



## DIVERSITY OF BOARD OF COMMISSIONERS AND DIRECTORS

### POLICIES ON DIVERSITY OF BOARD OF COMMISSIONERS

In the Articles of Association Bank Mandiri has regulated the diversity of the composition of the Board of Commissioners is appropriate with the Attachment of Financial Services Authority Circulating Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines Public company. Appointment of the Board of Commissioners done by considering age, gender, integrity, dedication, understanding about related company management problems with one of the management functions, owning knowledge and/or expertise in the field needed by the Company and can provide time sufficient to carry out their duties and other requirements based on laws and regulations. Currently the Board of Commissioners has meet the criteria of all male sexes.

Although there is no gender diversity in current composition of the Board of Commissioners, but throughout Bank Mandiri's journey has shown diversity that is, Fransisca Oei as Commissioner at 2004 - 2005, Gunarni Soeworo as Commissioner Independent in 2005 - 2014, and Aviliani as Independent Commissioner in 2014 - 2017. In addition, gender diversity is also reflected in Committee membership under the Board of Commissioners with has 1 (one) woman as a member of the Risk Monitoring Committee from an independent party namely Ms. Lista Irna.

In 2019, some elements of diversity including education, work experience, age, and gender indicated composition diversity of the Board of Commissioner as illustrated in the following table

**Table of Diversity in Composition of Board of Commissioner**

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Hartadi Agus Sarwono	President Commissioner/ Independent Commissioner	November 15, 2017 - December 9, 2019	67 Years	Male	Earned Bachelor's Degree in Civil Engineering. Master of Arts in Macroeconomics. Doctor of Philosophy in Monetary Theory and Policy.	Have experience work, among others, in the field banking, finance, monetary, and supervision banking.	Banking, Economic
Kartika Wirjoatmodjo*	President Commissioner	December 9, 2019 - December 31, 2019	46 years old	Male	Bachelor of Economic in accounting field. Master of Business Administration (MBA) in Business field	Having working experience in accounting, banking, finance, taxation and securities field.	Accounting, Business, and Banking
Imam Apriyanto Putro	Vice President Commissioner	June 11, 2015 - November 18, 2019	56 Years	Male	Bachelor of Economics in Management. Master of Management.	Have experience work, among others, in the field finance, government, human resources, and company supervision.	Governance
Muhamad Chatib Basri*	Deputy President Commissioner / Independent Commissioner	December 9, 2019 - December 31, 2019	54 years old	Pria	Bachelor's degree in Economics Master of Business Administration in the field of Economic Evelopment Ph.D in Economics	Having work experience in the economic field	Economic
Goei Siauwhong	Independent Commissioner	June 25, 2015 - December 9, 2019	55 Years Old	Male	Bachelor's Degree in Agronomy. Master of Business Administration (MBA) in Business, Finance, and Marketing	Have experience work, among others, in the field finance, research, and banking supervision.	Finance, Banking

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Bangun Sarwito Kusmulyono	Independent Commissioner	June 25, 2015 - December 9, 2019	76 Years	Male	Bachelor's Degree in Chemical Engineering Master of Business Administration Doctor's degree in Environment Management.	Have experience work, among others, in the field banking, capital, defense and banking supervision.	Banking
Mohamad Nasir*	Independent Commissioner	December 9, 2019 - December 31, 2019	59 years old	Male	Bachelor in Accounting Master in Accounting Doctor in Accounting	Having work experience, among others in the field of education and auditing.	Accounting, Auditing
Robertus Bilitea*	Independent Commissioner	December 9, 2019 - December 31, 2019	53 years old	Male	Bachelor in Civil Law Master in Business Legal	Having work experience in the field of law and banking	legal
Makmur Keliat	Independent Commissioner	September 25, 2017 - December 31, 2019	58 Years Old	Male	Bachelor Degree in Corporate Economics Bachelor of Art in Social and Political Sciences/ International Relations Department Drs. in Social and Political Sciences / International Relations Department Ph.d in School of International Studies	Have experience work, among others, in the field education, political science, International Relations, research and publication.	Macroeconomics
Askolani	Commissioner	September 3, 2014 - August 28, 2019	53 Years Old	Male	Bachelor of Economics and Development Study Master of Business Administration (MBA) in Economics and Banking.	Have experience work, among others, in the field finance, economics, supervision of the company industry.	Fiscal, Budget and Tax
Rionald Silaban*	Commissioner	August 28, 2019 - December 31, 2019	53 years old	Male	Bachelor of Law Master of Law Center	Having work experience in finance education and training field.	Human Capital, Macroeconomic
Ardan Adiperdana	Commissioner	October 3, 2016 - December 31, 2019	58 Years Old	Male	Bachelor of Economics. Master in Business Administration. Doctorate in Strategic Management.	Have experience work, among others, in the field Finance and supervision Company.	Accounting, Audit
R. Widyo Pramono	Commissioner	August 21, 2017 - December 31, 2019	62 Years	Male	Bachelor of Law Master of Management, Master of Law Doctorate in criminal law. Inaugurated as Professor of Criminal Law	Having work experience, among others in the field of law and supervision	Law



