



Triwulan 3	<ul style="list-style-type: none"> - Review bulanan/triwulanan kinerja Perseroan. - Review triwulanan kinerja Perseroan dan Entitas Anak. - Review bulanan atas rencana strategis, bisnis dan <i>human capital</i>. - Review atas implementasi Tata Kelola Terintegrasi. - Diskusi mengenai Rencana Keuangan dan Bisnis Tahun Buku 2020.
Triwulan 4	<ul style="list-style-type: none"> - Review bulanan/ triwulanan kinerja Perseroan. - Review triwulanan kinerja Perseroan dan Entitas Anak. - Review bulanan atas rencana strategis, bisnis dan <i>human capital</i>. - Review atas implementasi Tata Kelola Terintegrasi. - Diskusi mengenai Rencana Keuangan dan Bisnis Tahun Buku 2020.

Realization of the Board of Directors Meeting

The Board of Directors meeting is carried out with an internal Board of Directors meeting and meeting Board of Directors with Board of Commissioners meeting. The agenda, date and meeting participants for each meeting can be seen below.

Meeting of the Board Of Directors

Throughout 2020, the agenda, date and participants of the Director's Meeting are as follows.

Table of Quorum and Board of Directors' Attendance

No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
1.	January 2, 2020	1. Conducting General Discussion 2. Making Proposal to hold the 2019 Annual GMS	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Absent	Leave
			Alexandra Askandar	Absent	Leave
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Absent	Leave
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
2.	January 7, 2020	1. Conducting General Discussion a. Implementation of the 2020 Chinese New Year b. Credit Realization and Projection 2. Making Human Capital proposal 3. Making IT proposal	Silvano Winston Rumanthir	Present	
			Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Absent	Official Travel



