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TATA KELOLA PERUSAHAAN

Corporate Governance

Pencapaian Dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance

Hasil penilaian CGPI 2023/2024 dengan tema "Membangun Kematangan Perusahaan dalam Kerangka GCG" di PT Bank Mandiri Taspen menunjukkan skor 90,56. Hasil pemeringkatan berdasarkan skor tersebut, PT Bank Mandiri Taspen berada dalam kategori predikat "Sangat Tepercaya".

Scoring 90.56 in the CGPI 2023/2024 assessment with the theme "Building Corporate Maturity within the GCG Framework," PT Bank Mandiri Taspen was recognized with a "Very Trusted" predicate in the rankings.

Dasar Penerapan Tata Kelola Perusahaan

The Bases of Corporate Governance Implementation

Penerapan *corporate governance* pada Bank Mandiri Taspen senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Dasar penerapan *corporate governance* di Bank Mandiri Taspen adalah sebagai berikut:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang perubahan atas Undang-Undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.

The implementation of corporate governance in Bank Mandiri Taspen always refers to the applicable laws and regulations. The foundations for implementing corporate governance at Bank Mandiri Taspen are as follows:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendment to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. OJK Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks and OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.
4. OJK Regulation No. 17/ POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerates.
5. OJK Regulation No. 18/ POJK.03/2014 concerning Implementation of Integrated Good Corporate Governance for Financial Conglomerates.

6. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
7. Peraturan Otoritas Jasa Keuangan No.4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Selain ketentuan yang diharuskan dari berbagai aturan perundang-undangan di atas, Perseroan juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut.

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. ASEAN *Corporate Governance Scorecard*.
3. Pedoman Umum Governansi Korporat Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
4. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

6. OJK Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines.
7. OJK Regulation No.4/ POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks.

In addition to the required provisions from various laws and regulations above, the Company also bases the following GCG implementation guidelines.

1. Corporate Governance Principles developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. Indonesian GCG Guidelines developed by the Committee National Governance Policy (KNKG).
4. Principles for Enhancing Corporate Governance issued by the Basel Committee on Banking Supervision.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Struktur Organ Perusahaan

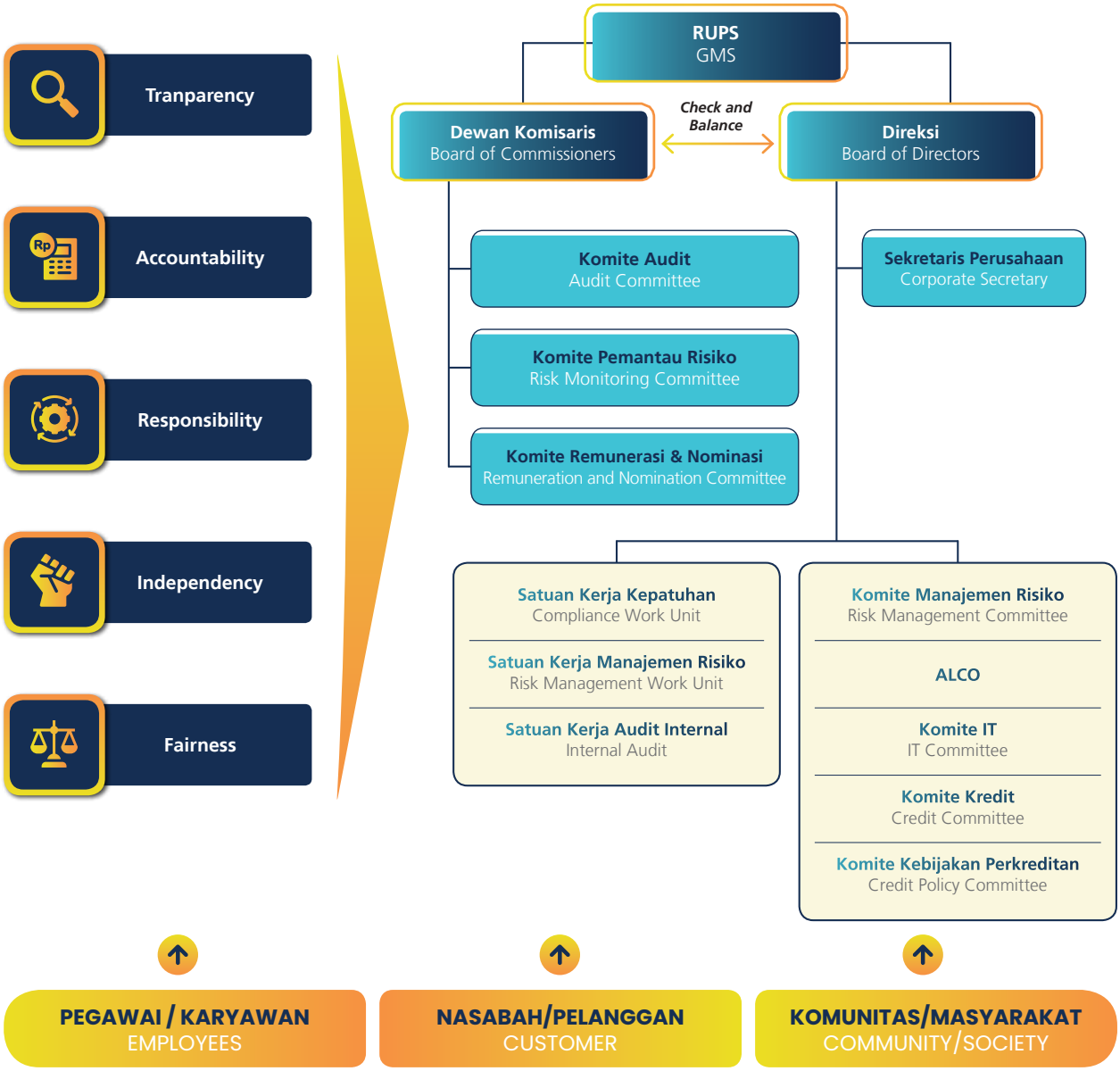
Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan. Perseroan juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama.

Company Organ Structure

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, Organ of Company consists of Extraordinary general meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The management system applies the twotier system, namely Board of Commissioners and Board of Directors, which have clear authority and responsibility in accordance with their respective functions as mandated in the Articles of Association and Laws and Regulations. The Company also has supporting organs under the Board of Commissioners and Board of Directors in order to support the effectiveness of the Main Organ's duties and responsibilities.

Struktur Organ Bank Mandiri Taspen disajikan dalam bagan di bawah ini.

The organizational Structure of the Company is shown in the scheme below.



Governance Soft Structure

Selain struktur Organ Perseroan, Bank Mandiri Taspen juga telah memiliki infrastruktur GCG yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi. Dalam pelaksanaannya, Bank Mandiri Taspen telah memiliki berbagai kebijakan/pedoman dalam menjalankan fungsi dan tugasnya yang disebut dengan infrastruktur tata kelola Bank. Tujuan membangun infrastruktur tata kelola Bank antara lain sebagai berikut.

1. Melengkapi kebijakan pendukung dalam penerapan GCG.
2. Menjadi pedoman bagi Bank dalam menjalankan aktivitas sehari-hari sesuai dengan budaya (*corporate culture*) yang diharapkan.

Governance Soft Structure

In addition to the Organizational Structure of Company, Bank Mandiri Taspen also has a GCG infrastructure in the form of provisions set by the Board of Directors to implement GCG principles at all levels of the organization. In its implementation, Bank Mandiri Taspen has had various policies/ guidelines in carrying out its functions and duties called the Infrastructure of Bank Governance. The objectives of constructing the Infrastructure of Bank Governance are as follows.

1. To complete the supporting policies in the implementation of GCG.
2. To be guidelines for the Bank in carrying out daily activities in accordance with the expected corporate culture.

3. Merupakan bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ perusahaan dalam rangka menjaga kepentingan *stakeholders* sesuai dengan tanggung jawab masing-masing.

Infrastruktur tata kelola Bank yang telah dimiliki oleh Bank Mandiri Taspen antara lain adalah:
1. Anggaran Dasar Bank Mandiri Taspen.
2. Arsitektur Kebijakan Bank Mandiri Taspen.
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Pedoman dan Tata Tertib Kerja Direksi.
5. Pedoman Tata Kelola Perusahaan.
6. Piagam Komite Audit.
7. Piagam Komite Pemantau Risiko.
8. Piagam Komite Remunerasi dan Nominasi.
9. *Code of Conduct*.
10. Kebijakan Bisnis yang terdiri dari Kebijakan Perkreditan dan Kebijakan Dana dan Jasa.
11. Kebijakan Operasional dan *Support* yang terdiri dari Kebijakan Sumber Daya Manusia, Kebijakan Akuntansi, Kebijakan *Procurement*, Kebijakan Operasional, dan Kebijakan Teknologi Informasi.
12. Kebijakan Pengendalian yang terdiri dari Kebijakan Internal Audit, Kebijakan Kepatuhan dan Hukum, dan Kebijakan *Risk Management*.

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham saham Bank Mandiri Taspen terdiri dari 2 (dua) pemegang saham institusi dan 1 (satu) pemegang saham perorangan. Pemegang saham saham institusi Bank Mandiri Taspen yaitu PT Bank Mandiri (Persero) Tbk. dan PT TASPEN (Persero) dengan kepemilikan saham masing-masing di atas 25% (dua puluh lima persen) dan keduanya merupakan Pemegang saham Pengendali (PSP) Bank Mandiri Taspen. Saham Bank Mandiri Taspen juga dimiliki oleh 1 (satu) orang Pemegang saham perorangan atas nama Ida Bagus Made Putra Jandhana yang memiliki saham di bawah 5%.

Hak Pemegang Saham

Bank Mandiri Taspen memperlakukan pemegang saham sesuai dengan ketentuan yang berlaku serta menjamin bahwa setiap pemegang saham mendapatkan perlakuan yang wajar serta dapat menggunakan hak-haknya sejalan dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Adapun hak-hak pemegang saham yang berikan perusahaan dan dijamin oleh undang-undang antara lain sebagai berikut:
1. Berhak menghadiri dan mengeluarkan suara dalam RUPS.
2. Berhak menerima pembayaran dividen dan sisa kekayaan dari terjadinya likuidasi perusahaan.

3. To be a form of written commitment for all levels and positions of the Bank's organization in order to improve the discipline and responsibility of company organs in order to preserve the interests of stakeholders in accordance with their respective responsibilities.

The Infrastructure of Bank Governance that has been owned by Bank Mandiri Taspen includes:
1. Articles of Association of Bank Mandiri Taspen.
2. Architecture of Policy of Bank Mandiri Taspen.
3. Guidelines and Code of Conduct of Board of Commissioners.
4. Guidelines and Code of Conduct of Board of Directors.
5. Guidelines for Corporate Governance.
6. Charter of Audit Committee.
7. Charter of Audit Monitoring Committee.
8. Charter of Remuneration and Nomination Committee.
9. Code of Conduct.
10. Business Policy consisting of Credit and Fund and Service Policies.
11. Operational and Support Policy consisting of Human Resource, Accounting, Procurement, Operational, and Information Technology Policies.
12. Control Policy consisting of Internal Audit, Compliance and Legal, and Risk Management Policy.

Good Corporate Governance Mechanisms

Shareholders

The shareholders of Bank Mandiri Taspen consist of 2 (two) institutional shareholders and 1 (one) individual shareholder. The shareholders of Bank Mandiri Taspen's institutional shares are PT Bank Mandiri (Persero) Tbk and PT Taspen (Persero) with share ownership above 25% each and both of them as the Controlling Shareholders (PSP) of Bank Mandiri Taspen. The shares of Bank Mandiri Taspen are also owned by 1 (one) individual shareholder on behalf of Ida Bagus Made Putra Jandhana who owns shares under 5%.

Rights of Shareholders

The company treats shareholders in accordance with the applicable provisions and guarantees that each shareholder gets reasonable treatment and can use their rights in line with the Articles of Association and the applicable laws and regulations. The rights of shareholders provided by the company as well as guaranteed by law are as follows:

1. Right to attend and vote in the GMS.
2. Right to receive Dividend Payout and remaining assets from the liquidation of company.

3. Berhak mengajukan gugatan terhadap Perseroan ke Pengadilan Negeri apabila dirugikan karena tindakan perseroan yang dianggap tidak adil dan tanpa alasan wajar sebagai akibat keputusan RUPS, Direksi, dan/atau Dewan Komisaris.
4. Berhak meminta kepada perseroan agar sahamnya dapat dibeli dengan harga yang wajar apabila yang bersangkutan tidak menyetujui tindakan Perseroan yang merugikan pemegang saham atau Perseroan, berupa tindakan:
   a. Perubahan anggaran dasar.
   b. Pengalihan atau penjaminan kekayaan Perseroan yang mempunyai nilai lebih dari 50% (lima puluh persen) kekayaan bersih Perseroan.
   c. Penggabungan, peleburan, pengambilalihan, atau pemisahan.
5. Hak Meminta Didahulukan (*Pre-Emptive Right*) dalam hal Perseroan menerbitkan saham baru (*right issue*).
6. Hak Pemeriksaan (*Enqueterecht*) dari pemegang saham yang mewakili 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dengan dasar ini pemegang saham diberikan hak oleh Undang-undang untuk melakukan proses audit atau pemeriksaan langsung terhadap perseroan dengan tujuan mendapatkan keterangan dalam hal terjadinya dugaan bahwa perseroan, Direksi dan Dewan Komisaris telah melakukan perbuatan melawan hukum yang akan merugikan pemegang saham dan pihak ketiga.
7. Hak meminta mengadakan RUPS yang dapat dimintakan oleh 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari seluruh saham dengan hak suara yang sah, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
8. Hak meminta pembubaran Perseroan yaitu 1 (satu) pemegang saham atau lebih yang mewakili paling sedikit 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dapat mengajukan usul pembubaran Perseroan kepada RUPS.

Perlakuan yang Sama Terhadap Pemegang Saham

Dengan mengacu pada ketentuan peraturan perundangan Bank senantiasa mengedepankan asas kesetaraan bagi seluruh pemegang saham (mayoritas dan minoritas). Komitmen tersebut tercermin antara lain dalam peraturan internal yang dituangkan dalam Arsitektur Kebijakan Bank Mandiri Taspen, yang mengatur bahwa setiap pemegang saham mempunyai hak yang sama untuk mendapatkan keterbukaan informasi dari Bank, antara lain informasi tentang kinerja Perseroan, informasi keuangan dan informasi lainnya yang dibutuhkan oleh seluruh pemegang saham.

Selain itu perlakuan yang sama terhadap pemegang saham juga tercermin dalam pelaksanaan RUPS Perseroan. Setiap pemegang saham mempunyai hak untuk mengajukan usulan mata acara RUPS kepada Perseroan dengan memperhatikan jumlah suara yang dimiliki.

3. Right to file a lawsuit against the Company to the District Court at the time of suffering losses due to the action(s) taken by the company deemed unfair and unreasonable as result of the resolutions of the GMS, the Board of Directors, and/or the Board of Commissioners.
4. Right to ask the company to purchase his shares at a reasonable price if the concerned shareholder does not approve the action taken by the company that resulted in loss to the shareholder or the company, with the details as follow:
   a. Amendment to the articles of association.
   b. Transfer or guarantee of the Company's asset valued of more than 50% (fifty percent) of the Company's net assets.
   c. Merger, consolidation, acquisition or separation.
5. Pre-Emptive Right in the case of the right issue of new shares of the company.
6. Right to have inquiry procedures (Enqueterecht) to the shareholders representing 1/10 (one tenth) of the total shares with voting rights, as on this basis, the shareholders are granted the right by laws to carry out the audit process or direct inspection to the company with the aim to obtain information in the event of an allegation that the company, the Board of Directors and the Board of Commissioners have committed an unlawful act that will result in loss to the shareholders and third parties.
7. Right to request to hold a GMS that can be requested by 1 (one) or more shareholders who collectively represent 1/10 (one tenth) or more of the total shares with valid voting rights, unless the articles of association determine a smaller amount.
8. Right to request the Winding-up of the Company by 1 (one) or more shareholders representing at least 1/10 (one tenth) of the total shares with voting rights, by submitting a proposal for the Winding-up of the Company to the GMS.

Equal Treatment of Shareholders

With reference to the provisions of laws and regulations, the bank always prioritises the principle of equality for all shareholders (majority or minority). This commitment is reflected, among others in the internal regulations outlined in the Bank Mandiri Taspen Policy Architecture, which stipulates that every shareholder has the same right to obtain information disclosure from the bank, including information on the company's performance, financial information and other information required by all shareholders.

In addition, equal treatment of shareholders is also reflected in the implementation of the company's GMS. Each shareholder has the right to propose the agenda of the GMS to the company by taking the number of votes owned into account.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam Perseroan yang memiliki kewenangan eksklusif yang tidak diberikan kepada Direksi dan Dewan Komisaris sesuai dengan anggaran dasar dan peraturan perundang-undangan yang berlaku. Forum RUPS merupakan forum yang sangat penting. Dalam RUPS, para pemegang saham memiliki kewenangan utama untuk memperoleh keterangan-keterangan mengenai Perseroan, baik dari Direksi maupun Dewan Komisaris. Keterangan-keterangan tersebut merupakan landasan bagi RUPS untuk mengambil kebijakan dalam menyusun langkah strategis Perseroan, pijakan-pijakan umum dalam mengambil keputusan sebagai sebuah badan hukum. RUPS juga merupakan forum evaluasi kinerja seluruh aspek operasional Perseroan termasuk kegiatan sosial maupun lingkungan.

Rapat Umum Pemegang Saham dalam Perseroan terdiri dari;
a. Rapat Umum Pemegang Saham Tahunan.
b. Rapat Umum Pemegang Saham lainnya, yang dalam Anggaran Dasar disebut juga Rapat Umum Pemegang Saham Luar Biasa.

Dengan agenda yang dibahas dalam RUPS yaitu:
1. Direksi menyampaikan:
   a. Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris untuk mendapat persetujuan RUPS;
   b. Laporan keuangan untuk mendapat persetujuan RUPS.
   Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan tugas pengawasan oleh Dewan Komisaris, oleh RUPS Tahunan berarti memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.
2. Ditetapkan penggunaan laba, jika Perseroan mempunyai saldo laba yang positif.
   Penggunaan laba tersebut dapat dibagi menurut cara penggunaannya yang ditentukan oleh RUPS, antara lain sebagai dividen kepada Pemegang Saham, untuk membentuk cadangan wajib sampai 20% dari jumlah modal ditempatkan dan disetor dan hanya dipergunakan untuk menutup kerugian yang tidak dipenuhi oleh cadangan lain serta sebagai laba ditahan untuk menambah permodalan Perseroan.
3. Diputuskan mata acara RUPS lainnya yang telah diajukan sebagaimana mestinya dengan memperhatikan peraturan perundang-undangan yang berlaku dan ketentuan Anggaran Dasar. Mata acara lain seperti perubahan Anggaran Dasar, perubahan Direksi dan Dewan Komisaris usulan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk Tahun Buku yang Berakhir pada tanggal 31 Desember di Tahun Buku periode berikutnya, penetapan gaji/honorarium, tantiem, tunjangan dan fasilitas untuk Direksi dan Dewan Komisaris dan keputusan lainnya dalam batasan yang ditentukan dalam ketentuan peraturan perundangan dan Anggaran Dasar Perseroan.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the highest organ in the Company, which has exclusive authority which is not given to the Board of Directors and the Board of Commissioners under the articles of association and the prevailing laws and regulations. The GMS forum is critical. In the GMS, the shareholders have the central authority to obtain information regarding the Company, both from the Board of Directors and the Commissioners. This information is the basis for the GMS to formulate the Company's strategic steps general guidelines in making decisions as a legal entity. The GMS is also a forum for evaluating the performance of all aspects of the Company's operations, including social and environmental activities.

The General Meeting of Shareholders in the Company consists of;
a. Annual General Meeting of Shareholders.
b. Another General Meeting of Shareholders, which in the Articles of Association is also called the Extraordinary General Meeting of Shareholders.

With the agenda discussed at the GMS as follows:
1. The Board of Directors conveyed:
   a. Annual Report that has been reviewed by the Board of Commissioners for approval by the GMS;
   b. Financial report for approval by the GMS.
   Approval of the Annual Report, including the ratification of the Financial Statements and the Report in supervisory duties by the Board of Commissioners, by the Annual GMS means granting full release and discharge to the members of the Board of Directors and the Board of Commissioners for the management and supervision that have been carried out during the past fiscal year, to the extent that such actions are reflected in the Annual Report and Financial Statements.
2. It will be considered as the use of profit if the company has a positive balance of profit.
   The use of profit can be divided according to the method of use determined by the GMS, among others as dividents to shareholders to form a mandatory reserve of up to 20% of the total issued and paid-up capital and only used to cover losses that are not met by other reserves and as retained earnings to increase the company's capital.

3. Resolved other GMS agenda items that have been duly submitted with due observance of the prevailing laws and regulations and the provisions of the Articles of Association. Other agenda items such as amendments to the Articles of Association, changes to the Board of Directors and Board of Commissioners, proposals for a Public Accountant and Public Accounting Firm to audit the company's Financial Statements for the Financial Year Ending on December 31 in the following Financial Year period, determination of salaries/honorarium, bonuses, allowances and facilities for the Board of Directors and Board of Commissioners and other decisions within the limits specified in the provisions of laws and regulations and the company's Articles of Association.

Proses Penyelenggaraan RUPS dan Pemungutan Suara

Rapat Umum Pemegang Saham diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usahanya dalam wilayah negara Republik Indonesia. Pemanggilan dilakukan paling lambat 14 (empat belas) hari sebelum tanggal Rapat Umum Pemegang Saham diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal Rapat Umum Pemegang Saham diadakan. Pada saat pemanggilan RUPS telah disampaikan penjelasan untuk tiap-tiap agenda yang akan mendapat persetujuan Pemegang Saham. Rapat Umum Pemegang Saham dapat dilangsungkan apabila kuorum kehadiran sebagaimana disyaratkan dalam Undang-Undang tentang Perseroan Terbatas telah terpenuhi. Rapat Umum Pemegang Saham dapat mengambil keputusan berdasarkan musyawarah untuk mufakat atau berdasarkan suara setuju dari jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham sebagaimana ditentukan dalam Undang-Undang tentang Perseroan Terbatas.

Selain itu dengan memperhatikan Pasal 91 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas menyatakan bahwa Pemegang Saham dapat juga mengambil keputusan mengikat di luar RUPS dengan syarat semua pemegang saham dengan hak suara menyetujui secara tertulis dengan menandatangani usul yang bersangkutan. Keputusan yang demikian merupakan keputusan yang mengikat yaitu mempunyai kekuatan hukum yang sama dengan keputusan RUPS.

Pada saat pemanggilan RUPS telah disampaikan penjelasan untuk tiap-tiap agenda yang akan mendapat persetujuan Pemegang Saham. Sebelum pelaksanaan RUPS Perseroan menjelaskan tata cara pemungutan suara. Setelah RUPS selesai maka risalah RUPS mencatat pertanyaan atau tanggapan Pemegang Saham. Dalam risalah RUPS juga disampaikan hasil pemungutan suara bagi yang menyetujui, tidak menyetujui (*dissenting*) dan abstain.

The Process of Implementing a GMS and Voting

The General Meeting of Shareholders shall be held in the location of the Company. Summons are made no later than 14 (fourteen) days before the date of the General Meeting of Shareholders held without taking into account the date of summons and of the General Meeting of Shareholders. At the time of the summons for the GMS, an explanation has been conveyed for each agenda that will be approved by the Shareholders. The General Meeting of Shareholders can be held if the attendance quorum as required by the Law on Limited Liability Companies has been met. The General Meeting of Shareholders can be held if the quorum has met the requirements stipulated by the Law concerning Limited Liability Companies The general meeting of Shareholders can make decisions based on the amicable discussion or the number of votes issued at the Extraordinary general meeting of Shareholders as stipulated in the Law concerning Limited Liability Companies.

In addition, considering Article 91 of Law no. 40 of 2007 related to Limited Liability Companies stated that Shareholders might also make binding decisions outside the GMS provided that all shareholders with voting rights agreed in writing by signing the proposal in question. Such resolutions are binding ones that have the same legal force as the resolutions of the GMS.

At the time of the invitation to the GMS, an explanation has been submitted for each agenda that will be approved by the shareholders. Prior to the implementation of the GMS, the Company explained the voting procedures. After the GMS is completed, the minutes of the GMS record the Shareholders' questions or responses. The minutes of the GMS also conveyed the voting results for those who approved, dissented and abstained.

Pelaksanaan RUPS Tahunan 2024 dan Realisasinya

The Implementation of 2024 Annual GMS and its Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 27 Juni 2024.	Implemented circularly with a Circular Decision signed by all Shareholders on June 27, 2024.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Tahunan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 17 tanggal 27 Juni 2024 dan Akta Nomor 18 tanggal 27 Juni 2024 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan.	The Shareholders' Circular Decision concerning the Annual GMS implementation was notarized under the deed of Circular Decision Statement of Shareholders of PT Bank Mandiri Taspen No. 17 dated June 27, 2024 and deeds number 17 and 18, dated June 27, 2024 by Notary Zulkifli Harahap, SH, and the results of the Circular Decision of Shareholders were reported to the Financial Services Authority.

Keputusan dan Realisasi RUPS Tahunan 2024

Decision and Realization of The 2024 Annual GMS

Agenda Kedua First Agenda	
Persetujuan laporan tahunan dan laporan tugas pengawasan dewan komisaris serta pengesahan laporan keuangan perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 termasuk memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*Volledig Acquit Et De Charge*) terhadap seluruh Anggota Direksi dan anggota dewan komisaris perseroan sehubungan dengan pengurusan dan pengawasan perseroan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sepanjang aktivitas tersebut tercermin dalam laporan tahunan.	Approval of the Annual Report, Board of Commissioners' Supervisory Report, and ratification of the Company's Financial Statements for the year ending December 31, 2023, Including Granting Full Release and Discharge (Volledig Acquit Et De Charge) to All Members of the Board of Directors and Members of the Board of Commissioners of the Company in Connection with the Management and Supervision of the Company that Have Been Carried Out During the Financial Year Ending on December 31, 2023, As Long As Such Activities Are Reflected in the Annual Report.
Keputusan: 1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia), dengan opini "MENYAJIKAN SECARA WAJAR, DALAM SEMUA HAL YANG MATERIAL" sebagaimana dinyatakan dalam laporan Nomor 00029/2.1025/AU.1/07/0229-1/1/I/2024 tanggal 31 Januari 2024. 2. Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, maka Keputusan Sirkuler ini memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya *(volledig acquit et de charge)* terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. **Status: Terealisasi**	**Decision:** 1. To approve the Company's Annual Report , which includes the Supervisory Report from the Board of Commissioners, and ratifying the Company's Financial Statements for the financial year ending December 31, 2023 which have been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia), with the opinion "Presenting Fairly, In All Material Respects" as stated in the report Number 00029/2.1025/AU.1/07/0229-1/1/I/2024 dated January 31, 2024. 2. Following the approval of the Company's Annual Report including the Board of Commissioners' Supervisory Duties Report for FY 2023 and the ratification of the Company's Financial Statements for Fiscal Year 2022, this Circular Decision granted full release and discharge of responsibility (volledig acquit et de charge) to all members of the Board of Directors and Board of Commissioners in connection with the management and supervision of the Company that has been carried out, during the financial year ending on December 31, 2023, to the extent that such actions did not constitute criminal acts and such actions were reflected in the Annual Report and Financial Statements for the financial year ending on December 31, 2023. **Status: Realized**

Agenda Kedua Second Agenda	
Persetujuan Penggunaan Laba Bersih Perseroan Untuk Tahun Buku yang Berakhir Pada Tanggal 31 Desember 2023.	Approval of the Use of the Company's Net Profit for the Fiscal Year Ending December 31, 2023.
Keputusan: 1. Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk Tahun Buku 2023 sebesar Rp1.409.403.831.063,- (satu triliun empat ratus sembilan miliar empat ratus tiga juta delapan ratus tiga puluh satu ribu enam puluh tiga rupiah) yaitu sebagai berikut: a. Sejumlah 10,00% dari Laba Bersih Perseroan atau sebesar Rp140.940.383.106,- (seratus empat puluh miliar empat ratus sembilan puluh juta tiga ratus delapan puluh tiga ribu seratus enam rupiah) dibagikan sebagai dividen tunai kepada Para Pemegang Saham. b. Sejumlah 90,00% dari Laba Bersih Perseroan atau sebesar Rp1.268.463.447.957,-(satu triliun dua ratus enam puluh delapan miliar empat ratus enam puluh tiga juta empat ratus empat puluh tujuh ribu sembilan ratus lima puluh tujuh rupiah) ditetapkan sebagai laba ditahan. 2. Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku. **Status: Terealisasi**	**Decision:** 1. To approve and determine the allocation of the Company's net profit for the 2023 Fiscal Year amounting to IDR 1,409,403,831,063,- (one trillion four hundred nine billion four hundred three million eight hundred thirty one thousand sixty three rupiah), namely as follows: a. An amount of 10.00% of the Company's Net Profit or IDR140,940,383,106,- (one hundred and forty billion four hundred and ninety million three hundred and eighty three thousand one hundred and six rupiah) was distributed as cash dividends to Shareholders. b. An amount of 90.00% of the Company's Net Profit or IDR1,268,463,447,957,- (one trillion two hundred sixty eight billion four hundred sixty three million four hundred forty seven thousand nine hundred fifty seven rupiah) was allocated as retained earnings. 2. To grant authority and power to the Board of Directors to regulate the procedures for allocating the Company's net profit as stated above, following the applicable laws and regulations. **Status: Realized**

Agenda Ketiga Third Agenda	
Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik Untuk Mengaudit Laporan Keuangan Perseroan Untuk Tahun Buku yang Akan Berakhir Pada Tanggal 31 Desember 2024 Serta Penetapan Biaya/ Honorariumnya.	Approval of the Appointment of a Public Accounting Firm and Public Accountant to Audit the Company's Financial Statements for the Fiscal Year Ending on December 31, 2024 and Determination of the Fees/Honorarium.

Keputusan: 1. Menetapkan Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member of Firm Ernst & Young Global Limited*) dan Akuntan Publik Yovita untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member of Firm Ernst & Young Global Limited*) dan/atau Akuntan Publik Yovita, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham. **Status: Terealisasi**	**Decision:** 1. To appoint Public Accounting Firm Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) and Public Accountant Yovita to audit the Company's Financial Statements for the fiscal year ending December 31, 2024. 2. To grant authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and Public Accountant, as well as determining a replacement Public Accounting Firm and/or Public Accountant in case the Public Accounting Firm of Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) and/or Public Accountant Yovita, for any reason, was unable to complete the audit process of the Company's Financial Statements for the fiscal year ending on December 31, 2024. If there was a change in the Public Accounting Firm and/or Public Accountant, the Board of Commissioners should provide a report to the Shareholders. **Status: Realized**

Agenda Keempat
Fourth Agenda

Penetapan Tantiem bagi Anggota Direksi dan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada 31 Desember 2023 serta penetapan gaji Anggota Direksi dan Honorarium Anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2024.	Determination of Tantiem for Members of the Board of Directors and Board of Commissioners of the Company for the Fiscal Year Ending on December 31, 2023 and Determination of Salaries for Members of the Board of Directors and Honorarium for Members of the Board of Commissioners and Provision of Facilities, Benefits, and/or Other Allowances for the Fiscal Year 2024.
Keputusan: Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan: 1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. 2. Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2024. **Status: Terealisasi**	**Decision:** To grant authority and power to the Board of Commissioners by first obtaining approval from the Majority Shareholders and being acknowledged by other Controlling Shareholders to determine: 1. Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the fiscal year ending December 31, 2023. 2. Salaries of members of the Board of Directors and honorariums of members of the Board of Commissioners and provision of facilities, benefits and/or other allowances for the 2024 fiscal year. **Status: Realized**

Agenda Kelima
Fifth Agenda

Persetujuan Perubahan Susunan Anggota Direksi dan Dewan Komisaris Perseroan	Approval of the Changes to the Composition of the Company's Board of Directors and Board of Commissioners
Keputusan: 1. Menetapkan untuk mengangkat kembali Ibu Mustaslimah sebagai Komisaris Utama Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini untuk tetap melaksanakan pekerjaannya dengan tugas, wewenang dan kewajiban yang sama sampai dengan ditetapkannya pejabat definitif dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya sesuai Anggaran Dasar Perseroan 2. Menyetujui pengangkatan Bapak Maswar Purnama sebagai Direktur Perseroan untuk periode kedua terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ketiga sejak pengangkatannya yang akan diselenggarakan pada tahun 2027 (dua ribu dua puluh tujuh), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. 3. Menyetujui pengalihan tugas Bapak Suhajar Diantoro yang semula diangkat sebagai Komisaris Independen Perseroan menjadi Komisaris Perseroan, yang diangkat berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 (dua ribu dua puluh dua) yang diadakan pada tahun 2023 (dua ribu dua puluh tiga) terhitung efektif sejak tanggal Keputusan Sirkuler ini dengan masa jabatan meneruskan sisa masa jabatan sesuai dengan keputusan Rapat Umum Pemegang Saham pengangkatan yang bersangkutan dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. Adapun pengangkatan Bapak Suhajar Diantoro tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). 4. Menyetujui untuk tidak memperpanjang masa jabatan Bapak Judhi Budi Wirjanto sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan.	**Decision:** 1. To reappoint Mrs. Mustaslimah as the Company's President Commissioner, effective from the date of this Circular Decision, to carry out her work with the same duties, authorities, and obligations until the appointment of a definitive official without reducing the rights of the General Meeting of Shareholders to dismiss her at any time in accordance with the Company's Articles of Association. 2. To appoint Mr. Maswar Purnama as Director of the Company for the second term effective as of the date of this Circular Decision and ending at the closing of the third Annual General Meeting of Shareholders since his appointment which will be held in 2027 (two thousand twenty seven), without reducing the rights of the General Meeting of Shareholders to dismiss him at any time. 3. To approve the change of Mr. Suhajar Diantoro's duties who was previously appointed as an Independent Commissioner of the Company to become a Commissioner of the Company, appointed based on the decision of the Annual General Meeting of Shareholders for the Fiscal Year 2022 (two thousand twenty two) held in 2023 (two thousand twenty three) effective as of the date of this Circular Decision with a term of office continuing the remaining term of office in line with the decision of the General Meeting of Shareholders of the appointment of the person concerned without reducing the rights of the General Meeting of Shareholders to dismiss him at any time. The appointment of Mr. Suhajar Diantoro above was effective after the person concerned received approval from the Financial Services Authority for the fit and proper test. 4. Not to extend Mr. Judhi Budi Wirjanto's term of office as Director of the Company effective as of the date of this Circular Decision and expressing gratitude for his contributions during his time in that role.

5. Menyetujui pengangkatan Ibu Resi Lora sebagai Direktur Compliance & Control Perseroan untuk periode pertama terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ketiga sejak pengangkatannya yang akan diselenggarakan pada tahun 2027 (dua ribu dua puluh tujuh) dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. Adapun pengangkatan Ibu Resi tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).	5. To appoint Mrs. Resi Lora as the Company's Director of Compliance & Control for the first period effective as of the date of this Circular Decision and ending at the closing of the third Annual General Meeting of Shareholders since her appointment which will be held in 2027 (two thousand twenty seven) without prejudice to the rights of the General Meeting of Shareholders to dismiss her at any time. The appointment of Mrs. Resi above was effective after the person concerned received approval from the Financial Services Authority for the fit and proper test.
6. Menyatakan terhitung efektif sejak tanggal Keputusan Sirkuler ini, susunan pengurus Perseroan menjadi sebagai berikut: - Komisaris Utama : Mustaslimah - Komisaris : Hendrika Nora Osloi Sinaga - Komisaris : Suhajar Diantoro* - Komisaris Independen : Boedi Armanto - Direktur Utama : Elmamber Petamu Sinaga - Direktur : Maswar Purnama - Direktur : Widi Nugroho - Direktur : Putu Apriyanto - Direktur : Resi Lora*	6. To declare that as of the date of this Circular Decision, the structure of the Company's management is as follows: - President Commissioner : Mustaslimah - Commissioner : Hendrika Nora Osloi Sinaga - Commissioner : Suhajar Diantoro* - Independent Commissioner : Boedi Armanto - President Director : Elmamber Petamu Sinaga - Director : Maswar Purnama - Director : Widi Nugroho - Director : Putu Apriyanto - Director : Resi Lora*
* berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).	* effective after the person concerned received approval from the Financial Services Authority for the fit and proper test.
Status: Terealisasi	**Status: Realized**

Pelaksanaan RUPS Luar Biasa 2024 dan Realisasinya

Implementation of the Extraordinary GMS In 2024 and Their Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 23 Januari 2024	Implemented circularly with the Circular Decision document signed by all Shareholders on January 23, 2024.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Perubahan Susunan Pengurus telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 12 tanggal 23 Januari 2024 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan.	The Shareholders' Circular Decision concerning the changes in the structure of the management was notarized under deed number 12, dated January 23, 2024, by Notary Zulkifli Harahap, SH and the Financial Services Authority was informed of the results of this decision.