## DIRECTOR DIVERSITY POLICY

In the recommendation of the Financial Services Authority in the Attachment of Financial Services Authority's Circulating Letter No. 32/SEOJK.04/2015 concerning Public Corporate Governance, it is stated that the composition of the Board of Directors members shall concern diversity in the members of Board of Directors. Diversity in the members of Board of Directors is combination of intended characteristics from the organ of Board of Directors as well as the members of the Board of Directors as individuals, in accordance with the Public Company needs. The combination of diversity is established by paying attention to the expertise, knowledge and experience that are in accordance with task division and function of the Board of Directors position in pursuing the objective of the Public Company.

The characteristic combination considerations shall affect in the appropriate nominating process and appointment of an individual as a member of the Board of Directors or the Board of Directors collectively. Diversity in the members of Board of Directors as

specified in the Attachment of Financial Services Authority's Circulating Letter No. 32/SEOJK.04/2015 concerning Public Corporate Governance has been accommodated in the Company's Article of Association. The appointment of the Board of Directors is carried out by considering the integrity, dedication, understanding on a Company management issue related to one management function, possessing knowledge and/or skill in the fields needed by the Company and being able to provide sufficient time to carry out his tasks as well as other requirements in accordance to the applicable laws and regulations.

However, the diversity policy only regulates diversity in knowledge and/or skills in accordance with the task field of the Board of Directors. Bank Mandiri has not possessed diversity policy related to age and gender because the nomination is prioritized on the Company needs.

In 2019, the diversity of the composition of the Board of Directors reflected in education, work experience, age and gender, can be seen as in the table below:

**Table of Diversity in Composition of Directors**

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Kartika Wirjoatmodjo	President Director	January 1, 2019 - October 25, 2019	46 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor of Economics majoring in accounting.</li> <li>Master of Business Administration (MBA) in Business.</li> </ul>	Have experience work, among others in the field banking account, finance, taxation, and securities.	Accounting, Business and Banking
Royke Tumilaar*	Director of Corporate Banking	January 1, 2019 - December 9, 2019	55 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor of Economics in Management.</li> <li>Master of Business Administration (MBA) in Finance.</li> </ul>	Have experience work, among others in the field banking, supervision company, insurance and securities.	<i>Treasury &amp; International Banking, Procurement, Special Asset Management, Commercial Banking, Corporate Banking</i>
	President Director	9 December 2019 - 31 December 2019					
Sulaiman Arif Arianto	Vice President Director	January 1, 2019 - December 31, 2019	60 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor in Animal Husbandry.</li> <li>Master of Business Administration (MBA) in Finance.</li> </ul>	Have experience work, among others in the field finance and banking.	Credit Analyst, MSMEs and Corporate as well as Special Asset Management

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Hery Gunardi	Director of Small Business and Networks	January 1, 2019 - May 16, 2019	57 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor of Commerce Administration.</li> <li>Master of Business Administration (MBA) in Finance and Accounting.</li> </ul>	Have experience work, among others in the field banking, insurance, and securities.	<i>Micro &amp; Retail Banking, Consumer Banking, Micro &amp; Business Banking, Distributions, Credit Risk Management, Special Asset Management, Branding &amp; Strategic Marketing</i>
	Business and Network Director	May 16 2019- December 9 2019					
	Director of Consumer and Retail Transaction	9 December 2019 - 31 December 2019					
Ahmad Siddik Badruddin	Director of Risk Management	January 1, 2019 - December 31, 2019	54 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor of Chemical Engineering</li> <li>Master of Business Administration (MBA) in Management Information Systems.</li> </ul>	Have experience work, among others in the field banking, finance, and risk management.	Credit risk management, risk management strategies, risk analysis, management and collection strategies, fraud risk management, business and portfolio acquisition, and closing/ sales, portfolio scorecard management, operational risk management, self-assessment processes for risk control, management of external collection agents, and various training programs related to risk management.
Rico Usthavia Frans	Director of Information Technology and Operations	January 1, 2019 - December 9, 2019	49 Years Old	Male	Bachelor of Electrical Engineering.	Have experience work, among others in the field banking, petroleum, and information technology.	<i>Digital Banking &amp; Technology, Transaction Banking/Payment System/Financial Technology, Information Technology, Data Analytics/ Enterprise Data Management</i>
	Director of Information Technology	9 December 2019 - 31 December 2019					
Darmawan Junaidi	Director of Treasury and International Banking	January 1, 2019 - December 9, 2019	53 Years Old	Male	Bachelor of Law.	Have experience work, among others in the field banking, finance, and mining.	Digital banking, User Experience development, data analysis by using big data, machine learning and artificial intelligence.
	Director of Treasury, International Banking, and Special Asset Management	9 December 2019 - 31 December 2019					



Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Alexandra Askandar	Director of Institutional Relations	January 1, 2019 - December 9, 2019	47 Years Old	Female	<ul style="list-style-type: none"> <li>Bachelor in Economics.</li> <li>Master of Business Administration (MBA) in Finance.</li> </ul>	Have experience work, among others in the field banking, finance, and securities.	<i>Corporate Banking, Special Assets Management, Structured Finance, Government &amp; Institutional.</i>
	Director of Corporate Banking	9 December 2019 - 31 December 2019					
Agus Dwi Handaya	Compliance Director	January 1, 2019 - May 16, 2019	49 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor in Economics/ Accounting.</li> <li>Master of Business Administration (MBA) in Strategy &amp; Finance.</li> </ul>	Have experience work, among others in the field banking, resources human, and economy.	Human Capital, Finance, Strategy and Performance, Economic
	Director of Compliance and HR	May 16, 2019- December 31, 2019					
Panji Irawan	Director of Finance and Strategy	January 1, 2019 - December 9, 2019	54 Years Old	Male	Bachelor/Engineer in Agricultural & Resource Economics.	Have work experience, among others in the field banking, industry, securities, and finance.	<i>Treasury &amp; International Banking, Finance, Capital Market / Capital Market, Project Management, Corporate Estate, Investor Relationship Management Distribution, Planning &amp; Strategic Development, Public Speaking &amp; Event Organizations, Coaching &amp; People Development, Underwriting, Competency Assessor/ Assessment.</i>
	Director of Operations	9 December 2019 - 31 December 2019					
Donsuwan Simatupang	Director of Retail Banking	January 1, 2019 - December 9, 2019	58 Years Old	Male	<ul style="list-style-type: none"> <li>Bachelor in Corporate Economics.</li> <li>The Master of Business Administration (MBA) in the field of Investment Banking.</li> </ul>	Have experience work, among others in the field banking, management risk, and economy.	<i>Micro Banking, Small &amp; Medium Enterprises Banking, Business Banking, Commercial Banking, Corporate Banking dan Risk Management.</i>
	Director of Institutional Relations	9 December 2019 - 31 December 2019					
Riduan**	Director of Commercial Banking	January 7, 2019 - December 31 2019	49 years old	Male	<ul style="list-style-type: none"> <li>Bachelor of Economic and Accounting.</li> <li>Master in Management</li> </ul>	Having working experience in audit, banking, insurance, and economic field	<i>Accounting, Finance, Audit, Banking dan Risk Management.</i>

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Silvano Winston Rumantir*	Director of Financial and Strategy	December 9, 2019 – December 31, 2019	41 years old	Male	<ul style="list-style-type: none"> <li>Bachelor of Arts</li> <li>Master of Finance</li> </ul>	Having work experience in finance and banking field	Finance, Commercial Banking, dan Risk Management.

## INTERNAL FRAUD

Internal Fraud is carried out by the Company's internal and internal collusion with external parties. Internal audit is carried out by Internal Audit.

Internal fraud within 1 year	Total of fraud committed by					
	Members of The Board of Commissioners and Members of The Board of Directors		Permanent Employee		Non-Permanent Employees and Outsourcing Personnel	
	Previous Year (2018)	Current Year (2019)	Previous Year (2018)	Current Year (2019)	Previous Year (2018)	Current Year (2019)
Total Fraud	Outsourcing Personnel	-	35	40	8	4
Has Been Completed	-	-	35	40	8	4
In the Settlement Process in the Internal Bank	-	-	-	-	-	-
Settlement has not been attempted	-	-	-	-	-	-
Followed Through Legal Process	-	-	-	-	-	-

## MANAGEMENT OF REPORTS OF STATE OFFICIALS WEALTH (LHKPN)

### POLICY OF STATE OFFICIALS WEALTH REPORTS (LHKPN)

Bank Mandiri has a policy regarding the reporting implementation of State Officials Wealth Reports (LHKPN) based on Directors Decree No. KEP.DIR / 147A / 2017 dated June 21, 2017 concerning State Officials Wealth Reports (LHKPN) in the Environment of PT Bank Mandiri (Persero) Tbk. This policy regulates the Company's employees who are required to report their assets, delivery procedures, LHKPN administrator and work unit, as well as sanctions that can be imposed on employees who do not carry out their reporting obligations.