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
3.	January 14, 2020	1. Conducting General Discussion 2. Making Capital proposal 3. Conducting Sector Update & Sensitivity Analysis 4. Updating on the Regional Expansion Study	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Absent	Official Travel
4.	January 16, 2020	1. Consolidating Financial Statements of the Company December 31, 2019 (Audited) 2. Conducting Performance Assessment in 2019	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
5.	January 20, 2020	Conducting Annual People Performance Rating	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
6.	January 20, 2020	1. Proposing 2019 Macroeconomics and 2020 Projections 2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
7.	January 22, 2020	1. Proposing Human Capital 2. Conducting Financial Report Audit Services 2020 3. Preparing for Public Expose & Analyst Meeting	Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
8.	February 4, 2020	1. Conducting General Discussion 2. Proposing Distribution Strategy 3. Making Human Capital proposal 4. Updating on Corona Virus Impact	Silvano Winston Rumanthir	Present	
			Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
9.	February 11, 2020	1. Proposing Human Capital 2. Conducting Financial Performance January 2020 3. Updating on Corona Virus Impact 4. Giving Recommendation from Corporate Secretary	Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Absent	Leave
10.	February 20, 2020	1. Conducting General Discussion 2. Conducting Follow-up to the 2020 Annual GMS Resolutions	Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
11.	February 24, 2020	1. Proposing DPBM Pension Benefits in 2020 2. Updating Coronavirus Impact, Spread Prevention and Handling 3. Making Human Capital proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
12.	March 3, 2020	1. Conducting General Discussion 2. Making Human Capital proposal 3. Conducting Organizational Alignment	Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
13.	March 10, 2020	1. Conducting General Discussion: a. Update Mandiri Healthcare b. Share Buyback Update c. Human Capital proposal 2. Conducting Financial Performance February 2020 and PSAK 71	Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
14.	March 17, 2020	1. Conducting General Discussion: a. Recent Developments of the Company b. Business Command Center 2. Updating Shares Buyback 3. Conducting Adjustment of Business Processes and NPL Projections 4. Conducting Corona Virus Handling Update 5. Updating Legal Review	Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
15.	March 24, 2020	1. Conducting General Discussion 2. Updating the LLL 3. Updating on Corporate Secretary	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
16.	March 31, 2020	1. Conducting General Discussion: a. Recent Developments of the Company b. Covid-19 Life Insurance Assistance c. Human Capital proposal 2. Updating POJK No.11/POJK.03/2020 3. Himbara Sharia Bank	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
17.	April 7, 2020	Conducting General Discussion: Recent Developments of the Company	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
18.	April 14, 2020	1. Conducting General Discussion: Recent Developments of the Company 2. Updating Macro Economy 3. Conducting Financial Performance March 2020	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
19.	April 21, 2020	1. Conducting General Discussion: Update on the Company's Latest Development 2. Conducting Credit Portfolio Development Update 3. Proposing Authority 4. Giving Human Capital recommendations	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
20.	April 24, 2020	1. Conducting General Discussion 2. Proposing Treasury Group	Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
21.	April 28, 2020	1. Conducting General Discussion: a. Recent Developments of the Company b. Human Capital Update 2. Updating IT 3. Giving Recommendation from Corporate Secretary 4. Making DPBM proposal	Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
22.	May 5, 2020	1. Conducting General Discussion: Recent Developments of the Company 2. Giving Recommendation from Corporate Secretary	Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
23.	May 12, 2020	1. Conducting General Discussion 2. Conducting April 2020 Financial Performance 3. Updating for Idul Fitri 2020 preparation 4. Making Calendar and Agenda for 2021	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
24.	May 19, 2020	1. Conducting General Discussion: a. Human Capital Update b. Update The New Normal c. Update SISM Group 2. Making Projection of CKPN	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
25.	May 26, 2020	1. Conducting General Discussion 2. Making Projections of NPL and CKPN 3. Updating PLJP Facility 4. Conducting Organizational Alignment 5. Updating the SISM Group	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
26.	June 2, 2020	1. Conducting General Discussion 2. Conducting Organizational Alignment	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
27.	June 9, 2020	1. Conducting General Discussion 2. Proposing Revision of RKAP & RBB	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
28.	June 16, 2020	1. Conducting Financial Performance in May 2020 2. Conducting Organizational Alignment 3. Conducting Calendar & Agenda 2021 4. Updating AMFS	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
29.	June 18, 2020	1. Conducting Financial Performance in May 2020 2. Updating Revised RKAP & RBB	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
30.	June 23, 2020	1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
31.	June 30, 2020	1. Conducting General Discussion: a. Update on the Company's Latest Development b. Human Capital proposal 2. Updating EDM 3. Updating IT	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
32.	July 7, 2020	1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Electronic Channel	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
33.	July 10, 2020	Making Human Capital Proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
