

PROFILE OF THE BOARD OF DIRECTORS

In 2023, the composition of the Board of Directors was amended. Pursuant to the resolution of the Annual GMS dated 14 March 2023 Eka Fitria was appointed as Director of Treasury dan International Banking replacing Panji Irawan. As such, the Board of Directors' structure as of 31 December 2023 is as follows:

- President Director: Darmawan Junaidi
- Vice President Director: Alexandra Askandar
- Risk Management Director: Ahmad Siddik Badruddin
- Compliance and HR Director: Agus Dwi Handaya
- Commercial Banking Director: Riduan
- Network and Retail Banking Director: Aquarius Rudianto
- Operation Director: Toni E.B. Subari
- Corporate Banking Director: Susana Indah Kris Indriati
- Institutional Relations Director: Rohan Hafas
- Finance and Strategy Director: Sigit Prastowo
- Information Technology Director: Timothy Utama
- Treasury and International Banking Director: Eka Fitria

PROFILE OF THE BOARD OF DIRECTORS



Darmawan Junaidi

President Director

Place and Date of Birth

Born in Palembang in 1966

57 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

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

Certification

- Risk Management Refreshment Certification for Directors and Executive Officers (LPPI) (2023)
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).
- Advance Treasury Dealer Certification held by the Banking Professional Certification Institute (LSPP) (2018).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 August 2017 according to the Deed of the Extraordinary GMS No. 25 dated 23 January 2018. He further appointed as President Director of Bank Mandiri pursuant to the Extraordinary GMS on 21 October 2020 according to

the Deed of the Annual GMS Resolution No. 16 dated 21 October 2020. He was reappointed for the second period as President Director of Bank Mandiri at the Annual GMS dated 10 March 2022 according to the Deed of the Annual GMS No. 12 dated 24 March 2022.

Employment Period

- 21 August 2017 until the closing of 2022 Annual GMS (First Period).
- 10 March 2022 until the closing of 2027 Annual GMS (Second Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- President Director at PT Bank Mandiri (Persero) Tbk. (21 October 2020 - present).
- Chairman Indonesia Foreign Exchange Market Committee (IFEMC) (2017 - present).
- Director of Treasury, International Banking & Special Asset Management at PT Bank Mandiri (Persero) Tbk. (9 December 2019 - 20 October 2020).
- Director of Treasury and International Banking at PT Bank Mandiri (Persero) Tbk. (21 March 2018 - 9 December 2019).
- Treasury Director at PT Bank Mandiri (Persero) Tbk. (August 2017- March 2018).
- Acting President Director of PT Semen Indonesia (Persero) Tbk (May 2017 - August 2017).
- Director of Finance and as President Commissioner at PT Semen Kupang Indonesia, at the same time (2016- August 2017).
- Senior Vice President - Group Head of Treasury (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (January - May 2016).
- Regional Senior Vice President CEO of Bali and Nusa Tenggara (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (2015-2016).
- Senior Vice President - Deputy Group Head of Treasury (Executive Officer in Funding and Lending) at PT Bank Mandiri (Persero) Tbk (2012-2015).
- Vice President - Department of Banking Book Management, Treasury Group at PT Bank Mandiri (Persero) Tbk (2011- 2012).
- Vice President - Department Head of Marketing West, Treasury Group at PT Bank Mandiri (Persero) Tbk (2009- 2011).
- Assistant Vice President - Chief Dealer of Marketing II, Treasury Group at PT Bank Mandiri (Persero) Tbk (2007- 2009).
- Senior Manager - Professional Staff of Treasury Marketing I, Treasury Group at PT Bank Mandiri (Persero) Tbk (2005- 2007).
- Treasury Manager of Cayman Islands Branch at Bank Mandiri (1999-2005).
- Professional Staff in Treasury Affairs at PT Bank Bumi Daya (Persero) (1997-1999).
- Professional Staff of Internal Control Affairs at PT Bank Bumi Daya (Persero) (1996-1997).
- Credit Recovery Officer at PT Bank Bumi Daya (Persero) (1994-1996).
- Administration of the Head Office at PT Bank Bumi Daya (Persero) (1992-1994).

Affiliations

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

Shareholding in BMRI

6,762,300 shares (0,0072453%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

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

Certification

- Risk Management Refreshment Certification for Directors and Executive Officers (LPPI) (2023)
- Refreshment Program for Risk Management Certification by BARa Risk Forum (2022).
- Refreshment Program for Risk Management Certification by BARa Risk Forum (2020).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).