Keputusan dan Realisasi RUPS Luar Biasa 2024

Decisions and Realization of the 2024 Extraordinary GMS

Agenda Pertama First Agenda	
Perubahan Susunan Pengurus	Changes in the Structure of the Management
1. Menyetujui untuk menerima pengunduran diri Bapak Chandra Arie Setiawan sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal 30 Desember 2023 disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Independen Perseroan. 2. Menyetujui pemberhentian dengan hormat Bapak Atta Alva Wanggai sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. 3. Menyetujui pengangkatan Bapak Putu Apriyanto sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (ketiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2026 (dua ribu dua puluh enam), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan. * Adapun pengangkatan Bapak Putu Apriyanto tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test)	1. To approve the resignation of Mr. Chandra Arie Setiawan as Independent Commissioner of the Company effective as of December 30, 2023, accompanied by an expression of gratitude for his contribution of energy and thoughts during his tenure as Independent Commissioner of the Company. 2. To approve the honorable dismissal of Mr. Atta Alva Wanggai as Director of the Company effective as of the date of the Circular Decision accompanied by an expression of gratitude for his contribution of energy and thoughts during his tenure as Director of the Company. 3. To approve the appointment of Mr. Putu Apriyanto as Director of the Company, effective as of the date of the Circular Decision and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2026 (two thousand twenty six), without reducing the rights of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association. * The appointment of Mr. Putu Apriyanto above is effective after the person concerned receives approval from the Financial Services Authority for the assessment of capability and propriety (fit and proper test).

4. Menetapkan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut: **Direksi** Direktur Utama : Elmamber Petamu Sinaga Direktur : Maswar Purnama Direktur : Judhi Budi Wirjanto Direktur : Widi Nugroho*) Direktur : Putu Apriyanto*) **Dewan Komisaris** Komisaris Utama : Mustaslimah Komisaris : Hendrika Nora Osloi Sinaga Komisaris Independen : Suhajar Diantoro*) Komisaris Independen : Boedi Armanto *) Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test). **Status: Terealisasi**	4. To determine that as of the date of this Circular Decision, the composition of the Company's Management is as follows: **Board of Directors** President Director : Elmamber Petamu Sinaga Director : Maswar Purnama Director : Judhi Budi Wirjanto Director : Widi Nugroho*) Director : Putu Apriyanto*) **Board of Commissioners** President Commissioner : Mustaslimah Commissioner : Hendrika Nora Osloi Sinaga Independent Commissioner : Suhajar Diantoro*) Independent Commissioner : Boedi Armanto *) Effective after the person concerned receives approval from the Financial Services Authority for the fit and proper test. **Status: Realized**

Pelaksanaan RUPS Tahunan 2023 dan Realisasinya

The Implementation of 2023 Annual GMS and its Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 27 Juni 2023.	Implemented circularly with the Circular Resolution document signed by all shareholders on June 27, 2023.
Hasil RUPS Implementation	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Tahunan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.20 tanggal 27 Juni 2023 dan Akta Nomor 21 tanggal 27 Juni 2023 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan.	The Circular Resolution of the shareholders under the hand for the Implementation of the Annual GMS has been notarized by deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 20 on June 27, 2023 and Deed Number 21 on June 27, 2023 made before Notary Zulkifli Harahap, SH and the results of the Circular Resolution of Shareholders have been reported to the Financial Services Authority.

Keputusan dan Realisasi RUPS Tahunan 2023

Decision and Realization of The 2023 Annual GMS

Agenda Kedua First Agenda	
Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Serta Pengesahan Laporan Keuangan Perseroan Untuk Tahun Buku yang Berakhir Pada Tanggal 31 Desember 2022 Termasuk Memberikan Pembebasan dan Pelunasan Tanggung Jawab Sepenuhnya (*Volledig Acquit Et De Charge*) Terhadap Seluruh Anggota Direksi dan Anggota Dewan Komisaris Perseroan Sehubungan Dengan Pengurusan dan Pengawasan Perseroan yang Telah Dijalankan Selama Tahun Buku yang Berakhir Pada Tanggal 31 Desember 2022, Sepanjang Aktivitas Tersebut Tercermin Dalam Laporan Tahunan.	Approval of the Annual Report and the Board of Commissioners Oversight Report, and Ratification of the Company's Financial Statements for the Financial Year ended on December 31, 2022, including to release and discharge of all responsibilities (Volledig Acquit Et De Charge) to all Board members for the management and supervision carried out during the financial year ended on December 31, 2022, to the extent that such activities are reflected in the Annual Report.
Keputusan: 1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member Firm of Ernst & Young Global Limited), dengan opini "MENYAJIKAN SECARA WAJAR, DALAM SEMUA HAL YANG MATERIAL" sebagaimana dinyatakan dalam laporan Nomor 00045/2.1032/AU.1/07/02421/1/I/2023 tanggal 30 Januari 2023. 2. Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, maka Keputusan Sirkuler ini memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (volledig acquit et de charge) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2022, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.	**Decision:** 1. To approve the Company's Annual Report including the Board of Commissioners' Supervisory Report for the financial year ended on December 31, 2022 and to ratify the Company's Financial Statements for the financial year ended on December 31, 2022 audited by the Public Accounting Firm Purwantono, Sungkoro & Surja (a member Firm of Ernst & Young Global Limited), with an opinion of "FAIRLY PRESENT, IN ALL MATERIAL MATTERS" as stated in the report No. 00045/2.1032/AU.1/07/02421/1/I/2023 on January 30, 2023. 2. Upon the approval of the Company's Annual Report including the Report of the Supervisory Duties of the Board of Commissioners of the Company for the financial year ended on December 31, 2022 and the ratification of the Company's Financial Statements for the financial year ended on December 31, 2022, then this Circular Resolution grants full release and discharge of responsibility (volledig acquit et de charge) to all members of the Board of Directors and the Board of Commissioners in connection with the managemenet and supervision of the company that has been carried out during the financial year ended on December 31, 2022, to the extenet that such actions are not criminal acts and such actions are reflected in the Annual Report and Financial Statements for the fianancial year ended on December 31, 2022.

3. Pembebasan dan pelunasan tanggung jawab sepenuhnya (volledig acquit et de charge) juga diberikan kepada Alm. Bapak Andi Rivai yang menjabat sebagai Komisaris Independen Perseroan sejak tanggal 1 Januari 2022 sampai dengan tanggal 9 Agustus 2022. **Status: Terealisasi**	3. Full release and discharge (volledig acquit et de charge) was also given to the late Mr. Andi Rivai who served as Independent Commissioner of the company from January 1, 2022 to August 9, 2022. **Status: Realized**
Agenda Kedua Second Agenda	
Persetujuan Penggunaan Laba Bersih Perseroan Untuk Tahun Buku yang Berakhir Pada Tanggal 31 Desember 2022.	Approval of the Use of the Company's Net Income for the Fianancial Year Ended on December 31, 2022.
Keputusan: 1. Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk Tahun Buku 2022 sebesar Rp1.206.111.557.990,- (satu triliun dua ratus enam miliar seratus sebelas juta lima ratus lima puluh tujuh ribu sembilan ratus sembilan puluh rupiah) yaitu sebagai berikut: a. Sejumlah 0,32% dari Laba Bersih Perseroan atau sebesar Rp 3.860.870.500,- (tiga miliar delapan ratus enam puluh juta delapan ratus tujuh puluh ribu lima ratus rupiah) disisihkan sebagai dana cadangan wajib. b. Sejumlah 10,00% dari Laba Bersih Perseroan atau sebesar Rp120.611.155.799,-(seratus dua puluh miliar enam ratus sebelas juta seratus lima puluh lima ribu tujuh ratus sembilan puluh sembilan rupiah) dibagikan sebagai dividen tunai kepada Para Pemegang Saham. c. Sejumlah 89,68% dari Laba Bersih Perseroan atau sebesar Rp1.081.639.531.691,-(satu triliun delapan puluh satu miliar enam ratus tiga puluh sembilan juta lima ratus tiga puluh satu ribu enam ratus sembilan puluh satu rupiah) ditetapkan sebagai laba ditahan. 2. Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku. **Status: Terealisasi**	**Decision:** 1. To approve and determine the use of the company's net profit for the Financial Year 2022 amounting to IDR 1,206,111,557,990 (one trillion two hundred six billion one hundred eleven million five hundred fifty seven thousand nine hundred ninety nine rupiahs) as follows: a. An amount of 0.32% of the Company's Net Profit or IDR 3,860,870,500,- (three billion eight hundred sixty million eight hundred seventy thousand five hundred rupiahs) shall be set aside as mandatory reserve fund. b. 10.00% of the Company's Net Profit or amounting to IDR 120,611,155,799,- (one hundred twenty billion six hundred eleven million one hundred fifty-five thousand seven hundred ninety-nine rupiahs) was distributed as cash dividents to the shareholders. c. 89.68% of the Company's Net Income or IDR 1,081,639,531,691,- (one trillion eighty-one billion six hundred thirty-nine million five hundred thirty-one thousand six hundred ninety-one rupiahs) was designed as retained earnings. 2. To authorize the Board of Directors to regulate the procedures for the allocation of the company's net profit mentioned above, in accordance with the prevailing laws and regulations. **Status: Realized**
Agenda Ketiga Third Agenda	
Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik Untuk Mengaudit Laporan Keuangan Perseroan Untuk Tahun Buku yang Akan Berakhir Pada Tanggal 31 Desember 2023 Serta Penetapan Biaya/ Honorariumnya.	Approval of the appointment of a Public Accountant Firm and Public Accountant to audit the Company's Financial Statements for the Financial Year Ended on December 31, 2023 and Determination of the Fees/ Honorarium.
Keputusan: 1. Menetapkan Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia) dan Akuntan Publik Lucy Luciana Suhenda untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia) dan Akuntan Publik Lucy Luciana Suhenda karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham. **Status: Terealisasi**	**Decision:** 1. To appoint Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia) and Public Accountant Lucy Luciana Suhenda to audit the Company's Financial Statements for the fiscal year ended on December 31, 2023. 2. To authorize the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and the Public Accountant, as well as to appoint a replacement Public Accounting Firm and/or Public Accountant in the event that the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia) and Public Accountant Lucy Luciana Suhenda for any reason cannot complete the audit process of the Company's Financial Statements for the financial year ended on December 31, 2023. If there is a change of Public Accounting Firm and/or Public Accountant, the Board of Commissioners provides a report to the shareholders. **Status: Realized**
Agenda Keempat Fourth Agenda	
Penetapan Tantiem Bagi Anggota Direksi dan Dewan Komisaris Perseroan Untuk Tahun Buku yang Berakhir Pada 31 Desember 2022 Serta Penetapan Gaji Anggota Direksi dan Honorarium Anggota Dewan Komisaris dan Pemberian Fasilitas, Benefit dan/atau Tunjangan Lainnya Untuk Tahun Buku 2023.	Determination of Bonus for the Board of Directors and Board of Commissioners of the company for the Financial Year ended on December 31, 2022, and Determination of Salaries of Board of Directors and Honorarium of Board of Commissioners, and Provision of Facilities, Benefits and/or Other Allowances for the Financial Year 2023.

Keputusan: Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan: 1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2022. 2. Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2023. **Status: Terealisasi**	**Decision:** To authorize the Board of Commissioners of the company with prior approval from the Majority Shareholders and acknowledged by the other Controlling Shareholders to determine: 1. Bonus for the performance of members of the Board of Directors and Board of Commissioners for the Financial Year ended on December 31, 2022. 2. Salary of members of the Board of Directors and honorarium of member of the Board of Commissioners and provision of facilities, benefits and/or other allowances for the financial year 2023. **Status: Realized**

Agenda Kelima
Fifth Agenda

Persetujuan Perubahan Susunan Anggota Direksi dan Dewan Komisaris Perseroan	Approval of Changes in the Competition of the Company's Board of Directors and Board of Commissioners
Keputusan: 1. Menyetujui untuk tidak memperpanjang masa jabatan Bapak Adie Soesetyantoro sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Independen Perseroan 2. Menyetujui pengangkatan Bapak Boedi Armanto sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktunya memberhentikannya. Adapun pengangkatan Bapak Boedi Armanto tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). 3. Menyetujui untuk memberhentikan dengan hormat Bapak Zudan Arif Fakrulloh sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Independen Perseroan. 4. Menyetujui pengangkatan Bapak Suhajar Diantoro sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktunya memberhentikannya. Adapun pengangkatan Bapak Suhajar Diantoro tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*). 5. Menyetujui pengangkatan kembali Bapak Elmamber Petamu Sinaga sebagai Direktur Utama Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. 6. Menyetujui pengangkatan kembali Bapak Atta Alva Wanggai sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. 7. Menyetujui untuk tidak memperpanjang masa jabatan Bapak Iwan Soeroto sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. 8. Menyatakan terhitung efektif sejak tanggal Keputusan Sirkuler ini, susunan pengurus Perseroan menjadi sebagai berikut: - Komisaris Utama : Mustaslimah - Komisaris : Hendrika Nora Osloi Sinaga - Komisaris Independen : Chandra Arie Setiawan - Komisaris Independen : Suhajar Diantoro* - Komisaris Independen : Boedi Armanto* - Direktur Utama : Elmamber Petamu Sinaga - Direktur : Maswar Purnama - Direktur : Judhi Budi Wirjanto - Direktur : Atta Alva Wanggai * berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test). **Status: Terealisasi**	Decision: 1. To approve not to extend the term of office of Mr. Adie Soesetyantoro as Independent Commissioner of the company effective as of the date of this Circular Resolution along with gratitude for his contribution of energy and thought during his tenure as Independent Commissioner of the company. 2. To approve the appointment of Mr. Boedi Armanto as Independent Commissioner of the company effective as of the date of this Circular Resolution and ending at the closing of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time. The appointment of Mr. Boedi Armanto mentioned above will be effective adter he has received approval from the Financial Services Authority for a fit and proper test. 3. To approve to respectfully dismiss Mr. Zudan Arif Fakrulloh as Independent Commissioner of the company effective as of the date of this Circular Resolution along with grstitude for his contribution of energy and thought during his tenure as Independent Commissioner of the company. 4. To approve the appointment of Mr. Suhajar Diantoro as Independent Commissioner of the Company effective as of the date of this Circular Resolution and ending at the closing of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time. The appointment of Mr. Suhajar Diantoro as mentioned above will be effective after he has received approval from the Financial Services Authority for a fit and proper test. 5. To approve the reappointment of Mr. Elmamber Petamu Sinaga as President Director of the Company effective as of the date of this Circular Resolution and ending at the closing of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time. 6. To approve the reappointment of Mr. Atta Alva Wanggai as Director of the Company effective as of the date of this Circular Resolution and ending at the closing of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2026, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time. 7. To approve not to extend the term of office of Mr. Iwan Soeroto as Director of the Company effective as of the date of this Circular Resolution along with gratitude for his contribution of energy and thought during his tenure as Director of the Company. 8. To declare that effective as of the date of this Circular Resolution, the composition of the Company's management will be as follows: - President Commissioner : Mustaslimah - Commissioner : Hendrika Nora Osloi Sinaga - Independent Commissioner : Chandra Arie Setiawan - Independent Commissioner : Suhajar Diantoro* - Independent Commissioner : Boedi Armanto* - President Director : Elmamber Petamu Sinaga - Director : Maswar Purnama - Director : Judhi Budi Wirjanto - Director : Atta Alva Wanggai * effective after the approval of the Financial Services Authority (FSA) on **the fit and proper test.**

Pelaksanaan RUPS Luar Biasa 2023 dan Realisasinya

Implementation of the Extraordinary GMS In 2023 and Their Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 18 Oktober 2023	Implemented circularly with the Circular Resolution document signed by all Shareholders on October 18, 2023.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Perubahan Susunan Pengurus telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.20 tanggal 18 Oktober 2023 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan.	The Circular Resolution of Shareholders under the hand for the Change of Management Structure has been notarized by deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 20 on October 18, 2023 made before Notary Zulkifli Harahap, SH and the results of the Circular Resolution of Shareholders have been reported to the Financial Services Authority.

Keputusan dan Realisasi RUPS Luar Biasa 2023

Decisions and Realization of the 2023 Extraordinary GMS

Agenda Pertama
First Agenda

Perubahan Susunan Pengurus	Changes in Management Composition
1. Menyetujui pengangkatan **Sdr. Widi Nugroho** sebagai Direktur Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2026, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai Anggaran Dasar Perseroan. * Adapun pengangkatan Sdr. Widi Nugroho tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).	1. To approve the appointment of **Mr. Widi Nugroho** as Director of the Company commencing from the date of this Circular Resolution and ending at the closing of the 3rd Annual General Meeting of Shareholders since his appointment, which will be held in 2026, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Articles of Association of the Company. * The appointment of Mr. Widi Nugroho as mentioned above will be effective after he has received approval from the Financial Services Authority for a fit and proper test.
2. Menyetujui untuk mengesampingkan ketentuan Pasal 12 ayat 5 Anggaran Dasar Perseroan mengenai jangka waktu 90 hari untuk pengisian jabatan anggota Direksi Perseroan yang lowong, dengan ketentuan bahwa pengesampingan ini hanya berlaku untuk pengisian jabatan Direktur yang lowong sejak habisnya masa jabatan Bapak Iwan Soeroto yang efektif sejak tanggal 27 Juni 2023.	2. To approve to waive the provisions of Article 12 paragraph 5 of the Company's Articles of Association regarding the 90-day period for filling vacant positions of members of the Company's Board of Directors, provided that this waiver only applies to filling vacant Director positions since the expiration of Mr. Iwan Soeroto's term of office which has been effective since June 27, 2023.
3. Menetapkan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut: **Direksi** Direktur Utama : Elmamber Petamu Sinaga Direktur : Atta Alva Wanggai Direktur : Maswar Purnama Direktur : Judhi Budi Wirjanto Direktur : Widi Nugroho*) **Dewan Komisaris** Komisaris Utama : Mustaslimah Komisaris : Hendrika Nora Osloi Sinaga Komisaris Independen : Chandra Arie Setiawan Komisaris Independen : Suhajar Diantoro*) Komisaris Independen : Boedi Armanto	To determine that as of the date of this Circular Resolution, the composition of the Company's Management will be as follows: **Board of Directors** President Director : Elmamber Petamu Sinaga Director : Atta Alva Wanggai Director : Maswar Purnama Director : Judhi Budi Wirjanto Director : Widi Nugroho*) **Board of Commissioners** President Commissioner : Mustaslimah Commissioner : Hendrika Nora Osloi Sinaga Independent Commissioner : Chandra Arie Setiawan Independent Commissioner : Suhajar Diantoro*) Independent Commissioner : Boedi Armanto
*) Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan *(fit and proper test)*.	*) Effective after the person concerned has received approval from the Financial Services Authority for a fit and proper test.
Status: Terealisasi	**Status: Realized**

Keputusan RUPS Pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan Pada Tahun Buku

Seluruh keputusan RUPS Tahun Buku 2024 telah terealisasi pada tahun 2024 dan RUPS Tahun Buku 2023 telah terealisasi pada tahun 2023. Sehingga tidak terdapat keputusan RUPS Tahun 2023 dan Keputusan RUPS yang belum direalisasikan pada tahun 2024.

Direksi

Direksi merupakan organ Bank yang bertanggung jawab secara kolektif melakukan pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili Bank di dalam maupun di luar pengadilan sesuai Anggaran Dasar. Sebagai bentuk pertanggungjawaban dalam pelaksanaan tugasnya selama satu tahun, Direksi mempertanggungjawabkan pengurusan Bank dalam RUPS.

Tugas dan Tanggung Jawab Direksi

Direksi Bank Mandiri Taspen bertanggung jawab sepenuhnya terhadap pengelolaan Bank dan mematuhi peraturan perundang-undangan dan ketentuan yang berlaku. Anggota Direksi memiliki pembidangan tugas dan tanggung jawab yang jelas. Sesuai dengan ketentuan pasal 13 Anggaran Dasar Bank Mandiri Taspen, Direksi mempunyai tugas sebagai berikut:

1. Tugas pokok Direksi adalah:
   a. Melaksanakan pengurusan Bank untuk kepentingan dan tujuan Bank.
   b. Bertindak selaku pimpinan dalam pengurusan tersebut.
   c. Memelihara dan mengurus kekayaan Bank.
2. Melaksanakan prinsip-prinsip *Good Corporate Governance* dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Komite Manajemen Risiko, Satuan Kerja Kepatuhan, dan Unit Strategi Anti *Fraud*.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.

Resolitions of the GMS of the Financial Year and 1 (One) Year Prior to the Financial Year Realized in the Financial Year

All resolutions of the GMS of Fiscal Year 2024 had been realized in 2024 and the GMS of Fiscal Year 2023 had been realized in 2023. As a result, there were no GMS decisions in 2023 and GMS decisions that had not been realized in 2024.

Board of Directors

The Board of Directors is a Bank organ that is responsible for collectively managing the Bank for the interests and objectives of the Bank and representing the Bank both inside and outside the court in accordance with the Articles of Association. As a form of accountability in carrying out its duties for one year, the Board of Directors is responsible for managing the Bank at the GMS.

Duties and Responsibilities of the Board of Directors

The Board of Directors of Bank Mandiri Taspen is fully responsible for the management of the Bank and complies with the prevailing laws and regulations. Members of the Board of Directors have a clear view of duties and responsibilities. In accordance with the provisions of article 13 of the Articles of Association of Bank Mandiri Taspen, the Board of Directors has the following duties:

1. The main duties of the Board of Directors are:
   a. Carrying out the management of the Bank for the benefit and purposes of the Bank.
   b. Act as a leader in the management.
   c. Maintaining and managing the Bank's wealth.
2. Carry out the principles of Good Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Follow up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities.
4. Establish an Internal Audit Work Unit, Risk Management Unit, Risk Management Committee, Compliance Unit and Anti-Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to bank policy employees who are strategic in the field of staffing.
7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.

10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah

11. Menerapkan aspek transparansi dengan melakukan hal-hal sebagai berikut:
    a. Anggota Direksi telah mengungkapkan:
        1) Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
        2) Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.
    b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.
    c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
    d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada:
        1) Pemegang Saham Bank.
        2) Seluruh jenjang organisasi yang ada pada Bank.
    e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
    f. Membuat Laporan Tahunan, Laporan Keberlanjutan dan Laporan Pelaksanaan *Good Corporate Governance*.
    g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.
    h. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
    i. Melakukan penilaian sendiri (*self assessment*) terhadap pelaksanaan GCG Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.
    j. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Komisaris Bank Mandiri Taspen tidak melanggar prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there were no dissenting opinions and the Board of Directors meeting had been decided by deliberation
11. Implement the transparency aspect by doing the following:
    a. Members of the Board of Directors have disclosed:
        1) Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at local and abroad.
        2) Financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Shareholders.
    b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders.
    c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
    d. The Business Plan referred to the Financial Services Authority. The Board of Directors communicates the Business Plan to:
        1) Bank Shareholders.
        2) All levels of organization at the Bank.
    e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
    f. Making Annual Reports and Report on the Implementation of Good Corporate Governance.
    g. The Compliance Director makes a Report of the Director in charge of the Quarterly Compliance function to the President Director with a copy to the Board of Commissioners.
    h. Every semester the Compliance Director makes a Report of the Director in charge of the Compliance Function submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
    i. Conduct self-assessment on the implementation of Bank GCG every semester and submit it to the Financial Services Authority.
    j. The Compliance Director specifically functions to ensure that the draft decisions to be taken by the Directors and Commissioners of Bank Mandiri Taspen do not violate the principle of prudence. If after the review of the draft decision contains elements of non-compliance, the Compliance Director is obliged to request that the draft decision be cancelled.

Hak dan Wewenang Direksi

Secara rinci kewenangan Direksi dengan tidak mengurangi ketentuan lain dalam Anggaran Dasar sebagai berikut:

1. Direksi berwenang menetapkan kebijakan dalam kepemimpinan dan kepengurusan Bank.
2. Mengatur ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi karyawan Perseroan.
3. Mengangkat dan memberhentikan pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan.
4. Mengatur pendelegasian kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu atau kepada seorang atau beberapa orang, karyawan, baik sendiri maupun bersamasama atau kepada badan lain.
5. Menghapusbukukan piutang pokok macet, bunga, denda, dan/atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris.
6. Direktur Utama dan seorang anggota Direksi lain berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
7. Jika Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga yang tidak perlu dibuktikan kepada pihak lain, maka salah satu anggota Direksi lainnya berhak dan berwenang untuk bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
8. Menjalankan tindakan lainnya, baik mengenai pengurusan maupun mengenai pemilikan, sesuai dengan ketentuan yang diatur lebih lanjut oleh Rapat Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku.
9. Tidak menagih lagi piutang berupa bunga, denda, dan/atau ongkos-ongkos dalam rangka restrukturisasi dan/atau penyelesaian kredit yang selanjutnya dilaporkan kepada Dewan Komisaris.

Kewajiban Direksi

Secara rinci kewajiban Direksi adalah sebagai berikut:

1. Direksi bertanggung jawab penuh atas pelaksanaan tugasnya, mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan ketentuan serta peraturan perundangundangan yang berlaku.
2. Melaksanakan prinsip-prinsip Tata Kelola Perusahaan dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Unit Strategi Anti *Fraud*.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.

Rights and Authorities of the Board of Directors

In detail, the authority of the Board of Directors without prejudice to other provisions in the Articles of Association as follows:

1. The Board of Directors has the authority to establish policies in the leadership and management of the Bank.
2. Regulate the provisions regarding the Company's staffing including stipulating salary, pension or old age security and other income for the Company's employees.
3. To appoint and dismiss the Company's employees based on the Company's personnel regulations.
4. Regulate delegation of authority of the Board of Directors to represent the Company in and out of court to one or several members of the Board of Directors who are specifically appointed to it or to one or several people, employees, either alone or jointly or to other bodies.
5. Write off bad debts, interest, penalties and/or fees which are then reported to the Board of Commissioners.
6. The President Director and another member of the Board of Directors have the right and authority to act for and on behalf of the Board of Directors and represent the Company.
7. If the President Director is absent or unable to attend because for whatever reason does not need to be proven to another party, then one of the other Directors has the right and authority to act for and on behalf of the Board of Directors and represent the Company.
8. Carrying out other actions, both regarding management and ownership, in accordance with the provisions which were further stipulated by the Board of Commissioners Meeting with due observance of the prevailing laws and regulations.
9. No longer collecting receivables in the form of interest, fines, and/or fees for restructuring and/or credit settlement which were subsequently reported to the Board of Commissioners.

Obligations of the Board of Directors

In detail, the Board of Directors' obligations are as follows:

1. The Board of Directors is fully responsible for the implementation of its duties, managing the Bank in accordance with its authority and responsibilities as stipulated in the Articles of Association and the applicable laws and regulations.
2. Carry out the principles of Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Following up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities
4. Establish an Internal Audit Work Unit, Risk Management Unit, Compliance Unit and Anti-Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to employees about Bank policies that are strategic in the field of employment.

7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.
10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi Perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah.
11. Menerapkan aspek transparansi dengan melakukan hal sebagai berikut:
    a. Anggota Direksi telah mengungkapkan:
        - Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
        - Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.
    b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham
    c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
    d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada Pemegang Saham Bank dan seluruh jenjang organisasi yang ada pada Bank.
    e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
    f. Membuat laporan Tahunan dan Laporan Pelaksanaan Tata Kelola Perusahaan.
    g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
    h. Melakukan penilaian sendiri (*self assessment*) terhadap pelaksanaan Tata Kelola Perusahaan Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.
12. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Dewan Komisaris Bank Mandiri Taspen tidak melanggar peraturan dan perundang-undangan serta prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.
10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there was no dissenting opinion and the Board of Directors meeting had been decided by deliberation.
11. Implementing the transparency aspect by doing the following:
    a. Members of the Board of Directors have revealed:
        - Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at home and abroad.
        - Financial and family relationship with other members of the Board of Commissioners, members of the Board of Directors and/or Shareholders of the Bank.
    b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders
    c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
    d. The Business Plan is submitted to the Financial Services Authority. The Board of Directors communicates the Business Plan to the Bank's Shareholders and all levels of the organization at the Bank.
    e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
    f. Make Annual Reports and Corporate Governance Implementation Reports.
    g. The Compliance Director prepares a Quarterly Report of the Director in charge of the Compliance Function to the President Director with a copy to the Board of Commissioners. Every semester the Compliance Director makes a Report from the Director in charge of the Compliance Function which is submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
    h. Conduct self-assessment towards the implementation of Bank Corporate Governance every semester and submitted to the Financial Services Authority.
12. In particular, the Compliance Director functions to ensure that the draft decisions to be taken by the Directors and Commissioners of the Bank Mandiri Taspen do not violate the rules and regulations and the principle of prudence. If after the review of the draft decision contains elements of noncompliance, the Compliance Director is obliged to request that the draft decision be cancelled.

Masa Jabatan Direksi

Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu-waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.

Kriteria Direksi

Terpenuhinya kriteria Direksi menjadi poin penting bagi Pemegang Saham guna mendapatkan keyakinan bahwa yang akan menjalankan pengurusan perusahaan adalah benar-benar kandidat yang tepat dan memiliki kualifikasi sesuai dengan ketentuan yang telah ditetapkan oleh regulator maupun ketentuan internal. Berdasarkan Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas, yang dapat diangkat menjadi menjadi anggota Direksi adalah orang perseorangan yang cakap melakukan perbuatan hukum, kecuali dalam 5 (lima) tahun sebelum pengangkatan pernah:

1. Dinyatakan pailit;
2. Menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit; atau
3. Dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.

Seorang calon anggota Direksi haruslah warga negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundangan-undangan yang berlaku. Seorang yang akan diangkat menjadi anggota Direksi harus memenuhi persyaratan integritas, kompetensi dan reputasi keuangan. Berintegritas berarti harus memiliki akhlak dan moral yang baik, memiliki reputasi yang baik selama yang bersangkutan mengemban tugas-tugas sebelumnya, komitmen untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku, memiliki komitmen terhadap pengembangan Bank yang sehat serta tidak pernah dinyatakan sebagai pihak yang tidak lulus.

Sedangkan sebagai syarat kompetensi, seseorang yang diusulkan sebagai Direksi harus memiliki kompetensi dan mayoritas anggota Direksi memiliki pengalaman di bidang perbankan sebagai Pejabat Eksekutif Bank dan telah memiliki sertifikasi di bidang manajemen risiko, serta memiliki keahlian di beberapa bidang lainnya serta memiliki kemampuan untuk melakukan pengelolaan yang strategis dalam rangka pengembangan Bank yang sehat. Dari segi reputasi maka seorang anggota Direksi tidak pernah dinyatakan pailit atau membuat pailit suatu perusahaan saat menjabat sebagai Direksi atau anggota Dewan Komisaris/Direksi dalam 5 (lima) tahun sebelum menjabat Direksi Bank dan tidak termasuk dalam daftar kredit macet.

The Board of Directors Term Office

The members of the Board of Directors are appointed for the period commencing from the closing of the GMS which was appointed or otherwise determined by the GMS and ending at the closing of the 3rd (three) Annual GMS since its appointment, by not reducing the right of the GMS to at any time terminate members of the Board of Directors his position ended by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office expires, the member of the Board of Directors may be reappointed for one term of office, unless otherwise determined by the General Meeting of Shareholders.

Board of Directors Criteria

The fulfillment of the criteria for the Board of Directors is an important point for Shareholders in order to gain confidence that those who will carry out the management of the company are really the right candidates and have qualifications in accordance with the provisions set by regulators and internal regulations. Based on the PT Law Number 40 of 2007 concerning Limited Liability Companies, those who can be appointed as members of the Board of Directors are individuals who are capable of taking legal actions, except within 5 (five) years prior to their appointment:

1. Declared bankrupt.
2. Being a member of the Board of Directors or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt.
3. Convicted of committing a crime that caused losses to state finances and/or related to the financial sector.

A candidate for member of the Board of Directors must be an Indonesian citizen who meets the requirements stipulated in the prevailing laws and regulations. A person who will be appointed as a member of the Board of Directors must meet the requirements for integrity, competence and financial reputation. Having integrity means having good character and morals, having a good reputation as long as the person concerned has carried out his previous duties, commitment to comply with the provisions of the prevailing laws and regulations, having a commitment to the development of a healthy bank and never being declared as a party that does not pass.

While as a competency requirement, a person proposed as a Board of Directors must have competence and the majority of members of the Board of Directors have experience in banking as a Bank Executive Officer and have certification in the field of risk management, and have expertise in several other fields and have the ability to carry out strategic management in the framework of developing a sound bank. In terms of reputation, a member of the Board of Directors has never been declared bankrupt or bankrupt a company while serving as a Board of Directors or member of the Board of Commissioners/ Directors in 5 (five) years before serving as a Bank Director and not included in the list of bad loans.

Seseorang yang diangkat sebagai Direksi Bank Mandiri Taspen wajib menjalani penilaian kemampuan dan kepatutan (*fit and proper test)* yang diselenggarakan oleh OJK sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris. Dengan demikian seorang Direksi harus mendapatkan predikat lulus dalam penilaian kemampuan dan kepatutan yang dilaksanakan oleh Otoritas Jasa Keuangan tersebut

A person who is appointed as the Board of Directors of Bank Mandiri Taspen is required to undergo a fit and proper test conducted by the OJK as stipulated in the OJK Circular Letter No. 39/SEOJK.03/2016 concerning the Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Board of Commissioners. Thus, a Board of Directors must obtain a pass predicate in the fit and proper test conducted by the Financial Services Authority.

Pedoman dan Tata Tertib Kerja Direksi

Dalam rangka penerapan Tata Kelola Perusahaan yang Baik, maka Direksi Bank Mandiri Taspen telah menyusun Pedoman dan Tata Tertib Direksi yang telah disahkan dalam Surat Keputusan Direksi Bank Nomor KEP.DIR/159/V/2022 tentang Pedoman dan Tata Tertib Direksi tanggal 31 Mei 2022. Adapun Pedoman dan Tata Tertib Direksi mengatur mengenai hal-hal sebagai berikut:

BAB I Ketentuan Umum
BAB II Direksi
BAB III Kewenangan Bertindak dan Memutus
BAB IV Etika dan Waktu Kerja
BAB V Rapat Direksi
BAB VI Komite-Komite
BAB VII Evaluasi Kinerja Direksi
BAB VIII Pelatihan dan Program Orientasi Direksi

BAB IX Penutup

Board of Directors Guidelines and Work Regulations

In the context of implementing Good Corporate Governance, the Board of Directors of Bank Mandiri Taspen compiled the Guidelines and Code of Conduct for the Board of Directors which had been ratified in the Decree of the Board of Directors of the Bank Number KEP.DIR/159/V/2022 concerning Guidelines and Code of Conduct for the Board of Directors dated Mei 31, 2022 The Board of Directors' Guidelines and Regulations are reviewed periodically. As for The Board of Directors' Guidelines and Code of Conduct regulates the following matters:
CHAPTER I General Provisions
CHAPTER II Directors
CHAPTER III Authority to Act and Decide
CHAPTER IV Ethics and Working Time
CHAPTER V Directors' Meetings
CHAPTER VI Committees
CHAPTER VII Performance Evaluation of the Board of Directors
CHAPTER VIII Training and Orientation Program for Directors Training and Orientation Program for Directors
CHAPTER IX Closing

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Board of Directors' Duties

The duties of the Board of Directors are as follows.

