rakyat Indonesia (Persero) Tbk. (1999-2001).
- Head of Jakarta Kramat Branch Office Branch, Jakarta Regional Office at PT Bank Rakyat Indonesia (Persero) Tbk. (2001-2003).
- Branch Manager Jakarta Jatinegara Branch Office, Jakarta Regional Office at PT Bank Rakyat Indonesia (Persero) Tbk. (2004-2005).
- Deputy Leader of the Makassar Region at PT Bank Rakyat Indonesia (Persero) Tbk. (2005-2007).
- Pj. Head of the Retail Credit Division at PT Bank Rakyat Indonesia (Persero) Tbk. (2007-2008).
- Head of the Retail Credit Division at PT Bank Rakyat Indonesia (Persero) Tbk. (2008-2010).
- Medan Region Leader at PT Bank Rakyat Indonesia (Persero) Tbk. (2010-2012).
- Surabaya Regional Leader at PT Bank Rakyat Indonesia (Persero) Tbk. (2012-2013).
- Head of General Business Division at PT Bank Rakyat Indonesia (Persero) Tbk. (2013-2015).
- Commercial Director at PT Bank Rakyat Indonesia (Persero) Tbk. (2015-2017).
- Director of Micro, Small & Medium Enterprises at PT Bank Rakyat Indonesia (Persero) Tbk. (2017).
- Director of Risk Management at PT Bank Rakyat Indonesia (Persero) Tbk. (2017-March 21, 2018).
- Bank Mandiri Retail Banking Director (March 21, 2018-2019).
- Director of Institutional Relations at Bank Mandiri (2019-present).

APPOINTMENT HISTORY

Appointed as Director for the first time at the Annual GMS dated March 21, 2018, based on the Deed of Resolution of the Annual GMS No. 17 dated September 6, 2018.

EMPLOYMENT PERIOD

March 21, 2018 Until the closing of the 2023 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

345.100 shares (0,0007395%).

RIDUAN

DIRECTOR OF COMMERCIAL BANKING



PLACE AND DATE OF BIRTH/AGE

Born in Palembang in 1970, 49 years old as of December 2019.

DOMICILE

Jakarta.

NATIONALITY

Indonesia.

APPOINTMENT HISTORY

Appointed as Director for the first time at the Extraordinary GMS dated January 7, 2019 based on the Deed of Resolution of the Extraordinary GMS No. 03 January 07 2019.

EMPLOYMENT PERIOD

January 7, 2019 until the closing of the 2024 Annual GMS (First Period).

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

158.400 shares (0,0003394%).

WORK EXPERIENCE

- Internal Auditor (SPI) PT Bank Dagang Negara (Persero) (1996 - 1999).
- Internal Auditor at Bank Mandiri (1999 - 2001).
- Internal Control & Compliance Head in Region II / Palembang Bank Mandiri (2001 - 2005).
- Bank Mandiri Branch Manager Palembang (2003).
- Assistant Vice President of Bank Mandiri Micro Banking District Center II / Palembang (2005 - 2007).
- Vice President of the Regional II / Palembang Commercial Banking Center Bank Mandiri (2007 - 2011).
- Group Head of Bank Mandiri Business Banking/SME (Senior Vice President) (2011 - 2013).
- Commissioner of PT Mandiri AXA General Insurance (2012 - 2014).
- Director of Finance and Investment at PT Askes (Persero) and BPJS Kesehatan (2013-2016).
- Regional CEO II / Sumatra 2 Bank Mandiri (2016 - 2017).
- Commissioner of PT Mandiri Sekuritas (June 2018 - currently).
- Bank Mandiri Middle Corporate Senior Executive Vice President (2017-2018).
- Bank Mandiri Commercial Banking Director (January 7, 2019-present).

EDUCATION BACKGROUND

- Bachelor in Accounting Economics from Sriwijaya University (1995).
- Master in Management from Sriwijaya University (2007).

CERTIFICATION

- Risk Management Certification Refreshment Program organized by BARa (2018).
- 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2019).



Performance Highlights



Report of the Board of Commissioners and Directors



Company Profile



Management Discussion and Analysis on Company Performance



Human Capital



SILVANO WINSTON RUMANTIR

DIRECTOR OF FINANCE AND STRATEGY*

NATIONALITY

Warga Negara Indonesia.

DOMICILE

Jakarta.

PLACE AND DATE OF BIRTH/AGE

Born in Bandung in 1978, 41 years old as of December 2019

EDUCATION BACKGROUND

- Bachelor of Arts from University of Oregon, USA (1999)
- Master of Finance from RMIT University, Melbourne, Australia (2001)

CERTIFICATION

Risk Management Level 4 (2019)
Vice Underwriter Representative (2019)

WORK EXPERIENCE

- Director of Corporate Finance at Deutsche Bank Singapore (2015-2016)
- President Director at PT Mandiri Sekuritas (2016-2019)
- SEVP for Corporate Banking at Bank Mandiri (2019)
- Director of Finance and Strategy at Bank Mandiri (2019-present)

APPOINTMENT HISTORY

Appointed as Director of Finance and Strategy of Bank Mandiri for the first time on December 9, 2019 based on the Deed of Extraordinary GMS Minutes No. 5 dated 9 December 2019.

EMPLOYMENT PERIOD

December 9, 2019 until the end of the 2024 Annual GMS (First Period.)

CONCURRENT POSITION

Does not have concurrent positions in other companies or institutions.

AFFILIATIONS

No affiliations with any members of the Board of Directors, Board of Commissioners, nor controlling or principal shareholders.

SHAREHOLDING OF BMRI SHARES

-

* Effective after successfully obtaining approval and passing the Fit and Proper Test administered by OJK.