

Triwulan 3	<ul> <li>Review bulanan/triwulanan kinerja Perseroan.</li> <li>Review triwulanan kinerja Perseroan dan Entitas Anak.</li> <li>Review bulanan atas rencana strategis, bisnis dan human capital.</li> <li>Review atas implementasi Tata Kelola Terintegrasi.</li> <li>Diskusi mengenai Rencana Keuangan dan Bisnis Tahun Buku 2020.</li> </ul>
Triwulan 4	<ul> <li>Review bulanan/ triwulanan kinerja Perseroan.</li> <li>Review triwulanan kinerja Perseroan dan Entias Anak.</li> <li>Review bulanan atas rencana strategis, bisnis dan human capital.</li> <li>Review atas implementasi Tata Kelola Terintegrasi.</li> <li>Diskusi mengenai Rencana Keuangan dan Bisnis Tahun Buku 2020.</li> </ul>

### **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	Attandance	Reason for Not Attending
			Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Absent	Leave
			Alexandra Askandar	Absent	Leave
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
,	la muami 2, 2020	Conducting General Discussion     Making Proposal to held the 2010 Appeal	Rico Usthavia Frans	Absent	Leave
1.	Ja nuary 2, 2020	<ol><li>Making Proposal to hold the 2019 Annual GMS</li></ol>	Darmawan Junaidi	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Royke Tumilaar	Present	
			Sulaiman Arif Arianto	Present	
			Alexandra Askandar	Present	
			Hery Gunardi	Present	
		Conducting General Discussion     a. Implementation of the 2020 Chinese	Ahmad Siddik Badruddin	Present	
2	January 7, 2020	New Year	Rico Usthavia Frans	Present	
2.	January 7, 2020	b. Credit Realization and Projection	Darmawan Junaidi	Present	
		<ul><li>2. Making Human Capital proposal</li><li>3. Making IT proposal</li></ul>	Agus Dwi Handaya	Present	
		3. Making it proposat	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Absent	Official Travel



Reyke Turnilaar Present Sulainan Aff Afraino Annaary 14, 2020  1. Conducting General Discussion Annaary 14, 2020  2. Malling Capital proposal 3. Conducting Sector Update & Sensitivity Analysis 4. Updating on the Regional Expansion Study Present Annaary 14, 2020  3. Annaary 15, 2020  4. Updating on the Regional Expansion Study Annaary 15, 2020  4. Updating on the Regional Expansion Study Present Annaary 15, 2020  4. Updating on the Regional Expansion Study Present Annaary 15, 2020  5. January 15, 2020  6. January 20, 2020  7. Jan	No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
About   Present   Presen				Royke Tumilaar	Present	
Animary 14, 12, 2002   1,				Sulaiman Arif Arianto	Present	
1. Conducting Control Discussion   2. Malwing Cognital proposal   2. Malwing Sector Update & Sensitivity Analysis   4. Updating on the Regional Expansion Study   4. Updating on the Regional Expansion Study   4. Present   4. Present   4. Updating Official Travel				Alexandra Askandar	Present	
2. Making Control proposal   1				Hery Gunardi	Present	
3. January 14, 2020 4. Updating on the Regional Expansion Study 4. Updating on the Regional Expansion Study 5. Updating on the Regional Expansion Study 6. Updating on the Regional Expansion Study 7. Sharp Simulating Present 8. January 16, 2020 7. Sharp Simulating Present 8. January 16, 2020 8. January 20,			1. Conducting General Discussion	Ahmad Siddik Badruddin	Present	
Analysis   Present   Analysis   Present   Analysis   Present   Analysis   Present   Analysis   Present   Analysis   Present   Analysis   Analysis   Present   Analysis   Analy	2	January 14, 2020		Rico Usthavia Frans	Present	
Present	3.	January 14, 2020		Darmawan Junaidi	Present	
				Agus Dwi Handaya	Present	
Riduan				Panji Irawan	Present	
1.				Donsuwan Simatupang	Present	
Royke Tumilaar				Riduan	Present	
1. Consolidating Financial Statements of the Company December 31, 2019 (Audited)				Silvano Winston Rumantir	Absent	Official Travel
Alexandra Askandar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Company December 31, 2019 (Audited) Conducting Performance Assessment in 2019  1. Consolidating Financial Statements of the Company December 31, 2019 (Audited) Conducting Performance Assessment in 2019  Amana Siddik Badruddin Present Rico Ushavia Frans Present Panji Irawan Present Panji Irawan Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Alexandra Askandar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Hery Gunardi Present Hery Gunardi Present Hery Gunardi Present Juniari Present Panji Irawan Present Silvano Winston Rumantir Present Hery Gunardi Present				Royke Tumilaar	Present	
Hery Gunardi Present    Almad Siddik Badruddin Present				Sulaiman Arif Arianto	Present	
1.   Consolidating Financial Statements of the Company December 31, 2019 (Audited)				Alexandra Askandar	Present	
1. Consolidating Financial Statements of the Company December 31, 2019 (Audited) 2. Conducting Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Annual People Performance Assessment in 2019 (Audited) 2. Conducting Credit Handling Update 2. Conducting Credi				Hery Gunardi	Present	
Annary 16, 2020   Annary 20,			1. Consolidating Financial Statements of the	Ahmad Siddik Badruddin	Present	
2. Conducting Performance Assessment in 2019   Agus Dwi Handaya   Present			9	Rico Usthavia Frans	Present	
Agus Dwi Handaya Present  Panji Irawan Present  Present  Present  Present  Present  Riduan Present  Riduan Present  Riduan Present  Royke Tumilaar Present  Alexandra Askandar Present  Hery Gunardi Present  Alexandra Askandar Present  Riduan Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Riduan Present  Alexandra Askandar Present  Riduan Present  Alexandra Askandar  Alexandra Askan	4.	January 16, 2020		Darmawan Junaidi	Present	
Donsuwan Simatupang Present			2019	Agus Dwi Handaya	Present	
Riduan Present Silvano Winston Rumantir Present Royke Tumilaar Present Alexandra Askandar Present Anmad Siddik Badruddin Present Agus Dwi Handaya Present Panji Irawan Present Riduan Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Alexandra Askandar Present Alexandra Askandar Present Alexandra Askandar Present Hery Gunardi Present Alexandra Askandar Present				Panji Irawan	Present	
Silvano Winston Rumantir Present Royke Tumilaar Present Sulaiman Arif Arianto Present Alexandra Askandar Present Hery Gunardi Present Alexandra Hery Gunardi Present Darmawan Junaidi Present Panji Irawan Present Panji Irawan Present Riduan Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Alexandra Askandar Present Riduan Present Alexandra Askandar Present Present Alexandra Askandar Present Alexandra Askandar Present Present Alexandra Askandar Present Alexandra Askandar Present				Donsuwan Simatupang	Present	
Formula Present  Royke Tumilaar  Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexa Duria Present  Present  Alexandra Askandar Present  Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Amad Siddik Badruddin Present  Panji Irawan Present  Panji Irawan Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Alexandra Askandar Present  Riduan Present  Alexandra Askandar Present  Alexandra Aska				Riduan	Present	
Figure 1 Proposing 2019 Macroeconomics and 2020 Projections 1 Projections 2 Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3 Conducting Credit Handling Update Financial Statements December 31, 2019 (Audited) 3 Conducting Credit Handling Update Financial Canada Present P				Silvano Winston Rumantir	Present	
Alexandra Askandar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rating  Conducting Annual People Performance Rating  Conducting Annual People Performance Rating  Rico Usthavia Frans Present Darmawan Junaidi Present Agus Dwi Handaya Present Panji Irawan Present Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present Silvano Winston Rumantir Present Alexandra Askandar Present Alexandra Askandar Present Hery Gunardi Present Alexandra Askandar Present Alexandra Askandar Present Hery Gunardi Present Hery Gunardi Present Alexandra Askandar Present Hery Gunardi Present Alexandra Maria Maria Maria Present Hery Gunardi Present Alexandra Maria M				Royke Tumilaar	Present	
Figure 1  Figure 2  Figure 3  Figure 3  Figure 2  Figure 2  Figure 2  Figure 3  Figure 2  Figure				Sulaiman Arif Arianto	Present	
Ahmad Siddik Badruddin Present Rating  Conducting Annual People Performance Rating  Conducting Annual People Performance Rating  Rico Usthavia Frans Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Alexandra Frans Present  Alexandra Frans Present  Alexandra Frans Present  Alexandra Frans Present  Alexandra Askandar Present  Alexandra Frans Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Frans Present  Alexandra Askandar Presen				Alexandra Askandar	Present	
Figure 20, 2020  Conducting Annual People Performance Rating  Rico Usthavia Frans Present  Pagus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Present  Present  Panji Irawan Present  Present  Present  Present  Present  Present  Agus Dwi Handaya Present  Panji Irawan Present  Present  Present  Present  Present  Present  Alexandra Askandar Present  Hery Guardi Present  Almad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Present  Almad Siddik Badruddin Present  Almad Siddik Badruddin Present  Almad Siddik Badruddin Present  Almad Siddik Badruddin Present  Present  Agus Dwi Handaya Present  Agus Dwi Handaya Present  Panji Irawan Present				Hery Gunardi	Present	
Fating Parmawan Junaidi Present  Agus Dwi Handaya Present  Panji Irawan Present  Ponsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Alexandra Askandar Present  Hery Gunardi Present  Almad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Almad Siddik Badruddin Present  Paril Irawan Present  Darmawan Junaidi Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Ahmad Siddik Badruddin	Present	
Rating	_		Conducting Annual People Performance	Rico Usthavia Frans	Present	
Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present  Royke Tumilaar Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Alexandra Askandar Present  Hery Gunardi Present  Almad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Almad Siddik Badruddin Present  Alawandra Askandar Present  Alexandra December 31, 2019  (Audited)  Alexandra Askandar Present  Alexandra Askandar Prese	5.	January 20, 2020	-	Darmawan Junaidi	Present	
Bonsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present Royke Tumilaar Present Sulaiman Arif Arianto Present Alexandra Askandar Present Hery Gunardi Present Hery Gunardi Present Ahmad Siddik Badruddin Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Agus Dwi Handaya Present Panji Irawan Present Donsuwan Simatupang Present Riduan Present Riduan Present Present Present Present Riduan Present Present Present Present Riduan Present Present				Agus Dwi Handaya	Present	
Riduan Present  Riduan Present  Riduan Present  Royke Tumilaar Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Rico Usthavia Frans Present  Agus Dwi Handaya Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Present  Present  Riduan Present  Riduan Present  Present				Panji Irawan	Present	
Silvano Winston Rumantir Present  Royke Tumilaar Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Almad Siddik Badruddin Present  Rico Usthavia Frans Present  Darmawan Junaidi Present  Agus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present				Donsuwan Simatupang	Present	
Royke Tumilaar Present  Sulaiman Arif Arianto Present  Alexandra Askandar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Almad Siddik Badruddin Present  Agus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Riduan	Present	
Sulaiman Arif Arianto Present  Alexandra Askandar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited)  Conducting Credit Handling Update  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present				Silvano Winston Rumantir	Present	
Alexandra Askandar Present Hery Gunardi Present  1. Proposing 2019 Macroeconomics and 2020 Projections 2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update Panji Irawan Present Donsuwan Simatupang Present Riduan Present Present Present Riduan Present				Royke Tumilaar	Present	
1. Proposing 2019 Macroeconomics and 2020 Projections 2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update Present  Agus Dwi Handaya Present Panji Irawan Present  Donsuwan Simatupang Present Riduan Present				Sulaiman Arif Arianto	Present	
1. Proposing 2019 Macroeconomics and 2020 Projections 2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update  Present  Almad Siddik Badruddin Present  Present  Darmawan Junaidi Present  Agus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Alexandra Askandar	Present	
Anmad Siddik Badruddin Present  2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update  Projections  Rico Usthavia Frans Present  Darmawan Junaidi Present  Agus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Hery Gunardi	Present	
6. January 20, 2020  2. Conducting The Company's Consolidated Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update Panji Irawan Present Panji Irawan Present Panji Irawan Present Riduan Present Present			· -	Ahmad Siddik Badruddin	Present	
Financial Statements December 31, 2019 (Audited) 3. Conducting Credit Handling Update Panji Irawan Present Donsuwan Simatupang Present Riduan Present Present Present			•	Rico Usthavia Frans	Present	
3. Conducting Credit Handling Update Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Present	6.	January 20, 2020	Financial Statements December 31, 2019	Darmawan Junaidi	Present	
Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Agus Dwi Handaya	Present	
Riduan Present			5. Conducting Credit Handling Opuate	Panji Irawan	Present	
				Donsuwan Simatupang	Present	
Silvano Winston Rumantir Present				Riduan	Present	
				Silvano Winston Rumantir	Present	