Tabel Pembidangan Tugas Direksi
Table of Duties of Directors

Nama Name	Jabatan Position	Bidang Tugas Duties
Elmamber Petamu Sinaga	Direktur Utama President Director	Bertanggung jawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas mensupervisi Divisi Human Capital dan Divisi Internal Audit Responsible as a leader for all areas of the Director's duties under him. As Field Director, he is in charge of supervising the Human Capital Division, Internal Audit Division and the Government & Retention Work Unit
Atta Alva Wanggai*	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	Sebagai Direktur Bidang bertugas mensupervisi Divisi SPM & Accounting, Divisi Risk Management, Divisi Central Operation, Divisi Credit Operations, Divisi Procurement & Asset Management, Divisi Network Development, dan Divisi Operational Excellence & Customer Experience As the Field Director, he is responsible for supervising the SPM & Accounting Division, Risk Management Division, Central Operation Division, Credit Operations Division, Procurement & Asset Management Division, Network Development Division, and Operational Excellence & Customer Experience Division.
Maswar Purnama	Direktur Business Director of Business	Sebagai Direktur Bidang bertugas mensupervisi Divisi Distribution & Portfolio Management, Divisi Consumer Business & Recovery, Divisi Pension Business, Divisi Treasury, dan Divisi Funding & Investment Product As the Field Director, he is responsible for supervising the Distribution & Portfolio Management Division, Consumer Business & Recovery Division, Pension Business Division, Treasury Division, and Funding & Investment Product Division.

Nama Name	Jabatan Position	Bidang Tugas Duties
Judhi Budi Wirjanto**	Direktur Compliance & Control Director of Compliance & Control	Sebagai Direktur Bidang bertugas mensupervisi Divisi Compliance, Divisi Corporate Secretary & Legal, Divisi Risk Business Control dan Divisi Pension & Loyalty Business As the Field Director, he is responsible for supervising the Compliance Division, Corporate Secretary & Legal Division, Risk Business Control Division and Pension & Loyalty Business Division.
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	Sebagai Direktur Bidang bertugas mensupervisi Divisi Information Technology Operations, Divisi Information Technology Planning & Development, Divisi Chief Information Security Officer, Divisi Digital Banking Product, dan Unit Digital Transformation As the Field Director, he is responsible for supervising the Information Technology Operations Division, Information Technology Planning & Development Division, Chief Information Security Officer Division, Digital Banking Product Division, and Digital Transformation Unit.
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	Sebagai Direktur Bidang bertugas mensupervisi Divisi SPM & Accounting, Divisi Risk Management, Divisi Central Operation, Divisi Credit Operations, Divisi Procurement & Asset Management, Divisi Network Development, dan Divisi Operational Excellence & Customer Experience As the Field Director, he is responsible for supervising the SPM & Accounting Division, Risk Management Division, Central Operation Division, Credit Operations Division, Procurement & Asset Management Division, Network Development Division, and Operational Excellence & Customer Experience Division.
Resi Lora*****	Direktur Compliance & Control Director of Compliance & Control	Sebagai Direktur Bidang bertugas mensupervisi Divisi Compliance, Divisi Corporate Secretary & Legal, Divisi Risk Business Control dan Divisi Pension & Loyalty Business As the Field Director, he is responsible for supervising the Compliance Division, Corporate Secretary & Legal Division, Risk Business Control Division and Pension & Loyalty Business Division.

*) telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024
**) tidak diperpanjang masa jabatannya berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024
***) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 18 Oktober 2023 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 28 Mei 2024
****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Juni 2024
*****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 November 2024

*) honorably dismissed based on the Shareholders' Circular Resolution dated January 23, 2024
**) his term of office was not extended based on the Circular Decision of Shareholders dated June 27, 2024
***) appointed as Director of the Company based on the Circular Decision of Shareholders dated October 18, 2023 and effectively served after passing the OJK Fit and Proper Test on May 28, 2024
****) effectively appointed after passing the OJK Fit and Proper Test on June 6, 2024.
*****) appointed as Director of the Company based on the Circular Decision of Shareholders dated June 27, 2024 and effectively served after passing the OJK Fit and Proper Test on November 6, 2024

Kebijakan Rangkap Jabatan Direksi

Ketentuan rangkap jabatan bagi Direksi diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Seluruh anggota Direksi Bank Mandiri Taspen tidak ada yang memiliki jabatan rangkap pada perusahaan/instansi lainnya, hal tersebut dijelaskan pada tabel berikut.

Policies on the Board of Directors Concurrent Positions

Provision regarding concurrent provision for the Board of Directors in the OJK Regulation Number 17 of 2017 on Implementation of Governance for Commercial Banks. All Board of Directors members of Bank Mandiri Taspen does not have concurrent positions in other company/ institutions, it is explained in the following table.

Tabel Rangkap Jabatan Direksi
Table of Concurrent Positions of the Board of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/Agencies	Nama Perusahaan/ Instansi Lain Company Name/ Other Institution
Elmamber Petamu Sinaga	Direktur Utama President Director	-	-
Atta Alva Wanggai*	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	-	-
Maswar Purnama	Direktur Business Director of Business	-	-

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/Agencies	Nama Perusahaan/ Instansi Lain Company Name/ Other Institution
Judhi Budi Wirjanto**	Direktur Compliance & Control Director of Compliance & Control	-	-
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	-	-
Putu Apriyanto****	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	-	-
Resi Lora*****	Direktur Compliance & Control Director of Compliance & Control	-	-

*) telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024
**) tidak diperpanjang masa jabatannya berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024
***) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 18 Oktober 2023 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 28 Mei 2024
****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Juni 2024
*****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 November 2024

*) honorably dismissed based on the Shareholders' Circular Resolution dated January 23, 2024
**) his term of office was not extended based on the Circular Decision of Shareholders dated June 27, 2024
***) appointed as Director of the Company based on the Circular Decision of Shareholders dated October 18, 2023 and effectively served after passing the OJK Fit and Proper Test on May 28, 2024
****) effectively appointed after passing the OJK Fit and Proper Test on June 6, 2024.
*****) appointed as Director of the Company based on the Circular Decision of Shareholders dated June 27, 2024 and effectively served after passing the OJK Fit and Proper Test on November 6, 2024

Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan adalah suatu kondisi Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan objektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya. Dalam Arsitektur Kebijakan Bank Mandiri Taspen pengelolaan benturan kepentingan dikelola sebagai berikut:

1. Direksi memiliki komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).
2. Dalam hal anggota Direksi secara pribadi mempunyai kepentingan dalam suatu transaksi, kontrak atau kontrak yang diusulkan dalam mana Bank menjadi salah satu pihak, maka harus dinyatakan sifat kepentingannya dalam Rapat Direksi dan anggota Direksi yang bersangkutan tidak berhak untuk mengambil suara.
3. Secara berkala sekurang-kurangnya 1 (satu) tahun sekali, setiap anggota Direksi wajib membuat pernyataan mengenai ada atau tidaknya *conflict of interest* dengan aktivitas Bank yang dilakukannya.

Conflict of Interest Management Board of Directors

Conflict of interest is a condition where Bank Personnel have interests other than business interests in performing their duties and responsibilities. Such other interests range from personal, family, and other parties' interests which may cause the Bank Personnel to lose their objectivities in making decisions and developing policies pursuant to the authority granted to them. In Bank Mandiri Taspen Policy Architecture, conflict of interest is managed as follows:

1. Board of Directors is committed to avoiding all forms of conflict of interest.
2. In the event that BOD member personally has an interest in a transaction, contract, or proposed contract in which one of the parties is the Bank, the nature of the interest must be declared in BOD meeting and the such member is not entitled to vote.
3. At least regularly 1 (one) time in a year, every BOD member must state whether or not he/she has a conflict of interest with Bank activity that he/she conducts.

4. Anggota Direksi tidak boleh merangkap jabatan sebagaimana diatur dalam peraturan yang berlaku untuk melindungi kepentingan Pemegang Saham, Bank telah mengatur mengenai benturan kepentingan dalam kebijakan intern yaitu:
   a. Pengaturan mengenai penanganan benturan kepentingan yang mengikat setiap pengurus dan pengawai Bank Mandiri Taspen yang dituangkan dalam Ketentuan Arsitektur Kebijakan PT Bank Mandiri Taspen dan Standar Prosedur Tata Kelola Perusahaan PT Bank Mandiri Taspen Nomor SP/044/X/2024 tanggal 28 Oktober 2024 beserta dengan perubahannya.
   b. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

Rapat Direksi

Kebijakan Rapat Direksi

Rapat Direksi adalah rapat yang dihadiri oleh Direksi, yang dapat diadakan setiap waktu apabila dipandang perlu atas permintaan seorang atau lebih anggota Direksi, atau atas permintaan tertulis Dewan Komisaris, atau atas permintaan tertulis dari seorang atau lebih Pemegang Saham yang bersama-sama mewakili sekurang-kurangnya 1/10 (satu per sepuluh) bagian dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank dengan menyebutkan hal-hal yang akan dibicarakan.

Sesuai tata tertib Direksi, rapat dilaksanakan minimal sebulan sekali dengan dipimpin oleh Direktur Utama. Dalam hal Direktur Utama tidak hadir atau berhalangan, Rapat Direksi dipimpin oleh Direktur Pengganti yang telah ditetapkan. Dalam hal Direktur Pengganti berhalangan, maka Rapat Direksi dipimpin oleh seorang Direktur yang ditetapkan dalam Rapat Direksi. Seorang anggota Direksi dapat diwakili dalam Rapat Direksi hanya oleh anggota Direksi lain dan seorang anggota Direksi hanya dapat mewakili seorang anggota Direksi lainnya.

Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat dari anggota Direksi atau anggota Direksi yang mewakilinya, Direksi dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Direksi dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai semua usul yang diajukan secara tertulis serta menandatangani. Dalam hal terjadi perbedaan pendapat (*dissenting opinions*), maka pendapat yang berbeda tersebut wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Rencana Rapat Direksi

Rapat Direksi direncanakan diadakan 1 (satu) kali dalam seminggu dengan membahas *update* program serta kinerja Bank.

4. Board of Directors shall not hold concurrent positions as regulated in the applicable regulation in order to protect the interest of shareholders, bank has regulated conflict of interest in an internal policy as follows:
   a. Regulations concerning conflicts of interest handling that bind every manager and employee of Bank Mandiri Taspen as outlined in the Provisions of the Policy Architecture of PT Bank Mandiri Taspen and the Standard Procedure for Corporate Governance of PT Bank Mandiri Taspen Number SP/044/X/2024 dated October 28, 2024 along with its amendments.
   b. Administrative recording, documentation, and disclosure of conflict of interest are re acted in meeting minutes.

Board of Directors Meeting

Board of Directors Policy

Board of Directors Meeting is the meeting attended by Board of Directors, which can be held at any time as necessary upon the request of one or more members of the Board of Directors, or upon the written request from the Board of Commissioners, or upon the written request from Shareholders who jointly represent at least 1/10 (one tenth) part of the total of all shares with valid voting right that has been granted by Bank by declaring matters about to be discussed.

Pursuant to the charter of the board, meeting is conducted at least once a month, directed by the President Director. In the event that President Director is absent, the Board of Directors Meeting is directed by the designated Substitute Director. In the event Substitute Director is absent, Board of Directors Meeting is directed by a Director designated in the Board of Directors Meeting. A member of the Board of Directors can be represented in the Board of Directors Meeting only by another member of the Board of Directors, and a member of the Board of Directors can only represent another member of the Board of Directors.

The decision of the Board of Directors Meeting must be taken pursuant to negotiation for consensus between Board of Directors members or representative Board of Directors members. Board of Directors can also make valid decision without conducting Board of Directors meeting provided that all Board of Directors members have been informed in writing, and all Board of Directors members provide their approval on all matters proposed in writing and sign it. In the event of dissenting opinions, it must be recorded clearly in the meeting minutes along with the reason behind it.

Board of Directors Meeting Plan

The Board of Directors meeting is planned to be held 1 (once) a week to discuss program updates and the Bank's performance.

Agenda, Tanggal dan Peserta Rapat Direksi

Sepanjang tahun 2024, agenda, tanggal dan peserta Rapat Direksi adalah sebagai berikut.

The Board of Directors Meeting Agendas, Dates and Participants

In 2024, the agendas, dates and participants of the Board of Directors meeting is as follows.

Tabel Rapat Direksi
Board of Directors Meeting Table

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
1	05 Januari 2024 January 05, 2024	1. *Update* PKS dengan Dukcapil 1. Update on Cooperation Agreement with Dukcapil	1. Maswar Purnama 2. Judhi Budi Wirjanto	1. Elmamber Petamu Sinaga 2. Atta Alva Wanggai	1. Cuti 2. Dinas Ke Luar Kota 1. Taking a leave 2. Out of Town Service
2	10 Januari 2024 January 10, 2024	1. Agenda HC 2. Usulan Nama dan Logo Project LMS 3. Kajian NCBS untuk Pembahasan ITC dan Logo Nama Project NCBS 4. Strategi Kredit Pensiun dan Dapem 5. Strategi Penurunan COF dan Proyeksi Kinerja Januari 2024 1. HC Agenda 2. Proposal for LMS Project Name and Logo 3. NCBS Assessment for ITC Discussion and NCBS Project Name Logo 4. Pension Loan Strategy and Pension Payment Fund 5. COF Reduction Strategy and Performance Projection for January 2024	1. Elmamber Petamu Sinaga 2. Atta Alva Wanggai 3. Maswar Purnama 4. Judhi Budi Wirjanto	-	-
3	16 Januari 2024 January 16, 2024	1. Agenda HC 1. HC Agenda	1. Elmamber Petamu Sinaga 2. Atta Alva Wanggai 3. Maswar Purnama 4. Judhi Budi Wirjanto	-	-
4	17 Januari 2024 January 17, 2024	1. Tingkat Kesehatan Bank Semester 2 2023 2. Agenda: a. Kajian Materi RAC Janda untuk Strategi Pencapaian b. Kajian ROP 3. Penerapan Fitur & RAC KKB 4. Penetapan Pricing KKB 1. Bank Soundness Level for Semester 2 of 2023 2. Agenda: a. RAC Janda Material Review for Achievement Strategy b. ROP Assessment 3. Implementation of KKB Features & RAC 1. Determination of KKB Pricing	1. Atta Alva Wanggai 2. Maswar Purnama 3. Judhi Budi Wirjanto	1. Elmamber Petamu Sinaga	1. Dinas 1. Service
5	24 Januari 2024 January 24, 2024	1. Logo NCBS 2. Agenda HC 3. Update PKS Askrindo 4. Usulan Anggaran Divisi 2024 1. NCBS Logo 2. HC Agenda 3. Update on Cooperation Agreement with Askrindo 5. Division Budget Proposal for 2024	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
6	31 Januari 2024 January 31, 2024	1. Kredit Pensiun Platinum 2. New Core Banking 3. Update Permasalahan BIM 4. Relokasi Kantor 5. Proyeksi Kinerja Januari 2024 6. Kajian ROP 7. Update Movin	1. Elmamber Petamu Sinaga 2. Maswar Purnama	1. Judhi Budi Wirjanto	1. Cuti 1. Taking a leave

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
		1. Platinum Pension Loan 2. New Core Banking 3. Update on BIM Matters 4. Office Relocation 5. Performance Projection for January 2024 6. ROP Assessment 7. Movin Update			
7	06 Februari 2024 February 06, 2024	1. Agenda HC 2. Perlindungan Konsumen & Whatsapp 3. Update UU Pelindungan Data Pribadi 1. HC Agenda 2. Customer Protection and WhatsApp 1. Update on Personal Data Protection Regulation	1. Elmamber Petamu Sinaga 2. Maswar Purnama	1. Judhi Budi Wirjanto	1. Cuti 1. Taking a leave
8	13 Februari 2024 February 13, 2024	1. Agenda Umum 2. Usulan KPI Unit 2023 3. Penurunan Cost of Fund 1. General Agenda 2. Proposal of KPI Unit 2023 1. Decrease in Cost of Fund	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
9	20 Februari 2024 February 20, 2024	1. Materi Board Forum Q4/2023 2. Agenda HC 3. Asuransi 4. Agenda: a. Risk Appetite Statement b. Kewenangan Memutus Kredit 5. Kajian IT Support 6. Limit Cash In Save (CIS) 1. Board Forum Material for Quarter 4 of 2023 2. HC Agenda 3. Insurance 4. Agenda: a. Risk Appetite Statement b. Authority for Loan Termination 5. IT Support Assessment 6. Cash In Save (CIS) Limit	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
10	26 Februari 2024 February 26, 2024	1. Pembahasan terkait dengan MA 1. Discussion related to MA	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
11	05 Maret 2024 March 05, 2024	1. Progress Report 2. Update Kinerja Bulan Februari 2024 3. Rencana Kerjasama Pemotongan Angsuran dengan Bank Sahabat Sampoerna 4. Update Hasil Validasi CSM BSSN 1. Progress Report 2. Performance Update for February 2024 3. Partnership Plan for Installment Reduction with Bank Sahabat Sampoerna 4. Update on BSSN CSM Validation Results	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
12	19 Maret 2024 March 19, 2024	1. Usulan Continuous Improvement Pengadaan Barang & Jasa 2. Agenda Umum 3. Update Movin 1. Proposal for Continuous Improvement in Procurement of Goods & Services 2. General Agenda 3. Movin Update	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
13	26 Maret 2024 March 26, 2024	1. Agenda HC 2. Kajian Pelayanan IT 3. Simplifikasi Proses Kredit Pensiun 4. Inisiasi Produk KMPP Grace Period 5. Complaint Handling Movin	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
		1. HC Agenda 2. IT Service Assessment 3. Simplifying the Pension Loan Process 4. Product Initiation of KMPP Grace Period 5. Complaints Handling of Movin			
14	27 Maret 2024 March 27, 2024	1. Kajian Pelayanan IT 2. Inisiasi Produk KMPP Grace Period 3. Complaint Handling Movin 1. IT Service Assessment 2. Product Initiation of KMPP Grace Period 3. Complaints Handling of Movin	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
15	02 April 2024 April 02, 2024	1. Pembahasan Proses Kredit Pensiun 2. Roadmap BP Jamsostek 1. Discussion of Pension Loan Process 2. BP Jamsostek Roadmap	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
16	23 April 2024 April 23, 2024	1. Update progress pemeriksaan OJK, hasil audit RSP, ML PwC dan resume hasil audit DIA 2023 2. Update kredit KSM dan JF MUF 1. Update on OJK audit progress, RSP audit results, ML PwC and DIA audit results summary 2023 2. Update on KSM and JF MUF Loans	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
17	30 April 2024 April 30, 2024	1. Agenda Umum 2. Agenda: a. Organization b. Usulan Promosi dan Rotasi Pegawai 1. General Agenda 2. Agenda: a. Organization b. Employee Promotion and Rotation Proposal	1. Elmamber Petamu Sinaga 2. Maswar Purnama	1. Judhi Budi Wirjanto	1. Pendidikan 1. Educational
18	07 Mei 2024 May 07, 2024	1. Implikasi Pengelolaan ATM BMRI ke Jalin 1. Implications of BMRI ATM Management for PT Jalin	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-
19	14 Mei 2024 May 14, 2024	1. Agenda Materi Board Forum 1. Board Forum Material	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	1. Judhi Budi Wirjanto	1. Pendidikan 1. Educational
20	21 Mei 2024 May 21, 2024	1. Agenda: a. Usulan Improvement Movin b. Issue Baloon Payment Kredit 2. Sosialisasi POJK (POJK No 5 tahun 2024) 1. Agenda: a. Movin Improvement Proposal b. Baloon Payment Loan Issue 2. Dissemination of OJK Regulation (POJK No. 5 of 2024)	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	1. Judhi Budi Wirjanto	1. Pendidikan 1. Educational
21	27 Mei 2024 May 27, 2024	1. Agenda HC terkait Usulan Mutasi Distribution Head, Promosi Kadiv, Pencabutan PJ 2. Update Persiapan Bank Mantap untuk UU PDP 3. Financial Projection Des 24 : Stresstest CKPN & Revisi RKAP 2024 4. Kinerja Booking Kredit Pensiun dari September 2023 s.d. April 2024 5. Branding Billboard 1. HC Agenda regarding Proposal for Distribution Head Mutation, Division Head Promotion, and Removal of Person in Charge 2. Update on Bank Mantap's Preparation for PDP Law	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto	-	-

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
		3. Financial Projection for December 24 : Stresstest CKPN & Revision of RKAP 2024 4. Pension Loan Booking Performance from September 2023 to April 2024 1. Billboard Branding			
22	04 Juni 2024 June 04, 2024	1. Perpanjangan PKS PT Taspen dengan PT Bank Mandiri Taspen 2. Implementasi Office 365 3. Update Kinerja Unit Mei 2024 4. Pembayaran dan Administrasi Tagihan PT Telekomunikasi Indonesia 1. Extension of PT Taspen's Cooperation Agreement with PT Bank Mandiri Taspen 2. Office 365 Implementation 3. Update on Unit Performance for May 2024 4. Bills Payment and Administration of PT Telekomunikasi Indonesia	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto 4. Widi Nugroho	-	-
23	11 Juni 2024 June 11, 2024	1. Penempatan Limit Risiko dan Penyesuaian Ketentuan Surat Berharga 2. Usulan Penyesuaian Rule Rating Tingkat Kesehatan Bank 2024 3. Update Bulanan HDMS 4. Agenda: a. Rencana Kerjasama Pemanfaatan Asset IF Serang dengan Opsi Beli/ Sewa b. Roadmap KCP ex Graha 5. Handling Complain (sosmed, Aplikasi, website, dll) 6. Progress PKS dengan BMRI untuk Payroll yang 3-4 tahun akan pensiun 7. Update Evaluasi Progress Movin untuk QRIS, Pembukaan Account di Movin dan Top Up Pensiunan di Movin 1. Placement of Risk Limits and Adjustment of Securities Provisions 2. Adjustment of Bank Soundness Level Rating Rule 2024 3. HDMS Monthly Update 4. Agenda: a. Partnership Plan of IF Serang Asset Utilization with Purchase/Lease Option b. Roadmap for the ex-Graha Sub-Branch Office 5. Complaints Handling (social media, applications, websites, etc.) 6. Progress of Cooperation Agreement with BMRI for Payroll retiring in 3-4 years 7. Update on Movin Progress Evaluation for QRIS, Account Opening, and Pension Top Up	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto 4. Widi Nugroho	1. Putu Apriyanto	1. Cuti 1. Taking a leave
24	21 Juni 2024 June 21, 2024	1. Revisi RBB 2. Komite IT 3. Persetujuan Usulan Komite IT 1. RBB Revision 2. IT Committee 3. Approval of IT Committee Proposal	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto 4. Widi Nugroho	1. Putu Apriyanto	1. Cuti 1. Taking a leave

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
25	27 Juni 2024 June 27, 2024	1. Usulan Pemberian Kewenangan Limit Transaksi Operasional Cabang dan Kantor Pusat kepada Pejabat Eksekutif 2. Usulan Kenaikan Kewenangan Limit Transaksi Non Tunai Operasional Kantor Cabang untuk Division Head Distribution & Portfolio Management 3. Usulan Kenaikan Kewenangan Limit Transaksi Non Tunai Operasional Kantor Pusat untuk Division Head Kantor Pusat (Operation) 1. Proposal for Granting the Authority for Branch and Head Office Operational Transaction Limits to Executive Officers 2. Proposal for Increasing the Authority for Non-Cash Transaction Limits for Branch Office Operations for Division Head Distribution & Portfolio Management 3. Proposal for Increasing the Authority for Non-Cash Transaction Limits for Head Office Operations for Head Office Division Heads	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho	1. Putu Apriyanto	1. Cuti 1. Taking a leave
26	02 Juli 2024 July 02, 2024	1. Update KSM Combo 2024 2. Update BP Jamsostek 3. Komite Kebijakan Perkreditan 4. Agenda HC 1. KSM Combo 2024 Update 2. BP Jamsostek Update 3. Loan Policy Committee 4. HC Agenda	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho	1. Putu Apriyanto	1. Cuti 1. Taking a leave
27	09 Juli 2024 July 09, 2024	1. Progress Update Maestro 2. Progress Update Improvement RBC 3. Agenda HC a. Arahan Kepala Divisi b. Agenda HC 1. Maestro Update Progress 2. RBC Improvement Progress Update 3. HC Agenda a. Head of Division Direction b. HC Agenda	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
28	12 Juli 2024 July 12, 2024	1. Update Kerjasama dengan PT Jalin 1. Update on Partnership with PT Jalin	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
29	15 Juli 2024 July 15, 2024	1. Usulan Mobil Listrik 2. Agenda HC 3. Evaluasi CKPN Restru Covid 4. Agenda: a. Update Market Share Pensiunan b. Update EDM c. Usulan Tingkat Kesehatan Bank Semester 1 2024 (Komite Manajemen Risiko) 1. Electric Car Proposal 2. HC Agenda 3. Evaluation of CKPN Covid Loan Restructuring 4. Agenda: a. Update on Pensioner Market Share b. Update on EDM c. Proposal of Bank Soundness Level for Semester 1 of 2024 (Risk Management Committee)	1. Elmamber Petamu Sinaga 2. Widi Nugroho 3. Putu Apriyanto	1. Maswar Purnama	1. Dinas Ke Luar Kota 1. Out of Town Service

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
30	17 Juli 2024 July 17, 2024	1. Agenda HC: a. PDP b. Definitif Pegawai 1. HC Agenda: a. PDP b. Employee Definitive	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
31	25 Juli 2024 July 25, 2024	1. Update Audit OJK 1. Update on OJK Audit	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
32	30 Juli 2024 July 30, 2024	1. Insiden KCP Belitung 2. Update EDM 3. Asabri 1. Incident at Belitung Sub-branch 2. Update on EDM 3. Asabri	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
33	31 Juli 2024 July 31, 2024	1. Agenda HC 2. Update Verkes 3. Update Project Navigator 4. Update Review HDMS 5. Review Penggunaan IP Phone 6. Usulan Flow BAST User Cabang 1. HC Agenda 2. Update on Verkes 3. Update on Project Navigator 4. Update on HDMS Review 5. Review of IP Phone Utilization 6. Proposal of BAST User Flow at Branches	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
34	06 Agustus 2024 August 06, 2024	1. Materi Board Forum Q2 2024 2. Agenda: a. Update KSM Dapen b. Update KSM Aktif Payroll 3. Progress Kerjasama dengan Askrindo 1. Board Forum Material for Quarter 2 of 2024 2. Agenda: a. Update on KSM Pension Fund b. Update on Active KSM Payroll 3. Partnership Progress with Askrindo.	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Putu Apriyanto	1. Widi Nugroho	1. Pendidikan 1. Educational
35	13 Agustus 2024 August 13, 2024	1. Implementasi POJK Nomor 20 Tahun 2023 2. Movin Squad 3. Update Marcom 4. Operational Risk (Komite Manajemen Risiko) 5. Evaluasi Kajian Deposito 6. Usulan Suku Bunga Produk Giro (Komite ALCO) 1. Implementation of OJK Regulation No. 20 of 2023 2. Movin Squad 3. Update on Marcom 4. Operational Risk (Risk Management Committee) 5. Evaluation on Deposit Review 6. Interest Rate of Demand Deposit Product (ALCO Committee)	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Putu Apriyanto	1. Widi Nugroho	1. Pendidikan 1. Educational
36	21 Agustus 2024 August 21, 2024	1. Update Program Undian Kemilau Mantap 2. Update Implementasi POJK terkait Asuransi 3. MPP Digital 4. Update NCBS 5. Update Checklist Mandiri terkait IT Security 6. Update Aplikasi REC7	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
		1. Update on Kemilau Mantap Lottery Program 2. Update on Implementation of OJK Regulation related to Insurance 3. MPP Digital 4. Update on NCBS 5. Update on Mandiri Checklist regarding IT Security 1. Update on REC7 Application			
37	27 Agustus 2024 August 27, 2024	1. Agenda Umum 2. Kebijakan Operasional MP/PTO/SPO mengenai: a. Payment baik di Kantor Pusat & Kantor Cabang b. Transaksi di Kantor Cabang/Cabang Pembantu. Transaksi di teller dan CS 1. General Agenda 2. Operational Policy MP/PTO/SPO concerning: a. Payment both at Head Office & Branch Office b. Transactions at Branch Offices/Sub-Branches. Transactions at tellers and Customer Service	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
38	03 September 2024 September 03, 2024	1. Agenda HC 2. Update Project Risk Maturity Index 3. Update Production Issue Movin 1. HC Agenda 2. Update on Project Risk Maturity Index 3. Update on Movin Production Issue	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho	1. Putu Apriyanto	1. Pendidikan 1. Educational
39	10 September 2024 September 10, 2024	1. Kajian mengenai 64 ATM Bank Mandiri yang ada di unit kantor bagaimana performance dari berbagai aspek 2. Usulan Penyempurnaan Kebijakan Bank 3. Usulan Penyesuaian Kewenangan Special Rate Deposito 4. Update Review Tiket IT Helpdesk Bulanan 5. Usulan produk Asuransi Askrindo 1. Assessment on 64 Bank Mandiri ATMs in office units, how they perform in various aspects 2. Proposal for Improvement of Bank Policy 3. Proposal for Special Rate Authority Adjustment for Deposits 4. Monthly Update of IT Helpdesk Ticket Review 5. Askrindo Insurance product Proposal	1. Elmamber Petamu Sinaga 2. Widi Nugroho 3. Putu Apriyanto	1. Maswar Purnama	1. Pendidikan 1. Educational
40	13 September 2024 September 13, 2024	1. Annual Report Award (ARA) 2023 1. Annual Report Award (ARA) 2023	1. Elmamber Petamu Sinaga 2. Widi Nugroho 3. Putu Apriyanto	1. Maswar Purnama	1. Pendidikan 1. Educational
41	20 September 2024 September 20, 2024	1. Usulan Penetapan Limit Kewenangan Transaksi Divisi Operasional Kantor Pusat 1. Proposal for Transaction Authority Limits Determination for the Head Office Operations Division	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
42	24 September 2024 September 24, 2024	1. Kajian Kartu Debit 2. Recovery Portfolio Bali Tahun 2025 3. Financial Projection Akhir Tahun 2024 dan Proyeksi RKAP 2025 4. Update Penjualan Mantap Auto Loan 5. Update Perlindungan Data Pribadi 1. Debit Card Review 2. Bali Recovery Portfolio 2025 3. Financial Projection End of Year 2024 and RKAP Projection for 2025 4. Mantap Auto Loan Sales Update 5. Personal Data Protection Update	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
43	01 Oktober 2024 October 01, 2024	1. Kick Off RKAP Bank Mandiri Taspen 2024 2. Membangun Kematangan Perusahaan Dalam Kerangka Good Corporate Governance 1. Bank Mandiri Taspen's 2024 Work Plan and Budget Kick Off 2. Building Corporate Maturity Within the Framework of Good Corporate Governance	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
44	09 Oktober 2024 October 09, 2024	1. Usulan Metodologi Perhitungan SBDK 2. Update tindaklanjut Sinergi Kerjasama New KMPP dengan Bank Mandiri 3. Update NCBS 4. Update Kartu ATM 5. Update Trend COF dan Deposito 1. Proposal for Basic Interest Rate of Credit (SBDK) Calculation Methodology 2. Update on the follow-up to the New KMPP Partnership Synergy with Bank Mandiri 3. NCBS Update 4. ATM Card Update 5. Update on COF and Deposit Trends	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
45	15 Oktober 2024 October 15, 2024	1. Agenda HC 2. Persetujuan Promote Environment Production Aplikasi Silverlake 3. Usulan Self Assessment Profil Risiko 4. Usulan Metodologi Perhitungan SBDK 5. Usulan Skenario Project Recovery & Resolution Plan 6. Update Movin Squad 7. Update Persiapan Raker 1. HC Agenda 2. Agreement of Promote Environment Production on Silverlake Application 3. Proposal for Risk Profile Self Assessment 4. Proposal for Basic Interest Rate of Credit (SBDK) Calculation Methodology 5. Proposal for Project Recovery and Resolution Plan Scenario 6. Movin Squad Update 7. Update on Work Meeting Preparation	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto	1. Elmamber Petamu Sinaga	1. Pendidikan 1. Educational
46	22 Oktober 2024 October 22, 2024	1. Agenda HC 2. Framework Penerapan Manajemen Risiko Aktivitas Trading 3. Komite ALCO 4. Update PDP 1. HC Agenda 2. Framework for the Implementation of Risk Management in Trading Activities 3. ALCO Committee 4. PDP Update	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto	1. Elmamber Petamu Sinaga	1. Pendidikan 1. Educational
47	29 Oktober 2024 October 29, 2024	1. Usulan penyelesaian issue debitur pensiun balloon payment 2. Penanganan Hal-Hal Sehubungan Panggilan/Surat dari Penegak Hukum (referensi Bau-Bau) 3. Kelolaan Jaringan Cabang Kerja Sama Bank Mandiri Taspen dengan Perusahaan Pialang Pialang Asuransi 1. Proposed Resolution for Issues Related to Retired Debtors with Balloon Payments 2. Handling of Matters Related to Summons/Letters from Law Enforcement Authorities (Bau-Bau Case Reference) 3. Management of the Branch Network Cooperation between Bank Mandiri Taspen and Insurance Brokerage Firms	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
48	05 November 2024 November 05, 2024	1. Review Model CKPN& Proyeksi Kinerja 2. Penyebab Rekening Invalid, Gagal Transfer, dan Respon Bank Lambat 3. Proses Pembayaran Gaji Pensiun masih membutuhkan fotokopi KTP 4. Update Progress Online Onboarding 5. Update New Enrollment via Andal yang akan efektif per 1 Jan 2025 1. Review of the CKPN Model and Performance Projections 2. Causes of Invalid Accounts, Failed Transfers, and Slow Bank Responses 3. Pension Salary Payment Process Still Requires a Photocopy of the National ID (KTP) 4. Update on Online Onboarding Progress 5. Update on New Enrollment via Andal to be Effective per January 1, 2025	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	-	-
49	12 November 2024 November 12, 2024	1. Approval untuk Kegiatan MockRun dan Perhitungan Pajak Tabungan Deposito by CIF Project Maestro 2. Agenda HC 3. Update Materi Panitia RKAP 2025 dan MSA 2024 4. Overview Implementasi Dynatrace 1. Approval for Mock Run Activities and Tax Calculation on Savings and Deposits by CIF Project Maestro 2. HC Agenda 3. Update on Materials for the 2025 RKAP Committee and 2024 MSA 4. Overview of Dynatrace Implementation	1. Elmamber Petamu Sinaga 2. Widi Nugroho 3. Putu Apriyanto	1. Maswar Purnama 2. Resi Lora	1. Dinas Ke Luar Kota 2. Izin Sakit 1. Out of Town Service 2. Sick Leave
50	19 November 2024 November 19, 2024	1. Usulan Spesifikasi Produk Asuransi Perisai Listrik Nasional dan Implementasi POJK (Debitur usia >70 tahun) 2. Persetujuan RBB, PAB, RPPB, RPTI 3. Update Kajian KPR 1. Proposed Product Specifications for the National Electricity Shield Insurance and Implementation of OJK Regulation (for Debtors Aged Over 70 Years) 2. Approval of RBB, PAB, RPPB, and RPTI 3. Update on Mortgage (KPR) Discussion	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto	1. Resi Lora	1. Pendidikan 1. Educational
51	26 November 2024 November 26, 2024	1. Update Online On Boarding 2. Usulan Perubahan Penyesuaian RAC Mantap Auto Loan 3. Update Laporan Pelaksanaan MR Project Maestro 4. Update Persiapan Sosialisasi Standarisasi Non Aktif SBS KC/KCP 1. Update on Online Onboarding 2. Proposed Adjustment to RAC for Mantap Auto Loan 3. Update on the Implementation Report of MR Project Maestro 4. Update on the Preparation for Socialization of Standardization for Inactive SBS Branch/Sub-Branch Offices (KC/KCP)	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto 4. Resi Lora	1. Elmamber Petamu Sinaga	1. Izin Sakit 1. Sick Leave
52	03 Desember 2024 December 03, 2024	1. Update Kajian KPR 1. Update on Mortgage (KPR) Discussion	1. Maswar Purnama 2. Widi Nugroho 3. Resi Lora	1. Elmamber Petamu Sinaga 2. Putu Apriyanto	1. Cuti 2. Pendidikan 1. Leave 1. Education

No	Tanggal Date	Agenda Agenda	Peserta Rapat - Hadir Meeting Attendees - Present	Peserta Rapat – Tidak Hadir Meeting Attendees – Not Present	Alasan Ketidakhadiran Reason for Absence
53	10 Desember 2024 December 10, 2024	1. Usulan Spesifikasi Produk Asuransi Askrida dan APLN serta persetujuan penggunaan Asuransi Jiwa usia hingga 75 tahun 2. Usulan implementasi PMK 74 dan update SP2DK 3. Update Raker dan MSA 1. Proposed Product Specifications for Askrida and APLN Insurance and Approval for the Use of Life Insurance Coverage up to Age 75 2. Proposed Implementation of PMK 74 and Update on SP2DK 3. Update on Work Meeting (Raker) and MSA	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto 4. Resi Lora	1. Elmamber Petamu Sinaga	1. Izin Sakit 1. Sick Leave
54	13 Desember 2024 December 13, 2024	1. Agenda HC 2. Update terkait : a. Proyek Kredit Akhir Tahun b. Kondisi Likuiditas c. Proyeksi DPK (Casa& Deposito) d. Edapem e. P&L 3. Review organisasi KC / KCP terkait ROP, FTM dan Operation Manager 1. HC Agenda 2. Update Regarding: a. Year-End Credit Project b. Liquidity Conditions c. Third-Party Funds (TPF) Projections (CASA & Time Deposits) d. Edapem e. P&L 3. Review of Branch/Sub-Branch Office (KC/KCP) Organization Related to ROP, FTM, and Operations Manager	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto 5. Resi Lora	-	-
55	20 Desember 2024 December 20, 2024	1. Proyeksi Akhir Tahun dan Rencana Pencapaian Laba Bank 1. Year-End Projection and Bank Profit Achievement Plan	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto 5. Resi Lora	-	-
56	24 Desember 2024 December 24, 2024	1. Penetapan Metodologi Perhitungan RBBR 2. Update ICOFR 3. Update Security Maturity Score Based On NIST tahun 2024 1. Establishment of RBBR Calculation Methodology 2. Update on ICOFR 3. Update on Security Maturity Score Based on NIST for 2024	1. Elmamber Petamu Sinaga 2. Maswar Purnama 3. Putu Apriyanto	1. Widi Nugroho 2. Resi Lora	1. Cuti 2. Izin Sakit 1. Leave 2. Sick Leave

Agenda dan peserta rapat gabungan Dewan Komisaris dengan Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners and the Board of Directors are presented in the Board of Commissioners' Meeting section, Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat Direksi

Selama tahun 2024, Direksi telah melaksanakan rapat internal sebanyak 56 kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 4 kali. Adapun frekuensi dan kehadiran masing-masing anggota Direksi adalah sebagai berikut.