Legal Basis of Appointment

- Appointed as Director of Bank Mandiri for the first term based on the decision of the Annual GMS on 21 March 2018, in accordance with the minutes of the Annual GMS No. 57 dated 21 March 2018. Served as Vice President Director of Bank Mandiri based on the decision of the Extraordinary GMS on 21 October 2020, in accordance with the minutes of the Extraordinary GMS No. 16 dated 21 October 2020.
- Appointed as Director of Bank Mandiri for the second term based on the decision of the Annual GMS on 14 March 2023, in accordance with the minutes of the Annual GMS No. 11 dated 14 March 2023.

Employment Period

- 21 March 2018 until the closing of 2023 Annual GMS (First Period).
- 14 March 2023 until the closing of 2023 Annual GMS (Second Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Vice President Director at PT Bank Mandiri (Persero) Tbk (21 October 2020 - present).
- Director of Corporate Banking at PT Bank Mandiri (Persero) Tbk (December 2019-20 October 2020).
- Institutional Relationship Director at PT Bank Mandiri (Persero) Tbk (March 2018-December 2019).
- Senior Executive Vice President of Corporate Banking at PT Bank Mandiri (Persero) Tbk (2016-March 2018).
- Commissioner of PT Mandiri Sekuritas (2011- March 2018).
- Corporate Banking Group Head V Group at PT Bank Mandiri (Persero) Tbk (2015-2016).
- Group Head Syndication, Oil & Gas at PT Bank Mandiri (Persero) Tbk (2009-2015).
- Corporate Banking III Group Department Head at PT Bank Mandiri (Persero) Tbk (2007-2009).

**Alexandra Askandar**

Vice President Director

Place and Date of Birth

Born in Medan in 1972

51 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Senior Relationship Manager for Corporate Banking Group at Bank Mandiri (2000-2006).
- Account Manager at the Loan Work Out Division of the Indonesian Bank Restructuring Agency (1999-2000).
- ISO 9000 & 14000 Consultant at PT Surveyor Indonesia (1996-1997).
- Manager of Finance Division at PT Surveyor Indonesia (1995-1996).

Affiliations

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

Shareholding in BMRI

7,425,200 shares (0.0079556%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Ahmad Siddik Badruddin

Director of Risk Management

Place and Date of Birth

Born in Bandung in 1965

58 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

- Master of Business Administration (MBA) di bidang Sistem Informasi Manajemen dari University of Texas Austin, USA (1990).
- Sarjana Teknik Kimia dari University of Texas, Austin, USA (1988).

Certification

- ERM and Cyber Security Risk Management Certification Refresher Program: How to Mitigate and Protect held by BARa Risk Forum (2023).
- COVID Restructuring Loan Risk Management Certification Refresher Program after Implementation of POJK 48/2020 held by BARa Risk Forum (2021).
- Risk Management Certification Refresher Program for Visualizing the New Normal in Bank Lending held by BARa Risk Forum (2020).

- Risk Management Certification Refresher Program for Cyber Risk Management and Financial Crime in Banking Industry: Get to Know More and Prepare for These Emerging Risks held by BARa Risk Forum (2018).
- Risk Management Certification Refresher Program on Tapping Potential Opportunities in Indonesian Sustainable Palm Oil Industry held by BARa Risk Forum (2018).
- Risk Management Certification Refresher Program held by BARa Risk Forum (2017).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2015).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 16 March 2015 in accordance with the Deed of the Annual GMS No. 14 dated 16 March 2015. Reappointed as Director of Bank Mandiri based on the resolution of the Annual GMS on 19 February 2020 in accordance with the Deed of the Annual GMS No. 56 dated 19 February 2020.

Employment Period

- 16 March 2015 until the closing of 2020 Annual GMS (First Period).
- 19 February 2020 until the closing of 2025 Annual GMS (Second Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Risk Management at PT Bank Mandiri (Persero) Tbk (March 2018-present).
- Director of Risk Management and Compliance PT Bank Mandiri (Persero) Tbk (2015-March 2018).
- SEVP Retail Chief Risk Officer PT Bank Mandiri (Persero) Tbk (2014-2015).
- Managing Director Global Unsecured Product Risk Management at Citibank, New York (2011-2014).
- Managing Director Regional Senior Credit Officer for Central & Eastern Europe and Middle East Africa Region at Citibank, London (2008-2011).
- Country Risk Director and Deputy Country Risk Director at Citibank, Germany (2004-2008).
- Country Risk Director at Citibank, Philippines (2001-2004).
- Head of Risk Management at ABN AMRO Bank, Hong Kong (1999-2001).
- Retail Bank Risk Director of Global Consumer Bank (VP) at Citibank, Jakarta (1997-1998).
- Regional Risk Officer of Global Consumer Bank (AVP) at Citibank, Singapore (1995-1997).
- Management Associate at Citibank, Jakarta (1990-1995).