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



No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		Proposing DPBM Pension Benefits in 2020	Darmawan Junaidi	Present	
	5.1 04.0000	Updating Coronavirus Impact, Spread	Alexandra Askandar	Present	
11.	February 24, 2020	Prevention and Handling	Agus Dwi Handaya	Present	
		3. Making Human Capital proposal	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
		1. Conducting General Discussion	Alexandra Askandar	Present	
12.	March 3, 2020	2. Making Human Capital proposal	Agus Dwi Handaya	Present	
		3. Conducting Organizational Alignment	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		1. Conducting General Discussion:	Darmawan Junaidi	Present	
		a. Update Mandiri Healthcare	Alexandra Askandar	Present	
13.	March 10, 2020	<ul><li>b. Share Buyback Update</li><li>c. Human Capital proposal</li></ul>	Agus Dwi Handaya	Present	
		2. Conducting Financial Performance	Panji Irawan	Present	
		February 2020 and PSAK 71	Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aguarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		Conducting General Discussion:	Rico Usthavia Frans	Present	
		a. Recent Developments of the Company			
		b. Business Command Center	Darmawan Junaidi	Present	
14.	March 17, 2020	<ol> <li>Updating Shares Buyback</li> <li>Conducting Adjustment of Business</li> </ol>	Alexandra Askandar	Present	
		Processes and NPL Projections	Agus Dwi Handaya	Present	
		4. Conducting Corona Virus Handling Update	Panji Irawan	Present	
		5. Updating Legal Review	Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	