Frequency and Attendance of Board of Directors' Meetings

In 2024, the Board of directors held 56 internal meetings and 4 joint meetings between the Board of Commissioners and the Board of Directors. The frequency and attendance of each member of the Board of Directors is as follows

Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Frequency and Attendance of Board of Directors' Meetings

Nama Name	Jabatan Postition	Rapat Direksi Board of Directors Meeting			Rapat Gabungan Direksi dengan Dewan Komisaris Joint Meeting of the Board of Directors and the Board of Commissioners		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Presentase Percentage
Elmamber Petamu Sinaga	Direkutr Utama President Director	56	49	86%	4	4	100%
Atta Alva Wanggai*	Direktur *Finance, Risk & Operations* Director of Finance, Risk & Operations	4	3	75%	0	0	0%
Maswar Purnama	Direktur *Business* Director of Business	56	52	93%	4	4	100%
Judhi Budi Wirjanto**	Direktur *Compliance & Control* Director of Compliance & Control	24	19	79%	2	1	50%
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	35	32	91%	3	3	100%
Putu Apriyanto****	Direktur *Finance, Risk & Operations* Director of Finance, Risk & Operations	34	28	82%	3	2	67%
Resi Lora*****	Direktur *Compliance & Control* Director of Compliance & Control	8	5	63%	1	1	100%

*) telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024
**) tidak diperpanjang masa jabatannya berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024
***) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 18 Oktober 2023 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 28 Mei 2024
****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Juni 2024
*****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 November 2024

*) honorably dismissed based on the Shareholders' Circular Resolution dated January 23, 2024
**) his term of office was not extended based on the Circular Decision of Shareholders dated June 27, 2024
***) appointed as Director of the Company based on the Circular Decision of Shareholders dated October 18, 2023 and effectively served after passing the OJK Fit and Proper Test on May 28, 2024
****) effectively appointed after passing the OJK Fit and Proper Test on June 6, 2024.
*****) appointed as Director of the Company based on the Circular Decision of Shareholders dated June 27, 2024 and effectively served after passing the OJK Fit and Proper Test on November 6, 2024

Selama tahun 2024, RUPS diadakan 2 (kali) kali yaitu RUPS Luar Biasa pada 23 Januari 2024 dan RUPS Tahunan pada 27 Juni 2024. Keduanya dilakukan secara sirkuler sehingga tidak terdapat kehadiran Direksi pada RUPS.

During 2024, two General Meetings of Shareholders (GMS) were held, namely the Extraordinary General Meeting of Shareholders (EGM) on January 23, 2024, and the Annual General Meeting of Shareholders (AGM) on June 27, 2024. Both were conducted in a circular manner, so there was no attendance of the Board of Directors at the GMS.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Training and/or Increasing the Competence of the Members of the Board of Directors

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi

Training and/or Improving Competency Policy

Anggota Direksi Bank Mandiri Taspen senantiasa meningkatkan kemampuannya melalui berbagai *Training* dan pelatihan secara tatap muka maupun dilaksanakan melalui media *online*, termasuk Anggota Direksi yang baru diangkat oleh Rapat Umum Pemegang Saham juga diberikan pelatihan terkait tugas-tugas yang akan dijalani dan juga pengetahuan tentang perbankan pada umumnya. Sesuai ketentuan Pedoman dan Tata tertib Kerja Direksi PT Bank Mandiri Taspen Bab VIII tentang Pelatihan dan Program Orientasi Direksi mewajibkan Anggota Direksi untuk mengikuti pelatihan sekurang-kurangnya 2 (dua) kali dalam setahun guna menunjang pelaksanaan tugas dan kewajibannya dan dapat mengikuti program pelatihan, maupun seminar di dalam maupun luar negeri, selain itu terkait kewajiban pelatihan yang harus dilaksanakan oleh Direksi berpedoman pula pada aturan eksternal diantaranya tentang kewajiban untuk memiliki sertifikasi Manajemen Risiko beserta *refreshment*nya serta kewajiban memiliki Sertifikasi Trasuri dan Penerapan Kode Etik Pasar dan ketentuan lainya terkait peningkatan kompetensi Direksi.

Members of the Board of Directors of Bank Mandiri Taspen always improve their abilities through various offline and online media training and training, including members of the Board of Directors who have just been appointed by the General Meeting of Shareholders are also given training related to the tasks that will be carried out and also knowledge about banking in general. In accordance with the provisions of the Guidelines and Work Procedures for the Board of Directors of PT Bank Mandiri Taspen Chapter VIII concerning the Training and Orientation Program for the Board of Directors, it is mandatory for members of the Board of Directors to attend training at least 2 (two) times a year to support the implementation of their duties and obligations and to be able to take part in training programs, as well as seminars at home and abroad, in addition to the training obligations that must be carried out by the Board of Directors, it is also guided by external regulations, including the obligation to have Risk Management certification and its refreshment and the obligation to have Trasuri Certification and Application of the Market Code of Ethics and other provisions related to increasing the competence of the Board of Directors.

Pelaksanaan Pelatihan dan/atau Peningkatan Kompetensi

Implementation of Training and/or Improvement of Competencies

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Elmamber Petamu Sinaga	Direktur Utama President director	Seminar Penyelarasan Manajemen Risiko untuk Direksi Risk Management Alignment Seminar for the Board of Directors	19-20 Juni 2024 June 19-20, 2024 Jakarta	Bankers Association for Risk Management
		Webinar TELLS: Health at Work "All About Hypertension" Webinar TELLS: Health at Work "All About Hypertension"	28 Juni 2024 June 28, 2024 Online	PT TASPEN (Persero)
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen
		The Berkeley Executive Leadership Program The Berkeley Executive Leadership Program	21-25 Oktober 2024 October 21-25, 2024 Berkeley	University of California
		Cyber Safety: Know The Risk and Take Action Cyber Safety: Know The Risk and Take Action	26 November 2024 November 26, 2024 Online	BSSN

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Atta Alva Wanggai*	Direktur *Finance, Risk & Operations* Director of Finance, Risk & Operations	NIHIL NIL	NIHIL NIL	NIHIL NIL
Maswar Purnama	Direktur *Business* Director of Business	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Training Qualification 7	4 Januari 2024 January 4, 2024 Jakarta	LPPI
		Ujian Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Certification Exam Qualification 7	20 Februari 2024 February 20, 2024 Jakarta	LSPP
		Workshop Alignment Penyusunan *Corporate Plan Bank Mandiri 2025-2029 Element 10: Continous Values from Subsidiaries* Workshop Alignment Penyusunan Corporate Plan Bank Mandiri 2025-2029 Element 10: Continous Values from Subsidiaries	02 Mei 2024 May 02, 2024 Jakarta	Bank Mandiri
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen
		Webinar Strategi Implemetasi *Market Conduct* Membangun Kepercayaan dan Meningkatkan Kinerja LJK Webinar on Market Conduct Implementation Strategy: Building Trust and Enhancing the Performance of Financial Service Institutions (LJK)	08 Agustus 2024 August 08, 2024 Online	FKDKP
		AI for Executive AI for Executive	09-11 September 2024 September 9-11, 2024 California	Berkeley ExecEd
		Seminar Penyelarasan Manajemen Risiko untuk Direksi: Meningkatkan Efektivitas Penerapan Manajemen Risiko untuk Mewujudkan Industri Perbankan yang Berkelanjutan Risk Management Alignment Seminar for the Board of Directors: Enhancing the Effectiveness of Risk Management Implementation to Achieve a Sustainable Banking Industry	14-15 November 2024 November 14-15, 2024 Jakarta	BARa
		Cyber Safety: Know The Risk and Take Action Cyber Safety: Know The Risk and Take Action	26 November 2024 November 26, 2024 Online	BSSN
		Refreshment Sertifikasi Treasury Jenjang 7 Treasury Certification Refresher Level 7	12 Desember 2024 December 12, 2024 Online	ACI FMA Indonesia
Judhi Budi Wirjanto**	Direktur *Compliance & Control* Director of Compliance & Control	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Training Qualification 7	4 Januari 2024 January 4, 2024 Jakarta	LPPI
		Ujian Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Certification Exam Qualification 7 Without Leveling	14 Maret 2024 March 14, 2024 Jakarta	LSPP
		Finance of Board Finance of Board	26-27 April 2024 April 26-27, 2024 Lausanne	IMD
		Diklat Manajemen Umum Dana Pensiun (MUDP) General Pension Fund Management Training (MUDP)	14-16 Mei 2024 May 14-16, Jakarta	ADPI
		Ujian Sertifikasi Pengetahuan Dasar di Bidang Dana Pensiun (MUDP) Basic Knowledge Certification Exam in Pension Fund (MUDP) Field	17 Mei 2024 May 17, 2024 Jakarta	LSPDP

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Workshop Manajemen Risiko Dana Pensiun (MRDP) Pension Fund Risk Management Workshop (MRDP)	21-22 Mei 2024 May 21-22, 2024 Jakarta	ADPI
		Diskusi Pemberantasan Judi Online dan Pinjaman Online Ilegal Discussion on the Eradication of Online Gambling and Illegal Online Loan	29 Mei 2024 May 29, 2024 Online	OJK
		Ujian Manajemen Risiko Dana Pensiun Pension Fund Risk Management Exam	30 Mei 2024 May 30, 2024 Jakarta	LSPDP
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	Ujian Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Certification Exam Qualification 7 Without Leveling	30 Januari 2024 January 30, 2024 Jakarta	LSPP
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen
		Penanganan Kejahatan Siber Termasuk Perjudian Daring sebagai Tindak Pidana asal Tindak Pidana Pencucian Uang Handling Cybercrime, Including Online Gambling, as a Predicate Offense for Money Laundering	17 Juli 2024 July 17, 2024 Online	OJK
		Digital Transformation: Leading Organizational Change in the Age of AI Program (DTP) Digital Transformation: Leading Organizational Change in the Age of AI Program (DTP)	04-09 Agustus 2024 August 4-9, 2024 California	Stanford Business
		Seminar Penyelarasan Manajemen Risiko untuk Direksi: Meningkatkan Efektivitas Penerapan Manajemen Risiko untuk Mewujudkan Industri Perbankan yang Berkelanjutan Risk Management Alignment Seminar for the Board of Directors: Enhancing the Effectiveness of Risk Management Implementation to Achieve a Sustainable Banking Industry	14-15 November 2024 November 14-15, 2024 Jakarta	BARa
		Cyber Safety: Know The Risk and Take Action Cyber Safety: Know The Risk and Take Action	26 November 2024 November 26, 2024 Online	BSSN
Putu Apriyanto****	Direktur *Finance, Risk & Operations* Director of Finance, Risk & Operations	Pembekalan Manajemen Risiko Risk Management Training	26-27 Februari 2024 February 26-27, 2024 Online	LPPI
		Ujian Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Certification Exam Qualification 7 Without Leveling	26 Maret 2024 March 26, 2024 Jakarta	LSPP
		Workshop Alignment Penyusunan *Corporate Plan Bank Mandiri 2025-2029 Element 10: Continous Values from Subsidiaries* Workshop Alignment Penyusunan Corporate Plan Bank Mandiri 2025-2029 Element 10: Continous Values from Subsidiaries	02 Mei 2024 May 02, 2024 Jakarta	Bank Mandiri
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen
		Visa Innovation and Immersion Program Visa Innovation and Immersion Program	02-07 September 2024 September 02-07, 2024 California	Bank Mandiri
		UU Penguatan Sektor Keuangan dan Perlindungan Konsumen Law on Strengthening the Financial Sector and Consumer Protection	19 September 2024 September 19, 2024 Jakarta	LPPI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Workshop Implementasi Sinergi dan Kolaborasi Kementerian Keuangan dengan LJK Sektor Perbankan Workshop on the Implementation of Synergy and Collaboration between the Ministry of Finance and Financial Service Institutions in the Banking Sector	25 September 2024 September 25, 2024 Jakarta	Bank Mandiri Taspen
		BSE CFO School 2024 - Mentoring Session BSE CFO School 2024 - Mentoring Session	25 Oktober 2024 October 25, 2024 Jakarta	Kementerian BUMN
		Cyber Safety: Know The Risk and Take Action Cyber Safety: Know The Risk and Take Action	26 November 2024 November 26, 2024 Online	BSSN
Resi Lora*****	Direktur *Compliance & Control* Director of Compliance & Control	*Banking Overview for BOD* Banking Overview for BOD	09-10 Juli 2024 July 09-10, 2024 Jakarta	LPPI
		Pembekalan Manajemen Risiko Kualifikasi 7 Risk Management Training Qualification 7	11-12 Juli 2024 July 11-12, 2024 Jakarta	BARa
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen
		Pelatihan Fungsi dan Risiko Kepatuhan Bank BankTraining on Bank Compliance Function and Risks	20-21 Juli 2024 July 20-21, 2024 Jakarta	Peak Pratama Indonesia
		Sertifikasi Manajemen Risiko Kualifikasi 7 Tanpa Berjenjang Risk Management Certification Qualification 7 Without Leveling	25 Juli 2024 July 25, 2024 Jakarta	LSPP
		Workshop Monitoring Implementasi ESG Mandiri Group Workshop Monitoring Implementasi ESG Mandiri Group	25 Juli 2024 July 25, 2024 Jakarta	Bank Mandiri
		Webinar Strategi Implementasi *Market Conduct* Membangun Kepercayaan dan Meningkatkan Kinerja LJK Webinar on Market Conduct Implementation Strategy: Building Trust and Enhancing the Performance of Financial Service Institutions (LJK)	08 Agustus 2024 August 08, 2024 Online	FKDKP
		Pembekalan Fit & Proper Test OJK Fit & Proper Test Preparation by Financial Services Authority	21-22 Agustus 2024 August 21-22, 2024 Jakarta	LPPI
		Leading for Impact: Strategic Business Leaders - Equipping Leadership Development Program Leading for Impact: Strategic Business Leaders - Equipping Leadership Development Program	09-11 Oktober 2024 October 09-11, 2024 Bali	Bank Mandiri
		Mentoring *Leading for Impact BOC* 1 Mentoring Leading for Impact BOC 1	31 Oktober 2024 October 31, 2024 Online	Bank Mandiri
		Executive Education IMD: Team Dynamic for Board Executive Education IMD: Team Dynamic for Board	20-21 November 2024 November 20-21, 2024 Lausanne	IMD
		Cyber Safety: Know The Risk and Take Action Cyber Safety: Know The Risk and Take Action	26 November 2024 November 26, 2024 Online	BSSN
		Sustainable Symphony: Echoes of Change Sustainable Symphony: Echoes of Change	05-06 Desember 2024 December 5-6, 2024 Bali	ERMA

Program Orientasi Bagi Direksi Baru

Bank Mandiri Taspen telah memiliki ketentuan terkait program orientasi bagi anggota Direksi baru sebagaimana diatur dalam Pasal 21 Pedoman dan Tata tertib Kerja Direksi PT Bank Mandiri Taspen . Berdasarkan ketentuan tersebut, program orientasi pengenalan bagi Direksi Baru Bank untuk memberikan gambaran atas kegiatan bisnis, rencana perusahaan ke depan panduan kerja dan lainya yang menjadi tanggung jawab anggota Direksi baru, dengan hal-hal yang disampaikan termasuk namun tidak terbatas pada:

1. Penyampaian dokumen perusahaan berupa Anggaran Dasar, Laporan Tahunan, Rencana Kerja dan Anggaran Perusahaan (RKAP), Rencana Bisnis Bank (RBB), Rencana Jangka Panjang Perusahaan (RJPP), Kebijakan-kebijakan Perusahaan, Kode Etik Perusahaan, Program Kerja Direksi dan Komite di bawah Direksi, Pedoman Tata Tertib Direksi, serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank;
2. Kegiatan *on site visit* (kunjungan) ke unit kerja di Kantor Pusat maupun Cabang untuk bertemu dan bertatap muka langsung baik dengan pimpinan unit kerja dan karyawan yang berada di bawah supervisi anggota Direksi yang bersangkutan. Dengan dilakukan kunjungan dapat saling mengenal, dan memahami serta menjalin kerja sama yang solid.

Pada tahun 2024 terdapat pengangkatan anggota Direksi baru dan telah dilaksanakan program orientasi bagi Direksi baru yaitu sebagai berikut:

Orientation Program for the New Board of Directors

Bank Mandiri Taspen already has provisions related to the orientation program for new members of the Board of Directors as stipulated in Article 21 Guidelines and Work Procedures for Directors of PT Bank Mandiri Taspen. Based on these provisions, an introductory orientation program for the Bank's New Directors to provide an overview of business activities, future company plans, work guidelines and others that are the responsibility of new members of the Board of Directors, with matters submitted including but not limited to:

1. Submission of company documents in the form of Articles of Association, Annual Report, Company Work and Budget Plan (RKAP), Bank Business Plan (RBB), Company Long Term Plan (RJPP), Company policies, Company Code of Ethics, Work Program of Directors and Committees under the Board of Directors, the Board of Directors Rules of Procedure, and laws and regulations related to the Bank's business processes;
2. On site visit activities (visit) to work units at the Head Office and Branches to meet and meet face to face both with the heads of work units and employees who are under the supervision of the member of the Board of Directors concerned. With visits, you can get to know each other, and understand and establish solid cooperation.

In 2024, there was an appointment of new members of the Board of Directors and an orientation program for new Directors was implemented, as follows:

No	Direksi Board of Directors	Hari, Tanggal Day, Date	Kegiatan Agenda	Divisi Division
1	Putu Apriyanto	12 Februari 2024 February 12, 2024	Fasilitas, Support, dan Pendidikan Facilities, Support, and Education	1. Divisi Corporate Secretary & Legal 2. Divisi Human Capital 3. Divisi Procurement & Asset Management 1. Corporate Secretary & Legal Division 2. Human Capital Division 3. Procurement & Asset Management Division
		15 Februari 2024 February 15, 2024	Perkenalan dengan Division Head dan Dept Head Introduction with Head Division and Head of Department	Divisi Central Operation Central Operation Division
		15 Februari 2024 February 15, 2024	Perkenalan dengan Division Head dan Dept Head Introduction with Head Division and Head of Department	Divisi Central Operation Central Operation Division
		15 Februari 2025 February 15, 2025	Perkenalan dengan Division Head dan Dept Head Introduction with Head Division and Head of Department	Divisi Credit Operation Credit Operation Division
		15 Februari 2025 February 15, 2025	Perkenalan dengan Division Head dan Dept Head Introduction with Head Division and Head of Department	Divisi Credit Recovery* Credit Recovery Division*
		16 Februari 2025 February 16, 2025	Perkenalan dengan Division Head dan Dept Head Introduction with Head Division and Head of Department	Divisi Network Development Network Development Division
		16 Februari 2025 February 16, 2025	Perkenalan dengan Division Head, Dept Head, dan Team Leader Introduction with Head Division, Head of Department, and Team Leader	Divisi Procurement & Asset Management Procurement & Asset Management Division
2	Resi Lora	01 Juli 2024 July 01, 2024	Perkenalan Kepada Seluruh Divisi Intoduction with all Divisions	All Divisi All Divisions
		02 Juli 2024 July 02, 2024	Fasilitas, Support, dan Pendidikan bagi Direksi Facilities, Support, and Education for Directors	1. Divisi Corporate Secretary & Legal 2. Divisi Human Capital 1. Corporate Secretary & Legal Division 2. Human Capital Division

No	Direksi Board of Directors	Hari, Tanggal Day, Date	Kegiatan Agenda	Divisi Division
		02 Juli 2024 July 02, 2024	Pemaparan Overview Perbankan dan Sertifikasi Manajemen Risiko Overview of Banking and Risk Management Certification Presentation	Divisi SPM & Accounting SPM & Accounting Division
		03 Juli 2024 July 03, 2024	*Meeting Updated* Meeting Updated	Divisi Corporate Secretary & Legal Corporate Secretary & Legal Division
		11 Juli 2024 July 11, 2024	*Meeting Update* Meeting Update	Divisi Risk Business Control Risk Business Control Division
		11 Juli 2024 July 11, 2024	Meeting Terkait TASPEN dan Kementerian Dalam Negeri Meeting Regarding TASPEN and the Ministry of Home Affairs	1. Divisi Pension & Loyalty Management 2. Divisi Digital Banking Product 3. Divisi IT Planning & Development 4. Divisi Distribution & Portfolio Management 1. Pension & Loyalty Management Division 2. Digital Banking Product Division 3. IT Planning & Development Division 4. Distribution & Portfolio Management Division
		12 Juli 2024 July 12, 2024	Meeting Sertifikasi Manajemen Risiko Meeting Regarding on Risk Management Certification	Divisi Risk Management Risk Management Division
		12 Juli 2024 July 12, 2024	Meeting Bersama Lawyer dan Dept Legal Meeting with Lawyer and Legal Department	Divisi Corporate Secretary & Legal Corporate Secretary & Legal Division
		18 Juli 2024 July 18, 2024	*Meeting* Kepatuhan Compliance Meeting	Divisi Compliance Compliance Division
		19 Juli 2024 July 19, 2024	*Meeting* Updated Meeting Updated	Divisi Pension & Loyalty Management Pension & Loyalty Management Division
		19 Juli 2024 July 19, 2024	*Meeting Salary Increase* Meeting Salary Increase	Divisi Human Capital Human Capital Division

Keputusan dan Pelaksanaan Tugas Direksi

Dalam kegiatan pengurusan perusahaan, Direksi menerbitkan Keputusan-keputusan sebagai pedoman dalam menjalankan kegiatan bisnis dan operasional perusahaan. Keputusan Direksi tersebut juga dapat didelegasikan kepada setiap anggota Direksi sesuai dengan pembidangan masing-masing anggota Direksi tersebut.

Direksi baik secara kolegial maupun sendiri-sendiri, dalam melakukan pemutusan wajib didukung dengan data dan/atau analisis yang memadai sesuai dengan materi yang akan dimintakan keputusan termasuk namun tidak terbatas pada kajian/analisis kepatuhan dan ketentuan yang menjadi acuan serta diadministrasikan dengan baik untuk kepentingan *audit trail*.

Dalam pelaksanaan tugasnya, pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dalam hal Rapat Umum Pemegang Saham tidak menetapkan pembagian tugas dan wewenang tersebut, maka pembagian tugas dan wewenang di antara Direksi ditetapkan berdasarkan keputusan Direksi.

Decision and Implementation of the Duties of the Board of Directors

In company management activities, the Board of Directors issued decisions as guidelines in carrying out business activities and company operations. The decision of the Board of Directors could also be delegated to each member of the Board of Directors in accordance with the direction of each member of the Board of Directors.

The Board of Directors, both collegially and individually, in making decisions had to be supported by adequate data and/or analysis in accordance with the material for which a decision will be requested, including but not limited to compliance studies/analysis and provisions that served as references and were properly administered for the benefit of audit trails.

In carrying out their duties, the division of duties and authorities of each member of the Board of Directors was determined by the General Meeting of Shareholders, in the timen that the General Meeting of Shareholders did not determine the division of duties and authorities, the division of tasks and authority among the Board of Directors was determined based on a decision of the Board of Directors.

Adapun pelaksanaan tugas Direksi tahun 2024 secara umum adalah sebagai berikut:

1. Pelaksanaan Rencana Bisnis Bank 2024-2026.
2. Penyusunan Rencana Bisnis Bank 2025-2027.
3. Pelaksanaan Rencana Jangka Panjang Perusahaan 2021-2025 untuk periode 2024.
4. Pemenuhan target kinerja Perseroan dengan memaksimalkan pertumbuhan segmen Pensiunan sebagai *core* bisnis Bank Mandiri Taspen serta Kredit Mikro dan Retail.
5. Pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2024 dan Penyusunan RAKB Jangka Panjang 2025-2029.
6. Pelaksanaan *monitoring* implementasi dari strategi korporasi yang dituangkan dalam *strategy house* sebagai berikut:
   a. Visi *(goal)*
   b. Indikator utama *(Key Metrics)*
   c. Pilar Bisnis
   d. Pilar *Enablers*
7. Pengelolaan aset dan Keuangan.
8. Penyelenggaraan rapat Direksi. Selama tahun 2024 telah diadakan sebanyak 56 (lima puluh enam) kali dan 4 (empat) kali Rapat Gabungan (Direksi diundang oleh Dewan Komisaris).
9. Penyelenggaraan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2024 secara sirkuler tanggal 27 Juni 2024 dan Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan secara sirkuler tanggal 23 Januari 2024.
10. Pengawasan dan perbaikan proses bisnis internal untuk kecepatan proses dan menjaga tingkat kesehatan bank.
11. Peningkatan penerapan *Good Corporate Governance* dalam setiap kegiatan usaha sehingga Bank Mandiri Taspen memperoleh predikat *"Most Trusted"* pada pelaksanaan CGPI dengan skor mencapai 90,56 atau meningkat dari periode sebelumnya 90,06.
12. Pengembangan bisnis baru dan pemanfaatan teknologi digital untuk mendorong pertumbuhan Bank.
13. Pengembangan *Core Banking System*.
14. Penyaluran dana CSR untuk kegiatan pelestarian lingkungan, sosial, kemasyarakatan, dan kesehatan dengan total penyaluran sebesar Rp2.945.718.960,- meningkat dibandingkan dengan tahun 2023 sebesar Rp1.797.261.850,-
15. Peningkatan program Tiga Pilar Mantap Indonesia yang sepanjang tahun 2024 Bank telah menggelar pelatihan untuk nasabah sebanyak 75 kali dan menjangkau 9.667 nasabah yang tersebar di 39 kota di Indonesia, sehingga secara keseluruhan sejak program diluncurkan pada tahun 2017 sampai dengan 2024 telah dilaksanakan pelatihan sebanyak 325 kali yang diikuti oleh 30.425 peserta.
16. Pelaksanaan tugas lainnya terkait pengurusan Perseroan.

The general duties of the Board of Directors in 2023 were as follows:

1. Implementation of the 2024-206 Bank Business Plan.
2. Preparation of the Company's 2025 - 2027 Bank Business Plan.
3. Implementation of the Company's Long Term Plan 2021-2025 for the 2024 period.
4. Fulfillment of the Company's performance targets by maximizing the growth of the Pensioner segment as the core business of Bank Mantap as well as Micro and Retail Loans.
5. Implementation of the Sustainable Finance Action Plan (RAKB) 2024 and Development of the Long-Term RAKB for 2025-2029.
6. The implementation of monitoring the implementation of the corporate strategy as outlined in the strategy house, as follows:
   a. Vision (goals)
   b. Main indicators (Key Metrics)
   c. Business Pillar
   d. Pillar Enablers
7. Asset Management and Finance.
8. Holding of Board of Directors meetings. During 2024, 56 (fifty-six) meetings and 4 (four) Joint Meetings were held (the Board of Directors was invited by the Board of Commissioners).
9. Holding of the Annual General Meeting of Shareholders for the 2024 Financial Year circularly on June 27, 2024 and the Extraordinary General Meeting of Shareholders which was held circularly on January 23, 2024.
10. Supervision and improvement of internal business processes to speed up the process and maintain the soundness of the bank.
11. Increased implementation of Good Corporate Governance in every business activity so bank Mandiri taspen obtained the title "Most Trusted" in the implementation of CGPI with a score of 90,56 an increase from the previous period 90,06.
12. Development of new business and the utilization of digital technology to drive the bank's growth.
13. Development of the Core Banking System.
14. Disbursement of CSR funds for environmental conservation, social, community, and health activities, with a total disbursement of IDR 2,945,718,960, an increase compared to IDR 1,797,261,850 in 2023.
15. Enhancement of the Mantap Indonesia Three Pillars Program, where throughout 2024, the bank has conducted 75 training sessions for customers, reaching 9,667 customers across 39 cities in Indonesia. Overall, since the program was launched in 2017 until 2024, a total of 325 training sessions have been held, with 30,425 participants.
16. Implementation of other duties related to the management of the Company.

Selama tahun 2024, Direksi telah menerbitkan keputusan sebagai berikut:

During 2024, the Board of Directors has issued the following decisions:

Nomor KEP.DIR KEP.DIR Number	Tanggal Date	Perihal Regarding
KEP.DIR/001/I/2024	22 Januari 2024 January 22, 2024	Penugasan sebagai Pejabat Eksekutif terhadap Calon Anggota Direksi yang sedang dalam proses Uji Kemampuan dan Kepatutan di Otoritas Jasa Keuangan Assignment of Executive Officer for the Candidate Member of the Board of Directors Undergoing the Fit and Proper Test Process at the Financial Services Authority (OJK)
KEP.DIR/003/I/2024	29 Januari 2024 January 29, 2024	Keputusan tentang Penetapan Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2024 PT Bank Mandiri Taspen Decision on the Establishment of the 2024 Work Plan and Budget (RKAP) for PT Bank Mandiri Taspen
KEP.DIR/004/II/2024	01 Februari 2024 February 01, 2024	Counter Rate untuk Produk Kredit PT Bank Mandiri Taspen Counter Rate for Credit Products of PT Bank Mandiri Taspen
KEP.DIR/004.1/II/2024	06 Februari 2024 February 16, 2024	Perubahan Keanggotaan Komite Audit di Bawah Dewan Komisaris Change in Membership of the Audit Committee Under the Board of Commissioners
KEP.DIR/004.2/II/2024	06 Februari 2024 February 16, 2024	Perubahan Keanggotaan Komite Pemantau Risiko di Bawah Dewan Komisaris Change in Membership of the Risk Monitoring Committee Under the Board of Commissioners
KEP.DIR/004.3/II/2024	06 Februari 2024 February 16, 2024	Perubahan Keanggotaan Komite Remunerasi dan Nominasi di Bawah Dewan Komisaris Change in Membership of the Remuneration and Nomination Committee Under the Board of Commissioners
KEP.DIR/005/II/2024	27 Februari 2024 February 27, 2024	Penghentian Tenaga Pemasaran Wakil Agen Penjual Efek Reksadana (WAPERD) di Kantor Cabang Agen Penjual Efek Reksa Dana (APERD) Kantor Cabang Jakarta Penghentian Tenaga Pemasaran Wakil Agen Termination of Marketing Staff as Representative of Mutual Fund Selling Agents (WAPERD) at the Mutual Fund Selling Agent Branch Office (APERD) in Jakarta Branch Office
KEP.DIR/006/III/2024	01 Maret 2024 March 01, 2024	Kewenangan Memutus Kredit PT Bank Mandiri Taspen The authority to decide on Credit PT Bank Mandiri Taspen
KEP.DIR/006.1/III/2024	01 Maret 2024 March 01, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun, Kredit Mikro, dan Kredit Retail Provision of Pension Credit, Micro Credit, and Retail Credit Decision
KEP.DIR/007/IV/2024	05 April 2024 April 05, 2024	Struktur Organisasi Business Continuity Management (BCM) PT Bank Mandiri Taspen Organizational Structure of Business Continuity Management (BCM) at PT Bank Mandiri Taspen
KEP.DIR/008/V/2024	16 Mei 2024 May 16, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun, Kredit Mikro, dan Kredit Retail Authority Limit Granting for Pension Loans, Micro Loans, and Retail Loans
KEP.DIR/009/V/2024	16 Mei 2024 May 16, 2024	Penetapan Plafond Limit Cash In Save (CIS) Determination of Cash In Safe (CIS) Limit
KEP.DIR/010/V/2024	16 Mei 2024 May 16, 2024	Kewenangan Memutus Kredit PT Bank Mandiri Taspen Taspen Loan Approval Authority at PT Bank Mandiri Taspen
KEP.DIR/011/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/012/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/013/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/014/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/015/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/016/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/017/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/018/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/019/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen

Nomor KEP.DIR KEP.DIR Number	Tanggal Date	Perihal Regarding
KEP.DIR/020/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/021/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/022/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/023/V/2024	20 Mei 2024 May 20, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/024/V/2024	30 Mei 2024 May 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/025/V/2024	30 Mei 2024 May 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/026/V/2024	10 Juni 2024 June 10, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun, Kredit Mikro, dan Kredit Retail PT Bank Mandiri Taspen Taspen Authority Limit Granting for Pension Loan, Micro Loan, and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/027/V/2024	10 Juni 2024 June 10, 2024	Pemberian Limit Kewenangan Memutus Restrukturisasi Kredit PT Bank Mandiri Taspen Authority Limit Granting for Loan Restructuring Approval at PT Bank Mandiri Taspen
KEP.DIR/028/VI/2024	10 Juni 2024 June 10, 2024	Penetapan Pengangkatan Efektif Sdr. Putu Apriyanto Sebagai Direktur Finance, Risk & Operations Effective Appointment of Mr. Putu Apriyanto as Director of Finance, Risk & Operations
KEP.DIR/029/VI/2024	10 Juni 2024 June 10, 2024	Penetapan Pengangkatan Efektif Sdr. Widi Nugroho sebagai Direktur IT & Digital Effective Appointment of Mr. Widi Nugroho as Director of IT & Digital
KEP.DIR/030/VI/2024	02 Juli 2024 July 02, 2024	Usulan Pengesahan Surat Keputusan Direksi tentang Komite TI PT Bank Mandiri Taspen Proposal for Ratification of the Board of Directors Decree on the IT Committee of PT Bank Mandiri Taspen
KEP.DIR/031/VI/2024	03 Juli 2024 July 03, 2024	Pemberian Limit Kewenangan Memutus Kredit Mikro PT Bank Mandiri Taspen Authority Limit Granting for Micro Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/032/VII/2024	19 Juli 2024 July 19, 2024	Penunjukan Direktur Sementara Melaksanakan Tugas Direktur yang Membawahkan Fungsi Kepatuhan Appointment of Acting Director to Carry Out the Duties of the Director Overseeing the Compliance Function
KEP.DIR/033/VIII/2024	07 Agustus 2024 August 07, 2024	Pemberian Kewenangan Memutus Restrukturisasi Kredit PT Bank Mandiri Taspen Authority Granting for Loan Restructuring Approval at PT Bank Mandiri Taspen
KEP.DIR/033.4/III/2024	01 Maret 2024 March 01, 2024	Penugasan Pejabat di Kantor Cabang untuk Menjalankan Fungsi Perlindungan Konsumen Assignment of Branch Office Officials to Carry Out Consumer Protection Functions
KEP.DIR/034/VIII/2024	07 Agustus 2024 August 07, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/035/VIII/2024	30 Agustus 2024 August 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/036/VIII/2024	30 Agustus 2024 August 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/037/VIII/2024	30 Agustus 2024 August 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/038/VIII/2024	30 Agustus 2024 August 30, 2024	Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen Authority Limit Granting for Pension Loan and Retail Loan Approval at PT Bank Mandiri Taspen
KEP.DIR/038.1/VIII/2024	30 Agustus 2024 August 30, 2024	Limit Kewenangan Transaksi Kantor Pusat, Limit Kewenangan Transaksi Operasional Cabang dan Kewenangan Tanda Tangan Deposito dan Buku Tabungan Transaction Authority Limits at Head Office, Operational Transaction Limits at Branches, and Authority for Signing Deposit Certificates and Passbooks
KEP.DIR/039/IX/2024	13 September 2024 September 13, 2024	Pengangkatan dan Penetapan Tenaga WAPERD di KC APERD a.n. Soegiarto Appointment and Designation of WAPERD Staff at APERD Branch Office on behalf of Mr. Soegiarto
KEP.DIR/040/IX/2024	13 September 2024 September 13, 2024	Penghentian dan Penetapan Tenaga WAPERD di KC Makassar APERD a.n. David Pardomuan Nababan Termination and Designation of WAPERD Staff at Makassar APERD Branch Office on behalf of Mr. David Pardomuan Nababan
KEP.DIR/041/IX/2024	23 September 2024 September 23, 2024	Penetapan Revisi Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2024 PT Bank Mandiri Taspen Establishment of the Revised Corporate Budget Work Plan (RKAP) for 2024 of PT Bank Mandiri Taspen
KEP.DIR/042/IX/2024	23 September 2024 September 23, 2024	Permohonan Pengesahan Surat Keputusan Direksi tentang Komite Teknologi Informasi (Komite TI) PT Bank Mandiri Taspen Request for Ratification of the Board of Directors Decree on the Information Technology Committee (IT Committee) of PT Bank Mandiri Taspen
KEP.DIR/043/IX/2024	30 September 2024 September 30, 2024	Perubahan Struktur Organisasi Organizational Structure Change

Nomor KEP.DIR KEP.DIR Number	Tanggal Date	Perihal Regarding
KEP.DIR/044/IX/2024		Dibatalkan Cancelled
KEP.DIR/045/IX/2024	25 Oktober 2024 October 25, 2024	Limit Kewenangan transaksi operasional kantor pusat direksi pt bank mantap Transaction Authority Limits at Head Office of PT Bank Mandiri Taspen Directors
KEP.DIR/046/IX/2024	30 Oktober 2024 October 30, 2024	Pemberian limit kewenangan memutus kredit agunan tunai bank mantap Authority Limit Granting for Cash-Collateralized Loan Approval at Bank Mantap
KEP.DIR/047/IX/2024	30 Oktober 2024 October 30, 2024	Pemberian Limit kewenangan memutus kredit agunan tunai kredit mikro pt bank mantap Authority Limit Granting for Cash-Collateralized Micro Loan Approval at PT Bank Mantap
KEP.DIR/048/IX/2024	07 November 2024 November 07, 2024	Keputusan Penetapan Pengangkatan Efektif sdr. Resi Lora sebagai DIR CNC Decision on the Effective Appointment of Mr. Resi Lora as Director of Corporate & Commercial (DIR CNC)
KEP.DIR/049/IX/2024	29 November 2024 November 29, 2024	Kepala Divisi Pengganti (Alternate) PT Bank Mantap Alternate Division Head of PT Bank Mantap
KEP.DIR/050/XII/2024	13 Desember 2024 November 13, 2024	Usulan keputusan direksi tentang counter rate untuk produk kredit Proposed Board of Directors' Decision on Counter Rates for Loan Products

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Untuk mengukur efektivitas kinerja komite di bawah Direksi dalam membantu Direksi menjalankan pengurusan perusahaan maka dilakukan penilaian terhadap di bawah Direksi. Prosedur penilaian kinerja komite di bawah Direksi dilakukan oleh Direksi secara periodik dengan kriteria penilaian atas kinerja Komite di bawah Direksi yaitu pemenuhan pelaksanaan rapat serta kehadiran dalam rapat selama tahun buku.

Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya. Komite tersebut adalah sebagai berikut:

1. Komite Manajemen Risiko
2. *Asset Liability Committee* (ALCO)
3. Komite Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan

Direksi menilai bahwa selama 2024, komite-komite di bawah Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan *risk appetite* dan *risk tolerance*, penilaian efektivitas penerapan kerangka manajemen risiko. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen. Selama tahun 2024, Komite Manajemen Risiko telah melaksanakan tugasnya dengan baik. Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 11 (sebelas) kali,

Asset and Liability Committee (ALCO) bertugas memberikan rekomendasi dalam menetapkan dan mengevaluasi kebijakan

Performance Assessment of Committees Under the Board of Directors and Basis of Their Rating

To measure the effectiveness of the performance of the committees under the Board of Directors in assisting the Board of Directors in managing the company, an assessment was carried out on those under the Board of Directors. The procedure for evaluating the performance of the committees under the Board of Directors was carried out by the Board of Directors periodically with the criteria for evaluating the performance of the committees under the Board of Directors, namely the fulfillment of meetings and attendance at meetings during the financial year.

The Board of Directors is assisted by 5 (five) Committees, all of which are tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the Board of Directors' duties systematically. Committee members are appointed by the Board of Directors and, in conducting the meeting, contribute according to their field of expertise. The committees are as follows:

1. Risk Management Committee
2. Asset and Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

The Board of Directors considered that during 2024, the committees under the Board of Directors had carried out their duties and responsibilities well. The Risk Management Committee (KMR) was tasked with providing recommendations to the President Director which included recommendations for developing risk management policies, determining risk appetite and risk tolerance, assessing the effectiveness of the risk management framework implementation. Adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors No. KEP.DIR/158/V/2022 dated May 31, 2022 regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen. During 2024, the Risk Management Committee carried out its duties by holding 11 (eleven) meetings,

The Asset and Liability Committee (ALCO) was tasked with providing recommendations in determining and evaluating liquidity

dan strategi pengelolaan likuiditas untuk menjaga likuiditas sesuai dengan ketentuan yang berlaku, mencukupi kebutuhan likuiditas dan meminimalisasi *idle fund*. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi Nomor KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 tentang Asset Liability Committee (ALCO) PT Bank Mandiri Taspen. Selama tahun 2024, ALCO telah melaksanakan tugasnya dengan baik. ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 13 (tiga belas) kali.

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/042/IX/2024 tertanggal 23 September 2024 tentang Komite Teknologi Informasi (Komite TI). Selama tahun 2024, Komite Teknologi Informasi telah melaksanakan tugasnya dengan baik. Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 2 (dua) kali.

Komite Kredit berwenang dan bertanggung jawab untuk merekomendasikan dan atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite Kredit tertuang dalam Standar prosedur Kredit Retail dan Standar Prosedur Kredit Mikro. Selama tahun 2024, Komite Kredit telah melaksanakan tugasnya dengan baik. Komite Kredit telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 1 (satu) kali yang menjadi kewenangan Direksi.

Komite Kebijakan Perkreditan bertugas untuk membantu Direksi membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan. Penyesuaian keanggotaan Komite dan Tata Tertib Komite terakhir diubah dengan SK Direksi No. DIR/157/V/2022 tertanggal 31 Mei 2022 tentang Komite Kebijakan Perkreditan. Selama tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan tugasnya dengan baik. Komite Kebijakan Perkreditan melaksanakan tugasnya dengan melaksanakan rapat sebanyak 8 (delapan) kali.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme Pengunduran Diri

Sesuai dengan ketentuan Pasal 12 ayat 9 Anggaran Dasar Perseroan, anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank paling kurang (tiga puluh) hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 (tiga puluh) hari dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan

management policies and strategies to maintain liquidity in accordance with applicable regulations, meet liquidity needs and minimize idle funds. The adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors Number KEP.DIR/036/VIII/2021 dated August 31, 2021 concerning Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen. Throughout 2024, ALCO has carried out its duties well. ALCO performed its duties by holding a total of 13 (thirteen) meetings.

The Information Technology Committee is responsible for assisting the Board of Directors in implementing policies and strategies related to Information Technology development activities. The latest adjustment to the Committee's membership and rules of procedure was made through the Board of Directors Decree No. KEP.DIR/042/IX/2024 dated 23 September 2024 concerning the Information Technology Committee (IT Committee). Throughout 2024, the Information Technology Committee has carried out its duties properly, holding a total of 2 (two) meetings.

The Credit Committee was authorized and responsible for recommending and or deciding credit according to the authority inherent in individuals, and the working basis of the credit committee was stated in the Standard Procedures for Retail Credit and Standard Procedures for Micro Credit. Throughout 2024, the Credit Committee has carried out its duties properly. The Credit Committee performed its duties by holding 1 (one) meeting under the authority of the Board of Directors.

The Credit Policy Committee is tasked with assisting the Board of Directors in formulating policies, supervising the implementation of policies, monitoring developments and conditions of the credit portfolio. Adjustments to Committee membership and Committee Rules were last amended by Decree of the Board of Directors No. DIR/157/V/2022 dated May 31, 2022 concerning the Credit Policy Committee. Throughout 2024, the Credit Policy Committee has carried out its duties properly. The Credit Policy Committee performed its duties by holding a total of 8 (eight) meetings.

Resignation and Termination Mechanism of Directors

Resignation Mechanism

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, a member of the Board of Directors has the right to resign from his position by giving written notification to the Bank at least 30 days before the date of his resignation. Furthermore, within 90 days of the occurrence of vacancies, a GMS must be held to fill them with due observance of the laws and regulations and the Articles of Association.

Resignation can be submitted in less than 30 days in the event that there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.

Mekanisme Pemberhentian

Berdasarkan ketentuan Pasal 105 UUPT, anggota Direksi dapat diberhentikan sewaktu waktu oleh RUPS dengan menyebutkan alasannya. Sebelum pemberhentian tersebut, anggota Direksi yang bersangkutan diberikan kesempatan untuk membela diri dalam RUPS. Pemberhentian anggota Direksi dapat pula dilakukan dengan keputusan di luar RUPS dengan mekanisme yang sama, yaitu Direksi diberikan kesempatan untuk membela diri sebelum diambil keputusan pemberhentian, apabila Direksi yang akan diberhentikan tidak tidak keberatan atas pemberhentian tersebut maka pembelaan diri tersebut tidak diperlukan. Pemberhentian akan berlaku efektif sejak ditutupnya RUPS atau tanggal keputusan pemberhentian di luar RUPS atau tanggal lain yang ditentukan.

Anggota Direksi juga dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris sebagaimana diatur dalam Pasal 12 ayat 12 Anggaran Dasar, apabila mereka bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan pelanggaran yang mengakibatkan kerugian bagi perusahaan. Pemberhentian sementara anggota Direksi tersebut diberitahukan secara tertulis dengan menyampaikan alasannya.

Dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara harus diselenggarakan RUPS. Dalam RUPS Direksi yang bersangkutan diberikan hak untuk membela diri. RUPS dapat mencabut ataupun menguatkan keputusan pemberhentian tersebut. Apabila keputusan RUPS menguatkan keputusan pemberhentian sementara, anggota Direksi yang bersangkutan diberhentikan untuk seterusnya.

Apabila tidak dilaksanakan RUPS dalam jangka waktu sebagaimana ditentukan sejak pemberhentian sementara tersebut, ataupun RUPS tidak mengambil keputusan maka pemberhentian sementara tersebut menjadi batal dan anggota Direksi yang bersangkutan berhak dan berwenang kembali melakukan tugas dan kewajibannya.

Dewan Komisaris

Dewan Komisaris merupakan organ Perseroan yang bertugas untuk melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi. Dewan Komisaris memberikan arahan kepada Direksi dalam menjalankan perusahaan dan menerapkan *Good Corporate Governance* (GCG). Dewan Komisaris bertugas dan bertanggung jawab secara kolektif kolegial.

Tugas Dewan Komisaris

Dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris, Dewan Komisaris bertugas:

1. Melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar, dan keputusan RUPS serta peraturan perundangan yang berlaku.

Termination Mechanism

Based on the provisions of Article 105 of the UUPT, members of the Board of Directors may be dismissed at any time by the GMS by stating the reason. Prior to the dismissal, the members of the Board of Directors concerned were given the opportunity to defend themselves in the GMS. The dismissal of members of the Board of Directors can also be done by decisions outside the GMS with the same mechanism, namely the Board of Directors is given the opportunity to defend themselves before a decision is taken dismissal, if the Board of Directors to be dismissed does not mind the dismissal then self-defense is not required. Termination shall be effective from the closing of the GMS or the date of termination decision outside the GMS or any other date specified.

The member of the Board of Directors can also be temporarily dismissed by the Board of Commissioners as regulated in Article 12 Paragraph 12 Articles of Association, if they act contrary to the Articles of Association or there are indications of committing a violation which results in a loss for the company. Temporary dismissal of the member of the Board of Directors is notified in writing by conveying the reason.

Within a maximum period of 90 days after the temporary termination date, a GMS should be held. In GMS, the Directors concerned are given the right to defend themselves. The GMS can revoke or strengthen the decision of termination. If the decision of the GMS confirms the decision of a temporary dismissal, the member of the Board of Directors concerned will be terminated for further.

If the GMS was not conducted within the period of time specified in the temporary dismissal, or the GMS did not take any decision, the temporary dimissal becomes null and void and the member of The Board Directors concerned has the rights and duties to carry out his duties and obligations.

Board of Commissioners

The Board of Commissioners is the organ of the Company whose duty is to supervise management actions carried out by the Board of Directors. The Board of Commissioners provides direction to the Board of Directors in running the company and implementing Good Corporate Governance (GCG). The Board of Commissioners has a collegial and collective responsibility..

Duties of the Board of Commissioners

In the Guidelines and Working Code of the Board of Commissioners, the Board of Commissioners is in charge of:

1. Supervise the management of the Bank's operations carried out by the Board of Directors as well as provide advice to the Board of Directors including work plans, Bank business development, implementation of the provisions of the Articles of Association and GMS Decisions and applicable laws and regulations.

2. Melaksanakan tugas, wewenang, dan tanggung jawab sesuai dengan ketentuan dalam Anggaran Dasar dan Keputusan RUPS secara efektif dan efisien serta terpeliharanya efektivitas komunikasi antara Dewan Komisaris dengan Direksi, Auditor Eksternal, dan Otoritas Pengawas Bank atau Otoritas lainnya.
3. Menjaga kepentingan Bank dengan memperhatikan kepentingan para pemegang saham dan bertanggung jawab kepada RUPS.
4. Meneliti dan menelaah laporan tahunan yang disiapkan Direksi serta menandatangani laporan tahunan tersebut.
5. Memberikan pendapat dan saran atas Rencana Kerja dan Anggaran tahunan yang diusulkan Direksi dan mengesahkannya sesuai ketentuan Anggaran Dasar.
6. Memonitor perkembangan kegiatan Bank.
7. Memberikan pendapat dan saran kepada pemegang saham mengenai masalah yang dianggap penting bagi kepengurusan Bank.
8. Segera mengadakan RUPS untuk melaporkan kepada Pemegang Saham apabila terjadi gejala menurunnya kinerja Bank dengan disertai saran mengenai langkah perbaikan yang harus ditempuh.
9. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukannya:
   a. Pelanggaran peraturan perundang-undangan dibidang keuangan dan perbankan.
   b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
10. Mengusulkan kepada RUPS penunjukan Akuntan publik yang akan melakukan pemeriksaan atas pembukuan Bank.
11. Melakukan pengawasan penerapan Tata Kelola Terintegrasi dengan Entitas Utama (Group Perusahaan) dalam setiap aspek kegiatan usaha Bank dari seluruh jenjang organisasi Bank.

Agar supaya fungsi pengawasan dan fungsi pemberian nasihat sebagaimana dimaksud dapat dilaksanakan dengan efektif, maka Dewan Komisaris bertugas pula:

1. Memberikan pendapat dan nasihat kepada Direksi tentang penentuan visi, misi, budaya, dan nilai-nilai Bank.
2. Melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank.
3. Melakukan penilaian, memberikan pendapat dan nasihat atas sistem pengelolaan sumber daya manusia. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Remunerasi dan Nominasi.
4. Melakukan penilaian, memberikan pendapat serta nasihat atas sistem pengendalian risiko. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Pemantau Risiko.
5. Melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Business Plan* dan penjabarannya kedalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP).
6. Memberikan persetujuan atas rancangan keputusan-keputusan bisnis strategis atau kebijakan yang memenuhi perundang-undangan, Anggaran Dasar dan keputusan RUPS dan *prudential banking practice* termasuk komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).

2. Carry out duties, authorities and responsibilities in accordance with the provisions in the Articles of Association and GMS Decisions effectively and efficiently and maintain effective communication between the Board of Commissioners and the Directors, External Auditors and the Bank Supervisory Authority or other Authorities.
3. Maintain the interests of the Bank by taking into account the interests of the Shareholders and being responsible to the GMS.
4. Investigate and review the annual reports prepared by the Board of Directors and sign the annual report.
5. Provide opinions and suggestions on the Annual Work Plan and Budget proposed by the Board of Directors and ratify them in accordance with the Articles of Association.
6. Monitor the progress of the Bank's activities.
7. Provide opinions and suggestions to the Shareholders regarding problems that are considered important for the management of the Bank.
8. Immediately hold a GMS to report to shareholders in case of symptoms of decreased performance of the Bank accompanied by suggestions on improvement measures to be taken.
9. Notify the Financial Services Authority no later than 7 (seven) working days from the finding of:
   a. Violations of laws and regulations in the field of finance and banking.
   b. Circumstances or estimates of circumstances that could endanger the sustainability of the Bank's business.
10. Propose to the GMS the appointment of a public accountant who will conduct an audit of the Bank's books.
11. Supervise the implementation of Integrated Governance with the Main Entity (Company Group) in every aspect of the Bank's business activities from all levels of the Bank's organization.

In order for the supervisory function and the function of advising as intended to be implemented effectively, the Board of Commissioners is also:

1. Provide opinions and advice to management about determining the Bank's vision, mission, culture and values.
2. Conduct studies and provide opinions on business strategies applied by the Bank.
3. Conduct assessments, give opinions and advice on human resource management systems. In carrying out this task the Board of Commissioners is assisted by the Remuneration and Nomination Committee.
4. Conduct an assessment, provide opinions and advice on the risk control system. In carrying out this task the Board of Commissioners is assisted by the Risk Monitoring Committee.
5. Conduct an assessment, give opinions and advice on the Business Plan Design and elaborate it into the Bank's Annual Work Plan and Budget (RKAP).
6. Approve the design of strategic business decisions or policies that meet legislation, the Articles of Association and GMS Decisions and prudential banking practices including a commitment to avoid any form of conflict of interest.

7. Melakukan penilaian atas laporan auditor internal maupun eksternal dan memberikan nasihat kepada Direksi atas hal-hal yang perlu ditindaklanjuti. Dalam melaksanakan tugasnya Dewan Komisaris dibantu oleh Komite Audit.
8. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
9. Menyampaikan laporan pengawasan kepada Otoritas dan Pemegang Saham.
10. Melakukan pengawasan atas mutu pelayanan Bank kepada nasabah dan memberikan nasihat yang diperlukan kepada Direksi.
11. Melakukan penilaian, memberikan pendapat serta nasihat atas penerapan manajemen risiko yang mencakup pula hal-hal yang terkait dengan pengendalian *fraud*.
12. Menyusun program kerja Dewan Komisaris yang di dalamnya termasuk program Komite-komite penunjang Dewan Komisaris.

Tugas dan Tanggung Jawab Komisaris Utama

Dalam rangka pelaksanaan kegiatan Komisaris Utama, maka Komisaris Utama mempunyai tugas serta tanggung jawab:
1. Melakukan pemanggilan rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris dengan mencantumkan acara, tanggal, waktu dan tempat rapat.
2. Bertindak sebagai ketua rapat dalam rapat Dewan Komisaris.
3. Memastikan pelaksanaan rapat Dewan Komisaris dan rapat Komite-komite Dewan Komisaris terlaksana termasuk ketertiban risalah rapat.
4. Menerima laporan dari Komite-komite di bawah Dewan Komisaris.

Hak dan Wewenang Dewan Komisaris

Hak dan wewenang Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun hak dan wewenang Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris berwenang memberikan persetujuan tertulis atas Keputusan Direksi untuk tindakan-tindakan sebagai berikut:
   a. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris.
   b. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun.
   c. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi.
   d. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
      - Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan.

7. Assess the internal and external auditor's reports and provide advice to the Board of Directors on matters that need to be followed up. In carrying out its duties the Board of Commissioners is assisted by the Audit Committee.
8. Periodically supervise the implementation of the RKAP and provide opinions/approvals for changes to the RKAP in accordance with applicable regulations.
9. Submit a supervisory report to the Authority and Shareholders.
10. Supervise the quality of Bank services to customers and provide necessary advice to the Directors.
11. Conduct an assessment, provide opinions and advice on the implementation of risk management which also includes matters relating to fraud control.
12. Compile the work program of the Board of Commissioners which includes the program of the supporting committees of the Board of Commissioners.

Duties and Responsibilities of the President Commissioner

In order to carry out the activities of the President Commissioner, the President Commissioner has the following duties and responsibilities:
1. Call for a meeting of the Board of Commissioners in writing which is delivered to all members of the Board of Commissioners by stating the agenda, date, time and place of the meeting.
2. Act as chairman of the Board of Commissioners meetings.
3. Ensure that the Board of Commissioners meetings and Board of Commissioners Committee meetings are carried out, including the orderliness of the minutes of the meetings.
4. Receive reports from Committees under the Board of Commissioners.

Rights and Authority of The Board of Commissioners

The rights and authorities of the Board of Commissioners have been set out in the Guidelines and Working Code of the Board of Commissioners. The rights and authorities of the Board of Commissioners are as follows:
1. The Board of Commissioners has the authority to provide written approval for Decisions of Board of Directors for the following actions:
   a. Releasing or selling immovable property of the Company that exceeds a certain amount stipulated by the Board of Commissioners.
   b. Holding management contracts that are valid for more than 3 (three) years.
   c. Establishing the organizational structure 1 (one) level below the Board of Directors.
   d. Acts to transfer include selling, giving up the right to collect and/or to not collect:
      - Principal receivables which have been written off in the context of credit settlement, both in part and in whole.

- Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak.

Dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS.

e. Mendirikan anak perusahaan dan/atau perusahaan patungan.
f. Melakukan penyertaan modal pada perusahaan lain.
g. Melepaskan penyertaan modal pada anak perusahaan dan/atau perusahaan patungan.
h. Melakukan penggabungan, pengambilalihan atau pembubaran anak perusahaan dan/atau perusahaan patungan.
i. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
j. Menerbitkan obligasi atau surat utang lainnya.
k. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, diluar kegiatan usaha sehari-hari Perseroan.
l. Mengikat Perseroan sebagai penjamin (*borg*).
m. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% (dua puluh lima persen) dari jumlah modal Perseroan.
n. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.

2. Setiap Komisaris, baik secara bersama-sama maupun sendiri-sendiri dalam jam kerja kantor Bank berhak memasuki bangunan-bangunan dan halaman-halaman atau tempat lainnya yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa buku-buku, surat-surat bukti, persediaan barang-barang, memeriksa dan mencocokkan keadaan uang kas untuk keperluan verifikasi dan lain-lain surat berharga serta mengetahui segala tindakan yang telah dijalankan oleh Direksi.
3. Tindakan dalam hal sebagaimana disebutkan di atas harus dijalankan dalam kapasitas sebagai Dewan Komisaris dan wajib dilaporkan dalam rapat Dewan Komisaris tentang tindakan-tindakan tersebut.
4. Jika dianggap perlu, Dewan Komisaris berhak meminta bantuan tenaga ahli dalam melaksanakan tugasnya untuk jangka waktu terbatas dengan beban Bank.
5. Setiap Komisaris berhak meminta penjelasan tentang segala hal kepada Direksi maupun kepada seluruh jajaran dibawahnya dan Direksi wajib memberikan penjelasan.
6. Setiap Komisaris berhak untuk menghadiri rapat-rapat yang diselenggarakan oleh Direksi atau unit-unit di bawahnya tanpa ikut memberikan keputusan.
7. Dewan Komisaris dengan suara terbanyak setiap waktu berhak memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi, apabila mereka terbukti bertindak

- The difference between the default value that has been deleted in the book and the value of the transfer including sales or the value of the disposal of rights.

Implemented based on the policies of the Board of Directors that have been approved by the Board of Commissioners and in the amount of the write-off limit set by the GMS that will remain valid until the establishment of a new limit by the GMS.

e. Establishing a subsidiary and/or joint venture company.
f. Make equity participation in other companies.
g. Releasing equity participation in subsidiaries and/or joint ventures.
h. Carry out merger, acquisition or dissolution of subsidiaries and/or joint ventures.
i. Approval of each Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
j. Issue bonds or other debt securities.
k. Legal actions to make debt guarantees up to the value of 50% (fifty percent) of the total net assets of the Company, whether in one or more transactions, whether related to one another or not in one financial year, outside of daily business activities of the Company.
l. Binding the Company as guarantor (borg).
m. Establishing an agreement with a third party with a contract value of more than 25% of the total capital of the Company.
n. Submitting a civil suit and participating in the litigation process or conducting an arbitration process.

2. Each Commissioner, both jointly and individually in the working hours of the Bank office has the right to enter buildings and yards or other places that are used or controlled by the Bank and have the right to examine books, letters of evidence, inventory - goods, checking and matching the conditions of cash for verification purposes and other securities and knowing all actions taken by the Board of Directors.
3. Actions in the above matters must be carried out in the capacity of the Board of Commissioners and must be reported at the Board of Commissioners' meeting regarding these actions.
4. If deemed necessary, the Board of Commissioners has the right to request assistance from experts in carrying out their duties for a limited period of time with the Bank's expenses.
5. Each Commissioner has the right to ask for an explanation of all matters to the Board of Directors and to all the subordinates and the Board of Directors must provide an explanation.
6. Each Commissioner has the right to attend meetings held by the Board of Directors or the units below without participating in making a decision.
7. The Board of Commissioners with the most votes at any time has the right to temporarily dismiss one or more members of the Board of Directors, if they are proven to act in contravention of

bertentangan dengan Anggaran Dasar atau terbukti melalaikan kewajibannya atau terdapat alasan mendesak bagi Bank.
8. Pemberhentian sementara tersebut harus diberitahukan secara tertulis kepada yang bersangkutan disertai alasan yang menyebabkan tindakan itu.
9. Dalam waktu 30 (tiga puluh) hari setelah tanggal pemberhentian sementara itu, Dewan Komisaris diwajibkan untuk menyelenggarakan RUPS yang akan memutuskan apakah anggota Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya, dimana yang bersangkutan diberi kesempatan untuk hadir membela diri.

Masa Jabatan Dewan Komisaris

Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.

Kriteria Anggota Dewan Komisaris

Kriteria bagi anggota Dewan Komisaris Bank Mandiri Taspen mengacu pada beberapa regulasi yaitu Undang-Undang Perusahaan Terbatas No. 40 tahun 2007 tentang Perseroan Terbatas, POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 perihal Penerapan Tata Kelola bagi Bank Umum. Seorang yang akan diangkat menjadi anggota Dewan Komisaris berkewarganegaraan Indonesia serta harus telah mendapatkan predikat lulus uji kemampuan dan kepatutan dari OJK. Pengangkatan anggota Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi dengan mempertimbangkan integritas, kompetensi, profesionalisme, dan reputasi keuangan.

Dalam rangka memenuhi integritas, seorang calon anggota Dewan Komisaris wajib memiliki:
1. Akhlak dan moral yang baik.
2. Komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
3. Komitmen yang tinggi terhadap supervisi dan operasional Bank yang sehat.
4. Tidak termasuk dalam daftar yang tidak lulus.

the Articles of Association or are proven to have neglected their obligations or there are urgent reasons for the Bank.
8. The temporary termination must be notified in writing to the person concerned along with the reason that causes the action.
9. Within 30 (thirty) days after the date of the temporary termination, the Board of Commissioners is obliged to hold a GMS which will decide whether the member of the Board of Directors concerned will be terminated onward or returned to his/her position, where the concerned is given the opportunity to present himself/herself in defense.

The Position of the Board of Commissioners

Members of the Board of Commissioners are appointed for the period of the GMS that appoints the members or otherwise determined by the GMS and ended at the closing of the 3rd (three) Annual GMS since their appointment, without reducing the right of the GMS to at any time be able to dismiss members of the Board of Commissioners before their term of office ends by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office has expired, the member of the Board of Commissioners can be reappointed for one term of office, unless otherwise determined by the GMS.

Criteria of the Board of Commissioners

Bank Mandiri Taspen has compiled criteria for members of the Board of Commissioners based on several regulations such as Limited Liability Company Law No. 40 of 2007 concerning Limited Liability Companies, OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and OJK Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks. A person who will be appointed as a member of the Board of Commissioners of the Company is a citizen of the Republic of Indonesia and must have received the title of passing the fit and proper test from the Financial Services Authority. Appointment of members of the Board of Commissioners takes into account the recommendations of the Remuneration and Nomination Committee by considering integrity, competence, professionalism and financial reputation.

In order to fulfill integrity, a candidate member of the Board of Commissioners must have:
1. Good behavior and morals.
2. Commitment to comply with applicable laws and regulations.
3. High commitment to sound supervision and operations of the Bank, and
4. Not included in the list of non-graduates.

Dari segi kompetensi, seorang calon anggota Dewan Komisaris wajib memiliki:

1. Pengetahuan yang memadai di bidang perbankan dan relevan dengan jabatannya.
2. Pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan.
3. Kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.

In terms of competence, a candidate member of the Board of Commissioners must have:

1. Adequate knowledge in the banking sector and relevant to their position.
2. Experience and expertise in banking and/or finance, and
3. Ability to carry out strategic management in the framework of developing a sound Bank.

Selain itu, seorang calon anggota Dewan Komisaris juga harus memenuhi persyaratan sebagai berikut:

1. Cakap melakukan perbuatan hukum.
2. Tidak pernah dinyatakan pailit dan tidak pernah menjadi Komisaris atau Direksi yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 (lima) tahun terakhir sebelum tanggal pengajuan permohonan.
3. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan, dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, dan tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank dan/atau BPR sebagaimana diatur dalam ketentuan penilaian kemampuan dan kepatutan (*fit and proper test*) yang ditetapkan oleh Otoritas Jasa Keuangan.
4. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau Lembaga lain melebihi yang diperkenankan dalam ketentuan yang berlaku.
5. Tidak memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain secara sendiri-sendiri atau bersama-sama.

In addition, a candidate member of the Board of Commissioners must also meet the following requirements:

1. Able to do legal actions.
2. Never been declared bankrupt and have never been a Commissioner or Board of Directors who were found guilty of causing a Company to be declared bankrupt based on the provisions of the court within the last 5 (five) years prior to the date of filing the application.
3. Never commit disgraceful actions in the banking, financial, and other businesses, have never been convicted of a criminal offense, and are not in the period of imposition of sanctions to be prohibited from being a management of the Bank and/or BPR as stipulated in the provisions on ability assessment of fit and proper test determined by the Financial Services Authority.
4. Do not hold concurrent positions as a member of the Board of Commissioners, Directors or Executive Officers in other banking institutions, companies or institutions that exceed those permitted in the applicable provisions, and
5. Do not have shares in excess of 25% of paid up capital in another company individually or together.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya Dewan Komisaris mengacu pada Pedoman dan Tata Tertib Dewan Komisaris berdasarkan Surat Keputusan Dewan Komisaris No. KEP.DEKOM/009/X/2021 tentang Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank Mandiri Taspen yang disahkan tanggal 16 September 2021. Adapun Pedoman dan Tata Tertib Kerja Dewan Komisaris mengatur mengenai hal-hal sebagai berikut:

BAB I : Ketentuan Umum
BAB II : Tugas, Kewajiban, Hak, dan Wewenang Dewan Komisaris
BAB III : Lembaga Penunjang
BAB IV : Rapat Dewan Komisaris
BAB V : Pembagian Tugas
BAB VI : Perubahan
BAB VII : Lain-lain

Guidelines and Working Code of the Board of Commissioners

In carrying out its duties and responsibilities, the Board of Commissioners referred to the Board of Commissioners Guidelines and Code of Conduct based on the Decree of the Board of Commissioners No. KEP.DEKOM/009/IX/2021 concerning the Improvement of the Work Guidelines and Code of Conduct for the Board of Commissioners of PT Bank Mandiri Taspen which was ratified on September 16, 2021. The Board of Commissioners' Work Guidelines and Regulations are reviewed periodically. The Charter of the Board of Commissioners regulated the following matters:

CHAPTER I : General Provisions
CHAPTER II : Duties, Obligations, Rights and Authorities of the Board of Commissioners
CHAPTER III : Supporting Institutions
CHAPTER IV : Meeting of Board of Commissioners
CHAPTER V : Division of tasks
CHAPTER VI : Amendment
CHAPTER VII : Miscellaneous

Pembidangan Tugas Pengawasan Dewan Komisaris

Adapun pembidangan tugas pengawasan Dewan Komisaris sebagai berikut.

Board of Commissioners' Supervision Duties

The supervisory duties of the Board of Commissioners are as follows.

Tabel Pembidangan Tugas Dewan Komisaris
Table of Duties of the Board of Commissioners

Nama Name	Jabatan Position	Bidang Tugas Task Field
Mustaslimah	Komisaris Utama President Commissioner	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Bertanggung jawab untuk memimpin seluruh Komisaris dan Komisaris Independen. - Menjadi anggota Komite Remunerasi dan Nominasi - Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Responsible for leading all Commissioners and Independent Commissioners. - Become a member of the Remuneration and Nomination Committee
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Menjadi Anggota Komite Remunerasi dan Nominasi - Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Become a member of the Remuneration and Nomination Committee
Suhajar Diantoro*	Komisaris Commissioner	- Dalam proses uji kemampuan dan kepatutan di OJK sehingga belum bisa bertindak dan memberikan keputusan dalam jabatan sebagai anggota Dewan Komisaris. - In the process of fit and proper test at OJK, he is unable to act and make decisions in his position as a member of the Board of Commissioners.
Boedi Armanto	Komisaris Independen Independent Commissioner	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Mengawasi bidang audit dan risiko dengan menjadi Ketua Komite Audit dan Ketua Komite Pemantau Risiko serta menjadi Anggota Komite Remunerasi dan Nominasi - Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Supervise the audit field by becoming the Chairman of the Audit Committee as well as a Member of the Risk Monitoring Committee and Member of the Remuneration and Nomination Committee

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper dari OJK.

*) Appointed based on the decision of the Annual General Meeting of Shareholders on June 27, 2023, the transfer of duties from Independent Commissioner to Commissioner was established through the Shareholders' Circular Resolution dated June 27, 2024, and became effective after passing the fit and proper test from the Financial Services Authority (OJK).