Affiliations

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

Shareholding in BMRI

8,715,900 shares (0.0093385%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

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

Certification

- Level 7 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2022).
- Banking Compliance Certification held by LSPP (2020).
- Certified Behavior Analyst held by Pinasthika (2018).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2018).
- Certified Chartered Accountant Indonesia held by the Indonesian Institute of Accountants (IAI) (2015).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 21 March 2018 in accordance with the Deed of the Annual GMS No. 57 dated 21 March 2018. Reappointed as Director of Bank Mandiri based on the resolution of the Annual GMS on 14 March 2023 in accordance with the Deed of the Annual GMS No. 11 dated 14 March 2023.

Employment Period

- 21 March 2018 until the closing of 2023 Annual GMS (First Period).
- 14 March 2023 until the closing of 2023 Annual GMS (Second Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Compliance and HR Director at PT Bank Mandiri (Persero) Tbk (16 May 2019 - present).
- Compliance Director at PT Bank Mandiri (Persero) Tbk (21 March 2018 - 16 May 2019).
- Senior Executive Vice President of Corporate Transformation & Finance at PT Bank Mandiri (Persero) Tbk (2017 - 21 March 2018).
- Group Head Office of the CEO at PT Bank Mandiri (Persero) Tbk (2016-2017).
- Director of Finance & Strategy at PT Bank Syariah Mandiri (2015-2016).
- Director of Finance & Strategy at PT Bank Syariah Mandiri (2015-2016).
- Group Head Strategy & Performance Group at PT Bank Mandiri (Persero) Tbk (2013-2014).
- Study Tasks at the Nanyang Fellows National Technological University Singapore (2012-2013).
- Group Head Strategy & Performance Group at PT Bank Mandiri (Persero) Tbk (2009-2012).
- Department Head Strategy & Financial Analysis at PT Bank Mandiri (Persero) Tbk (2007-2009).
- Commercial Controller Head at PT Bank Mandiri (Persero) Tbk (2005-2007).

**Agus Dwi Handaya**

Director of Compliance and HR

Place and Date of Birth

Born in Medan in 1970

53 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Senior Strategic Plan at PT Bank Mandiri (Persero) Tbk (2003-2005).
- Section Head of Commercial Banking Controller at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Section Head Regional Banking Controllers at PT Bank Mandiri (Persero) Tbk (1999-2001).
- Branch Officers of Medan Medan City Hall for Small & Corporate Loans and Medium-Term Loans at Import Export Banks (1996-1999).

Affiliations

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

Shareholding in BMRI

6,755,100 shares (0.0072376%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Riduan

Director of Commercial Banking

Place and Date of Birth

Born in Palembang in 1970

53 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

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

Certification

- Risk Management Certification Level 7 Refresher Program on Indonesian Banking in Supporting Indonesia Towards a Low Carbon Economy held by BARa Risk Forum (2023).
- Refreshment Program "Managing Commercial Crisis Facing Potential Recession 2023" held by PT Asta Konsultan Indonesia (2023).
- Risk Management Certification Level 5 held by the Banking Professional Certification Institute (LSPP) (2021).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 7 January 2019 in accordance with the Deed of the Extraordinary GMS No. 3 dated 7 January 2019.

Employment Period

7 January 2019 until the closing of 2023 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- PT Bank Mandiri (Persero) Tbk Commercial Banking Director (January 2019 - present).
- Commissioner of PT Mandiri Sekuritas (2018-2019).
- PT Bank Mandiri (Persero) Tbk. Middle Corporate Senior Executive Vice President (2017 - January 2019).
- Senior Vice President/Regional CEO II/Sumatra 2 PT Bank Mandiri (Persero) Tbk (2016-2017).
- Director of Finance and Investment at PT Askes (Persero)/BPJS Kesehatan (2013-2016).
- Commissioner of PT Mandiri AXA General Insurance (2012-2014).
- Senior Vice President (Group Head) of PT Bank Mandiri (Persero) Tbk Business Banking I (2011-2013).
- Vice President (Commercial Banking Center Manager) of the Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2007-2009).
- Assistant Vice President (Micro Banking District Center Manager) of the Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk. (2005-2006).
- Head of Class 2 Branch (Senior Manager) at Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2005).
- Head of Class 3 Branch (Senior Manager) at Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2004).
- Cash Outlet Manager (Senior Manager) at Regional Office II/Palembang of PT Bank Mandiri (Persero) Tbk (January 2003 - December 2003).
- Internal Control & Compliance Head in the Regional Office II/Palembang PT Bank Mandiri (Persero) Tbk (2000-2003).
- Internal Auditor at PT Bank Mandiri (Persero) Tbk (1999-2001).
- Internal Auditor (SPI) PT Bank Dagang Negara (Persero) (1996-1999).

