



LTC Handling Results

Reports of violation complaints entered through LTC media either through the website, e-mail, mailbox or SMS/WA were as follows:

Year	Submission Media				Klasifikasi Laporan			Followed-up	Completed Report
	Letter	Email	Website	SMS/WA	Fraud	Non Fraud	Lainnya		
2017	0	8	0	0	5	3	0	8	8
2018	0	7	1	0	2	2	4	8	8
2019	4	24	10	10	23	8	17	48	48
2020	4	24	38	9	29	22	24	75	75

Violation Reports Sanctions/Follow-Ups In 2020

Every investigated violation report and those proven as violation has received sanction based on the regulation.

Diversity of Board of Commissioners and Directors

Policies on Diversity of Board of Commissioners

In the Articles of Association of Bank Mandiri had regulated the diversity of the composition of the Board of Commissioners in accordance with the Attachment to FSA Circular Letter No. 32/SEOJK.04/2015 on Public Company Governance Guidelines. The appointment of the Board of Commissioners was carried out taking into account the age, gender, education, experience, integrity, dedication, understanding of the company's management issues, having knowledge and/or expertise in the required areas of Bank Mandiri and being able to provide sufficient time to carry out its duties and other requirements based on the laws and regulations. Currently the Board of Commissioners had met the criteria both from age, gender, education, experience, integrity, dedication, comprehension of company management issues, as well as having knowledge and/or expertise in the required areas of Bank Mandiri.

In the period of 2020, the diversity of the composition of the Board of Commissioners reflected in education, work experience, age and gender, could be seen as in the table below:

Table of Diversity in Composition of Board of Commissioner

Name	Position	Age	Gender	Education	Work Experience	Expertise
Muhamad Chatib Basri	President Commissioner/ Independent Commissioner	55 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Economics. Master of Business Administration in Economic Development. Ph.D in Economics. 	Having work experience, among others, in finance and company supervision.	Macroeconomic, Finance
Andrinof A. Chaniago	Deputy Chief Commissioner / Independent Commissioner	58 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Social and Political Science. Master in Planning and Public Policy. 	Having work experience, among others, in banking and corporate supervision.	Macroeconomic
Boedi Armanto	Independent Commissioner	61 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Agronomy Master in Applied Economics Doctorate in Economics 	Having work experience, among others, in the field of banking supervision.	Audit, Banking
Loeke Larasati A.	Independent Commissioner	61 years old	Female	<ul style="list-style-type: none"> Bachelor degree in Law. Master in Management. 	Having work experience, among others, in the fields of law and banking.	Legal
Mohamad Nasir	Independent Commissioner	60 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Accounting. Master in Accounting. Doctor in Accounting. Honorary Doctorate in the field of Education. 	Having work experience in accounting and finance, among others.	Accounting
Ardan Adiperdana	Commissioner	61 years old	Male	<ul style="list-style-type: none"> Bachelor of Economics. Master in Business Administration. Doctorate in Strategic Management. 	Having work experience, among others, in the fields of accounting and financial auditing.	Accounting, Audit



Name	Position	Age	Gender	Education	Work Experience	Expertise
Rionald Silaban	Commissioner	54 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Law. Master of Law Center. 	Having work experience in, among others, finance and human capital.	Human Capital, Finance
Arif Budimanta	Commissioner	52 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Soil Science Master of Science in Natural Resource Economics Doctorate in Social and Political Sciences 	Having work experience, among others, in the banking sector.	Finance
Nawal Nely	Commissioner	47 years old	Female	<ul style="list-style-type: none"> Bachelor degree in Accounting Executive Master of Business Administration 	Having work experience, among others, in the areas of financial auditing and supervision.	Accounting, Banking
Faried Utomo	Commissioner	56 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Law Master in Law 	Having work experience, among others, in the government sector	Legal
Kartika Wirjoatmodjo*	President Commissioner	47 years old	Male	<ul style="list-style-type: none"> Bachelor of Economics majoring in accounting Master of Business Administration (MBA) in Business 	Having work experience, among others, in the banking sector.	Banking, Finance
Makmur Keliat**	Independent Commissioner	59 years old	Male	<ul style="list-style-type: none"> Bachelor Degree in Corporate Economics. Bachelor of Art in Social and Political Sciences/International Relations Department. Ph.d in the field of School of International Studies. 	Having work experience, among others in the fields of education, political science, international relations, research and publication.	Macroeconomic
R. Widyo Pramono***	Commissioner	63 years old	Male	<ul style="list-style-type: none"> Bachelor of Law. Master of Management. Master of Law. Doctorate in criminal law. Professor of Criminal Law. 	Having work experience in the field of law and supervision.	Legal
Robertus Biliate****	Independent Commissioner	54 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Civil Law Master in Business Legal 	Having work experience in the legal and banking fields.	Legal

* The term of office had ended since the person concerned was appointed as Deputy President Commissioner of PT Bank Rakyat Indonesia (Persero) Tbk. on February 18, 2020

** The term of office had ended from the Annual GMS on February 19, 2020.

*** The term of office had ended from the time the person concerned was appointed as an Independent Commissioner of PT Bank Rakyat Indonesia (Persero) Tbk. on February 18, 2020.

**** The term of office had ended as from the time the person concerned was appointed as President Director of PT Bahana Indonesian Business Development on February 11, 2020.

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.