Kebijakan Rangkap Jabatan Dewan Komisaris

Anggota Dewan Komisaris di Bank Mandiri Taspen diperkenankan untuk memiliki rangkap jabatan sepanjang memenuhi ketentuan yang berlaku. Kebijakan rangkap jabatan di Bank Mandiri Taspen mengacu pada aturan mengenai rangkap jabatan Dewan Komisaris sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 yang mensyaratkan anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau pejabat eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan. Dewan Komisaris telah mengungkapkan jabatan rangkap yang dimilikinya, jabatan rangkap Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Policy of Board of Commissioners' Concurrent Positions

Members of the Board of Commissioners at Bank Mandiri Taspen are permitted to have concurrent positions as long as they meet the applicable provisions. The dual position policy at Bank Mandiri Taspen refers to the rules regarding dual positions on the Board of Commissioners in accordance with Financial Services Authority Regulation Number 17 of 2023 which requires that members of the Board of Commissioners can only hold concurrent positions as members of the Board of Commissioners, Directors or executive officers at 1 (one) institution /company is not a financial institution. The Board of Commissioners has disclosed the dual positions it holds, the dual positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris
Table of Concurrent positions of the Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/Agencies	Nama Perusahaan/ Instansi Lain Company Name/ Other Institution
Mustaslimah	Komisaris Utama President Commissioner	-	-
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	Asisten Deputi Bidang Jasa Asuransi dan Dana Pensiun Assistant Deputy for Insurance Services and Pension Funds	Kementerian Badan Usaha Milik Negara Ministry of State-Owned Enterprises
Suhajar Diantoro*	Komisaris Commissioner	Plt. Rektor Acting Rector	Institut Pemerintahan Dalam Negeri Institute of Homeland Government
Boedi Armanto	Komisaris Independen Independent Commissioner	-	-

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK.

*) Appointed based on the decision of the Annual General Meeting of Shareholders on June 27, 2023, the transfer of duties from Independent Commissioner to Commissioner was established through the Shareholders' Circular Resolution dated June 27, 2024, and became effective after passing the fit and proper test from the Financial Services Authority (OJK).

Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Setiap Komisaris berkewajiban menjaga dan melindungi segala informasi yang menjadi kerahasiaan Bank dan tidak mengungkapkannya kepada pihak ketiga tanpa kuasa dari Dewan Komisaris, demikian pula hasil kebijakan/keputusan rapat internal Dewan Komisaris dan Komlte di bawah Dewan Komisaris dan hal-hal lain yang patut dirahasiakan berdasarkan peraturan perundang-undangan yang berlaku.

2. Selama belum ditetapkan sebagai informasi atau fakta yang terbuka atau selama belum diumumkan oleh Dewan Komisaris, semua pihak yang terlibat wajib untuk merahasiakan informasi tersebut.
3. Setiap anggota Dewan Komisaris berkewajiban:
   a. Mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/ atau Pemegang Saham Pengendali Bank.
   b. Tidak memanfaatkan Bank untuk kepentingan pribadinya, termasuk untuk kepentingan keluarga dan/atau pihak pihak lain yang merugikan atau mengurangi keuntungan Bank.
   c. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS sesuai dengan ketentuan yang berlaku.
   d. Mengungkapkan remunerasi dan fasilitas yang diterima dalam Laporan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*).

Board of Commissioners Management Conflict of Interest

1. Each Commissioner is obliged to safeguard and protect all information that becomes the Bank's confidentiality and does not disclose it to third parties without authorization from the Board of Commissioners, as well as the results of the Board of Commissioners internal policy/decision and Committee under the Board of Commissioners and other matters that must be kept confidential under current regulation.

2. As long as it has not been determined as open information or facts or as long as it has not been announced by the Board of Commissioners, all parties involved were required to keep the information confidential.
3. Each member of the Board of Commissioners is obliged:
   a. To disclose their share ownership reaching 5% (five percent) or more, both at the relevant Bank and other banks and companies domiciled at home and abroad, as well as financial relations and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Controlling Shareholders.
   b. Not to utilize the Bank for personal interests, including for the benefit of the family and/or other parties which harm or reduce the Bank's profits.
   c. Not to take and/or receive personal benefits from the Bank other than the remuneration and other facilities stipulated by the GMS in accordance with the applicable provisions.
   d. Disclose the remuneration and facilities received in the Good Corporate Governance Report).

4. Setiap Komisaris dilarang menggunakan informasi Bank untuk kepentingan pribadi yang dapat menimbulkan benturan kepentingan baik secara langsung maupun tidak langsung.
5. Setiap Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional atau melakukan intervensi terhadap transaksi-transaksi operasional perbankan berdasarkan peraturan perundang-undangan dan ketentuan yang berlaku.
6. Setiap Komisaris dilarang menjadi sponsor rekanan Bank, calon nasabah atau nasabah Bank yang dapat menimbulkan benturan kepentingan.
7. Setiap Komisaris dilarang merekomendasikan seseorang untuk menjadi pejabat Bank, diluar ketentuan yang berlaku.
8. Setiap Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, perusahaan atau kelompok usahanya dengan cara yang bertentangan dengan peraturan perundang-undangan dan kewajaran dibidang perbankan.
9. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

Komisaris Independen

Berdasarkan komposisi Dewan Komisaris per 31 Desember 2024, Bank Mandiri Taspen memiliki 4 (empat) orang anggota Dewan Komisaris yang terdiri dari 1 (satu) orang Komisaris Independen dan 3 (tiga) orang Komisaris non independen dengan 1 (satu) orang Komisaris sedang dalam proses uji kemampuan dan kepatutan. Dengan demikian komposisi anggota Dewan Komisaris Independen belum memenuhi ketentuan independensi Komisaris minimal 50% sebagaimana ditetapkan dalam ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta jumlah Anggota Dewan Komisaris tidak melebihi jumlah anggota Direksi.

Kriteria Penentuan Komisaris Independen

Sebagaimana disebutkan dalam Pasal 1 angka 4 Peraturan OJK No. 33/POJK.04/2014, Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen sebagaimana dimaksud dalam Peraturan OJK. Dalam pengangkatan Komisaris Independen, Bank Mandiri Taspen telah mempertimbangkan hal-hal sebagai berikut:

1. Tidak memiliki hubungan keuangan, keluarga dengan sesama anggota Komisaris, anggota Direksi, pemegang saham, dan/atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen.
2. Dewan Komisaris tidak merangkap jabatan sebagai Komisaris, Direksi, atau pejabat eksekutif pada Bank (Bank Umum, BPR) dan lembaga keuangan lainnya.

4. Every Board of Commissioners is prohibited from using Bank information for personal interests which can cause conflicts of interest both directly and indirectly.
5. Every Board of Commissioners is being involved in decision-making on operational activities or intervening in banking operational transactions based on current laws and regulations.
6. Each Board of Commissioners is prohibited from becoming a partner sponsor of the Bank, a prospective customer or a Bank customer that can cause a conflict of interest.
7. Each Commissioner is prohibited from recommending someone to become a Bank official, outside the applicable provisions.
8. Every Board of Commissioners is prohibited from utilizing the Bank for their personal, family, company or business group interests in a manner that is contrary to the laws and regulations and arm's length in the banking sector.
9. Administrative records, documentation and disclosure of conflicts of interest by stating in the Annual Statement Letter.

Independent Commissioner

Per December 31, 2024, based on the composition of the Board of Commissioners, Bank Mandiri Taspen has 4 (four) members on its Board of Commissioners, consisting of 1 (one) Independent Commissioner and 3 (three) non-independent Commissioners, with 1 (one) Commissioner currently undergoing the fit and proper test. Thus the composition of the members of the Independent Board of Commissioners has fulfilled the minimum 50% independence requirement for Commissioners as stipulated in the provisions of the OJK Regulation Number 33/ POJK.04/2014 dated December 8, 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies and the number of members of the Board of Commissioners does not exceed the number of members of the Board of Directors. Independent Commissioners contribute to honest, objective, active and constructive discussions at Board of Commissioners meetings.

Criteria for Determining an Independent Commissioner

As mentioned in Article 1 number 4 of OJK Regulation No. 33/ POJK.04/2014, Independent Commissioner is a member of the Board of Commissioners from outside the Issuer or Public Company and meets the requirements as an Independent Commissioner as referred to in the OJK Regulation. In the appointment of an Independent Commissioner, Bank Mandiri Taspen has considered the following:

1. Has no financial, family relationships with fellow Commissioners, members of the Board of Directors, shareholders and or other relationships that may affect his or her ability to act independently.
2. The Board of Commissioners does not hold concurrent positions as Commissioners, Directors or executive officers of Banks (Commercial Banks, BPR) and other financial institutions.

3. Telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sesuai dengan ketentuan Bank Indonesia tentang Penilaian dan Kemampuan dan Kepatutan (*Fit and Proper Test*).
4. Dipilih dan diangkat dalam Rapat Umum Pemegang Saham melalui rekomendasi Komite Remunerasi dan Nominasi.

5. Dalam waktu 5 (lima) tahun sebelum pengangkatannya tidak pernah dinyatakan pailit, menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan Perseroan dinyatakan pailit.

3. Has passed the Fit and Proper Test in accordance with Bank Indonesia's fit and proper test).

4. Chosen and appointed at the General Meeting of Shareholders through the recommendations of the Remuneration and Nomination Committee.

5. Within 5 (five) years prior to his/her appointment, he/she was never declared bankrupt, becoming a member of the Board of Directors or the Board of Commissioners who was found guilty of causing the Company to be declared as bankrupt.

Pernyataan Komisaris Independen

Statements of Independent Commissioners

SURAT PERNYATAAN

Rapat Dewan Komisaris

Board of Commissioners Meeting

Kebijakan Rapat

Meeting Policy

Sesuai dengan ketentuan Pedoman dan Tata Tertib Kerja Dewan Komisaris, Rapat Dewan Komisaris terdiri dari 2 (dua) jenis, yaitu:

a. Rapat Dewan Komisaris yang diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.
b. Rapat Gabungan Dewan Komisaris dan Direksi yang diadakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan.

In accordance with the provisions of the Guidelines and Working Code of the Board of Commissioners, the Meeting of the Board of Commissioners consists of 2 (two) types, namely:

a. The Board of Commissioners' meeting which is held at least 1 (one) time in 1 (one) month.
b. Joint Meeting of the Board of Commissioners and Board of Directors held at least 1 (one) time in 3 (three) months.

Pelaksanaan Rapat Dewan Komisaris harus sejalan dengan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku. Pemanggilan rapat dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan, maka pemanggilan Rapat dapat dilakukan oleh anggota Dewan Komisaris lainnya yang ditunjuk oleh Komisaris Utama. Bahan rapat dikirim secara tertulis paling lambat 3 (tiga) hari kalender sebelum pelaksanaan Rapat, atau 1 (satu) hari kalender sebelum pelaksanaan Rapat bila penyelenggaraan Rapat bersifat mendesak yang ditetapkan oleh Komisaris Utama.

The meeting of the Board of Commissioners had to be in line with the Articles of Association of the Bank and the prevailing laws and regulations. The invitation to the meeting was made by the President Commissioner. In the event that the President Commissioner was absent, the invitations for the Meeting might be made by another member of the Board of Commissioners who was appointed by the President Commissioner. Meeting materials were sent in writing no later than 3 (three) calendar days prior to the implementation of the Meeting, or 1 (one) calendar day before the implementation of the Meeting if the meeting was urgent as determined by the President Commissioner.

Rapat Dewan Komisaris sebagaimana tersebut di atas adalah sah dan berhak mengambil keputusan-keputusan yang mengikat apabila dihadiri oleh lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh Komisaris, dengan catatan risalah rapat ditandatangani oleh seluruh Komisaris. Seorang Komisaris dapat diwakili dalam rapat hanya oleh seorang Komisaris lainnya berdasarkan kuasa tertulis yang diberikan khusus untuk keperluan itu. Kuasa tertulis Komisaris yang tidak hadir kepada Komisaris lainnya diperhitungkan sebagai kehadiran. Seorang Komisaris hanya boleh menerima kuasa dari 1 (satu) orang Komisaris lainnya.

The Board of Commissioners' meeting as mentioned above is valid and entitled to make binding decisions if attended by more than 1/2 (one-half) of the total number of Commissioners asl long as the minutes of meeting signed by all Commissioners. A Commissioner may only be represented in a meeting by another Commissioner based on written authorization granted specifically for that purpose. The written outhorization of the Commissioner who is not present to another Commissioner shall be counted as attendance. A Commissioner may only receive authorization or power from 1 (one) other Commissioner.

Bahan rapat Dewan Komisaris dibuat secara tertulis dan ringkas oleh pejabat yang akan melakukan presentasi dan berisi data serta informasi sesuai dengan materi yang akan dibahas dalam rapat. Untuk hal yang bersifat sensitif dan/atau mendesak dimungkinkan bahan rapat tidak dapat dibuat secara tertulis. Bahan rapat Dewan Komisaris didistribusikan sebelumnya kepada seluruh peserta rapat, kecuali dalam keadaan mendesak bahan rapat disampaikan pada saat dilaksanakannya rapat.

Materials for the Board of Commissioners' meeting are made in writing and concise by officials who will make presentation and contain data and information in accordance with the materials to be discussed during the meeting. For sensitive and/or urgent matters, it is allowed to make meeting materials not in writing. Materials of the Board of Commissioners' meeting are distributed to all meeting participants before the meeting, except in the case of urgent conditions, meeting materials are distributed at the time of the meeting.

Keputusan rapat Dewan Komisaris diambil secara musyawarah dan mufakat dari para peserta yang hadir. Dalam hal musyawarah dan mufakat tidak dapat dilaksanakan, maka keputusan diambil dengan suara terbanyak (*voting*). Apabila jumlah suara yang setuju dan tidak setuju sama banyaknya, maka keputusan ditunda untuk dikaji masalahnya lebih mendalam.

Decisions of the meeting of the Board of Commissioners were taken by deliberation and consensus from the attendees. In the event that deliberation and consensus could not be implemented, a decision shall be made by means of a majority vote (voting). If the number of votes agreeing and disagreeing was the same, then the decision would be postponed to study the problem more deeply.

Rencana Rapat Internal Dewan Komisaris

Rencana rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam 2 (dua) bulan dengan membahas hasil laporan dari Komite di bawah Dewan Komisaris.

Board of Commissioners Internal Meeting Plan

Plans for meetings of the Board of Commissioners to be held at least 1 (one) time in 2 (two) month to discuss the results of reports from the Committees under the Board of Commissioners.

Rapat Internal Dewan Komisaris

Sepanjang tahun 2024, agenda, tanggal dan peserta rapat Dewan Komisaris adalah sebagai berikut.

Internal Meeting of the Board of Commissioners

Throughout 2024, the agenda, date and participants of the Board of Commissioners Meeting are as follows.

Tabel Rapat Dewan Komisaris
Table of Board of Commissioners Meeting

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Present	Peserta Rapat – Tidak Hadir Meeting Participants – Not Present
1	25 Januari 2024 January 25, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Remunerasi dan Nominasi 4. Lain-lain 1. Audit Committee Report 2. Risiko Risk Monitoring Committee Report 3. Remuneration and Nomination Committee Report 4. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
2	21 Februari 2024 February 21, 2024	1. Laporan Komite Audit 2. Laporan Komite Audit Mengundang Divisi SPM & Accounting 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Pemantau Risiko Mengundang Compliance 5. Lain-lain 1. Committee Report 2. Audit Committee Report Inviting the SPM & Accounting Division 3. Risk Monitoring Committee Report 4. Risk Monitoring Committee Report Inviting Compliance 5. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
3	18 Maret 2024 March 18, 2024	1. Laporan Komite Audit Mengundang Divisi SPM & Accounting 2. Laporan Komite Audit Mengundang Unit Digital Transformation 3. Laporan Komite Audit Mengundang Divisi Central Operation 4. Laporan Komite Audit 5. Laporan Komite Pemantau Risiko 6. Lain-lain 1. Audit Committee Report Inviting the SPM & Accounting Division 2. Audit Committee Report Inviting the Digital Transformation Unit 3. Audit Committee Report Inviting the Central Operations Division 4. Audit Committee Report 5. Risk Monitoring Committee Report 6. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
4	17 April 2024 April 17, 2024	1. Laporan Komite Pemantau Risiko 2. Laporan Komite Audit 3. Laporan Komite Remunerasi dan Nominasi 4. Lain-lain 1. Risk Monitoring Committee Report 2. Audit Committee Report 3. Remuneration and Nomination Committee Report 5. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
5	28 Mei 2024 May 28, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Pemantau Risiko Mengundang Divisi Corporate Secretary & Legal 4. Laporan Komite Pemantau Risiko Mengundang Unit Kerja Digital Transformation 5. Laporan Kunjungan Cabang 6. Laporan Komite Remunerasi dan Nominasi 7. Lain-lain 1. Audit Committee Report 2. Risk Monitoring Committee Report 3. Risk Monitoring Committee Report Inviting the Corporate Secretary & Legal Division	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Present	Peserta Rapat – Tidak Hadir Meeting Participants – Not Present
		4. Transformation Risk Monitoring Committee Report Inviting the Digital Transformation Unit 5. Branch Visit Report 6. Remuneration and Nomination Committee Report 7. Others		
6	24 Juni 2024 June 24, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Remunerasi dan Nominasi 4. Lain-lain 1. Audit Committee Report 2. Risk Monitoring Committee Report 3. Remuneration and Nomination Committee Report 5. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
7	22 Juli 2024 July 22, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Pemantau Risiko mengundang Divisi Compliance 4. Laporan Komite Pemantau Risiko mengundang Unit Kerja Digital Transformation 1. Audit Committee Report 2. Risk Monitoring Committee Report 3. Risk Monitoring Committee Report Inviting the Compliance Division 4. Risk Monitoring Committee Report Inviting the Digital Transformation Unit	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
8	05 Agustus 2024 August 05, 2024	1. Laporan Komite Audit Pembahasan Persetujuan Pelaporan Pidana 1. Audit Committee Report on the Discussion of Approval for Criminal Reporting	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
9	19 Agustus 2024 August 19, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Pemantau Risiko mengundang Divisi Compliance 4. Lain-lain 1. Audit Committee Report 2. Risk Monitoring Committee Report 3. Risk Monitoring Committee Report inviting the Compliance Division 4. Others	4. Mustaslimah 5. Hendrika Nora Osloi Sinaga 6. Boedi Armanto	-
10	24 & 26 September 2024 September 24 & 26, 2024	1. Laporan Komite Remunerasi 2. Laporan Komite Audit 3. Laporan Komite Audit mengundang OECX 4. Laporan Komite Pemantau Risiko 5. Laporan Komite Pemantau Risiko mengundang Compliance 6. Laporan Komite Pemantau Risiko mengundang Divisi Corporate Secretary & Legal 1. Remuneration Committee Report 2. Audit Committee Report 3. Audit Committee Report Inviting OECX 4. Risk Monitoring Committee Report 5. Monitoring Committee Report Inviting Compliance 6. Risk Monitoring Committee Report Inviting the Corporate Secretary & Legal Division	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
11	29 Oktober 2024 October 29, 2024	1. Laporan Komite Audit 2. Laporan Komite Pemantau Risiko 3. Laporan Kunjungan Kantor Cabang Dewan Komisaris 4. Lain-lain 1. Audit Committee Report 2. Risk Monitoring Committee Report 3. Board of Commissioners' Branch Office Visit Report 4. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Present	Peserta Rapat – Tidak Hadir Meeting Participants – Not Present
12	26 November 2024 November 26, 2024	1. Laporan Komite Pemantau Risiko mengundang Unit Digital Transformation 2. Laporan Komite Pemantau Risiko mengundang Divisi IT Planning & Development 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Audit 5. Lain-lain 1. Risk Monitoring Committee Report Inviting the Digital Transformation Unit 2. Risk Monitoring Committee Report Inviting the IT Planning & Development Divisiont 3. Risk Monitoring Committee Report 4. Audit Committee Report 5. Others	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-
13	17 Desember 2024 December 17, 2024	1. Laporan Komite Remunerasi dan Nominasi 2. Laporan Komite Pemantau Risiko 3. Laporan Komite Audit 1. Remuneration and Nomination Committee Report 2. Risk Monitoring Committee Report 3. Audit Committee Report	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	-

Rencana Rapat Gabungan Dewan Komisaris Dengan Direksi

Rapat Gabungan Dewan Komisaris mengundang Direksi direncanakan sekurang-kurangnya 1 (satu) kali dalam 4 (empat) bulan.

Plans for Joint Meetings of the Board of Commissioners with the Directors

Joint meetings of the Board of Commissioners inviting the Directors are planned at least 1 (one) time in 4 (four) months.

Rapat Gabungan Dewan Komisaris Dengan Direksi

Sepanjang tahun 2024, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris dengan Direksi adalah sebagai berikut.

Joint Meeting of the Board of Commissioners with the Board of Directors

Throughout 2024, the agenda, date and participants of the Joint Meeting of the Board of Commissioners with the Board of Directors are as follows.

Tabel Rapat Gabungan Dewan Komisaris dengan Direksi
Table of Joint Meetings of the Board of Commissioners with the Board of Directors

No	Tanggal Date	Agenda Agenda	Peserta Rapat (Dewan Komisaris) Meeting Participants (Board of Commissioners)	Peserta Rapat (Direksi) Meeting Participants (Board of Directors)
1	16 April 2024 April 16, 2024	1. Kinerja & Pencapaian Bank Maret 2024 dan Tanggapan atas Arahan PT Taspen (Persero) 1. Performance & Achievements of the Bank in March 2024 and Response to PT Taspen (Persero) Directives	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Judhi Budi Wirjanto
2	24 Juni 2024 June 24, 2024	1. Persetujuan Revisi Rencana Bisnis Bank (RBB) PT Bank Mandiri Taspen atas Kinerja Tahun 2024-2025 1. Approval of the Revised Bank Business Plan (RBB) for PT Bank Mandiri Taspen for the 2024-2025 Performance Period	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Widi Nugroho
3	08 Oktober 2024 October 08, 2024	1. *Update* Kinerja & Prognosa 2024 2. Usulan Persetujuan Rencana Kerja dan Anggaran Perusahaan (RKAP) PT.Bank Mandiri Taspen Tahun 2025 1. Performance Update & 2024 Prognosa 2. Proposal for Approval of the Corporate Work Plan and Budget (RKAP) for PT Bank	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto

No	Tanggal Date	Agenda Agenda	Peserta Rapat (Dewan Komisaris) Meeting Participants (Board of Commissioners)	Peserta Rapat (Direksi) Meeting Participants (Board of Directors)
4	25-26 November 2024 November 25-26, 2024	1. Tanggapan atas Persetujuan Usulan Rencana Bisnis Bank (RBB) PT Bank Mandiri Taspen Tahun 2025 – 2027 2. Tanggapan atas Persetujuan Usulan Rencana Aksi Keuangan Berkelanjutan (RAKB) PT Bank Mandiri Taspen Tahun 2025-2029 1. Response to the Approval of the Proposed Bank Business Plan (RBB) for PT Bank Mandiri Taspen for 2025–2027 2. Response to the Approval of the Proposed Sustainable Financial Action Plan (RAKB) for PT Bank Mandiri Taspen for 2025–2029	1. Mustaslimah 2. Hendrika Nora Osloi Sinaga 3. Boedi Armanto	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto 5. Resi Lora

Frekuensi dan Kehadiran Rapat Dewan Komisaris

Selama tahun 2024, Dewan Komisaris telah melaksanakan rapat internal sebanyak 13 (tiga belas) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 4 (empat) kali. Adapun frekuensi dan kehadiran masing-masing anggota Dewan Komisaris adalah sebagai berikut.

Frequency and Attendance of Board of Commissioners' Meetings

During 2024, the Board of Commissioners held 13 (thirteen) internal meetings and 4 (four) joint meetings between the Board of Commissioners and the Board of Directors. The frequency and presence of each member of the Board of Commissioners is as follows

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners Meeting

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and the Board of Directors		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Mustaslimah	Komisaris Utama President Commissioner	13	13	100	4	4	100
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	13	13	100	4	4	100
Boedi Armanto	Komisaris Independen Independent Commissioner	13	13	100	4	4	100
Suhajar Diantoro*	Komisaris Commissioner	0	0	100	0	0	100

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK

*) Appointed based on the decision of the Annual General Meeting of Shareholders on June 27, 2023, the transfer of duties from Independent Commissioner to Commissioner was established through the Shareholders' Circular Resolution dated June 27, 2024, and became effective after passing the fit and proper test from the Financial Services Authority (OJK).

Selama tahun 2024, RUPS Tahunan dan RUPS Luar Biasa dilakukan secara sirkuler sehingga tidak terdapat kehadiran Dewan Komisaris pada RUPS.

During 2024, the Annual GMS will be held in a circular manner so that there will be no presence of the Board of Commissioners at the GMS.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi

Untuk meningkatkan kapasitas anggota Dewan Komsiaris, maka setiap anggota Dewan Komisaris berhak untuk mendapatkan pendidikan berkelanjutan. Adapun pendidikan berkelanjutan tersebut diatuangkan dalam Rencana Program Kerja Dewan Komisaris, dalam hal pendidikan berkelanjutan dilakukan di luar program kerja yang telah ditetapkan sebelumnya, maka disampaikan dalam Rapat Dewan Komisaris untuk mendapat persetujuan Rapat. Pendidikan berkelanjutan tersebut di atas diatur dalam Keputusan Dewan Komsiaris tentang Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris Nomor KEP. DEKOM/009/IX/2021 tanggal 16 September 2021.

Pelaksanaan Pelatihan dan/atau Peningkatan Kompetensi

Adapun pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris selama tahun 2024 adalah sebagai berikut.

Training and/or Development of Board of Commissioners' Competence

Training and/or Competency Improvement Policy

To increase the capacity of members of the Board of Commissioners, each member of the Board of Commissioners has the right to receive continuing education. The continuing education is stated in the Work Program Plan of the Board of Commissioners, in the event that continuing education is carried out outside the work program that has been previously determined, it will be submitted at the Board of Commissioners Meeting to obtain the approval of the Meeting. The continuing education mentioned above is regulated in the Decree of the Board of Commissioners regarding the Completion of the Guidelines and Work Order of the Board of Commissioners Number KEP.DEKOM/009/IX/2021 dated September 16, 2021.

Implementation of Training and/or Competency Improvement

The training and/or competency improvement of members of the Board of Commissioners during 2024 is as follows.

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi / Pelatihan Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Mustaslimah	Komisaris Utama President Commissioner	*Sharing Session* Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
		Penyelarasan Manajemen Risiko untuk Komisaris Risk Management Alignment for Commissioners	17-18 Juli 2024 July 17-18, 2024	BARa
		Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Banking Risk Management Certification - Qualification 6	22 Agustus 2024 August 22, 2024	LSPP
		Portfolio Management: Investment Strategies for Executives Portfolio Management: Investment Strategies for Executives	09-13 Desember 2024 December 9-13, 2024	Chicago Booth School of Business
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	*Executive Overview*: Asuransi dan Dana Pensiun Executive Overview: Insurance and Pension Funds	24-25 Februari 2024 February 24-25, 2024	LPPI
		Executive Overview untuk Dewan Komisaris Executive Overview for the Board of Commissioners	16 & 26 Februari 2024 February 16 & 26, 2024	LPPI
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
		After Globalization? Leading the World Economy in an Age of Turbulence After Globalization? Leading the World Economy in an Age of Turbulence	02-06 September 2024 September 02-06, 2024	ASEAN Global Leadership Programme
Suhajar Diantoro*	Komisaris Commissioner	Ujian Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Tanpa Berjenjang Banking Risk Management Certification Exam – Qualification Level 6 (Non-Sequential Pathway)	1 Maret 2024 March 1, 2024	LSPP
Boedi Armanto	Komisaris Independen Independent Commissioner	*Connecting the Dots* Connecting the Dots	11 Januari 2024 January 11, 2024	OJK
		Peluang dan Tantangan Aset Digital di Indonesia Opportunities and Challenges of Digital Assets in Indonesia	14 Maret 2024 March 14, 2024	OJK

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi / Pelatihan Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Strategi Mengakselerasi Pangsa Pasar Keuangan Syariah Strategies to Accelerate the Market Share of Islamic Finance	21 Maret 2024 March 21, 2024	OJK
		Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju *Net Zero Emission* Indonesia The Role of the Indonesian Sustainable Finance Taxonomy (TKBI) in Promoting the Energy Transition Toward Net Zero Emissions in Indonesia	28 Maret 2024 March 28, 2024	OJK
		How to Prevent Greenwashing in Sustainable Finance How to Prevent Greenwashing in Sustainable Finance	16 Mei 2024 May 16, 2024	OJK
		Peran Innovative Credit Scoring (ICS) dalam Meningkatkan Akses Pendanaan The Role of the Indonesian Sustainable Finance Taxonomy (TKBI) in Supporting the Energy Transition Toward Net Zero Emissions	27 Juni 2024 June 27, 2024	OJK
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Cyber Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
		Driving Corporate Performance through Artificial Intelligence Driving Corporate Performance through Artificial Intelligence	25 Juli 2024 July 25, 2024	OJK
		Penyelarasan Manajemen Risiko untuk Komisaris Risk Management Alignment for Commissioners	21-23 Agustus 2024 August 21-23, 2024	BARa
		How to Prevent Money Laundering and Terrorism Financing How to Prevent Money Laundering and Terrorism Financing	05 September 2024 September 05, 2024	OJK
		Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Tanpa Berjenjang Banking Risk Management Certification – Qualification Level 6 (Non-Tiered Pathway)	19 September 2024 September 19, 2024	LSPP
		Innovation and Entrepreneurship: Cutting-edge insight from China Innovation and Entrepreneurship: Cutting-edge insight from China	04-08 November 2024 November 04-08, 2024	ASEAN Global Leadership Programme

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK.

*) Appointed based on the resolution of the Annual General Meeting of Shareholders dated June 27, 2023, with a transfer of duties from Independent Commissioner to Commissioner, as stipulated in the Shareholders' Circular Resolution dated June 27, 2024, and effective upon passing the fit and proper test conducted by the Financial Services Authority (OJK).

Program Orientasi Bagi Komisaris Baru

Bank Mandiri Taspen telah memiliki ketentuan terkait program orientasi bagi Komisaris Baru yang mengacu pada kebijakan induk. Berdasarkan kebijakan induk tersebut, program orientasi pengenalan bagi Anggota Dewan Komisaris Baru Bank untuk memberikan gambaran atas kegiatan bisnis, rencana perusahaan kedepan panduan kerja dan lainya yang menjadi tanggung jawab anggota Anggota Dewan Komisaris baru, dengan hal-hal yang disampaikan termasuk namun tidak terbatas pada:

1. Penyampaian dokumen perusahaan berupa Anggaran Dasar, Laporan Tahunan, Rencana Kerja dan Anggaran Perusahaan

Orientation Program for New Board of Commissioners

Bank Mandiri Taspen already has provisions related to the orientation program for New Commissioners which refers to the main policy. Based on the master policy, an introductory orientation program for New Members of the Board of Commissioners of the Bank to provide an overview of business activities, future plans for the company's work guidelines and others that are the responsibilities of members of the new Members of the Board of Commissioners, with matters presented including but not limited to:

1. Submission of company documents in the form of Articles of Association, Annual Report, Company Work and Budget

(RKAP), Rencana Bisnis Bank (RBB), Rencana Jangka Panjang Perusahaan (RJPP), Kebijakan-kebijakan Perusahaan, Kode Etik Perusahaan, Program Kerja Anggota Dewan Komisaris dan Komite di bawah Dewan Komisaris, Pedoman Tata Tertib Dewan Komisaris, serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank;
2. Kegiatan *on site visit* (kunjungan) ke unit kerja di Kantor Pusat maupun Cabang untuk bertemu dan bertatap muka langsung baik dengan pimpinan unit kerja dan karyawan.

Selama tahun 2024 tidak terdapat pengangkatan Komisaris Baru sehingga tidak dilaksanakan program orientasi.

Tata Cara dan Frekuensi Pemberian Nasihat

Tata cara dan frekuensi pemberian nasihat oleh Dewan Komisaris dilaksanakan sebagai berikut:
1. Dewan Komisaris memberikan nasihat kepada Direksi yang dilaksanakan melalui Rapat mengundang Direksi yang dilaksanakan setiap 4 (empat) bulan sekali.
2. Pemberian nasihat juga dapat dilaksanakan sewaktu-waktu sesuai keperluan dengan mengundang Dewan Komisaris melalui suatu forum rapat maupun kegiatan lainnya yang dihadiri oleh Dewan Komisaris.

Rekomendasi, Pelaksanaan Tugas Dewan Komisaris, Serta Pengawasan Implementasi Strategi Perseroan

Segala sesuatu yang dibicarakan dan diputuskan dalam rapat Dewan Komisaris dituangkan dalam risalah rapat paling kurang berisi: waktu dan tempat, agenda, rekomendasi dan tindak lanjut, daftar hadir dan tanda tangan seluruh peserta rapat yang hadir (berdasarkan jenis Rapat). Rekomendasi ini disampaikan kepada Direksi untuk ditindaklanjuti. Selama tahun 2024 Dewan Komisaris telah menyampaikan rekomendasi untuk ditindaklanjuti oleh Direksi sebanyak 18 (delapan belas) kali.

Sesuai Pedoman dan Tata tertib Kerja Dewan Komisaris yang merupakan rangkuman beberapa ketentuan eksternal terkait tugas-tugas Dewan Komisaris, adapun salah satu tugas pokok Dewan Komisaris adalah melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar dan keputusan RUPS serta peraturan perundangan yang berlaku.

Dalam pelaksanaan tugasnya melakukan pengawasan tersebut dilakukan melalui pembahasan dalam Rapat Dewan Komisaris

Plan (RKAP), Bank Business Plan (RBB), Company Long Term Plan (RJPP), Company policies, Company Code of Ethics, Work Program for Members of the Board of Commissioners and Committees under the Board of Commissioners, the Code of Conduct for the Board of Commissioners, as well as laws and regulations related to the Bank's business processes;
2. On site visit activities (visit) to work units at the Head Office and Branches to meet and meet face to face both with work unit heads and employees.

Throughout 2024, there were no new Commissioner appointments; therefore, no orientation program was conducted.

Procedures and Frequency of Giving Advice

The procedures and Frequency for providing advice by the Board of Commissioners were carried out as follows:
1. The Board of Commissioners provided advice to the Board of Directors which is carried out through a meeting inviting the Board of Directors which is held every 4 (four) months.
2. Providing advice could also be carried out at any time as needed by inviting the Board of Commissioners through a meeting forum or other activities attended by the Board of Commissioners.

Recommendations, Implementation of The Tasks of the Board of Commissioners, and Supervision of the Implementation of the Company's Strategy

Everything discussed and decided in the Meeting of the Board of Commissioners is stated in the minutes of the Meeting which at least contains: time and place, agenda, recommendations and follow up, list of attendance and signatures of all meeting participants present (based on the type of meeting). This recommendation is submitted to the Board of Directors for follow-up. Throughout 2024, the Board of Commissioners provided a total of 18 (eighteen) recommendations to be followed up by the Board of Directors.

In accordance with the Guidelines and Work Procedures of the Board of Commissioners which became a summary of several external provisions related to the duties of the Board of Commissioners, one of the main tasks of the Board of Commissioners was to supervise the operational management of the Bank carried out by the Board of Directors and provide advice to the Board of Directors including on work plans, business development Bank, implementation of the provisions of the Articles of Association and resolutions of the GMS as well as the applicable laws and regulations.

In carrying out its duties, supervision was carried out through discussions in the Board of Commissioners Meeting discussing

yang membahas terkait Perseroan, baik terkait strategi, bisnis maupun operasionalnya, dengan bahan bersumber dari hasil rekomendasi Komite-komite, dari anggota Direksi secara langsung maupun dari unit kerja terkait yang diundang secara khusus dalam rapat Dewan Komisaris, Rapat Komite dan rapat Dewan Komisaris mengundang Direksi.

Untuk pengawasan implementasi strategi Perseroan dilakukan Dewan Komisaris dengan melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank, melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan Business Plan dan penjabarannya ke dalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP), melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat atau persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku. Wujud dari pengawasan yang dilakukan oleh Dewan Komisaris atas implementasi Rencana Bisnis Bank, Dewan Komisaris akan menilai dan melaporkan implementasi pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan. Pada tahun 2024 telah dilaksanakan pelaporan sebagai berikut:

a. Laporan Semester I tahun 2024 disampaikan dengan Surat Nomor DEKOM/055/2024 tanggal 23 Agustus 2024.
b. Laporan Semester II tahun 2024 disampaikan dengan Surat nomor DEKOM/006/2025 tanggal 06 Februari 2025.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Direksi

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Direksi, maka perlu dilakukan penilaian terhadap Direksi secara kolektif maupun masing-masing anggota Direksi. Penilaian Direksi dilakukan secara berkala dan saat pertanggungjawaban laporan tahunan pada RUPS Tahunan 2024. Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan tahun buku 2023, pada kesempatan tersebut pemegang saham menerima laporan tahunan perusahaan tahun buku 2023 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, dan selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*acquit et de charge*) Direksi Bank untuk operasional Bank selama tahun buku 2023.