Affiliations

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

Shareholding in BMRI

7,000,000 shares (0.0075000%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

Bachelor in Social Science and Political Science from Padjajaran University (1990).

Certification

- Risk Management Certification Level 7 Refresher Program on Indonesian Banking in Supporting Indonesia Towards a Low Carbon Economy held by BARa Risk Forum (2023).
- Chief Business Development Officer (CBDO) Cohort II Year 2023, organized by the Ministry of SOEs.
- Banking Risk Management Certification Level 5 held by the Banking Professional Certification Institute (LSPP) (2022).
- Banking Risk Management Certification Level 5 held by the Banking Professional Certification Institute (LSPP) (2020).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 19 February 2020 in accordance with the Deed of the Annual GMS No. 56 dated 19 February 2020.

Employment Period

19 February 2020 until the closing of 2025 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Network and Retail Banking at PT Bank Mandiri (Persero) Tbk (19 February 2020 - present).
- Commissioner at PT Bank Syariah Mandiri (12 February 2020 - 19 February 2020).
- Senior Executive Vice President for Business & Networks at PT Bank Mandiri (Persero) Tbk (10 December 2019 - 19 February 2020).
- Commissioner at Mandiri AXA General Insurance (29 March 2019-19 February 2020).
- Senior Executive Vice President (SEVP) Operations at PT Bank Mandiri (Persero) Tbk (2018-2019).
- Regional CEO, Regional 3 Jakarta Kota at PT Bank Mandiri (Persero) Tbk. (2015-2018).
- Group Head Regional Commercial Sales 1 Group at PT Bank Mandiri (Persero) Tbk (2010-2014).
- Commercial Banking Manager, Regional Commercial Sales 1 Group, Commercial Banking Center Medan at PT Bank Mandiri (Persero) Tbk (2009-2010).
- Commercial Banking Manager Regional Commercial Sales 1 Group Banjarmasin - South Kalimantan at PT Bank Mandiri (Persero) Tbk (2006-2009).
- Assistant Regional Risk Manager, Commercial Credit Risk Management Group, Regional Risk Management VIII Denpasar - Bali at PT Bank Mandiri (Persero) Tbk (2004-2006).
- Professional Staff Authority, Retail Credit Risk Management Group, Regional Risk management VIII Surabaya at PT Bank Mandiri (Persero) Tbk (2003-2004).
- Professional Staff (Reorganization), Retail Credit Risk Approval Group Management VIII Surabaya at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Senior Officer Holders of authority for West Kalimantan Credit Decisions, Commercial Credit Division III at the Pontianak West Kalimantan Hub at PT Bank Mandiri (Persero) Tbk (2000-2001).

**Aquarius Rudianto**

Director of Network and Retail Banking

Place and Date of Birth

Born in Jakarta in 1967

56 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Senior Officer, Corporate & Commercial Credit Division Surabaya at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Head of Credit Division, Head of Cash for Certain Periods According to Internal Movements of Bank Exim, Cakranegara Branch, Mataram - NTB at PT Bank Export Import (1995-1999).
- Head of Credit Division, Head of Export Import, Head of Cash, Head of Business Development for Certain Periods According to Internal Movements of Exim Bank Samarinda Branch, East Kalimantan at PT Bank Export Import (1991-1995).

Affiliations

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

Shareholding in BMRI

4,137,300 shares (0.0044328%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Toni E. B. Subari

Director of Operation

Place and Date of Birth

Born in Magetan in 1964

59 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

Sarjana di bidang Teknologi Industri Pertanian dari Institut Pertanian Bogor (1988).