34.	July 14, 2020	1. Conducting General Discussion: Update on the Company's Latest Development 2. Conducting Financial Performance June 2020	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
35.	July 21, 2020	1. Conducting General Discussion 2. Proposing Corporate Real Estate 3. Updating Risk Management 4. Updating MMI 5. Making Human Capital proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
36.	July 28, 2020	1. Conducting General Discussion: a. Update on the Company's Latest Development b. Update RBBR 2. Revising RKAP and RBB 3. Making Human Capital proposal	Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
37.	August 4, 2020	1. Conducting General Discussion: a. Update on the Company's Latest Development b. Credit Portfolio Update c. Revised RKAP and RBB 2. Making Human Capital proposal	Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
38.	August 11, 2020	1. Conducting General Discussion: a. Update on the Company's Latest Development b. Update Quality Assurance Review c. LPS Regulations Update 2. Conducting Financial Performance in July 2020, Update on Limited Review and Preparation for Public Expose & Analyst Meeting 3. Proposing Corporate Real Estate 4. Giving Human Capital recommendations	Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
39.	August 18, 2020	1. Having General Discussion: a. Update on the Company's Latest Development b. Performance Update 2. Making Human Capital proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
40.	August 24, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Giving Recommendation from Corporate Secretary	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
41.	August 31, 2020	1. Having General Discussion a. Update on the Company's Latest Development b. Performance Update 2. Updating on Corporate Real Estate 3. Making Human Capital proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	
42.	September 3, 2020	1. Having General Discussion 2. Others	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
43.	September 7, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Proposing Risk Management 3. Making Human Capital proposal	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
44.	September 15, 2020	1. Having General Discussion: a. Update on the Company's Latest Development b. PSBB update 2. Conducting Financial Performance August 2020 3. Updating Credit Development 4. Giving Human Capital recommendations	Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumanthir	Present	
45.	September 22, 2020	1. Having General Discussion: a. Update on the Company's Latest Development b. Performance Update 2. Updating Corporate Secretary 3. Proposing Risk Management	Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
46.	September 29, 2020	1. Updating the SISM Group 2. Having General Discussion: a. Update on the Company's Latest Development b. Human Capital proposal 3. Update Internal Audit	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
47.	October 6, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Updating the Corporate Plan	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
48.	October 9, 2020	Making SISM Group proposal	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
49.	October 13, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Conducting Financial Performance September 2020 & RKAP 2021 3. Making Projections of NPL and CKPN 4. Updating the Corporate Plan 5. Updating Transaction Banking	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
50.	October 14, 2020	1. Conducting Financial Performance September 2020 2. Updating Macro Economy	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
51.	October 20, 2020	1. Updating the Corporate Plan 2. Having General Discussion: Update on the Company's Latest Development 3. Updating on EGMS Preparation 4. Preparing for Public Expose & Analyst Meeting	Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
52.	October 22, 2020	Having Follow-up to the EGMS Resolutions	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
53.	October 27, 2020	1. Having General Discussion a. Update on the Company's Latest Development b. IT Update 2. Proposing Credit Authority 3. Having Follow-up to the EGMS Resolutions	Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
54.	November 3, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Making Human Capital proposal	Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
55.	November 10, 2020	1. Having General Discussion: Update on the Company's Latest Development 2. Proposing RKAP & RBB and Proposing RAKB	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
56.	November 16, 2020	1. General Discussion: a. Update on the latest developments of the company b. Update SISM Group 2. October 2020 Financial Performance and Proposed RKAP & RBB 3. Propose Recovery Plan Updates 4. Update the National Discount Festival	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
57.	November 23, 2020	1. General Discussion: Update on the Company's Latest Development 2. Update IT	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
58.	November 30, 2020	General Discussion: Update on the Company's Latest Development	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attendance	Reason for Not Attending
59.	December 7, 2020	1. General Discussion: a. Update on the latest developments of the company b. November 2020 Performance Update and Preparation of National Working Meeting c. Operational, IT & System Update 2. Human Capital proposal 3. Update the SISM Group	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
60.	December 14, 2020	1. General Discussion: Update on the Company's Latest Development 2. Financial Performance November 2020 3. Financial Report Audit Services 2021 4. Update the SISM Group	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
61.	December 21, 2020	1. General Discussion: Recent Developments of the Company 2. Update the Corporate Plan 3. Human Capital proposal	Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	

