



LTC Handling Results

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

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

Violation Reports Sanctions/Follow-Ups In 2020

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

Diversity of Board of Commissioners and Directors

Policies on Diversity of Board of Commissioners

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

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

Table of Diversity in Composition of Board of Commissioner

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



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

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

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

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

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

Director Diversity Policy

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

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

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

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



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

Table of Diversity in Composition of Directors

Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Royke Tumilaar	President Director	January 1 – September 2020	56 years old	Male	<ul style="list-style-type: none"> Bachelor of Economics in Management. Master of Business Administration (MBA) in Finance. 	Have experience work, among others in the field banking, supervision company, insurance and securities.	Treasury & International Banking, Procurement, Special Asset Management, Commercial Banking, Corporate Banking
Darmawan Junaidi	Director of Treasury, International Banking, and Special Asset Management	January 1 – October 21, 2020	54 years old	Male	Bachelor of Law.	Have experience work, among others in the field banking, finance, and mining.	Digital banking, pengembangan User Experience, data analysis menggunakan big data, machine learning dan artificial intelligence.
	President Director	October 21 – December 31, 2020					
Sulaiman A. Arianto	Vice Director	January 1 – February 19, 2020	61 Tahun	Male	<ul style="list-style-type: none"> Bachelor in Animal Husbandry. Master of Business Administration (MBA) in Finance. 	Have experience work, among others in the field finance and banking.	Analisis Kredit, UMKM dan Korporasi serta <i>Special Asset Management</i>
Hery Gunardi	Director of Consumer and Retail Transaction	January 1 – February 19, 2020	61 years old	Male	<ul style="list-style-type: none"> Bachelor of Commerce Administration. Master of Business Administration (MBA) in Finance and Accounting. 	Have experience work, among others in the field banking, insurance, and securities.	Micro & Retail Banking, Consumer Banking, Micro & Business Banking, Distributions, Credit Risk Management, Special Asset Management, Branding & Strategic Marketing
	Vice Director	February 19 – October 21, 2020					
Alexandra Askandar	Director of Corporate Banking	January 1 – October 21, 2020	57 years old	Female	<ul style="list-style-type: none"> Bachelor in Economics. Master of Business Administration (MBA) in Finance. 	Have experience work, among others in the field banking, finance, and securities.	Corporate Banking, Special Assets Management, Structured Finance, Government & Institutional.
	Vice Director	October 21 – December 31, 2020					
Ahmad Siddik Badruddin	Director of Risk Management	January 1 – December 31, 2020	55 years old	Male	<ul style="list-style-type: none"> Bachelor of Chemical Engineering Master of Business Administration (MBA) in Management Information Systems. 	Have experience work, among others in the field banking, finance, and risk management.	Credit risk management, risk management strategies, risk analysis, management and collection strategies, fraud risk management, business and portfolio acquisition, and closing/sales, portfolio scorecard management, operational risk management, self-assessment processes for risk control, management of external collection agents, and various training programs related to risk management.
Rico Usthavia Frans	Director of Information Technology	January 1 – December 31, 2020	50 years old	Male	Bachelor of Electrical Engineering.	Have experience work, among others in the field banking, petroleum, and information technology.	Digital Banking & Technology, Transaction Banking/Payment System/Financial Technology, Information Technology, Data Analytics/Enterprise Data Management



Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Agus Dwi Handaya	Director of Compliance and HR	January 1– December 31, 2020	50 years old	Male	<ul style="list-style-type: none"> Bachelor in Economics/ Accounting. Master of Business Administration (MBA) in Strategy & Finance. 	Have experience work, among others in the field banking, resources human, and economy.	Human Capital, Finance, Strategy and Performance
Donsuwan Simatupang	Director of Institutional Relations	January 1 – October 21, 2020	59 years old	Male	<ul style="list-style-type: none"> Bachelor in Corporate Economics. The Master of Business Administration (MBA) in the field of Investment Banking. 	Have experience work, among others in the field banking, management risk, and economy.	Micro Banking, Small & Medium Enterprises Banking, Business Banking, Commercial Banking, Corporate Banking and Risk Management.
Panji Irawan	Director of Operation	January 1– October 21, 2020	55 years old	Male	Bachelor/Engineer in Agricultural & Resource Economics.	Have work experience, among others in the field banking, industry, securities, and finance.	Treasury & International Banking, Keuangan, Pasar Modal/Capital Market, Project Management, Corporate real Estate, Investor Relationship Management Distribution, Planning & Strategic Development, Public Speaking & Event Organization, Coaching & People Development, Underwriting, Competency Assessor/ Assessment.
	Director of Treasury and International Banking	October 21– December 31, 2020					
Riduan	Director of Commercial Banking	January 1 - December 31, 2020	50 years old	Male	<ul style="list-style-type: none"> Bachelor of Economic and Accounting. Master in Management 	Having working experience in audit, banking, insurance, and economic field	Accounting, Finance, Audit, Banking dan Risk Management.
Aquarius Rudianto	Director of Small Business and Network	January 1– October 21, 2020	53 years old	Male	Bachelor in Social Science and Political Science	Have work experience, among others in the field banking.	Corporate & Commercial Credit, Retail Credit Risk Management, Commercial Credit Risk Management, Commercial Banking, dan Commercial Sales.
	Director of Network and Retail Banking	October 21– December 31, 2020					
Toni Eko Boy Subari	Director of Operation	October 21– December 31, 2020	56 years old	Male	Bachelor in Agricultural Industrial Technology	Have work experience, among others in the field banking.	Credit Recovery, Corporate Banking, Business Banking, dan Special Asset Management.
Susana Indah Kris Indriati	Director of Corporate Banking	October 21– December 31, 2020	55 years old	Female	Bachelor in Management Economics	Have work experience, among others in the field banking.	Corporate Banking, Commercial Banking, Credit Analyst, Commodities Trading, dan Wholesale Risk.
Rohan Hafas	Director of Institutional Relations	October 21– December 31, 2020	59 years old	Male	Bachelor in Economics	Have work experience, among others in the field banking.	Brain Mapping, Manajemen Risiko, Marketing, Corporate Relation, dan Corporate Secretary.



Name	Position	Period	Age	Gender	Education	Work Experience	Expertise
Silvano W. Rumantir	Director of Finance and Strategies	January 1 – September 2, 2020	41 years old	Male	<ul style="list-style-type: none"> Bachelor of Arts Master of Finance 	Have work experience, among others in the field finance and banking.	Finance, Commercial Banking, and Risk Management.
Sigit Prastowo	Director of Finance and Strategies	October 21 – December 31, 2020	49 years old	Male	<ul style="list-style-type: none"> Bachelor degree in Geography/Regional Planning Master of Management 	Have work experience, among others in the field banking.	Treasury Dealer, Manajemen Risiko, Analisis Kredit, Penganggaran, dan Keuangan.

Internal Fraud

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

Internal Fraud within 1 year	Total of fraud committed by					
	Member of the Board of Commissioner and Member of the Board of Directors		Permanent Employee		Non-Permanent Employees	
	Previous Year (2019)	Current Year (2020)	Previous Year (2019)	Current Year (2020)	Previous Year (2019)	Current Year (2020)
Total Fraud	-	-	40	13	4	2
Has Been Completed	-	-	40	13	4	2
In the Settlement Process in the Internal Bank	-	-	-	-	-	-
Settlement has not been attempted	-	-	-	-	-	-
Followed Through Legal Process	-	-	-	-	-	-

Management of Reports of State Officials Wealth (LHKPN)

Policy of State Officials Wealth Reports (LHKPN)

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

Mandatory Report of State Officials Wealth Reports (LHKPN)

Based on the LHKPN Policy above, Mandatory Report of LHKPN are Structural Officers within Bank Mandiri, namely:

1. Member of Commissioners Board
2. Members of Directors Board
3. Senior Executive Vice President
4. Executive Officers reported to Bank Indonesia, namely:
 - a. Regional CEO
 - b. Group Head and Group Head Level Officials
 - c. Branch Head whose office licenses from Bank Indonesia covering Branch Offices and Foreign Branch Offices
5. Employees placed as Directors/ Commissioners Board in Subsidiaries and Pension Funds