Certification

- Refresher Program Level 7 held by the Banking Professional Certification Institute (2023).
- Refresher Program Level 7: Indonesian Banking in Supporting Indonesia towards a Low Carbon Economy held by Bankers Association for Risk Management (BARa) (2023).
- Refresher Program: ESG Risk and Mitigation for Sustainability held by the Banking Professional Certification Institute (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2021).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS No. 16 dated 21 October 2020

Employment Period

21 October 2020 until the closing of 2025 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Operations at PT Bank Mandiri (Persero) Tbk (21 October 2020 - present).
- President Director at Bank Mandiri Syariah (2017-2020).
- SEVP Special Asset Management at PT Bank Mandiri (Persero) Tbk (2016-2017).
- Regional CEO 1/Sumatera 1 Regional I Medan at PT Bank Mandiri (Persero) Tbk (2015-2016).
- PJ Regional CEO 1/Sumatera 1 Regional I Medan at PT Bank Mandiri (Persero) Tbk (January 2015-June 2015).
- Group Head Business Banking I Board of Commissioners Business Banking I Group at PT Bank Mandiri (Persero) Tbk (2014-2015).
- PJ Group Head Business Banking I Group Board of Commissioners Business Banking I Group at PT Bank Mandiri (Persero) Tbk (2013-2014).
- PJ Group Head Business Banking III Group Board of Commissioners Business Banking III Group at PT Bank Mandiri (Persero) Tbk (September 2013-December 2013).
- Executive Business Officer - Category B Board of Commissioners PKMK Commercial & Business Banking at PT Bank Mandiri (Persero) Tbk (February 2011-August 2013).
- Corporate Banking Manager Medan Board of Commissioners Corporate Banking Medan at PT Bank Mandiri (Persero) Tbk (2009-2011)
- Client Service Team Manager Board of Commissioners CST 3 PHS, CARGILL, LONSUM at PT Bank Mandiri (Persero) Tbk (2008-2009).
- Senior Recovery Manager Board of Commissioners Loan Workout I at PT Bank Mandiri (Persero) Tbk (2006-2007).
- Senior Recovery Manager Credit Recovery 2 Loan Workout I at PT Bank Mandiri (Persero) Tbk (September 2005-December 2005).
- Senior Recovery Manager for Corporate Credit Recovery C at PT Bank Mandiri (Persero) Tbk (2003-2005).
- Credit Recovery Officer Credit Recovery for Corporate Governance and Capital Market Recovery at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Senior Officer Cru: Loan Workout I Group III at PT Bank Mandiri (Persero) Tbk (2000-2001).
- Manager Cru: Loan Workout III Group 1 at PT Bank Mandiri (Persero) Tbk (May 2000-October 2000).
- Senior Officer Cru: Loan Workout II at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Head of Medan Middle Branch Team Credit Financing Team (MDN) at PT Bank Mandiri (Persero) Tbk (1996-1999).
- WPT. KTM.MDY Banda Aceh Project Financing Team (BDA) at PT Bank Mandiri (Persero) Tbk (1993-1996).
- WDS Tarakan Project Financing Team (TRK) at PT Bank Mandiri (Persero) Tbk (1990-1993).
- Non-Executive Regional Affairs II (UWL II) Credit Team 4 (Textile/Clothing) (Upp II) at PT Bank Mandiri (Persero) Tbk (February 1990-May 1990).
- Non-Executive Regional Affairs II (UWL II) at PT Bank Mandiri (Persero) Tbk (1989-1990).

Affiliations

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

Shareholding in BMRI

3,117,500 shares (0.0033402%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

Born in Semarang in 1965,
58 years old as of December 2023

Certification

Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS No. 16 dated 21 October 2020.

Employment Period

21 October 2020 until the closing of 2025 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Corporate Banking at PT Bank Mandiri (Persero) Tbk. (21 October 2020 - present).
- Senior Executive Vice President Wholesale Risk at PT Bank Mandiri (Persero) Tbk (8 September 2020 - 20 October 2020).
- Senior Executive Vice President of Commercial Banking at PT Bank Mandiri (Persero) Tbk (February 2020-September 2020).
- Group Head of Corporate Banking 5 at PT Bank Mandiri (Persero) Tbk (2017-2020).
- Executive Business Officer - B Corporate Banking at PT Bank Mandiri (Persero) Tbk (2016-2017).
- Department Head of Sector Commodities Trading 1 at PT Bank Mandiri (Persero) Tbk (January 2016-April 2016).
- Department Head of the Media & Technology Sector at PT Bank Mandiri (Persero) Tbk (2015-2016).
- Department Head of Multinational Company at PT Bank Mandiri (Persero) Tbk (2010-2015).
- Senior Account Manager Department II at PT Bank Mandiri (Persero) Tbk (2007-2010).
- Relationship Manager VIII Relationship VIII at PT Bank Mandiri (Persero) Tbk (2005-2007)
- Credit Analyst Corporate Relationship I at PT Bank Mandiri (Persero) Tbk (2003-2004).
- Credit Analyst for Corporate Relationship Management at PT Bank Mandiri (Persero) Tbk (2001-2003).
- Officer Corporate Banking at PT Bank Mandiri (Persero) Tbk (June 2001-August 2001).
- Officer Crew: Loan Workout I Group II at PT Bank Mandiri (Persero) Tbk (November 2000-June 2001).
- Officer Crew: Loan Workout I Group 3 at PT Bank Mandiri (Persero) Tbk (May 2000-October 2000).