Untuk Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota Direksi dalam pelaksanaan tugas dan tanggungjawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam *Key Performance Indicator* (KPI) yang telah disepakati bersama dari awal tahun sesuai pembidangannya masing-masing.

related to the Company, both related to its strategy, business and operations, with material sourced from the recommendations of the Committees, from members of the Board of Directors directly or from related work units specially invited. In the Board of Commissioners meeting, Committee Meeting and Board of Commissioners meeting invited the Board of Directors.

To supervise the implementation of the Company's strategy, the Board of Commissioners conducted studies and provided opinions on the business strategies implemented by the Bank, conducted assessments, provided opinions and advice on the Business Plan Draft and its elaboration into the Bank's Annual Work Plan and Budget (RKAP), conducted periodic supervision on the implementation of the RKAP and provide opinions or approvals on changes to the RKAP in accordance with applicable regulations. As a result of the supervision carried out by the Board of Commissioners on the implementation of the Bank's Business Plan, the Board of Commissioners assessed and reported the implementation of Bank Business Plan supervision every semester to the Financial Services Authority. In 2024, the following reports have been carried out:

a. The First Semester 2024 Report was submitted with Letter No. DEKOM/055/2024 dated August 23, 2024.
b. The Second Semester 2024 Report was submitted with Letter No. DEKOM/006/2025 dated February 6, 2025.

Performance Assessment the Board of Commissioners and Board of Directors

Board of Directors Performance Assessment

PERFORMANCE ASSESSMENT PROCEDURE OF THE BOARD OF DIRECTORS

As a form of measurement of the performance target achievements executed by the Board of Directors, an assessment of the Board of Directors, both collectively and individually, needs to be conducted. The evaluation of the Board of Directors is carried out periodically and during the annual report accountability at the 2024 Annual General Meeting of Shareholders (AGMS). The AGMS for the accountability of the annual report for the 2023 fiscal year was held, during which shareholders received the 2023 annual report of the company, covering the status of the company's operations and the results achieved. Subsequently, the shareholders declared full discharge of responsibility (acquit et de charge) for the Board of Directors of the Bank for the Bank's operations during the 2023 fiscal year.

Individual Directors were assessed annually to see the performance of each member of the Board of Directors in carrying out their duties and responsibilities. The assessment was carried out based on the targets set in the Key Performance Indicators (KPI) each Director that has been mutually agreed upon from the beginning of the year according to their respective fields.

KRITERIA PENILAIAN KINERJA DIREKSI

Keberhasilan kinerja Direksi akan tercermin dalam satu kesatuan realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegial dan kinerja individual/sektoral dengan mempertimbangkan faktor kuantitatif dan kualitatif. Penilaian Direksi meliputi tingkat kesehatan bank yang mencakup aspek profil risiko, *Good Corporate Governance* (GCG), rentabilitas dan permodalan Bank.

Penilaian Direksi dilaksanakan secara berkala dan tahunan berdasarkan *Key Performance Indicator* (KPI), secara garis besarnya mengacu pada 4 (empat) kriteria penilaian berdasarkan perspektif keuangan, perspektif pelanggan, perspektif aliansi, dan strategi serta perspektif pengembangan.

Direktur Utama

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan *market share* pensiunan ASN dan TNI/POLRI sesuai target
3. Mendorong peningkatan level Bank Mandiri Taspen menjadi kelompok Bank KBMI II
4. Mempertahankan hasil pemeringkat penerapan tata kelola melalui CGPI dengan predikat *Most Trusted* dengan peningkatan nilai di atas rata-rata kenaikan nilai peserta CGPI
5. Memastikan seluruh Rekomendasi Audit Internal dan Eksternal terimplementasi yang di buktikan dengan tidak ada DMTL yang overdue di tahun 2024
6. Implementasi kajian Ekosistem Pensiun sebagai *own game* Bank Mandiri Taspen

Direktur Business

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan market share pensiunan ASN dan TNI/POLRI sesuai target serta Evaluasi layanan cabang peringkat 3 besar dari seluruh mitra Taspen
3. Meningkatkan akuisisi *payroll* yang terdiri dari DPK retail dan Penambahan PKS dengan intansi
4. Mendorong peningkatan *customer lifetime value* dengan penguatan sinergi Grup Usaha
5. Menjalankan fungsi pengawasan dan *control Distribution* yang dibuktikan dengan adanya *Zero Fraud*
6. Implementasi kajian Ekosistem Pensiun sebagai *own game* Bank Mandiri Taspen
7. Meningkatkan *awareness service & culture* di jaringan kantor

PERFORMANCE EVALUATION CRITERIA FOR BOARD OF DIRECTORS

The success of the Board of Directors' performance will be reflected in the overall realization of the Corporate Work Plan and Budget (RKAP) on an annual basis. The evaluation will be based on both collegial performance parameters and individual/sectoral performance, considering both quantitative and qualitative factors. The assessment of the Board of Directors includes the bank's soundness level, covering aspects of risk profile, Good Corporate Governance (GCG), profitability, and capitalization.

The evaluation of the Board of Directors is conducted periodically and annually based on Key Performance Indicators (KPI), generally referring to four evaluation criteria based on financial perspective, customer perspective, alliance and strategy perspective, and development perspective.

President Director

1. Achieving targets for Profit, Credit, CASA, NPL, and Financial Ratios based on the target
2. Increasing the market share of pensioners from ASN and TNI/POLRI in line with the target
3. Driving the elevation of Bank Mandiri Taspen to the KBMI II bank group
4. Maintaining the governance rating through the Corporate Governance Perception Index (CGPI) with the "Most Trusted" predicate and improving the score above the average increase of CGPI participants
5. Ensuring the implementation of all Internal and External Audit Recommendations, demonstrated by no overdue DMTL in 2024
6. Implementing the Pension Ecosystem study as Bank Mandiri Taspen's own initiative

Director of Business

1. Achieving targets for Profit, Credit, CASA, NPL, and Financial Ratios based on the target
2. Increasing the market share of pensioners from ASN and TNI/POLRI in line with the target, as well as evaluating branch services, ranking in the top 3 among all Taspen partners
3. Improving payroll acquisition, consisting of retail DPK and adding PKS with institutions
4. Encouraging an increase in customer lifetime value through strengthened synergies within the Business Group
5. Performing oversight and control functions on Distribution, evidenced by the achievement of Zero Fraud
6. Implementing the Pension Ecosystem study as Bank Mandiri Taspen's own initiative
7. Increasing awareness of service & culture across the branch network

Direktur IT & Digital

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Penguatan *maturity* infrastruktur *security* Bank
3. *Zero Security Breach* tercermin dari *risk score index* sesuai *report Security Operation Center*
4. Terlaksananya *Project* dan CR sesuai dengan inisiatif yang tercantum dalam laporan RPTI
5. Terlaksananya Laporan-laporan Tahunan IT kepada Regulator
6. Menjalankan fungsi pengawasan dan *control Distribution* yang dibuktikan dengan adanya *Zero Fraud*
7. Terlaksananya *Training for Trainer & User Training New Core Banking System* sebagai persiapan live NCBS tahun 2025

Direktur Compliance & Control

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Mewujudkan aspirasi Bank sebagai market leader Pensiunan
3. Mempertahankan hasil pemeringkat penerapan tata kelola melalui CGPI dengan predikat *Most Trusted* dengan peningkatan nilai di atas rata-rata kenaikan nilai peserta CGPI
4. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya *Zero Fraud*
5. *Dashboard Internal Control* Kantor Cabang min. 80% dari 100%
6. Pelaksanaan *annual review* atas 3 sertifikasi ISO 9001, 37001, dan 37301

Direktur Finance, Risk, Operasional

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Opini atas laporan keuangan audit 2023 wajar tanpa modifikasian
3. Tersedianya profil risiko dengan peringkat risiko minimum *low to moderate* sesuai dengan hasil IRC Mandiri Group
4. Peningkatan produktivitas dan layanan pencairan Kredit
5. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya *Zero Fraud*
6. Melakukan inisiatif *continous improvement*
7. Penguatan fungsi BCM

PIHAK YANG MELAKUKAN PENILAIAN KINERJA

Penilaian kinerja terhadap pelaksanaan tugas Direksi secara kolektif kolegial dilaksanakan dalam forum RUPS oleh Pemegang Saham, namun sebelum disampaikan ke RUPS akan ditelaah dan dievaluasi oleh Dewan Komisaris, sedangkan *assessment* masing-masing Direksi dengan berdasarkan KPI masing-masing yang dinilai per semester atau setiap tahun oleh Dewan Komisaris.

Director of IT & Digital

1. Achieving targets for Profit, Credit, CASA, NPL, and Financial Ratios based on the target
2. Strengthening the maturity of the bank's security infrastructure
3. Zero Security Breach, reflected in the risk score index as per the Security Operation Center report
4. Successful implementation of Projects and CR in line with the initiatives listed in the RPTI report
5. Completion of the Annual IT Reports to the Regulator
6. Performing oversight and control functions on Distribution, evidenced by the achievement of Zero Fraud
7. Completion of Training for Trainer & User Training for the New Core Banking System as preparation for the NCBS go-live in 2025

Director of Compliance & Control

1. Achieving targets for Profit, Credit, CASA, NPL, and Financial Ratios based on the target
2. Realizing the bank's aspiration to be the market leader in pensions
3. Maintaining the governance rating through the Corporate Governance Perception Index (CGPI) with the "Most Trusted" predicate and improving the score above the average increase of CGPI participants
4. Performing oversight and control functions on Distribution, evidenced by the achievement of Zero Fraud
5. Achieving at least 80% completion of the Internal Control Dashboard for Branch Offices, out of 100%
6. Conducting the annual review of the 3 ISO certifications: ISO 9001, 37001, and 37301

Director of Finance, Risk, Operasional

1. Achievement of profit, credit, CASA, NPL, and financial ratio targets as planned.
2. Unmodified (clean) opinion on the 2023 audited financial statements.
3. Availability of a risk profile with a minimum rating of low to moderate in accordance with IRC Mandiri Group results.
4. Increased productivity and service quality in credit disbursement.
5. Execution of oversight and control functions in Distribution, evidenced by Zero Fraud occurrences.
6. Implementation of continuous improvement initiatives.
7. Strengthening of the Business Continuity Management (BCM) function.

PARTIES CONDUCTING PERFORMANCE ASSESSMENT

Performance assessment of the implementation of the Board of Directors' duties collectively and collegially is conducted in the General Meeting of Shareholders (GMS) by the Shareholders. However, before being presented to the GMS, it will be reviewed and evaluated by the Board of Commissioners. Meanwhile, the assessment of each Director, based on their individual KPIs, is evaluated every semester or annually by the Board of Commissioners.

HASIL PENILAIAN KINERJA DIREKSI

Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan 2023. Hasil penilaian pemegang saham menunjukkan bahwa pemegang saham telah menerima laporan tahunan perusahaan tahun buku 2023 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*aquit et decharge*) Direksi Bank untuk operasional Bank selama tahun 2023 pembebasan pertanggungjawaban (*aquit et decharge*) juga diberikan kepada Direksi yang sudah tidak menjabat lagi sebelum berakhir tahun Buku 2023.

Penilaian KPI individu oleh Dewan Komisaris menunjukkan bahwa tiap-tiap Direksi telah melaksanakan tugas dan tanggung jawabnya dengan sangat baik. Hasil penilaian kinerja Direksi berdasarkan KPI yang telah disepakati sebelumnya akan menjadi bahan pertimbangan dalam pelaksanaan remunerasi dan nominasi terhadap masing-masing Direksi selanjutnya.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam Laporan tahunan Bank, berdasarkan laporan tersebut RUPS menyatakan serta memberikan pembebasan sepenuhnya (*acquit et de charge*) kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai. Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

Dalam melaksanakan penilaian atas kinerja Dewan Komisaris, Bank Mandiri Taspen telah mengacu pada beberapa ketentuan seperti Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Sebagai media penilaian kinerja Dewan Komisaris, dilakukan *self assessment* atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. Sedangkan penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja Dewan Komisaris merupakan hasil kerja kolegial dari seluruh Dewan komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan.

PERFORMANCE ASSESSMENT RESULTS OF DIRECTORS

The implementation of the General Meeting of Shareholders (GMS) for the accountability of the 2023 annual report. The shareholders' assessment results indicate that the shareholders have accepted the company's annual report for the 2023 financial year regarding the company's operations and the results achieved. Furthermore, the shareholders declared to grant full discharge of liability (acquit et decharge) to the Board of Directors of the Bank for the Bank's operations during 2023. The discharge of liability (acquit et decharge) is also granted to Directors who no longer served before the end of the 2023 financial year.

The individual KPI assessment by the Board of Commissioners shows that each of the Directors has carried out their duties and responsibilities very well. The results of directors' performance appraisal based on previously agreed KPIs will be taken into consideration in the implementation of the remuneration and nominations for each of the subsequent Directors.

Performance Assessment the Board of Commissioners

The performance assessment of the Board of Commissioners collegial and individual was carried out by the Shareholders at the Annual GMS at the time the Board of Commissioners' supervisory duties report was submitted to the GMS in the Bank's Annual Report in the Fiscal Year ending at the end of the year. The performance of the Board of Commissioners was reflected in the realization of the Work Program/Annual Work Plan of the Board of Commissioners, which had all been achieved. In addition, the results of the evaluation of the overall performance of the Board of Commissioners and the performance of each member of the Board of Commissioners individually became an integral part of the compensation/ incentive scheme for the Board of Commissioners and a basis for consideration for shareholders to dismiss and/or reappoint the Board of Commissioners concerned.

In assessing the performance of the Board of Commissioners, Bank Mandiri Taspen referred to several provisions such as Law No. 40 of 2007 concerning Limited Liability Companies. As a medium for evaluating the performance of the Board of Commissioners, a selfassessment was carried out on the performance of the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners which was submitted in a Board of Commissioners report which was made every semester to be reported to the Financial Services Authority. Meanwhile, the annual performance assessment of the Board of Commissioners was carried out every year in the GMS forum to report the supervisory function that had been carried out. The performance measurement of the Board of Commissioners is the collective work of the entire Board of Commissioners, reflected as a unified result in the annual realization of the Corporate Work and Budget Plan (RKAP)..

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

Prosedur penilaian kinerja Dewan Komisaris yang dilaksanakan oleh Pemegang Saham melalui RUPS adalah sebagai berikut:

1. Dewan Komisaris wajib menyampaikan laporan kinerja Dewan Komisaris dan Anggota Dewan Komisaris untuk dievaluasi oleh Pemegang Saham dalam RUPS.

2. Kinerja Dewan Komisaris ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham.
3. Hasil evaluasi kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan salah satu dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Anggota Dewan Komisaris yang bersangkutan.
4. Hasil evaluasi kinerja tersebut merupakan sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria evaluasi yang digunakan untuk menilai kinerja Dewan Komisaris dan individu Anggota Dewan Komisaris adalah pelaksanaan fungsi Dewan Komisaris dalam melakukan pengawasan dan memberikan nasihat kepada Direksi demi kepentingan Bank dan Pemegang Saham khususnya serta pihak yang berkepentingan pada umumnya.

Penilaian tersebut dilaksanakan secara tahunan dengan kriteria evaluasi sebagai berikut:
1. Pelaksanaan tugas dan fungsi pengawasan oleh Komisaris sesuai Anggaran Dasar.
2. Kepatuhan terhadap ketentuan yang berlaku.
3. Tingkat kesehatan bank.
4. Tingkat kehadirannya dalam rapat Dewan Komisaris maupun rapat dengan komite-komite Pendukungnya
5. Keterlibatan Dewan Komisaris dalam penugasan penugasan tertentu.

PIHAK YANG MELAKUKAN *ASSESSMENT*

Pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Pemegang Saham melalui RUPS berdasarkan kewajiban yang tercantum dalam Perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham. Dewan Komisaris akan mempertanggungjawabkan kinerja mereka pada periode 2024 dalam RUPS yang diselenggarakan pada tahun 2025.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam Laporan tahunan Bank, berdasarkan laporan tersebut RUPS menyatakan

PROCEDURES FOR PERFORMANCE ASSESSMENT BOARD OF COMMISSIONERS

The collegial and individual performance assessment procedures for the Board of Commissioners carried out by Shareholders through the GMS are as follows:
1. The Board of Commissioners shall submit a performance report of the Board of Commissioners and Members of the Board of Commissioners to be evaluated by the Shareholders in the GMS.
2. The performance of the Board of Commissioners shall be determined based on the duties of obligations stated in the prevailing laws and regulations and the Articles of Association and mandate of the Shareholders.
3. The results of performance evaluation of each Member of the Board of Commissioners individually is one of the basis of consideration for shareholders to dismiss and/ or re-appoint members of the board of commissioners concerned.
4. The results of the performance evaluation are a means of assessment and improvement of the effectiveness of the Board of Commissioners.

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT CRITERIA

The evaluation criteria used to assess the performance of the Board of Commissioners and individual members of the Board of Commissioners are the execution of the Board of Commissioners' functions in overseeing and providing advice to the Board of Directors for the benefit of the Bank and Shareholders, in particular, and stakeholders in general.

The assessment is carried out annually with the following evaluation criteria:
1. Implementation of supervisory duties and functions by the Commissioner in accordance with the Articles of Association.
2. Compliance with applicable regulations.
3. Bank health level.
4. The level of attendance in meetings of the Board of Commissioners and meetings with supporting committees
5. Involvement of the Board of Commissioners in the assignment of certain assignments.

PARTIES CONDUCTING THE ASSESSMENT

The party that evaluates the performance of the Board of Commissioners is the Shareholders through the GMS based on the obligations contained in the applicable legislation and the Articles of Association as well as the mandate of the Shareholders. The Board of Commissioners will be responsible for their performance in the 2024 period at the GMS to be held in 2025.

BOARD OF COMMISSIONERS ' PERFORMANCE ASSESSMENT RESULTS

The performance of the Board of Commissioners is carried out by the Shareholders at the Annual GMS when submitting the Board of Commissioners' supervisory work report to the GMS in the Bank's annual report, based on the report the GMS states

serta memberikan pembebasan sepenuhnya (*acquit et de charge*) kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai.

Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 3 (tiga) komite yaitu:
1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Masing-masing komite dinilai berdasarkan rencana kerja serta Piagam dari masing-masing Komite dengan indikator penilaian mencakup jumlah pelaksanaan rapat, kehadiran rapat, materi-materi yang dibahas dalam rapat, kunjungan ke kantor wilayah serta penugasan lainnya oleh Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2024 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan baik dan telah sesuai dengan ketentuan yang berlaku.

Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Selama tahun 2024, Komite Audit telah melaksanakan beberapa kegiatan sebagai berikut:
1. Rapat sebanyak 14 (empat belas) kali dengan membahas:
   a. Pengawasan laporan keuangan, audit internal dan eksternal, pengendalian internal, pengaduan nasabah dan kasus hukum serta lainnya.
   b. Agenda tertentu yang ditetapkan oleh Komite.
   c. Arahan dan masukan dari Komite untuk perbaikan pengadilan internal serta hal terkait lainnya.
2. Kunjungan ke kantor wilayah dan cabang
   a. Komite mengadakan kunjungan kerja ke wilayah KC Banjarmasin pada 26-28 Juli 2024
   b. Komite mengadakan kunjungan kerja ke wilayah KC Serang, KC Bandar Lampung, dan KC Palembang pada 9-12 Oktober 2024

and provides full exemption (acquit et de charge) to the Board of Commissioners for supervisory actions taken in the Fiscal Year ending at the end of the year. The performance of the Board of Commissioners is reflected in the achievement of the realization of the Work Program/Annual Work Plan of the Board of Commissioners, all of which have been successfully accomplished.

In addition, the results of the evaluation of the Board of Commissioners' overall performance and the performance of each member of the Board of Commissioners individually are an integral part of the compensation/incentive scheme for the Board of Commissioners and are a basis for shareholders to dismiss and/or reappoint the Board of Commissioners concerned.

Performance Assessment of Committees Under the Board of Commissioners and the Basis of Their Rating

In order to improve the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners formed 3 (three) committees, namely:
1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee

The Board of Commissioners periodically (annually) evaluates the effectiveness of the performance of the committees under the Board of Commissioners. Each committee is assessed based on the work plan and charter of each committee with assessment indicators including the number of meetings held, meeting attendance, materials discussed at meetings, visits to regional offices and other assignments by the Board of Commissioners. The Board of Commissioners considers that during 2024 the committees have carried out their duties and responsibilities properly and are in accordance with applicable regulations.

The Audit Committee has the duties and responsibilities of supervising matters related to financial information, internal control systems, effectiveness of audits by external and internal auditors, effectiveness of risk management implementation and compliance with applicable laws and regulations. During 2024, the Audit Committee has carried out the following activities:

1. Meetings 14 (fourteen) times to discuss:
   a. Oversight of financial reports, internal and external audits, internal controls, customer complaints and legal cases and others.
   b. Certain agenda determined by the Committee.
   c. Directions and input from the Committee to improve internal control and other related matters.
2. Visits to regional and branch offices
   a. The committee will conduct a working visit to the KC Banjarmasin area from July 26-28, 2024.
   b. The committee will conduct a working visit to the KC Serang, KC Bandar Lampung, and KC Palembang areas from October 9-12, 2024

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2024, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 8 (delapan) kali dengan membahas antara lain:

1. Usulan perubahan struktur organisasi satu tingkat dibawah Direksi
2. Usulan tantiem tahun buku 2023 dan gaji/honorarium tahun 2024 untuk Dewan Komisaris dan Direksi.
3. Usulan calon anggota Dewan Komisaris dan anggota Direksi Bank Mandiri Taspen.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan. Selama tahun 2024, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan membahas:

1. *Update* implementasi pengelolaan 8 (delapan) jenis risiko yang dihadapi Bank.
2. Agenda tertentu yang ditetapkan oleh Komite.
3. Arahan dan masukan dari Komite untuk perbaikan risiko serta hal terkait lainnya.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Sesuai ketentuan Anggaran Dasar Pasal 15 Ayat 8, anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 (sembilan puluh) hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 (tiga puluh) dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan.

Jabatan anggota Dewan Komisaris berakhir apabila:

1. Kehilangan kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.
4. Meninggal dunia.
5. Diberhentikan berdasarkan keputusan RUPS.

Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

The Remuneration and Nomination Committee has the duties and responsibilities of assisting the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Board of Directors and Board of Commissioners. In 2024, the Remuneration and Nomination Committee held 8 (eight) meetings, discussing among other things:

1. Proposal for changes to the organizational structure one level below the Board of Directors
2. Proposed bonuses for the 2023 fiscal year and 2024 salaries/honorarium for the Board of Commissioners and Directors.
3. Proposed candidates for members of the Board of Commissioners of Bank Mandiri Taspen.

The Risk Monitoring Committee has duties and responsibilities in supervising the implementation of the Company's risk management and continues to fulfill the elements of adequate risk management procedures and methodologies, so that the Bank's business activities can remain controlled within acceptable and profitable limits. In 2024, the Risk Monitoring Committee held 12 (twelve) meetings, discussing:

1. Update on the management implementation of 8 (eight) types of risks faced by the Bank.
2. Certain agenda determined by the Committee.
3. Directions and input from the Committee for risk improvement and other related matters.

Mechanism of Termination and Return of the Board of Commissioners

Following the Articles of Association Article 15 Paragraph 8, a member of the Board of Commissioners has the right to resign from his position by giving written notification to the company at least 30 (thirty) days before his resignation. Furthermore, within 90 (ninety) days after the vacancy occurs, a GMS must be held to fill it with due observance of the laws and regulations and the Articles of Association.

The resignation can be submitted by less than 30 (thirty) days if there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.

The position of a member of the Board of Commissioners ends when:

1. Loss of Indonesian citizenship.
2. Resign.
3. No longer fulfills the requirements of applicable laws and regulations.
4. Die.
5. Dismissed based on the decision of the GMS.

In the event that there is an additional member of the Board of Commissioners, the term of office of the member of the Board of Commissioners will end simultaneously with the end of the position of the other existing members of the Board of Commissioners, unless the General Meeting of Shareholders determines otherwise.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Kebijakan Nominasi Dewan Komisaris dan Direksi pada ketentuan internal mengacu pada Anggaran Dasar Bank Mandiri Taspen, Standar Prosedur Tata Kelola Perusahaan dan Piagam Komite Remunerasi dan Nominasi.

Calon Dewan Komisaris dan Direksi yang dinominasikan harus memenuhi persyaratan yang ditentukan dalam anggaran dasar Bank dan peraturan perundangan-undangan yang berlaku dengan melakukan seleksi sesuai dengan yang dipersyaratkan oleh peraturan tersebut.

Prosedur nominasi Dewan Komisaris dan Direksi dilakukan sebagai berikut:

1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria;
2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham;
3. Pelaksanaan seleksi dilaksanakan sebelum masa jabatan berakhir atau diminta Dewan Komisaris;
4. Calon yang direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris setelah ditelaah kemudian diusulkan kepada pemegang saham untuk diangkat atau ditetapkan dalam RUPS.

Prosedur Penetapan Remunerasi

Penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan tata cara sebagai berikut:

1. Komite Remunerasi dan Nominasi melakukan kajian remunerasi bagi anggota Dewan Komisaris dan Direksi.
2. Komite Remunerasi dan Nominasi melakukan koordinasi dengan Direktur dan Pejabat yang membidangi Human Capital serta unit kerja terkait dalam rangka menyusun usulan Remunerasi.
3. Dalam menetapkan kebijakan remunerasi paling kurang memperhatikan:
   a. Kinerja keuangan dan pemenuhan cadangan;
   b. Prestasi kerja individual;
   c. Kewajaran dengan peer division;
   d. Pertimbangan sasaran dan strategi jangka panjang bank
4. Komite Remunerasi dan Nominasi berdasarkan kajian menyusun rekomendasi remunerasi dan kemudian disampaikan kepada Dewan Komisaris dan Direksi.
5. Dewan Komisaris menyampaikan usulan dan rekomendasi atas dasar kajian Komite Remunerasi dan Nominasi kepada RUPS untuk memperoleh persetujuan.

Nomination and Remuneration of the Board of Commissioners and Board of Directors

Board of Commissioners and Board of Directors Nomination Procedures

The Nomination Policy for the Board of Commissioners and Directors in internal regulations refers to the Articles of Association of Bank Mandiri Taspen, Standard Corporate Governance procedures and the Remuneration and Nomination Committee Charter.

The nominated candidates for the Board of Commissioners and the Board of Directors had to meet the requirements specified in the Bank's articles of association and the prevailing laws and regulations by conducting a selection in accordance with those required by these regulations.

The nomination procedure for the Board of Commissioners and the Board of Directors was carried out as follows:

1. The Remuneration and Nomination Committee identified candidates who meet the criteria;
2. The Board of Commissioners on the basis of advice from the Remuneration and Nomination Committee submited candidate proposals to Shareholders;
3. The selection was carried out before the end of the term of office or requested by the Board of Commissioners;
4. Candidates recommended by the Remuneration & Nomination Committee to the Board of Commissioners after being reviewed were then proposed to shareholders to be appointed or appointed in the GMS.

Remuneration Determination Procedure

The remuneration of the Board of Commissioners and the Board of Directors was determined in the following manner:

1. The Remuneration and Nomination Committee reviewed the remuneration for members of the Board of Commissioners and the Board of Directors.
2. The Remuneration and Nomination Committee coordinated with the Director and Officer in charge of Human Capital and related work units in order to prepare the Remuneration proposal.
3. In setting the remuneration policy, at least pay attention to:
   a. Financial performance and reserve fulfillment;
   b. Individual work performance;
   c. Fairness with peer division;
   d. Consideration of the bank's long-term goals and strategies
4. The Remuneration and Nomination Committee, based on the study, prepared remuneration recommendations and then submited them to the Board of Commissioners and the Board of Directors.
5. The Board of Commissioners submited proposals and recommendations based on the review of the Remuneration and Nomination Committee to the GMS for approval.

6. Usulan dan rekomendasi Dewan Komisaris kepada RUPS dapat berupa:
   a. Persetujuan mengenai bentuk dan besaran Remunerasi; atau
   b. Persetujuan untuk diberikan kewenangan kepada Dewan Komisaris dalam menetapkan bentuk dan besaran remunerasi.

Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Peraturan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-12/MBU/11/2020 Tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 Tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara yang juga diberlakukan untuk perusahaan anak BUMN.

Bank Mandiri Taspen telah memiliki Kebijakan Remunerasi yang telah beberapa kali di revisi dengan revisi terakhir tanggal 19 Maret 2020. Kebijakan remunerasi yang telah ditetapkan saat ini mengatur terkait remunerasi Dewan Komisaris, Direksi dan juga pegawai di level tertentu untuk ditetapkan sebagai *material risk taker*. Penetapan *material risk taker* dilakukan dengan menggunakan pendekatan kualittatif dan kuantitatif.

Dalam penetapan remunerasi karyawan, Pejabat Eksekutif, Direksi dan Dewan Komisaris, Komite Remunerasi mempertimbangkan beberapa hal, antara lain:

1. Hasil *benchmarking* remunerasi karyawan, pejabat eksekutif, aggota Direksi dan anggota Dewan Komisaris dengan industri sejenis (*peer group*).
2. Kompleksitas dari operasi perusahaan.
3. Remunerasi terdiri dari gaji/honorarium dan benefit yang bisa distandarisasi yaitu Tunjangan Hari Raya Cuti Tahunan (THR), Rumah Dinas, Kendaraan Dinas, Fasilitas Kesehatan dan Utilities serta benefit lainnya. Sedangkan remunerasi yang berdasarkan kinerja adalah bonus/insentif untuk karyawan dan tantiem untuk Direksi dan Dewan Komisaris.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi diberikan dengan memperhatikan pada ketentuan remunerasi yang berlaku, yaitu dalam bentuk:

1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji/ honorarium,

6. The proposals and recommendations of the Board of Commissioners to the GMS could be in the form of:
   a. Approval on the form and amount of Remuneration; or
   b. Approval to be given authority to the Board of Commissioners in determining the form and amount of remuneration.

Indicators for Determining the Remuneration of the Board of Commissioners and Board of Directors

The indicators for determining remuneration for the Board of Commissioners and Board of Directors of Bank Mandiri Taspen referred to the OJK Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and the Regulation of the Minister of State Owned Enterprises of the Republic of Indonesia Number PER-12/ MBU /11/2020 Regarding the Fifth Amendment to the Regulation of the Minister of StateOwned Enterprises Number PER-04/MBU/2014 concerning Guidelines for Determining the Income of Directors, Board of Commissioners, and Supervisory Board of State-Owned Enterprises which also applied to SOE subsidiaries.

Bank Mandiri Taspen had a Remuneration Policy revised several times with the latest revision on March 19, 2020. The current remuneration policy regulated the remuneration of the Board of Commissioners, Directors and employees at certain levels to be determined as material risk takers. Determination of material risk takers was carried out using a qualitative and quantitative approach.

In determining the remuneration of employees, Executive Officers, Directors and Board of Commissioners, the Remuneration and Nomination Committee considers several things, including:

1. The results of benchmarking the remuneration of employees, executive officers, members of the Board of Directors and members of the Board of Commissioners with similar industries (peer group).
2. The complexity of the company's operations.
3. Remuneration consisted of salary/honorarium and benefits that could be standardized, namely Annual Leave Holiday Allowance (THR), Official House, Official Vehicle, Health Facilities and Utilities and other benefits. Meanwhile, remuneration based on performance is bonuses/incentives for employees and bonuses for the Board of Directors and the Board of Commissioners.

Structure and Amount of Remuneration of the Board of Commissioners and Board of Directors

The remuneration of the Board of Commissioners and the Board of Directors was given by considering the applicable remuneration provisions, namely in the form of:

1. Fixed remuneration, namely remuneration that was not related to performance and risk, including salary/honorarium,

fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan santunan purna jabatan. Remunerasi yang berupa Gaji/Honorarium, Fasilitas, Tunjangan dan santunan purna jabatan diberikan dalam bentuk tunai.

2. Remunerasi yang bersifat variabel, yaitu remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain Bonus, Tantiem/ Insentif Kinerja atau bentuk lainnya yang dipersamakan dengan itu. Remunerasi yang berupa Bonus, Tantiem, Insentif dapat diberikan dalam bentuk tunai, saham, atau instrumen yang berbasis saham yang diterbitkan oleh Perseroan dengan ketentuan khusus untuk Dewan Komisaris diberikan dalam bentuk tunai untuk menghindari unsur benturan kepentingan dalam menjalankan pengawasan.

facilities, housing allowance, health allowance, education allowance, holiday allowance and post-service benefits. Remuneration in the form of Salary/Honorarium, Facilities, Allowances and post-service benefits was given in cash.

2. Variable remuneration, namely remuneration related to performance and risk, including bonuses, bonuses/ performance incentives or other equivalent forms. Remuneration in the form of Bonuses, Bonuses, Incentives could be given in the form of cash, shares, or share-based instruments issued by the Company with special provisions for the Board of Commissioners given in cash to avoid elements of conflict of interest in carrying out supervision.

Struktur penetapan remunerasi Dewan Komisaris dan Direksi adalah sebagai berikut:

The structure for determining the remuneration for the Board of Commissioners and the Board of Directors is as follows:

Tabel Struktur Remunerasi Dewan Komisaris dan Direksi
Table of Remuneration structure for the Board of Commissioners and the Board of Directors

No	Jenis Pengasilan Income Type	Ketentuan Provision	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
1	Honorarium/Gaji Honorarium/Salary	Besarnya faktor jabatan Komisaris Utama 43% dari Direktur Utama Komisaris 90% dari Komisaris Utama The size of the job factor President Commissioner 43% of President Director Commissioner 90% of President Commissioner	Anggota Direksi 85% dari Direktur Utama Members of the Board of Directors 85% of the President Director
2	Tunjangan Allowance		
	Tunjangan Hari Raya Keagamaan Religious holiday allowance	1 (satu) kali honorarium 1 (one) time honorarium	1 (satu) kali gaji 1 (one) times salary
	Tunjangan transportasi Transportation allowance	Sebesar 20% dari honorarium 20% of the honorarium	Tidak diberikan Not given
	Tunjangan Cuti Tahunan Annual Leave Allowance	Tidak diberikan Not given	Tidak diberikan Not given
	Santunan Purna Jabatan Retirement Compensation	Premi asuransi maksimal 25% dari honorarium/tahun Maximum insurance premium of 25% honorarium/ year	Premi asuransi maksimal 25% dari gaji/tahun Maximum insurance premium of 25% honorarium/ year
	Tunjangan Perumahan Housing Benefit	Tidak diberikan Not given	Diberikan secara bulanan sebesar maksimal 40% dari gaji Given monthly at a maximum of 40% of salary
	Tunjangan Pakaian Dinas Service Clothing Allowance	Tidak diberikan Not given	Tidak diberikan Not given
3	Fasilitas Facility		
	Fasilitas Kendaraan Dinas Service Vehicle Facilities	Diberikan dalam bentuk tunjangan transportasi sebesar 20% dari honorarium Given in the form of a transportation allowance of 20% of the honorarium	Diberikan 1(satu) kendaraan dinas yang diberikan dalam bentuk sewa sesuai kriteria yang telah ditetapkan 1 (one) official vehicle is given in the form of rental according to predetermined criteria
	Fasilitas Kesehatan Medical Facilities	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance
	Fasilitas Perkumpulan Profesi Professional Association Facilities	Tidak diberikan Not given	Maksimum 2 (dua) keanggotaan Maximum 2 (two) memberships

No	Jenis Pengasilan Income Type	Ketentuan Provision	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
	Fasilitas Bantuan Hukum Legal Aid Facilities	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations
	Fasilitas Komunikasi Communication Facilities	At Cost maksimal Rp2.500.000,- (Komisaris Utama), Rp2.000.000,-(Komisaris lainnya) At Cost maximum IDR 2,500,000 (President Commissioner), IDR 2,000,000 (other Commissioners)	At Cost maksimal Rp3.000.000,- (Direktur Utama) Rp2.500.000,- (Direksi lainnya) At Cost maximum IDR 3,000,000,- (President Director) IDR 2,500,000,- (Other Directors)

Struktur dan jumlah remunerasi Dewan Komisaris dan Direksi adalah sebagai berikut:

The structure and amount of remuneration for the Board of Commissioners and the Board of Directors are as follows:

Direksi
Board of Directors

(Juta / Million)

No	Nama Name	Jabatan Position	Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura Salary, bonus, regular allowances, tantiem, and other facilities in non-cash form	Fasilitas lain dalam bentuk Natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) Other facilities in the form of non-cash benefits (housing, transportation, health insurance, and others)
1	Elmamber Petamu Sinaga	Direktur Utama President Director	√	√
2	Maswar Purnama	Direktur Director	√	√
3	Widi Nugroho	Direktur Director	√	√
4	Putu Aprianto	Direktur Director	√	√
5	Resi Lora	Direktur Director	√	√
Jumlah Amount			**Rp52,710**	**Rp2,535**

Dewan Komisaris
Board of Commissioners

(Juta / Million)

No	Nama Name	Jabatan Position	Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura Salary, bonus, regular allowances, tantiem, and other facilities in non-cash form	Fasilitas lain dalam bentuk Natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) Other facilities in the form of non-cash benefits (housing, transportation, health insurance, and others)
1	Mustaslimah	Komisaris Utama President Commissioner	√	√
2	Hendrika Nora Osloi Sinaga	Komisaris Commissioner	√	√

No	Nama Name	Jabatan Position	Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura Salary, bonus, regular allowances, tantiem, and other facilities in non-cash form	Fasilitas lain dalam bentuk Natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) Other facilities in the form of non-cash benefits (housing, transportation, health insurance, and others)
3	Boedi Armanto	Komisaris Independen Independent Commissioner	√	√
4	Suhajar Diantoro*)	Komisaris Commissioner	√	√
Jumlah **Amount**			**Rp25,300**	**Rp1,175**

Keterangan / Note:
*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK.