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



Personal	No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
19. April 21, 2002         1. Conducting General Discussion: Update on the Company's Latest Development on the Company's Latest Development Update on the Company Capation of the Company Development Update on the Company Development Of the Company Develop				Royke Tumilaar	Present	
1.				Hery Gunardi	Present	
1. Conducting General Discussion Update on the Company's Laste Superior Profice Development   1. Conducting Center Development   1. Conductin				Ahmad Siddik Badruddin	Present	
19.         April 21,2020         2. Conducting Code for Portfolio Development Update         Ackandra Askandar         Present           2. Conducting Code for Portfolio Development Update         2. Ackandra Askandar         Present           3. Frogoning Authority         4. Giving Human Capital recommendations         Present         Agus Dwi Handaya         Present           2. Frogoning Authority         Agus Dwi Handaya         Present         Present           3. Frogoning Authority         Present         Present           4. Giving Human Capital recommendations         Riduan         Present           5. Wand Windows Managara         Present         Present           4. Managara         Agus Dwi Handaya         Present           4. April 24, 2020         1. Conducting General Discussion         Ackandra Askandar         Present           2. Proposing Treasury Group         Agus Dwi Handaya         Present           4. April 24, 2020         1. Conducting General Discussion         Ackandra Askandar         Present           5. Variance Agus William         Present         Present         Present           4. April 28, 2020         1. Conducting General Discussion:         Ackandra Askandar         Present           2. April 28, 2020         2. Updating T         Agus Dwi Handaya         Present				Rico Usthavia Frans	Present	
21. April 21, 2020 (2) Conducting Control to Development (2) Development (3) Proposing Authority (4) Giving Human Capital recommendations (5) Report (4) Giving Human Capital recommendations (5) Report (4) Giving Human Capital recommendations (5) Report (4) Report			-	Darmawan Junaidi	Present	
1	10	A:  21 2020		Alexandra Askandar	Present	
	19.	April 21, 2020	·	Agus Dwi Handaya	Present	
Present   Pre			·	Panji Irawan	Present	
1			4. Giving Human capital recommendations	Donsuwan Simatupang	Present	
				Riduan	Present	
Royke Tumilaar   Present				Silvano Winston Rumantir	Present	
Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaldi Present Prese				Aquarius Rudianto	Present	
Almad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Pr				Royke Tumilaar	Present	
20. April 24, 2020         April 24, 2020         1. Conducting General Discussion 2. Proposing Treasury Group         Alexandra Askandar Present Pr				Hery Gunardi	Present	
Darmawan Junaidi Present  April 24, 2020  April 25, 2020  April 26, 2020  April 28, 2020  Apri				Ahmad Siddik Badruddin	Present	
20. April 24, 2020         April 24, 2020 2. Proposing Treasury Group         Alexandra Askandar Present           21. April 24, 2020 2. Proposing Treasury Group         Agus Dwi Handaya Present           Panji Irawan Present         Present           Donsuwan Simatupang Present         Present           Silvano Winston Rumantir Present         Present           Aquarius Rudianto Present         Present           Hery Gunardi Present         Present           Ahrnad Siddik Badruddin Present         Ahmad Siddik Badruddin Present           Ahrnad Siddik Badruddin Present         Alexandra Askandar Present           April 28, 2020         2. Updating IT         Alexandra Askandar Present           3. Giving Recommendation from Corporate Secretary         Agus Dwi Handaya Present         Present           4. Making DPBM proposal         Donsuwan Simatupang Present         Present           Aguarius Rudianto Present         Present         Present           Aquarius Rudianto Present         Present           Aquarius Rudianto Present         Present           Aquarius Rudianto Present         Present           Aquarius Rudianto Present         Present           Alwad Siddik Badruddin Present         Present           Alwad Siddik Badruddin Present         Present           Alwad Askandar Present<				Rico Usthavia Frans	Present	
April 24, 2020  2. Proposing Treasury Group  Agus Dwi Handaya Present Panji Irawan Present Ponsuwan Simatupang Present Riduan Present Riduan Present Aquarius Rudianto Present Hery Gunardi Present Ahmad Siddik Badruddin Present  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  Present Aquarius Rudianto Present Present Alexandra Askandar Present Panji Irawan Present Aquarius Rudianto Present Present Agus Dwi Handaya Present Panji Irawan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Hery Gunardi Present Panji Irawan Present Riduan Present Present Present Aquarius Rudianto Present Hery Gunardi Present Hery Gunardi Present Hery Gunardi Present Hery Gunardi Present Present Hery Gunardi Present Present Hery Gunardi Present Present Present Hery Gunardi Present Prese				Darmawan Junaidi	Present	
2. Proposing Treasury Group  Agus Dwi Handayya Present  Panji Irawan Present  Ponsuwan Simatupang Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Royke Tumiliar Present  Ahmad Siddik Badruddin Present  1. Conducting General Discussion: a. Recent Developments of the Company b. Human Capital Update Secretary  4. Making DPBM proposal  Amad Siddik Badruddin Present  Agus Dwi Handaya Present  Riduan Present  Agus Dwi Handaya Present  Riduan Present  Aquarius Rudianto  Present  Aquarius Rudianto  Present  Riduan Present  Riduan Present  Riduan Present  Aquarius Rudianto  Present  Aquarius Rudianto  Present  Anadaria Askandar  Present  Riduan Present  Riduan Present  Riduan Present  Aquarius Rudianto  Present  Anadaria Kudianto  Present  Anadaria Kandaria  Present  Anadaria Kandaria  Present  Anadaria Kandaria  Present  Anadaria Kandaria  Present  Anadaria Present  Anadaria Present  Anadaria Kandaria  Present  Anadaria Askandar  Present  Anadaria Kandaria  Present  Alexandra Askandar  Present	20	A	Conducting General Discussion	Alexandra Askandar	Present	
Present Riduan Present Riduan Present Riduan Present Riduan Present  Riduan Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Lexandra Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Riduan Pres	20.	April 24, 2020	_	Agus Dwi Handaya	Present	
Riduan         Present           Silvano Winston Rumantir         Present           Aquarius Rudianto         Present           Royke Tumilaar         Present           Hery Gunardi         Present           Ahmad Siddik Badruddin         Present           Ahmad Siddik Badruddin         Present           Ahmad Siddik Badruddin         Present           Bis Go Usthavia Frans         Present           Darmawan Junaidi         Present           Alexandra Askandar         Present           Alexandra Askandar         Present           Agus Dwil Handaya         Present           Riduan         Present           Riduan         Present           Riduan         Present           Riduan         Present           Aquarius Rudianto         Present           Alexa				Panji Irawan	Present	
Silvano Winston Rumantir Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Alexandra Askandar Present  Alexandra Askandar Present Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Making DPBM proposal  Donsuwan Simatupang Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Alexandra Making DPBM Present  Alexandra Making DPBM Present  Alexandra Askandar Present  Alexandra Present  Alexandra Present  Alexandra Askandar Present  Alexandra Present  Alexandra Present  Alexandra Askandar Present  Alexandra				Donsuwan Simatupang	Present	
Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present  Ahmad Siddik Badruddin Present  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  Present  Aquarius Rudianto Present Alexandra Askandar Present Riduan Present Riduan Present Silvano Winston Rumantir Present Aquarius Rudianto Present Hery Gunardi Present Hery Gunardi Present Aquarius Rudianto Present Hery Gunardi Present Anda Siddik Badruddin Present Anda Siddik Badruddin Present Anda Siddik Badruddin Present Anda Siddik Badruddin Present Alexandra Askandar Present Aquarius Rudianto Alexandra Askandar Aquarius Rudianto Alexandra Askandar Aquarius Rudianto Alexandra Askandar Aquarius Rudianto				Riduan	Present	
Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Ahmad Siddik Badruddin Present  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 Persent Donsuwan Simatupang Present Alevandra Askandar Present Panji Irawan Present Aduan Present Aduan Present Present Advarius Rudianto Present Royke Tumilaar Present Panji Irawan Present Advarius Rudianto Present Present Present Present Present Hery Gunardi Present Alexandra Askandar Present Advarius Rudianto Present Present Present Present Admad Siddik Badruddin Present Present Present Advarius Rudianto Present Admad Siddik Badruddin Present Alexandra Askandar Present				Silvano Winston Rumantir	Present	
Hery Gunardi Present Ahmad Siddik Badruddin Present Ahmad Siddik Badruddin Present  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  Present Present Present Panji Irawan Present Present Riduan Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Hery Gunardi Present Present Present Present Aquarius Rudianto Present Hery Gunardi Present Rico Usthavia Frans Present Rico Usthavia Frans Present Present Alexandra Askandar Present Present Alexandra Askandar Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Alexandra				Aquarius Rudianto	Present	
Ahmad Siddik Badruddin Present  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  Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Agus Dwi Handaya Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexandra Askandar				Royke Tumilaar	Present	
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  Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Aguarius Rudianto Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Panji Irawan Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexandra Askandar				Hery Gunardi	Present	
21. April 28, 2020 21. April 28, 2020 22. April 28, 2020 23. Giving Recommendation from Corporate Secretary 24. Making DPBM proposal 25. Updating IT 26. Giving Recommendation from Corporate Secretary 46. Making DPBM proposal 47. Making DPBM proposal 48. Making DPBM proposal 48. Making DPBM proposal 49. Making DPBM proposal 40. Making DPBM Handaya 40. Present 40. Making DPBM Handaya 40. Present 40. Making DPBM Handaya 4				Ahmad Siddik Badruddin	Present	
Present  April 28, 2020  April			Conducting General Discussion:	Rico Usthavia Frans	Present	
21. April 28, 2020 2. Updating IT 3. Giving Recommendation from Corporate Secretary 4. Making DPBM proposal 4. Making DPBM proposal 5. Donsuwan Simatupang Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Hery Gunardi Present Hery Gunardi Present Ahmad Siddik Badruddin Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Rico Usthavia Frans Present Alexandra Askandar Present Aquarius Rudianto Present Ahmad Siddik Badruddin Present Alexandra Askandar Present Aquarius Rudianto Present Alexandra Askandar Present Agus Dwi Handaya Present Donsuwan Simatupang Present Silvano Winston Rumantir Present			a. Recent Developments of the Company	Darmawan Junaidi	Present	
3. Giving Recommendation from Corporate Secretary 4. Making DPBM proposal  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Developments of the Company 2. Giving Recommendation from Corporate Secretary Agus Dwi Handaya Present  Alexandra Askandar Present  Alexandra Askandar Present  Alexandra Askandar Present  Panji Irawan Present  Present  Panji Irawan Present  Panji Irawan Present  Panji Irawan Present  Present  Panji Irawan Present	21	Amril 20, 2020		Alexandra Askandar	Present	
4. Making DPBM proposal 5. Donsuwan Simatupang Present Riduan Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Present Present Alexandra Askandar Present Alexandra Askandar Present Present Agus Dwi Handaya Present Panji Irawan Present Poonsuwan Simatupang Present Panji Irawan Present	21.	April 28, 2020		Agus Dwi Handaya	Present	
Riduan Present  Riduan Present  Silvano Winston Rumantir Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Developments of the Company  2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Alexandra Askandar Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Panji Irawan	Present	
Silvano Winston Rumantir Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Developments of the Company  Civing Recommendation from Corporate Secretary  Present  Alexandra Askandar Present  Alexandra Askandar Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present  Present  Present  Silvano Winston Rumantir Present			4. Making DPBM proposal	Donsuwan Simatupang	Present	
Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Developments of the Company  2. Giving Recommendation from Corporate Secretary  2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Riduan	Present	
Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Developments of the Company 2. Giving Recommendation from Corporate Secretary  Panji Irawan Present Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present				Silvano Winston Rumantir	Present	
Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Darmawan Junaidi Present  Alexandra Askandar Present  2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Aquarius Rudianto	Present	
Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Developments of the Company 2. Giving Recommendation from Corporate Secretary  Panji Irawan Present Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present				Royke Tumilaar	Present	
Present  1. Conducting General Discussion: Recent Developments of the Company 2. Giving Recommendation from Corporate Secretary  Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Hery Gunardi	Present	
1. Conducting General Discussion: Recent Developments of the Company 2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Darmawan Junaidi Present  Alexandra Askandar Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Ahmad Siddik Badruddin	Present	
1. Conducting General Discussion: Recent Developments of the Company 2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Rico Usthavia Frans	Present	
22. May 5, 2020  Pevelopments of the Company 2. Giving Recommendation from Corporate Secretary  Present  Agus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present			Conducting General Discussion: Recent	Darmawan Junaidi	Present	
2. Giving Recommendation from Corporate Secretary  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present	วา	May 5, 2020	9	Alexandra Askandar	Present	
Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present	۷۷.	141ay 3, 2020		Agus Dwi Handaya	Present	
Riduan Present Silvano Winston Rumantir Present			Secretary	Panji Irawan	Present	
Silvano Winston Rumantir Present				Donsuwan Simatupang	Present	
				Riduan	Present	
Aquarius Rudianto Present				Silvano Winston Rumantir	Present	
				Aquarius Rudianto	Present	