**Susana Indah K. Indriati**

Director of Corporate Banking

Place and Date of Birth

Born in Semarang in 1965,
58 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Officer Crew: Loan Workout I Group I at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Executive Officers, Corporation II at PT Bank Ekspor Impor Indonesia (Bank Exim) (1995-1999).

Affiliations

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

Shareholding in BMRI

4,438,400 shares (0.0047554%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Rohan Hafas

Director of Institutional Relations

Place and Date of Birth

Born in Jakarta in 1961

62 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

Bachelor of Economics from the University of Indonesia (1987).

Certification

- Level 7 Risk Management Certification (2023).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).
- Level 4 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2020).
- PRISM Brain Mapping Certification (PRISM Practitioner) held by PRISM (2017).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS Resolution No. 16 dated 21 October 2020.

Employment Period

21 October 2020 until the closing of 2025 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Institutional Relations at PT Bank Mandiri (Persero) Tbk (21 October 2020 - present).
- Chairman of the BUMN Social and Environmental Responsibility Forum (TJSL), Period 2022 - 2025.
- Chairman of the BUMN Public Relations Forum for the period 2019-2021.
- Senior Executive Vice President of Corporate Relations at PT Bank Mandiri (Persero) Tbk (20 February 2020-20 October 2020).
- Group Head Corporate Secretary Group at PT Bank Mandiri (Persero) Tbk (2014-20 February 2020).
- Corporate Secretary Division Head at PT Bank Mutiara (2010-2014).
- Operational Director at PT Daria Dharma (2005-2010).
- Commissioner at PT Bank Perkreditan Rakyat Tridharma (2009-2010).
- President Director at PT Deo Gratia Communication (2004-2008).
- Advisor at PT Marga Permata Bumi Property (2004-2005).
- Vice President at the Indonesian Banking Restructuring Agency (2003-2004).
- Vice President Assistant - Group Head Communication Division at the Indonesian Banking Restructuring Agency (2002-2003).
- Senior Manager - Team Leader Communication Division at the Indonesian Banking Restructuring Agency (2002).
- Senior Manager - Team Leader Asset Management Credit Unit in the Indonesian Banking Restructuring Agency (2001-2002).
- Senior Manager - Senior Officer of Asset Management Credit at the Indonesian Banking Restructuring Agency (1998-2000).
- Vice President - Main Branch Manager at PT Bank Subentra (1997-1998).
- Assistant Vice President - Branch Manager at PT Bank Subentra (1993-1997).
- Senior Manager - Branch Manager at PT Bank Subentra (1992-1993).
- Senior Manager - Marketing Head at PT Bank Subentra (1991-1992).
- Senior Manager - Marketing Head at PT Bank Susila Bakti (1990-1991).
- Manager - SME Account Officer at PT Bank Susila Bakti (1988-1990).
- Assistant Manager - Junior Account Officer at PT Bank Susila Bakti (1987-1988).

Affiliations

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

Shareholding in BMRI

3,000,500 shares (0.0032148%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

- Bachelor degree in Geography/Regional Planning from Gadjah Mada University (1995).
- Master of Management from Gadjah Mada University (1992).

Certification

- Banking Risk Management Refreshment Program from the Indonesian Bankers Association - Banking Competency Center (IBI-BCC) (2020).
- Advance Level Treasury Dealer Certification held by LSPP & BNSP (2019).
- Level 5 (Five) Risk Management Certification - Cyber Security Awareness in Industry 4.0 held by LSPP (2019).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Extraordinary GMS on 21 October 2020 in accordance with the Deed of the Extraordinary GMS No. 16 dated 21 October 2020.