Joint Meeting of Directors Invites Board of Commissioners

The date and agenda of the Joint Meeting of the Board of Commissioners and the Board of Directors, namely the Joint Meeting of the Board of Commissioners inviting the Board of Directors and the Joint Meeting of the Directors to invite the Board of Commissioners can be seen in the section Board of Commissioner's Meeting on Corporate Governance Chapter in this Annual Report.

Meeting Frequency and Attendance

During 2020, the Board of Directors held 61 (sixty-one) meetings of the Directors. The frequency and attendance of Director's meetings can be seen in the table below.



Meeting Frequency and Attendance

During 2020, the Board of Directors held 61 (sixty-one) meetings of the Directors. The frequency and attendance of Directors' meetings can be seen in the table below.

Table of Frequency and Attendance Level of the Board of Directors Meeting

Name	Position	Period	Director Meetings			Joint Meeting of the Board of Directors with the Board of Commissioners		
			Total and Attendance Percentage			Total and Attendance Percentage		
			Total Meeting	Total Attendance	Percentage (%)	Total Meeting	Total Attendance	Percentage (%)
Royke Tumilaar	President Director	January 1 – September 2020	41	41	100%	7	7	100%
Darmawan Junaidi	Director of Treasury, International Banking, and Special Asset Management	January 1 – October 21, 2020	61	61	100%	10	10	100%
	President Director	October 21 – December 31, 2020						
Sulaiman A. Arianto	Vice Director	January 1 – February 19, 2020	9	8	89%	-	-	-
Hery Gunardi	Director of Consumer and Retail Transaction	January 1 – February 19, 2020	51	51	100%	7	7	100%
	Vice Director	February 19 – October 21, 2020						
Alexandra Askandar	Director of Corporate Banking	January 1 – October 21, 2020	61	60	98%	10	10	100%
	Vice Director	October 21 – December 31, 2020						
Ahmad Siddik Badruddin	Director of Risk Management	January 1 – December 31, 2020	61	61	100%	10	10	100%
Rico Usthavia Frans	Director of Information Technology	January 1 – December 31, 2020	61	60	98%	10	10	100%
Agus Dwi Handaya	Director of Compliance and HR	January 1 – December 31, 2020	61	61	100%	10	10	100%
Donsuwan Simatupang	Director of Institutional Relations	January 1 – October 21, 2020	51	51	100%	7	7	100%
Panji Irawan	Director of Operation	January 1 – October 21, 2020	61	60	98%	10	10	100%
	Director of Treasury and International Banking	October 21 – December 31, 2020						



Name	Position	Period	Director Meetings			Joint Meeting of the Board of Directors with the Board of Commissioners		
			Total and Attendance Percentage			Total and Attendance Percentage		
			Total Meeting	Total Attendance	Percentage (%)	Total Meeting	Total Attendance	Percentage (%)
Riduan	Director of Commercial Banking	January 1 - December 31, 2020	61	61	100%	10	10	100%
Aquarius Rudianto	Director of Small Business and Network	February 19 - October 21, 2020	52	52	100%	10	10	100%
	Director of Network and Retail Banking	October 21 - December 31, 2020						
Toni Eko Boy Subari	Director of Operation	October 21 - December 31, 2020	10	10	100%	3	3	100%
Susana Indah Kris Indriati	Director of Corporate Banking	October 21 - December 31, 2020	10	10	100%	3	3	100%
Rohan Hafas	Director of Institutional Relations	October 21 - December 31, 2020	10	10	100%	3	3	100%
Silvano W. Rumanthir	Director of Finance and Strategies	January 1 - September 2, 2020	41	39	95%	7	7	100%
Sigit Prastowo	Director of Finance and Strategies	October 21 - December 31, 2020	10	10	100%	3	3	100%

Risk Management Certification

As stipulated in Bank Indonesia Regulation No. 11/19/PBI/2009 concerning Share Risk Management Certification Management and Officers of Commercial Banks, Bank Managers (ie Board of Commissioners and Directors) **must have a Certificate Risk Management** issued by Professional Certification Institutions, with the following classification:

No.	Position	Level	Validity Period
1.	Commissioner	Minimum Level 1	4 years
2.	Commissioner/Independent	Minimum Level 2	4 years
3.	President Director and Director of the Bank with assets > Rp10 Trillion	5	2 years

In the event of expiration of the certificate, **Refreshment** must be attended on a regular basis at least:

- once in every 4 (four) years for level 1 and 2; or
- once in every 2 (two) years for level 3, 4, and 5.

Considering that Bank Mandiri has assets of > Rp10 Trillion, all Directors of Bank Mandiri must pass Certification Level 5 Risk Management. The certification is also one of the requirements to follow fit and proper test conducted by OJK. The Risk Management Certification owned by the Directors is as following.

Name	Position	Period	Certificate Issuing Institution	Level	Field/Area	Date of Certificate Issuance	Expiry Date
Royke Tumilaar	President Director	January 1 - September 2 2020	Banking Professional Certification Institute (LSPP)	Level 5	Banking Risk Management	September 24, 2019	July 22, 2021