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



1	No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
27. June 9, 2020         1. Conducting General Discussion         Almand Siddhi Badraddin         Present           27. June 9, 2020         1. Conducting General Discussion         Alexandra Adkandar         Present           28. June 16, 2020         2. Proposing Revision of RAPA & RBIN         Alexandra Adkandar         Present           28. June 16, 2020         3. Conducting Revision of RAPA & RBIN         Present         Present           28. June 16, 2020         4. Conducting Flancial Performance in May 2002         Present         Present           28. June 16, 2020         4. Conducting Flancial Performance in May 2002         Present         Present           28. June 18, 2020         4. Conducting General Discussion         Present         Present           28. June 18, 2020         4. Conducting General Discussion (Preformance in May 2002)         Present         Present           28. June 18, 2020         4. Conducting General Conducting Congunizational Alignment         Riccu Unitarial Present         Present           28. June 18, 2020         4. Conducting General Congunizational Alignment         Present         Present           29. Long Lang AMPS         Present         Present         Present           20. Conducting Congunizational Alignment         Present         Present           20. Conducting Congunizational Alignment         Present </td <td></td> <td></td> <td></td> <td>Royke Tumilaar</td> <td>Present</td> <td></td>				Royke Tumilaar	Present	
1. Conducting General Discussion   Present				Hery Gunardi	Present	
2.				Ahmad Siddik Badruddin	Present	
27. June 9, 2020         1. Conducting General Discussion 2. Proposing Revision of RWAP & RBB         Agas Dwi Handaya Present           4. Variety 1. Proposing Revision of RWAP & RBB         Proposing Revision of RWAP & RBB         Present           1. Variety 1. Proposing Revision of RWAP & RBB         Present         Present           1. Variety 1. Proposing Revision of RWAP & RBB         Present         Present           1. Variety 1. Proposing Revision of RWAP & RBB         Present         Present           1. Variety 1. Proposing Revision of RWAP & RBB         Present         Present           1. Variety 1. Proposing Revision of RWAP & RBB         Revision RWAP & RBB         Present           1. Variety 1. Present         Revision RWAP & RBB         Present           1. Variety 2. Variety 2. Present         Revision RWAP & RBB         Present           2. Variety 3. Variety 2. Variety 2. Present         Alexandra Aklandar         Present           Alexandra Aklandar         Present         Present           Alexandra Aklandar         Present         Present				Rico Usthavia Frans	Present	
2.				Darmawan Junaidi	Present	
28. June 16, 2020         1. Conducting Financial Performance in May 2020         Agus Davi Handays         Present           29. June 18, 2020         1. Conducting Financial Performance in May 2020         Alexandra Akandar         Present           29. June 18, 2020         1. Conducting Financial Performance in May 2020         Alexandra Akandar         Present           29. June 18, 2020         1. Conducting Financial Performance in May 2020         Alexandra Akandar         Present           20. Ordicting Organizational Alignment 3. Conducting Collecting Collecting Akandar 2021         Present 3. Conducting Collecting Akandar 2021         Alexandra Akandar 3. Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Financial Performance in May 2020         Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Financial Performance in May 2020         Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Financial Performance in May 2020         Present 3. Conducting Financial Performance in May 2020         Alexandra Akandar 3. Conducting Fin	27	luna 0, 2020	1. Conducting General Discussion	Alexandra Askandar	Present	
28.	21.	June 9, 2020	2. Proposing Revision of RKAP & RBB	Agus Dwi Handaya	Present	
				Panji Irawan	Present	
1				Donsuwan Simatupang	Present	
				Riduan	Present	
Royke Turnilaar				Silvano Winston Rumantir	Present	
Hery Gunardi   Present				Aquarius Rudianto	Present	
1. Conducting Financial Performance in May 2020   2. Conducting Organizational Allgament   2020   3. Conducting Organizational Allgament   2020   4. Updating AMFS   2020   2. Updating Revised RKAP & RBB   2020   2. Updating Re				Royke Tumilaar	Present	
1.   1.   1.   1.   1.   1.   1.   1.				Hery Gunardi	Present	
1.   Conducting Financial Performance in May 2020   Alexandra Askandar   Present				Ahmad Siddik Badruddin	Present	
2020   2020				Rico Usthavia Frans	Present	
28. June 16, 2020 29. June 18, 2020 20. Londucting Organizational Alignment 3. Conducting Calendar & Agenda 2021 4. Updating AMFS 4. Updating			1. Conducting Financial Performance in May	Darmawan Junaidi	Present	
1. Conducting Calendar & Agenda 2021   4. Updating AMFS   Present   Panji Irawan   Present   Panji Irawan   Present   Panji Irawan   Present   Present   Panji Irawan   Present   Presen	20	l 16, 2020		Alexandra Askandar	Present	
4. Updating AMFS         Parji Irawan         Present           Donsuwan Simatupang         Present           Riduan         Present           Silvano Winston Rumantir         Present           Aquarius Rudianto         Present           Aquarius Rudianto         Present           Hery Gunardi         Present           Ahmad Siddik Badruddin         Present           Rico Usthavia Frans         Present           Darmawan Junaidi         Present           Alexandra Askandar         Present           Present         Agus Dwi Handaya         Present           Present         Present         Present           Donsuwan Simatupang         Present           Riduan         Present           Aquarius Rudianto         Present           Alexandra Askandar         Present           Alexandra Askandar         Present	28.	June 16, 2020	3. Conducting Calendar & Agenda 2021	Agus Dwi Handaya	Present	
Riduan				Panji Irawan	Present	
Silvano Winston Rumantir Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Almad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Alexandra Askandar Present Panji Irawan Present Riduan Present				Donsuwan Simatupang	Present	
Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Darmawan Junaidi Present  Alexandra Askandar Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Alexandra Askandar Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Alexandra Askandar Present				Riduan	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 Riduan Present Riduan Present Riduan Present Royke Tumilaar Present Aquarius Rudianto Present Aquarius Rudianto Present Present Present Aquarius Rudianto Present Hery Gunardi Present Admad Siddik Badruddin Present Panji Irawan Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Hery Gunardi Present Alexandra Askandar Present Adardis Radianto Present Adardis Radianto Present Alexandra Askandar Present Adardis Radianto Present Alexandra Askandar Present Alexandra Askandar Present Alexandra Askandar Present Rico Usthavia Frans Present Alexandra Askandar Present				Silvano Winston Rumantir	Present	
Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Alexandra Askandar Present Agus Dwi Handaya Present Riduan Present Riduan Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Aquarius Rudianto Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Rico Usthavia Frans Present Riduan Present Aquarius Rudianto Present Rico Usthavia Frans Present Anama Siddik Badruddin Present Rico Usthavia Frans Present Ahmad Siddik Badruddin Present Alexandra Askandar Present				Aquarius Rudianto	Present	
Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Alexandra Askandar Present Agus Dwi Handaya Present Donsuwan Simatupang Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Aquarius Rudianto Present Advarius Rudianto Present Advarius Rudianto Present Advarius Rudianto Present Hery Gunardi Present Hery Gunardi Present Ahmad Siddik Badruddin Present Alexandra Askandar Present Advarius Rudianto Present Advarius Rudianto Present Advarius Rudianto Present Hery Gunardi Present Ahmad Siddik Badruddin Present Alexandra Askandar Present Donsuwan Simatupang Present Alexandra Askandar Present				Royke Tumilaar	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  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Riduan Present  Aquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Donsuwan Simatupang Present  Riduan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Hery Gunardi	Present	
Present  1. Conducting Financial Performance in May 2020 2. Updating Revised RKAP & RBB  Rays Dwi Handaya Present  Panji Irawan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Present  Riduan Present  Ahmad Siddik Badruddin Present  Present  Present  Alexandra Askandar Present  Present  Alexandra Askandar Present  Prese				Ahmad Siddik Badruddin	Present	
1. Conducting Financial Performance in May 2020 2. Updating Revised RKAP & RBB  Rayus Dwi Handaya Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Aquarius Rudianto Present  Hery Gunardi Present  Alexandra Askandar Present  Hery Gunardi Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Aquarius Rudianto Present  Hery Gunardi Present  Alexandra Askandar Present  Hery Gunardi Present  Alexandra Askandar Present  Aguarius Rudianto Present  Hery Gunardi Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present				Rico Usthavia Frans	Present	
29. June 18, 2020 2. Updating Revised RKAP & RBB 4				Darmawan Junaidi	Present	
2. Updating Revised RKAP & RBB  Ragus Dwi Handaya Present Panji Irawan Present	20	luna 10, 2020		Alexandra Askandar	Present	
Panji Irawan Present    Donsuwan Simatupang Present	29.	Julie 18, 2020		Agus Dwi Handaya	Present	
Riduan Present Silvano Winston Rumantir Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Rico Usthavia Frans Present Alexandra Askandar Present Alexandra Askandar Present Agus Dwi Handaya Present Updating Credit Operation Updating the SISM Group Panji Irawan Present Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present			1 3	Panji Irawan	Present	
Silvano Winston Rumantir Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Rico Usthavia Frans Present  Alexandra Askandar Present  2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present  Silvano Winston Rumantir Present				Donsuwan Simatupang	Present	
Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  1. Conducting General Discussion: Update on the Company's Latest Development  2. Updating Accounting Group  3. Updating Credit Operation  4. Updating the SISM Group  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Riduan	Present	
Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present  1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Present  Royke Tumilaar Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present				Silvano Winston Rumantir	Present	
Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Panji Irawan Present  Ponsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Aquarius Rudianto	Present	
Ahmad Siddik Badruddin Present Rico Usthavia Frans Present  1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Royke Tumilaar	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  Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present				Hery Gunardi	Present	
1. Conducting General Discussion: Update on the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group Panji Irawan Present Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present				Ahmad Siddik Badruddin	Present	
30. June 23, 2020  the Company's Latest Development 2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present				Rico Usthavia Frans	Present	
30. June 23, 2020  2. Updating Accounting Group 3. Updating Credit Operation 4. Updating the SISM Group  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present			=	Darmawan Junaidi	Present	
3. Updating Credit Operation 4. Updating the SISM Group Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present	20	luno 22, 2020		Alexandra Askandar	Present	
4. Updating the SISM Group  Panji Irawan  Present  Donsuwan Simatupang  Present  Riduan  Present  Silvano Winston Rumantir  Present	3U.	June 23, 2020		Agus Dwi Handaya	Present	
Riduan Present Silvano Winston Rumantir Present				Panji Irawan	Present	
Silvano Winston Rumantir Present				Donsuwan Simatupang	Present	
				Riduan	Present	
Aquarius Rudianto Present				Silvano Winston Rumantir	Present	
				Aquarius Rudianto	Present	