Employment Period

21 October 2020 until the closing of 2025 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions

Professional Background

- Director of Finance and Strategy at PT Bank Mandiri (Persero) Tbk (21 October 2020 - present)
- Director of Finance at PT Bank Negara Indonesia (Persero) Tbk (February 2020-September 2020).
- Director of Finance at PT Bank DKI (July 2019-February 2020).
- PLT President Director at PT Bank DKI (2018-2019).
- Director of Finance at PT Bank DKI (2015-2018).
- Division Leader (Senior Vice President) of Budgeting and Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk (2012-2015).
- President Commissioner of PT Inter Motor Sport (2010-2015).
- Deputy Head of the Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk. (2009-2012).
- Leader of the Performance Analysis Group of the Financial Control Division at PT Bank Negara Indonesia (Persero) Tbk (2005-2009).
- Personal Assistant to the Deputy President Director of the Communication and Secretariat Division at PT Bank Negara Indonesia (Persero) Tbk. (2003-2005).

**Sigit Prastowo**

Director of Finance and Strategies

Place and Date of Birth

Born in Cilacap in 1971

52 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Credit Analyst and Corporate Credit Marketing Analyst Communication and Secretarial Division at PT Bank Negara Indonesia (Persero) Tbk (1998-2003).

Affiliations

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

Shareholding in BMRI

6,305,100 shares (0.0067555%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Timothy Utama

Director of Information Technology

Place and Date of Birth

Born in Jakarta in 1965

58 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

S1 Bachelor of Business Administration in Accounting and Finance - Texas A&M University, USA (1988).

Certification

- Risk Management Certification Refreshment Level 7 Program held by LSPP (2023).
- Managing Innovation Certification held by Harvard Business School, Boston (2023).
- Risk Management Certification Refreshment Program held by LSPP (6 June 2022).
- Risk Management Certification Refreshment Program held by LSPP (13 July 2020).
- Leading Innovative Change Certification held by UC Berkeley Executive Education (2018).
- Be The Change Certification held by Senn Delaney Culture Shaping, New York (2017).

- Citi Country Officer (CCO) Certification Program (pre-requisite for CEO Position) held by Sanford I Weill Center for Strategy and Executive Development, New York (2017).
- Banking Risk Management Level 5 Certification held by Banking Profession Certification Institute (LSPP) (2012).
- Senior Executive Leadership Certification held by Templeton College University of Oxford, United Kingdom (2004).
- Service Excellence Certification: Delivering Value for Profit held by Wharton Business School, Philadelphia (2003).
- International Management Program Certification held by Insead (2000).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 15 March 2021 in accordance with the Minutes of the Annual GMS No. 13 dated 15 March 2021.

Employment Period

15 March 2021 until the closing of 2026 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Information Technology, PT Bank Mandiri (Persero) Tbk (March 2021 - present).
- Managing Director, Head of Operations and Technology - Citibank (2016-2021).
- Chief Operations and Technology Officer - Singapore Exchange (2012-2015).
- Director of Operation & Technology - Bank Permata (2010-2012).
- Head of Wholesale Bank Operations, Global Shared Service Center – Standard Chartered Bank, India (2008-2010).

Affiliations

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

Shareholding in BMRI

3,621,900 shares (0.0038806%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS

Education Background

- Master of Business Administration, IE Business School (2010-2011)
- Bachelor of Law, International Law, Universitas Padjajaran (1996-2000)

Certification

- Risk Management Providing Certification for Level 5 Prospective Board of Directors Members (2023)
- Level 4 Risk Management Certification Refreshment Program held by MAISA Education (2022).
- Banking Risk Management Level 4 Certification held by BNSP (2021).
- Treasury Dealer Level Advance certification held by BNSP (2021).

Legal Basis of Appointment

Appointed as Director of Bank Mandiri for the first period based on the resolution of the Annual GMS dated 14 March 2023 pursuant to the Deed of Minutes of the Annual GMS No. 11 on 14 March 2023.

Employment Period

14 March 2023 until the closing of the 2028 Annual GMS (First Period).

Concurrent Position

No concurrent positions in other companies or institutions.