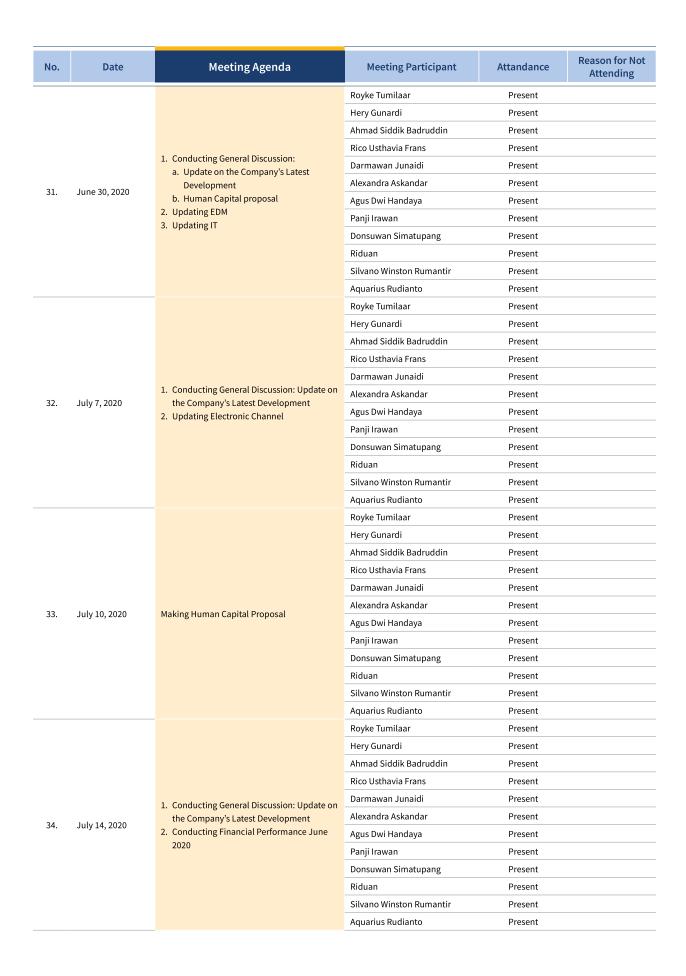














35. July 21, 2020         1. Conducting General Discussion (1. Manual Fame) (1. Manual Fam	No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
35. July 21, 2020         1. Conducting General Discussion 2. Proposing Corporate Real Estate 3. Proposing Corporate Real Estate 4. Updating RMM Anagement 4. Updating RMM Paragement 4. Updating RMMM Paragement 4. Updating RMMM Paragement 4. Updating RMM Paragement 4. Updating RMM Parag				Royke Tumilaar	Present	
1.   1.   1.   1.   1.   1.   1.   1.				Hery Gunardi	Present	
1. Conducting Seneral Discussion   Darmawan Junaidi   Present				Ahmad Siddik Badruddin	Present	
2. Proposing Corporate Real Estate   Agus Owl Handary   Present				Rico Usthavia Frans	Present	
3.   149   21, 2020   3.   1, 0   1			1. Conducting General Discussion	Darmawan Junaidi	Present	
4.   Defating MM	25			Alexandra Askandar	Present	
1.	35.	July 21, 2020		Agus Dwi Handaya	Present	
Present   Pres				Panji Irawan	Present	
1.				Donsuwan Simatupang	Present	
Aguarius Rudianto   Present				Riduan	Present	
Royke Tumilaar   Present     Present       Present       Present         Present         Present         Present				Silvano Winston Rumantir	Present	
Hery Gunardil   Present   Ahmad Siddik Badruddin   Present				Aquarius Rudianto	Present	
Almad Siddik Badruddin   Present				Royke Tumilaar	Present	
1. Conducting General Discussion:   a. Update on the Company's Latest Development Develo				Hery Gunardi	Present	
1. Conducting Ceneral Discussion: a. Update on the Company's Latest Development b. Update RBBR REVENING RAY Present Development b. Update RBBR REVENING RAY Present Present Present Riduan Present Riduan Present Riduan Present Riduan Present Royke Tumilaar Present Present Amad Siddik Badruddin Present Alexandra Askandar Present Riduan Present Royke Tumilaar Present Ahmad Siddik Badruddin Present Alexandra Askandar Present Al				Ahmad Siddik Badruddin	Present	
August 4, 2020  8. July 28, 2020  8. July 28, 2020  8. Levising RKAP and RBB  9. Revising RKAP and RBB 19. Revising RKAP and RBB 2. Revising RKAP and RBB 3. Making Human Capital proposal 40. Donsuwan Simatupang 40. Present 40. Quarius Rudianto 40. Present 40. Donsuwan Simatupang 40. Present 40. Present 40. Present 40. Donsuwan Simatupang 40. Present 40				Rico Usthavia Frans	Present	
Development			-	Darmawan Junaidi	Present	
8. Persing RKAP and RBB 3. Making Human Capital proposal  Persing RKAP and RBB 3. Making Human Capital proposal  Persent Present Prese				Alexandra Askandar	Present	
3. Making Human Capital proposal    Donsuwan Simatupang   Present	36.	July 28, 2020	•	Agus Dwi Handaya	Present	
Donsuwan Simatupang Present Riduan Present Riduan Present Silvano Winston Rumantir Present Aquarius Rudianto Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Development Alexandra Present Development Alexandra Present Development Alexandra Present Development Rico Usthavia Frans Present Development Alexandra Present Development Alexandra Present Development Alexandra Present Donsuwan Junaidi Present Donsuwan Junaidi Present Donsuwan Junaidi Present Riduan Present Donsuwan Simatupang Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Riduan Present Donsuwan Simatupang Present Riduan Present Aquarius Rudianto Present Riduan Present Development Burdiaria Present Hery Gunardi Present Almad Siddik Badruddin Present Rico Usthavia Frans Present Rico Usthavia Frans Present Alexandra Askandar Present Agus Dwi Handaya Present Panji Irawan Present Riduan Present Riduan Present Panji Irawan Present Panji Irawan Present Panji Irawan Present Riduan Present Riduan Present Panji Irawan Present Panji Irawan Present Riduan Present Riduan Present Riduan Present Riduan Present			<u> </u>	Panji Irawan	Present	
Silvano Winston Rumantir Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Almad Siddik Badruddin Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Darmawan Junaidi Present Alexandra Askandar Present Darmawan Junaidi Present Darman Junaidi Present Darm			3. Making Human Capital proposal	Donsuwan Simatupang	Present	
Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Development Alexandra Askandar Present Development Agus Dwi Handaya Present Riduan Present Royke Tumilaar Present Hery Gunardi Present Riduan Present Riduan Present Royke Tumilaar Present Riduan Present Riduan Present Royke Tumilaar Present Riduan Present				Riduan	Present	
Royke Tumilaar Present Hery Gunardi Present Almad Siddik Badruddin Present Almad Siddik Badruddin Present Rico Usthavia Frans Present Development Deve				Silvano Winston Rumantir	Present	
Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present  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  Riduan Present  Alexandra Askandar Present  Present  Present  Present  Present  Present  Riduan Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Hery Gunardi Present  Aduarius Rudianto Present  Hery Gunardi Present  Hery Gunardi Present  Hery Gunardi Present  Aduarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Rico Usthavia Frans Present  Rico Usthavia Frans Present  Alexandra Askandar				Aquarius Rudianto	Present	
Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Darmawan Junaidi Present Alexandra Askandar Present Development b. Credit Portfolio Update c. Revised RKAP and RBB Devised RKAP and RBB Development Donsuwan Simatupang Present  Alexandra Askandar Present Agus Dwi Handaya Present Donsuwan Simatupang Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Aquarius Rudianto Present Persent Aquarius Rudianto Present Aduarius Rudianto Present Aduarius Rudianto Present Persent Hery Gunardi Present Development Develop				Royke Tumilaar	Present	
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  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Development D				Hery Gunardi	Present	
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 Donsuwan Simatupang Present Panji Irawan Present Panji Irawan Present Present Panji Irawan Present				Ahmad Siddik Badruddin	Present	
a. Update on the Company's Latest Development b. Credit Portfolio Update c. Revised RKAP and RBB 2. Making Human Capital proposal  Panji Irawan Present Ponsuwan Simatupang Present Riduan Present Riduan Present Aquarius Rudianto Present Aquarius Rudianto Present Persent Persent Persent Aquarius Rudianto Present Present Persent Persen				Rico Usthavia Frans	Present	
August 4, 2020  Pesent  Development b. Credit Portfolio Update c. Revised RKAP and RBB 2. Making Human Capital proposal Riduan Present Present Riduan Present Riduan Present Riduan Present Royke Tumilaar Present Persent			-	Darmawan Junaidi	Present	
B. Credit Portfolio Update C. Revised RKAP and RBB 2. Making Human Capital proposal  Panji Irawan Present  Donsuwan Simatupang Present  Riduan Present  Aquarius Rudianto Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Almad Siddik Badruddin Present  Rico Usthavia Frans Present  Dormawan Junaidi Present  Alexandra Askandar Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Anji Irawan Present  Alexandra Askandar Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Anji Irawan Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present	27	A		Alexandra Askandar	Present	
2. Making Human Capital proposal  Panji Irawan  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Aquarius Rudianto Present  Royke Tumilaar Hery Gunardi Present  Alexandra Askandar Present  1. Conducting General Discussion: a. Update on the Company's Latest Development b. Update Quality Assurance Review c. LPS Regulations Update a. LPS Regulations Update C. LPS Regulations Update Present  Alexandra Askandar Agus Dwi Handaya Present  Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Donsuwan Simatupang Present  Riduan Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Silvano Winston Rumantir Present	31.	August 4, 2020	· ·	Agus Dwi Handaya	Present	
Donsuwan Simatupang Present Riduan Present Riduan Present Silvano Winston Rumantir Present Aquarius Rudianto Present Aquarius Rudianto Present Royke Tumilaar Present Hery Gunardi Present Hery Gunardi Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Bully date Quality Assurance Review C. LPS Regulations Update C. Conducting Financial Performance in July 2020, Update on Limited Review and Preparation for Public Expose & Analyst Meeting Royke Tumilaar Present Ahmad Siddik Badruddin Present Rico Usthavia Frans Present Alexandra Askandar Present Agus Dwi Handaya Present Panji Irawan Present  Donsuwan Simatupang Present Silvano Winston Rumantir Present				Panji Irawan	Present	
Silvano Winston Rumantir Present  Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Bico Usthavia Frans Present  b. Update Quality Assurance Review c. LPS Regulations Update c. LPS Regulations Update c. LPS Regulations Update duly 2020, Update on Limited Review and Preparation for Public Expose & Analyst Meeting deeting deeting deeting defining Human Capital recommendations  Silvano Winston Rumantir Present  Alquarius Rudianto Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Riduan Present  Riduan Present			2. Making Haman capital proposal	Donsuwan Simatupang	Present	
Aquarius Rudianto Present  Royke Tumilaar Present  Hery Gunardi Present  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  Aquarius Rudianto Present  Royke Tumilaar Present  Ahmad Siddik Badruddin Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Riduan Present  Riduan Present  Riduan Present  Riduan Present				Riduan	Present	
Royke Tumilaar Present  Hery Gunardi Present  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  Royke Tumilaar Present  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present				Silvano Winston Rumantir	Present	
1. Conducting General Discussion: a. Update on the Company's Latest Development b. Update Quality Assurance Review c. LPS Regulations Update c. LPS Regulations Update July 2020, Update on Limited Review and Preparation for Public Expose & Analyst Meeting 3. Proposing Corporate Real Estate 4. Giving Human Capital recommendations  Hery Gunardi Present  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Silvano Winston Rumantir Present				Aquarius Rudianto	Present	
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  Ahmad Siddik Badruddin Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Present  Donsuwan Simatupang Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present				Royke Tumilaar	Present	
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  Alimida Stidik Badruddini Present  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present				Hery Gunardi	Present	
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  Rico Usthavia Frans Present  Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Riduan Present  Silvano Winston Rumantir Present			-	Ahmad Siddik Badruddin	Present	
38. August 11, 2020  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  C. LPS Regulations Update Alexandra Askandar Present  Agus Dwi Handaya Present  Panji Irawan Present  Riduan Present  Silvano Winston Rumantir Present			, , ,	Rico Usthavia Frans	Present	
38. August 11, 2020  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  Agus Dwi Handaya Present Panji Irawan Present  Donsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present				Darmawan Junaidi	Present	
July 2020, Update on Limited Review and Preparation for Public Expose & Analyst Meeting  3. Proposing Corporate Real Estate 4. Giving Human Capital recommendations  Agus Dwi Handaya Present Panji Irawan Present Ponsuwan Simatupang Present Riduan Present Silvano Winston Rumantir Present	20	August 11, 2020	- '	Alexandra Askandar	Present	
Preparation for Public Expose & Analyst Meeting Donsuwan Simatupang Present  Donsuwan Simatupang Present  Riduan Present  Silvano Winston Rumantir Present	J0.	August 11, 2020	_	Agus Dwi Handaya	Present	
3. Proposing Corporate Real Estate 4. Giving Human Capital recommendations  Riduan Present  Silvano Winston Rumantir Present			Preparation for Public Expose & Analyst	Panji Irawan	Present	
4. Giving Human Capital recommendations Riduan Present Silvano Winston Rumantir Present			9	Donsuwan Simatupang	Present	
Silvano Winston Rumantir Present				Riduan	Present	
Aquarius Rudianto Present			4. Giving numan Capital recommendations	Silvano Winston Rumantir	Present	
				Aquarius Rudianto	Present	