Professional Background

- Director of Treasury and International Banking of PT Bank Mandiri (Persero) Tbk (14 March 2023 – present)
- Group Head International Banking & Financial Institution PT Bank Mandiri (Persero) Tbk (Agustus 2021 – Maret 2023)
- Deputy Group Head Treasury of PT Bank Mandiri (Persero) Tbk (October 2020 – August 2021)
- General Manager Hong Kong Branch PT Bank Mandiri (Persero) Tbk (April 2017 – September 2020).
- General Manager Overseas - International Banking & Financial Institution Group – (April – July 2017).
- Department Head Talent Acquisition – Human Capital Services Group PT Bank Mandiri (Persero) Tbk (April 2015 – April 2017)
- Department Head Reward & Performance Management PT Bank Mandiri (Persero) Tbk (January 2014 – April 2015)
- Chief Dealer Product Development & Alliance PT Bank Mandiri (Persero) Tbk (March 2012 – January 2014)
- Chief Dealer Cash & Liquidity PT Bank Mandiri (Persero) Tbk (February 2012 – March 2012)
- Officer Postgraduate Study Program (4 October 2010 – 31 January 2012)
- Cash & Liquidity Dealer PT Bank Mandiri (Persero) Tbk (February 2008 – October 2010)

**Eka Fitria**

Director of Treasury and International Banking

Place and Date of Birth

Born in Medan in 1978

45 years old as of December 2023

Domicile

Jakarta

Citizenship

Indonesian

- Forex Dealer PT Bank Mandiri (Persero) Tbk (May 2007 – January 2008)
- Junior PS Money Market Trading PT Bank Mandiri (Persero) Tbk (September 2004 – April 2007)
- Customer Service Officer Medan City Hall PT Bank Mandiri (Persero) Tbk (April 2004 – August 2004)
- Officer Development Program PT Bank Mandiri (Persero) Tbk (January 2003 – April 2004)
- Associate in Adhyaksa & Co. Lawyers (May 2001 – January 2003)

Affiliations

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

Shareholding in BMRI

170,000 shares (0.0001821%) as of 31 December 2023

PROFILE OF THE BOARD OF DIRECTORS



Panji Irawan*)

Director of Treasury and International Banking

Place and Date of Birth

Born in Jakarta in 1965

58 years old as of December 2023

Citizenship

Indonesian

Domicile

Jakarta

Education Background

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

Certification

- Certified International for Geo Strategic held by LSP Quantum HRM International (2021).
- Risk Management Level 5 Certification held by Banking Profession Certification Institution (LSPP) (2021).
- Certification for Competency Assessors in Banking held by the National Professional Certification Agency (BNSP) (2020).
- Level 5 Risk Management Certification held by the Banking Professional Certification Institute (LSPP) (2019).
- Advanced Level Treasury Dealer Certification held by the Banking Professional Certification Institute (LSPP) (2019).

- Certified Professional Management Accountant held by The Indonesian Institute of Management Accountant (2019).

Professional Background

- PT Bank Mandiri (Persero) Tbk Director of Treasury and International Banking (21 October 2020 - present).
- PT Bank Mandiri (Persero) Tbk Director of Operations (December 2019 - October 2020).
- PT Bank Mandiri (Persero) Tbk Finance Director (21 March 2018- May 2019).
- Treasury & International Director at PT Bank Negara Indonesia (Persero) Tbk (January 2016 - March 2018).
- PT Bank Mandiri (Persero) Tbk Treasury Group Head (2011-2016).
- Commissioner at PT Mandiri Sekuritas (October 2010-January 2016).
- Official Treasury Group Head at PT Bank Mandiri (Persero) Tbk (2010-2011).
- PT Bank Mandiri (Persero) Tbk Debt & Capital Market Department Head (2008-2010).
- PT Bank Mandiri (Persero) Tbk Treasury Trading Department Head (2003-2008).
- Chief Dealer at Treasury Management Group PT Bank Mandiri (Persero) Tbk (2001-2003).
- Group Head of Foreign Exchange in the PT Bank Mandiri (Persero) Tbk Global Market Division (2000-2001).
- Group Head of Foreign Exchange in the Global Market & Sales Division at PT Bank Mandiri (Persero) Tbk (1999-2000).
- Leadership Officer in the Grand Cayman Work Unit of PT Bank Indonesia Import Export (1997- 1999).
- Leadership Staff in PT Bank Indonesia's Import Export Fund Management Unit (1993-1997).
- Dealer Trainee at PT Bank Indonesia Import Export (1991-1992).
- Chief Inspector at NIKE Inc. Representative Office (1989-1991).

Appointment History

Appointed as Director of Bank Mandiri for the first period pursuant to the resolution of the Annual GMS on 21 March 2018 in accordance with the Deed of the Annual GMS No. 57 dated 21 March 2018.

Employment Period

21 March 2018 until 14 March 2023.

Concurrent Position

No 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 in BMRI

2,779,200 shares (0.0059554%) as of 14 March 2023**)

*) Tenure was ended based on the resolution of the Annual GMS 14 March 2023

**) Total shares as of the end of tenure