No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		1. Having General Discussion:	Darmawan Junaidi	Present	
20	A	a. Update on the Company's Latest	Alexandra Askandar	Present	
39.	August 18, 2020	Development b. Performance Update	Agus Dwi Handaya	Present	
		2. Making Human Capital proposal	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		Having General Discussion: Update on the	Darmawan Junaidi	Present	
40.	August 24, 2020	Company's Latest Development	Alexandra Askandar	Present	
40.	August 24, 2020	2. Giving Recommendation from Corporate	Agus Dwi Handaya	Present	
		Secretary	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		1 Having Canaral Discussion	Rico Usthavia Frans	Present	
		Having General Discussion     a. Update on the Company's Latest	Darmawan Junaidi	Present	
41.	August 31, 2020	Development	Alexandra Askandar	Present	
71.	August 31, 2020	b. Performance Update	Agus Dwi Handaya	Present	
		<ol> <li>Updating on Corporate Real Estate</li> <li>Making Human Capital proposal</li> </ol>	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
42.	September 3, 2020	1. Having General Discussion	Alexandra Askandar	Present	
42. Septer	50ptc.//ibe/ 5, 2020	2. Others	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	Attandance	Reason for Not Attending
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		Having General Discussion: Update on the	Darmawan Junaidi	Present	
42	Contourbou 7 2020	Company's Latest Development	Alexandra Askandar	Present	
43.	September 7, 2020	2. Proposing Risk Management	Agus Dwi Handaya	Present	
		3. Making Human Capital proposal	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Royke Tumilaar	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		1. Having General Discussion:	Rico Usthavia Frans	Present	
		<ul> <li>a. Update on the Company's Latest</li> <li>Development</li> </ul>	Darmawan Junaidi	Present	
44.	September 15,	b. PSBB update 2. Conducting Financial Performance August 2020 3. Updating Credit Development 4. Giving Human Capital recommendations	Alexandra Askandar	Present	
77.	2020		Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Silvano Winston Rumantir	Present	
			Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		Having General Discussion:	Rico Usthavia Frans	Present	
		a. Update on the Company's Latest	Darmawan Junaidi	Present	
45.	September 22,	Development	Alexandra Askandar	Present	
	2020	<ul><li>b. Performance Update</li><li>2. Updating Corporate Secretary</li></ul>	Agus Dwi Handaya	Present	
		Proposing Risk Management	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		Updating the SISM Group	Rico Usthavia Frans	Present	
		2. Having General Discussion:	Darmawan Junaidi	Present	
46.	September 29,	a. Update on the Company's Latest	Alexandra Askandar	Present	
	2020	Development b. Human Capital proposal	Agus Dwi Handaya	Present	
		3. Update Internal Audit	Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	









No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
			Hery Gunardi Ahmad Siddik Badruddin Rico Usthavia Frans	Present Present Present	
	0.1.1.0000	Having General Discussion: Update on the	Darmawan Junaidi Alexandra Askandar	Present Present	
47.	October 6, 2020	Company's Latest Development  2. Updating the Corporate Plan	Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
			Darmawan Junaidi	Present	
48.	October 9, 2020	Making SISM Group proposal	Alexandra Askandar	Present	
			Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
		1. Having General Discussion: Update on the	Rico Usthavia Frans	Present	
		Company's Latest Development  2. Conducting Financial Performance	Darmawan Junaidi	Present	
49.	October 13, 2020	September 2020 & RKAP 2021	Alexandra Askandar	Present	
		3. Making Projections of NPL and CKPN	Agus Dwi Handaya	Present	
		<ul><li>4. Updating the Corporate Plan</li><li>5. Updating Transaction Banking</li></ul>	Panji Irawan	Present	
		J. Opdating transaction banking	Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		Conducting Financial Performance	Darmawan Junaidi	Present	
50.	October 14, 2020	September 2020	Alexandra Askandar	Present	
		2. Updating Macro Economy	Agus Dwi Handaya	Present	
			Panji Irawan	Present	
			Donsuwan Simatupang Present		
			Riduan	Present	
			Aquarius Rudianto	Present	



No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
			Hery Gunardi	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
		<ol> <li>Updating the Corporate Plan</li> <li>Having General Discussion: Update on the</li> </ol>	Darmawan Junaidi	Present	
	0	Company's Latest Development	Alexandra Askandar	Present	
51.	October 20, 2020	3. Updating on EGMS Preparation	Agus Dwi Handaya	Present	
		<ol> <li>Preparing for Public Expose &amp; Analyst Meeting</li> </ol>	Panji Irawan	Present	
		Meeting	Donsuwan Simatupang	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
52.	October 22, 2020	Having Follow-up to the EGMS Resolutions	Agus Dwi Handaya	Present	
32.	October 22, 2020	naving rollow-up to the Edm3 Resolutions	Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
		1. Having Conoral Discussion	Ahmad Siddik Badruddin	Present	
		Having General Discussion     a. Update on the Company's Latest	Rico Usthavia Frans	Present	
53.	October 27, 2020	Development	Agus Dwi Handaya	Present	
JJ.	October 21, 2020	b. IT Update	Panji Irawan	Present	
		<ol> <li>Proposing Credit Authority</li> <li>Having Follow-up to the EGMS Resolutions</li> </ol>	Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
			Rico Usthavia Frans	Present	
54.	November 3, 2020	Having General Discussion: Update on the Company's Latest Development	Agus Dwi Handaya	Present	
J 1.		Making Human Capital proposal	Panji Irawan	Present	
			Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	

















Panji Irawan

**Aquarius Rudianto** 

Toni Eko Boy Subari

Susana Indah Kris Indriati

Riduan

Present

Present

Present

Present

Present

2020

**Latest Development** 



No.	Date	Meeting Agenda	Meeting Participant	Attandance	Reason for Not Attending
			Darmawan Junaidi	Present	
		General Discussion:	Alexandra Askandar	Present	
		a. Update on the latest developments of	Ahmad Siddik Badruddin	Present	
		the company	Rico Usthavia Frans	Present	
59.	December 7, 2020	<ul> <li>November 2020 Performance Update and Preparation of National Working</li> </ul>	Agus Dwi Handaya	Present	
39.	December 1, 2020	Meeting	Panji Irawan	Present	
		c. Operational, IT & System Update	Riduan	Present	
		2. Human Capital proposal	Aquarius Rudianto	Present	
		3. Update the SISM Group	Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
		1. General Discussion: Update on the	Rico Usthavia Frans	Present	
60.	December 14,	Company's Latest Development  2. Financial Performance November 2020	Agus Dwi Handaya	Present	
60.	2020	Financial Report Audit Services 2021	Panji Irawan	Present	
		4. Update the SISM Group	Riduan	Present	
			Aquarius Rudianto	Present	
			Toni Eko Boy Subari	Present	
			Susana Indah Kris Indriati	Present	
			Darmawan Junaidi	Present	
			Alexandra Askandar	Present	
			Ahmad Siddik Badruddin	Present	
		General Discussion: Recent Developments	Rico Usthavia Frans	Present	
61.	December 21,	of the Company	Agus Dwi Handaya	Present	
01.	2020	2. Update the Corporate Plan	Panji Irawan	Present	
		3. Human Capital proposal	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

			Director Meetings			Joint Meeting of the Board of Directors with the Board of Commissioners		
Name	Position	Period	Total and Attendance Percentage			Total and Attendance Percentage		
			Total Meeting	Total Attendance	Percentage (%)	Total Meeting	Total Attendance	Percentage (%)
Royke Tumilaar	President Director	January 1 – September2 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%
Askalidai	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%
	Director of Operation	January 1–October 21, 2020	-	60	98%	10	10	100%
Panji Irawan	Director of Treasury and International Banking	October 21– December 31, 2020	61					



	Position	Period	Director Meetings			Joint Meeting of the Board of Directors with the Board of Commissioners		
Name			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	Febuary 19 – October 21, 2020	52	52	100%	10	10	100%
Rudianto	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. Rumantir	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.	Comissioner	Minimum Level 1	4 years	
2.	CommissionerIndependent	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:

- a. once in every 4 (four) years for level 1 and 2; or
- b. 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 – September2 2020	Banking Professional Certification Institute (LSPP)	Level 5	Banking Risk Management	September 24, 2019	July 22, 2021