*) Appointed based on the decision of the Annual GMS on June 27, 2023, with the transfer of duties from Independent Commissioner to Commissioner, as determined by the Shareholders' Circular Resolution dated June 27, 2024, and effective after the fit and proper test by OJK.

Kebijakan Keberagaman Direksi dan Dewan Komisaris

Kebijakan keberagaman komposisi Dewan Komisaris dan Direksi yang diterapkan oleh Bank Mandiri Taspen telah mengacu pada Kebijakan pengurusan perusahaan anak oleh induk serta pada Perjanjian Antar Pemegang Saham Nomor: DIR.PKS/093/2014, Nomor: JAN-18/DIR/2014, dan Nomor: PKS139/DIRUT/0814, tertanggal 21 Agustus 2014, sebagaimana telah diubah dengan Perubahan atas Perjanjian Pemegang Saham Nomor: CEO. PKS/016/2015, Nomor: JAN-99/DIR/2015, dan Nomor: PKS.67/DIRUT/0415, tertanggal 30 April 2015.

Dalam penetapan anggota Dewan Komisaris dan Direksi, sesuai kebijakan Pemegang Saham, telah mempertimbangkan keberagaman komposisi menyesuaikan dengan kebutuhan dan kompleksitas Bank Mandiri Taspen sehingga diharapkan dalam pengembangan Bank Mandiri Taspen maupun dalam penyelesaian terhadap suatu permasalahan dapat dipertimbangkan dari berbagai perspektif pendidikan, kompetensi dan pengalaman yang dimiliki.

Pada periode 2024, keberagaman komposisi Direksi yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Board of Directors and Board of Commissioners Diversity Policy

The policy on the diversity of the composition of the Board of Commissioners and Directors implemented by Bank Mandiri Taspen has referred to the policy on the management of subsidiary companies by the parent as well as the Agreement between Shareholders Number: DIR.PKS/093/2014, Number: JAN-18/DIR/2014, and Number : PKS139/DIRUT/0814, dated August 21, 2014, as amended by Amendment to the Shareholder Agreement Number: CEO.PKS/016/2015, Number: JAN-99/DIR/2015, and Number: PKS.67/DIRUT/ 0415, dated April 30, 2015.

In determining the members of the Board of Commissioners and Board of Directors, according to the Shareholders' policy, have considered the diversity of the composition according to the needs and complexity of Bank Mandiri Taspen so that it is expected that in the development of Bank Mandiri Taspen as well as in solving a problem can be considered from various perspectives of education, competence and experience possessed.

In the 2024 period, the diversity of the composition of the Board of Directors reflected in education, work experience, age and gender, can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity in the Composition of the Board of Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Elmamber Petamu Sinaga	Direktur Utama President Director	54 Tahun 54 years old	Pria Male	- Sarjana Akuntansi - Magister Manajemen - Bachelor of Accounting - Master of Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Akuntansi dan Perbankan Accounting and Banking

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Atta Alva Wanggai*	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	45 Tahun 45 years old	Pria Male	- Sarjana Teknik Informatika dan Komputer - Magister Manajemen Bisnis - Bachelor of Information and Computer Engineering - Master of Business Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Management
Maswar Purnama	Direktur Business Director of Business	57 Tahun 57 years old	Pria Male	- Sarjana Ekonomi Manajemen - Master of Business Administration - Doktor Ilmu Administrasi Bisnis - Bachelor of Economics Management - Master of Business Administration - Doctor of Business Administration	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Administrasi Bisnis Business Administration
Judhi Budi Wirjanto**	Direktur Compliance & Control Director of Compliance & Control	56 Tahun 56 years old	Pria Male	- Sarjana Ekonomi/Akuntansi - Bachelor of Economics/ Accounting	Memiliki pengalaman kerja di bidang SDM dan Keuangan Have work experience in HR and Finance	SDM dan Keuangan HR and Finance
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	56 Tahun 56 years old	Pria Male	- Sarjana Teknik Informatika - Master Information & Communication Technology - Master Commerce (Business Information System) - Bachelor of Information Engineering - Master of Information & Communication Technology - Master Commerce (Business Information Systems)	Memiliki pengalaman kerja di bidang IT dan Digital Have work experience in IT and Digital	IT IT
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	52 Tahun 52 years old	Pria Male	- Sarjana Ekonomi Manajemen - Master Manajemen Agribisnis - Bachelor of Economics Management - Master of Agribusiness Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Management
Resi Lora*****	Direktur Compliance & Control Director of Compliance & Control	54 Tahun 54 years old	Wanita Female	- Sarjana Statistika - Bachelor of Statistics	Memiliki pengalaman kerja di bidang SDM dan Keuangan Have work experience in HR and Finance	SDM dan Keuangan HR and Finance

*) telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024
**) tidak diperpanjang masa jabatannya berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024
***) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 18 Oktober 2023 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 28 Mei 2024
****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Juni 2024
*****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 November 2024

*) Dismissed with respect based on the Shareholders' Circular Resolution dated January 23, 2024.
**) Term of office not extended based on the Shareholders' Circular Resolution dated June 27, 2024.
***) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated October 18, 2023, and effective after passing the OJK Fit and Proper Test on May 28, 2024.
****) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated January 23, 2024, and effective after passing the OJK Fit and Proper Test on June 6, 2024.
*****) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated June 27, 2024, and effective after passing the OJK Fit and Proper Test on November 6, 2024.

Pada periode 2024, keberagaman komposisi Dewan Komisaris yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In the 2024 period, the diversity of the composition of the Board of Commissioners, which is reflected in education, work experience, age and gender, can be seen in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Mustaslimah	Komisaris Utama President Commissioner	59 Tahun 59 years old	Wanita Female	- Sarjana Teknologi Pertanian - Bachelor of Agricultural Technology	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Procurement, Compliance, Human Capital, dan Internal Audit Procurement, Compliance, Human Capital, and Internal Audit
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	54 Tahun 54 years old	Wanita Female	- Sarjana Teknik Kimia - Magister Manajemen - Bachelor of Chemical Engineering - Master of Management	Memiliki pengalaman kerja di bidang infrastruktur, Jasa Asuransi, dan Dana Pensiun Have work experience in infrastructure, insurance services, and pension funds	Manajemen Management
Boedi Armanto	Komisaris Independen Independent Commissioner	65 tahun 65 years old	Pria Male	- Sarjana Agronomi - Magister Applied Economics - Doktor bidang Ekonomi - Bachelor of Agronomy - Master in Applied Economics - Doctorate in Economics	Memiliki pengalaman sebagai pengawas perbankan dan Komisaris Perbankan Have experience as a banking supervisor and banking commissioner	Ekonomi Economics
Suhajar Diantoro*	Komisaris Commissioner	60 tahun 60 years old	Pria Male	- Sarjana Ilmu Pemerintahan - Magister Manajemen - Doktor Ilmu Sosial Politik - Bachelor of Government Science - Master of Management - Doctor of Social and Political Science	Memiliki pengalaman manajemen dan ilmu pemerintahan Have experience in management and government science	Manajemen dan Ilmu Pemerintahan Management and Public Administration

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK

*) Appointed based on the decision of the Annual GMS on June 27, 2023, with the transfer of duties from Independent Commissioner to Commissioner, as determined by the Shareholders' Circular Resolution dated June 27, 2024, and effective after passing the fit and proper test by OJK

Kebijakan Pengungkapan Informasi Kepemilikan Saham Dewan Komisaris dan Direksi Serta Pelaksanaannya

Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak terdapat pengungkapan informasi kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Bank.

Kepemilikan Saham Direksi

Sampai dengan 31 Desember 2024, tidak terdapat anggota Direksi Bank Mandiri Taspen yang memiliki saham Bank Mandiri Taspen mencapai 5% (lima persen) atau lebih dari modal disetor

Policy on Disclosure of Information on Share Ownership of the Board of Commissioners and Directors and Their Implementation

Bank Mandiri Taspen is a Closed Limited Liability Company so there is no disclosure of information on share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after ownership or any change in ownership of Bank shares.

Board of Directors Share Ownership

As of December 31, 2024, there is no member of the Board of Directors of Bank Mandiri Taspen who owns shares of Bank Mandiri Taspen reaching 5% (five percent) or more of the paid

Bank Mandiri Taspen, ataupun di bank lain maupun perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

up capital of Bank Mandiri Taspen, or in other banks or other companies domiciled at home or abroad.

Tabel Kepemilikan Saham Direksi
Table of Board of Directors Share Ownership

Nama Name	Jabatan Position	Kepemilikan Saham Shareholding			
		Bank Mandiri Taspen Bank Mandiri Taspen	Bank Lain Other Banks	Lembaga Keuangan Non Bank Non-Bank Financial Institutions	Perusahaan Lain Other Companies
Elmamber Petamu Sinaga	Direktur Utama President Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Atta Alva Wanggai*	Direktur *Finance, Risk & Operation* Director of Finance, Risk & Operation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Maswar Purnama	Direktur *Business* Director of Business	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Judhi Budi Wirjanto**	Direktur *Compliance & Control* Director of Compliance & Control	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Widi Nugroho***	Direktur IT & Digital Director of IT & Digital	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Putu Apriyanto****	Direktur *Finance, Risk & Operations* Director of Finance, Risk & Operations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Resi Lora*****	Direktur *Compliance & Control* Director of Compliance & Control	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

*) telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024
**) tidak diperpanjang masa jabatannya berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024
***) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 18 Oktober 2023 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 28 Mei 2024
****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 23 Januari 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Juni 2024
*****) telah diangkat sebagai Direktur Perseroan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2024 dan efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 November 2024

*) Dismissed with respect based on the Shareholders' Circular Resolution dated January 23, 2024.
**) Term of office not extended based on the Shareholders' Circular Resolution dated June 27, 2024.
***) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated October 18, 2023, and effective after passing the OJK Fit and Proper Test on May 28, 2024.
****) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated January 23, 2024, and effective after passing the OJK Fit and Proper Test on June 6, 2024.
*****) Appointed as the Director of the Company based on the Shareholders' Circular Resolution dated June 27, 2024, and effective after passing the OJK Fit and Proper Test on November 6, 2024.

Kepemilikan Saham Dewan Komisaris

Setiap Dewan Komisaris telah mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima perseratus) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.

Share Ownership of the Board of Commissioners

Each Board of Commissioners disclosed the share ownership which reached 5% (five percent) or more, both at the Bank concerned and in other banks and companies domiciled at home and abroad, as well as financial and family relationships with other members of the Board of Commissioners, members Directors and/or Controlling Shareholders of the Bank.

Tabel Kepemilikan Saham Dewan Komisaris
The Board of Commissioners' Share Ownership Table

Nama Name	Jabatan Position	Kepemilikan Saham Shareholding			
		Bank Mandiri Taspen Bank Mandiri Taspen	**Bank Lain** Other Banks	**Lembaga Keuangan Non Bank** Non-Bank Financial Institutions	**Perusahaan Lain** Other Companies
Mustaslimah	Komisaris Utama President Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Hendrika Nora Osloi Sinaga	Komisaris Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Suhajar Diantoro*	Komisaris Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Boedi Armanto	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

*) Diangkat berdasarkan putusan RUPS Tahunan tanggal 27 Juni 2023, pengalihan tugas dari Komisaris Independen menjadi Komisaris yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif setelah uji kemampuan dan kepatutan dari OJK.

*) Appointed based on the decision of the Annual GMS on June 27, 2023, with the transfer of duties from Independent Commissioner to Commissioner, as determined by the Shareholders' Circular Resolution dated June 27, 2024, and effective after passing the fit and proper test by OJK

Organ dan Komite di Bawah Dewan Komisaris

Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite Penunjang, yaitu Komite Audit, Komite Remunerasi dan Nominasi serta Komite Pemantau Risiko. Semua komite tersebut, diketuai oleh Komisaris Independen. Adapun uraiannya sebagai berikut.

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris memiliki peran yang strategis untuk melaksanakan tugas kesekretariatan dari Dewan Komisaris, mengadministrasikan dokumen Dewan Komisaris dan sebagai penghubung bagi Dewan Komisaris baik dengan pihak-pihak terkait di lingkungan perusahaan maupun di luar perusahaan.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris berkewajiban untuk:
1. Membantu Dewan Komisaris dalam menjaga agar pelaksanaan tata tertib Komisaris secara teknis dapat dilakukan secara tertib.
2. Menyiapkan risalah rapat untuk disahkan dalam rapat berikutnya serta menyimpan salinannya.
3. Menyiapkan laporan tentang pelaksanaan keputusan rapat untuk dikaji dalam rapat berikutnya.

Sekretaris Dewan Komisaris bertanggung jawab atas pengaturan terselenggaranya rapat Dewan Komisaris, termasuk di dalamnya hal-hal sebagai berikut:
1. Menyiapkan undangan rapat kepada seluruh peserta untuk ditandatangani oleh Komisaris Utama atau salah seorang Komisaris lainnya.

Organs and Committees Under the Board of Commissioners

In carrying out its duties, the Board of Commissioners is assisted by the Secretary to the Board of Commissioners and the Supporting Committees, namely the Audit Committee, Remuneration and Nomination Committee and the Risk Monitoring Committee. All of these committees are chaired by an Independent Commissioner. The description is as follows.

Secretary of Board of Commissioners

The Secretary of Commissioners Board has a strategic role to carry out the tasks from the Board of Commissioners, to administer the documents of the Board of Commissioners, and to act as a liason for the Board of Commissioners for both internal and external parties.

Duties and Responsibilities of the Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners is obliged to:
1. Assist the Board of Commissioners in maintaining that the technical conduct of the Board of Commissioners can be done technically in an orderly manner.
2. Prepare the minutes of the meeting to be ratified at the next meeting and keep the copy.
3. Prepare a report on the implementation of decisions to be reviewed in the next meeting.

The Secretary of the Board of Commissioners is responsible for regulating the Board of Commissioners meetings, including the following:
1. Prepare meeting invitations to all participants to be signed by the President Commissioner or by one of the other Commisioners.

2. Menyiapkan sarana dan prasarana yang dibutuhkan dalam dalam rapat.
3. Mendistribusikan bahan rapat kepada seluruh peserta rapat.
4. Mencatat dan mengadministrasikan keputusan rapat.
5. Menyimpan konsep risalah rapat.
6. Menjaga kerahasiaan keputusan rapat sampai dengan keputusan diumumkan.
7. Menyampaikan risalah rapat kepada seluruh anggota rapat dan pejabat lain yang ditetapkan dalam rapat Dewan Komisaris.
8. Membuat catatan dan memonitor tindak lanjut perkembangan pelaksanaan keputusan-keputusan rapat serta melaporkan tindak lanjut tersebut kepada Dewan Komisaris.

Sekretaris Dewan Komisaris berkewajiban menjaga keamanan seluruh dokumen rapat, terutama yang bersifat rahasia.

Profil Sekretaris Dewan Komisaris

Tugas dan Fungsi Sekretaris Dewan Komisaris Bank Mandiri Taspen secara struktural berada di bawah supervisi Sekretaris Perusahaan.

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris didukung dengan Staf dan Sekretariat Dewan Komisaris telah menyusun pokok-pokok program kerja tahun 2024 dengan realisasi antara lain sebagai berikut:

1. Menyiapkan bahan rapat, menyusun risalah rapat, dan mengadministrasikan dengan tertib penyelenggaraan Rapat Dewan Komisaris, Rapat Komite-komite di Bawah Dewan Komisaris, dan Rapat Dewan Komisaris mengundang Direksi

2. Memberikan masukan dan informasi kepada Dewan Komisaris atas hal-hal yang menjadi perhatian Dewan Komisaris, antara lain terkait kebijakan dan strategi Direksi dalam rangka mencapai sasaran strategis dalam RKAP tahun 2024, penyaluran kredit pada sektor-sektor pensiunan, retail dan mikro, proses restrukturisasi kredit, keandalan infrastruktur TI, GCG, APU – PPT, pengembangan SDM, manajemen risiko, dan Sistem Pengendalian Internal.
3. Bekerja sama dengan Komite-komite di bawah Dewan Komisaris dalam pemenuhan kewajiban-kewajiban Dewan Komisaris, termasuk laporan Dewan Komisaris kepada Regulator.

4. Mengkoordinasikan penyelenggaraan Kunjungan Kerja Dewan Komisaris dan Komite-komite di bawah Dewan Komisaris, termasuk menyusun Laporan Hasil Kunjungan.
5. Mengadministrasikan korespondensi Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris, termasuk menyusun persetujuan Dewan Komisaris atas hal-hal yang diusulkan Direksi untuk dimintakan persetujuan Dewan Komisaris, antara lain, usulan KAP untuk audit tahun 2023, usulan pengurus Bank, usulan perubahan struktur organisasi

2. Prepare facilities needed in the meeting.

3. Distribute the meeting material to all meeting participants.
4. Record and administer meeting decision.
5. Keep the minutes of meeting concept.
6. Maintain the confidentiality of the meeting decision until the decision is announced.
7. Submit minutes of meeting to all meeting participants and other officials determined at the Board of Commissioners meeting.
8. Make notes and monitor the follow-up of developments of the meeting implementation and report the follow-up to the Board of Commissioners.

Secretary of the Board of Commissioners is obliged to maintain the security of all meeting documents, especially confidential.

Profile of Secretary of the Board of Commissioners

Duties and Functions of the Secretary of the Board of Commissioners of Bank Mandiri Taspen are structurally under the supervision of the Corporate Secretary.

Implementation of Duties of the Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners supported by the Staff and Secretariat of the Board of Commissioners has compiled the main points of the 2024 work program with the following realization:

1. Prepare meeting materials, compile minutes of meetings, and administer the Board of Commissioners Meetings in an orderly manner, Meetings of Committees under the Board of Commissioners, and Meetings of the Board of Commissioners inviting the Board of Directors
2. Provide input and information to the Board of Commissioners on matters of concern to the Board of Commissioners, including, among others, the policies and strategies of the Board of Directors in order to achieve strategic goals in the 2024 RKAP, lending to the retired, retail and micro sectors, the credit restructuring process, IT infrastructure reliability, GCG, AML-CFT, HR development, risk management, and the Internal Control System.
3. Cooperate with the Committees under the Board of Commissioners in fulfilling the obligations of the Board of Commissioners, including reports from the Board of Commissioners to the Regulator.
4. Coordinate the implementation of Work Visits for the Board of Commissioners and the Committees under the Board of Commissioners, including preparing a Visit Report.
5. Administer the correspondence of the Board of Commissioners and the Committees under the Board of Commissioners, including preparing the Board of Commissioners' approval on matters proposed by the Board of Directors for approval by the Board of Commissioners, such as the proposal for the Public Accounting Firm (KAP) for the 2023 audit, the proposal

satu tingkat di bawah Direksi, usulan RKAP/revisi RKAP tahun 2024 dan RBB 2024-2026, usulan RKAP tahun 2025 dan RBB tahun 2025-2027, usulan Rencana Aksi Keuangan Berkelanjutan tahun 2025-2029, usulan Rencana Jangka Panjang Perusahaan (RJPP) 2021-2025, serta tindakan-tindakan Direksi lainnya yang wajib mendapatkan persetujuan tertulis dari Dewan Komisaris.

6. Mengkoordinasikan keikutsertaan Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris dalam pelatihan/seminar/kegiatan pengembangan kompetensi lainnya sesuai dengan bidang pengawasan masing-masing Komisaris/Komite.

7. Menyiapkan program orientasi Komisaris baru.
8. Melaksanakan tugas lain untuk mendukung kelancaran tugas pengawasan dan pemberian nasihat yang dilakukan oleh Dewan Komisaris.

Komite Audit

Komite Audit dibentuk dengan tujuan untuk membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan. Lingkup pengawasan Komite Audit meliputi hal-hal yang terkait dengan informasi keuangan, sistem pengendalian intern (*internal control system*), efektivitas pemeriksaan oleh Auditor Eksternal dan Internal, efektivitas pelaksanaan manajemen risiko (bersama dengan pemantau risiko) serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Dasar Pembentukan Komite Audit

Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum
4. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris.

6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris.

for the bank's management, the proposal for changes to the organizational structure one level below the Board of Directors, the proposal for the 2024 RKAP/revised RKAP and the 2024-2026 RBB, the proposal for the 2025 RKAP and the 2025-2027 RBB, the proposal for the 2025-2029 Sustainable Financial Action Plan, the proposal for the 2021-2025 Long-Term Company Plan (RJPP), and other actions by the Board of Directors that require written approval from the Board of Commissioners.

6. Coordinate the participation of the Board of Commissioners and Committees under the Board of Commissioners in training/seminars/other competency development activities in accordance with the respective areas of supervision of each Commissioner/Committee.
7. Prepare a new commissioner orientation program.
8. Carry out other duties to support the smoothness of the supervisory and advisory duties carried out by the Board of Commissioners.

Audit Committee

The Audit Committee is established with the aim to assist and facilitate the Board of Commissioners in carrying out the task and function of supervision. The Audit Committee's supervision scope covers matters relating to financial information, internal control system, effectiveness of audits by External and Internal Auditors, effectiveness of risk management implementation (together with risk monitoring) and compliance with applicable laws and regulations.

Basis of Establishment of the Audit Committee

The Bank Audit Committee is established by the Board of Commissioners and carries out its duties in accordance with the Financial Services Authority Regulation No. 17 dated September 14, 2023, concerning the Implementation of Governance for Commercial Banks. The Bank Audit Committee is established by the Board of Commissioners and performs its duties in accordance with the following regulations:

1. OJK Regulation No. 17 of 2023 dated September 14, 2023 regarding the Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Work Implementation of the Audit Committee
3. OJK Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks
4. Bank Mantap's Articles of Association and its amendments.

5. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners.
6. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners.

Pengangkatan Komite Audit terakhir sesuai Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/002/II/2024 tanggal 05 Februari 2024 tentang Perubahan Keanggotaan Komite Audit dibawah Dewan Komisaris dan selanjutnya diangkat oleh direksi dengan Keputusan Direksi Nomor KEP.DIR/004.1/II/2024 tanggal 06 Februari 2024 tentang Perubahan Keanggotaan Komite Audit di bawah Dewan Komisaris.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas dan tanggung jawab untuk melaksanakan hal-hal sebagai berikut:

1. Ketua Komite bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite Audit untuk memenuhi tujuan komite sesuai dengan pembentukannya, diantaranya bertanggung jawab untuk hal-hal sebagai berikut:
   a. Menentukan rencana kerja tahunan.
   b. Menentukan jadwal rapat tahunan.
   c. Membuat laporan berkala mengenai kegiatan Komite Audit serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
   d. Membuat *Self assessment* mengenai efektivitas dari kegiatan Komite Audit.
2. Anggota Komite bertugas dan bertanggung jawab di antaranya untuk:
   a. Menyelenggarakan rapat secara teratur.
   b. Mempelajari materi rapat terlebih dahulu.
   c. Menghadiri rapat.
   d. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan.
   e. Membuat risalah rapat.
   f. Melakukan kunjungan kerja ke lapangan.
2. Ketua dan anggota Komite Audit bertugas dan bertanggung jawab untuk melakukan pemantauan atas kecukupan pengendalian internal, kecukupan dan kebenaran atas proses dalam pembuatan laporan keuangan, efekivitas kerja dari internal dan eksternal auditor, mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, menyusun konsep dan analisis yang berhubungan dengan fungsi Komite Audit dan melaksanakan tugas-tugas lain yang diberikan Dewan Komisaris.

Piagam Komite Audit

Piagam Komite Audit disusun sebagai pedoman bagi anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Audit disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite

The latest appointment of the Audit Committee is in accordance with the Board of Commissioners' Decree No. KEP.DEKOM/002/II/2024 dated February 5, 2024, regarding the Change in the Membership of the Audit Committee under the Board of Commissioners, and was subsequently appointed by the Board of Directors with the Board of Directors' Decree No. KEP.DIR/004.1/II/2024 dated February 6, 2024, regarding the Change in the Membership of the Audit Committee under the Board of Commissioners.

Duties and Responsibilities of the Audit Committee

The Audit Committee has the duties and responsibilities to carry out the following:

1. The Head of the Committee has the duty on and is responsible for conducting coordination for all the activities of Audit Committee to fulfill the objectives of the Board in accordance with its formation, and it should be responsible for the following:
   a. Determine the annual work plan.
   b. Determine the schedule for the annual meeting.
   c. Make periodic reports regarding the activities of the Audit committee as well as matters that are felt to be of concern to the Board of Commissioners.
   d. Make a Self Assessment on effectiveness from the activities of the Audit Committee.
2. The Committee members agree and are responsible for the approval to:
   a. Conduct the meeting regularly.
   b. Study previous meeting material.
   c. Attend a meeting.
   d. Take an active role and contribute to every activity.
   e. Make minutes of meetings.
   f. Make work visits to the field.
3. The Head and members of the Audit Committee have the duty on and are responsible for implementing the adequacy of internal supervision, risk management and governance, as well adequacy and fairness of the financial reporting process, the effectiveness of the work of internal and external auditors, handling matters that require the attention of the Board of Commissioners, drafting concepts and reviews related with the Audit Committee and carrying out other tasks assigned by the Board of Commissioners.

Audit Committee Charter

The Audit Committee Charter is prepared as a guideline for members of the Audit Committee to carry out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent and accountable, acceptable to all interested parties and in accordance with the applicable laws and regulations. The Audit Committee Charter was made with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Audit Committee Charter

Audit telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada 06 Januari 2025. Adapun isi dari Piagam Komite Audit, memuat dan mengatur hal-hal sebagai berikut:

1. Latar Belakang dan Tujuan
2. Dasar Peraturan
3. Pengangkatan, Komposisi, Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Kewenangan
7. Hubungan Kerja
8. Rapat Komite
9. Pelaporan
10. Masa Tugas
11. Kerahasiaan
12. Penutup

Wewenang Komite Audit

Komite Audit mempunyai kewenangan untuk melaksanakan hal-hal sebagai berikut:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, dan Akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank Mandiri Taspen serta Kantor Akuntan Publik yang memeriksa Bank Mandiri Taspen untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan;
4. Memperoleh laporan hasil pemeriksaan Auditor Internal dan Auditor Eksternal serta institusi pengawas atau pemeriksa lainnya;
5. Meminta Auditor Internal atau Auditor Eksternal untuk melakukan pemeriksaan atau investigasi khusus, apabila terdapat dugaan kuat telah terjadi kecurangan, pelanggaran hukum dan pelanggaran terhadap peraturan perundang-undangan yang berlaku;
6. Mengakses catatan atau informasi tentang karyawan, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya; dan
7. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Masa Jabatan Komite Audit

Masa jabatan anggota Komite Audit diatur dalam *Charter* Komite Audit dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP.DEKOM.002/II/2021 tanggal 24 Februari 2021 *Juncto* Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

has been approved and signed by all members of the Board of Commissioners on January 6, 2025. The contents of the Audit Committee Charter include and regulate the following matters:

1. Background and Objectives
2. Basis of Regulations
3. Appointment, Composition, Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Authorities
7. Employment Relationships
8. Committee Meetings
9. Reporting
10. Term of Service
11. Confidentiality
12. Closing

Authority of the Audit Committee

The Audit Committee has the authority to carry out the following:

1. Access the Bank's documents, data and information on employees, funds, assets and corporate resources as required;
2. Communicate directly with employees, including the Board of Directors and those who carry out internal audit functions, and Accountants related to the duties and responsibilities of the Audit Committee;
3. Communicate with the Head of Work Unit and other parties at Bank Mandiri Taspen and Public Accountants who accept Bank Mandiri Taspen to obtain information, clarification and to request the required documents and reports;
4. Obtain reports on the results of examinations by internal and external auditors and other supervisory or examining institutions;
5. Requesting the Internal Auditor or External Auditor to carry out special examinations or investigations, questioning whether there is a strong suspicion of fraud, breaking the law and violating the law and denying the applicable laws and regulations.
6. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties; and
7. Perform other authorities granted by the Board of Commissioners.

The Service of the Audit Committee

The term of office of the members of the Audit Committee is regulated in the Audit Committee Charter and the Decision of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP.DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which determine the following terms of office:

a. Masa tugas anggota Komite Audit yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;
b. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;

c. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

a. The term of office of members of the Audit Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period.
b. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners.
c. The dismissal will be stated in a Board of Directors Decree.

Struktur, Keanggotaan dan Keahlian Komite Audit

Anggota Komite Audit Bank Mandiri Taspen telah memenuhi syarat independensi sebagai Komite Audit sebagaimana disyaratkan dalam Peraturan OJK No. 17 Tahun 2023 tentang Tata Kelola bagi Bank Umum, dengan memenuhi syarat sebagai berikut:

1. Anggota Komite Audit dari Pihak Independen berasal dari pihak di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan.
2. Mantan anggota Direksi atau Pejabat Eksekutif Perseroan atau pihak-pihak lain yang mempunyai hubungan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, telah menjalani masa tunggu (*cooling off*) selama 6 (enam) bulan untuk menjadi anggota Komite Audit.
3. Memiliki integritas yang tinggi, akhlak, dan moral yang baik.
4. Memiliki kemampuan yang cukup untuk membaca dan memahami laporan keuangan.
5. Memiliki kemampuan yang memadai tentang peraturan perundang-undangan yang terkait.

Struktur, keanggotaan, dan keahlian Komite Audit dapat dilihat pada tabel di bawah ini.

Structure, Membership and Expertise of the Audit Committee

Members of the Audit Committee of Bank Mandiri Taspen had fulfilled the independence requirements as an Audit Committee required by FSA Regulation No. 17 Year 2023 on Governance for Commercial Banks, by fulfilling the following requirements:

1. Audit Committee Members from Independent Parties Members of Outside Companies who do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Company.

2. Former members of the Executive Board or Executive Officers of other parties who have a relationship that can influence their ability to act independently, have gone through cooling off period for 6 (six) months to become members of the Audit Committee.
3. Have high integrity, good character and morals.
4. Have sufficient ability to read and understand financial statements.
5. Have sufficient ability regarding relevant laws and regulations.

The structure, membership and expertise of the Audit Committee can be seen in the table below.

Tabel Struktur, Keanggotaan dan Keahlian Komite Audit
Table of Structure, Membership and Expertise of Audit Committee

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Boedi Armanto*	Ketua merangkap Anggota Chairman and Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Rety Listya Handayani	Anggota Member	Komite Audit Pihak Independen Independent Party Audit Committee	Perbankan Banking
Agus Slamet Riyadi	Anggota Member	Komite Audit Pihak Independen Independent Party Audit Committee	Manajemen Management
M. Jacobie Henry W.	Sekretaris Komite Secretary of the Committee	Division Head Internal Audit Division Head Internal Audit	Ekonomi Akuntansi Economics Accounting

*) Diangkat sebagai Ketua Merangkap Anggota Komite Audit berdasarkan surat Keputusan Direksi Nomor KEP.DIR/004.1/II/2024 tanggal 06 Februari 2024
*) Appointed as the Chairperson and Member of the Audit Committee based on the Board of Directors' Decree No. KEP.DIR/004.1/II/2024 dated February 6, 2024.

Profil Komite Audit

Profil anggota Komite Audit per 31 Desember 2024 adalah sebagai berikut.

Profile of Audit Committee

The profiles of the Audit Committee members as of December 31, 2024 are as follows.

Boedi Armanto

Ketua Merangkap Anggota Komite Audit/Komisaris Independen
Chairman Concurrently Member of Audit Committee/Independent Commissioner

Profil dapat dilihat pada bagian Profil Dewan Komisaris
The profile can be seen in the Board of Commissioners Profile section.

Rety Listya Handayani

Anggota Pihak Independen
Independent Party Members

Kewarganegaraan / Citizenship:
WNI

Domisili / Domicile:
Jakarta

Usia / Age:
58 tahun / years old

Riwayat Pendidikan

- S1 – Teknologi Industri Pertanian Instiitut Teknologi Bandung (1989)
- S2 – Manajemen Universitas Gadjah Mada (1999)

Educational Background

- S1 – Agricultural Industrial Technology Bandung Institute of Technology (1989)
- S2 – Management Gadjah Mada University (1999)

Pengalaman Kerja

- Dept Head SME Credit Process & Approval Bank Mandiri (2017-2022)
- Dept Head Network Capacity Plan Bank Mandiri (2012-2017)
- Dept Head Sales Monitoring Bank Mandiri (2010-2012)
- Dept Head Credit & Portfolio Management Bank Mandiri (2007-2010)
- Team Leader Capital Analyst Bank Mandiri (2006-2007)
- PS Capital Management Analyst Bank Mandiri (2003-2005)
- Professional Staff Bank Mandiri (2001-2003)
- Senior Officer Bank Mandiri (1999-2001)
- Pegawai Pimpinan Bank EXIM (1991-1999)

Work Experience

- Dept Head SME Credit Process & Approval Bank Mandiri (2017-2022)
- Dept Head Network Capacity Plan Bank Mandiri (2012-2017)
- Dept Head Sales Monitoring Bank Mandiri (2010-2012)
- Dept Head Credit & Portfolio Management Bank Mandiri (2007-2010)
- Team Leader Capital Analyst Bank Mandiri (2006-2007)
- PS Capital Management Analyst Bank Mandiri (2003-2005)
- Professional Staff Bank Mandiri (2001-2003)
- Senior Officer Bank Mandiri (1999-2001)
- Leading Employee Bank EXIM (1991-1999)

Sertifikasi

- Manajemen Risiko Perbankan Kualifikasi 6
- Sertifikasi Komite Audit dari IKAI (2022)

Certification

- Banking Risk Management Qualification 6
- Audit Committee Certification from IKAI (2022)

Riwayat Penunjukan

Keputusan Direksi No. KEP.DIR/005/III/2022

Appointment History

Board of Directors Decree No. KEP.DIR/005/III/2022

Periode dan Masa Jabatan

Periode I : 2022-sekarang

Period and Term Office

Period I: 2022-present

Jabatan Rangkap

Tidak memiliki jabatan lain di perusahaan atau lembaga manapun.

Double Function

Does not hold any other position in any company or institution.

Agus Slamet Riyadi

Anggota Pihak Independen
Independent Party Members

Kewarganegaraan / Citizenship: WNI

Domisili / Domicile: Jakarta

Usia / Age: 46 tahun / years old

Riwayat Pendidikan

- D3 - Akuntansi Sekolah Tinggi Akuntansi Negara (2000)
- S1 - Sarjana Ekonomi Akuntansi Universitas Mercubuana (2003)
- S2 - Master of Public Administration Universitas Gadjah Mada (2010)

Educational Background

- D3 - Accounting State Accounting College (2000)
- S1 - Bachelor of Economics Accounting Mercubuana University (2003)
- S2 - Master of Public Administration Gadjah Mada University (2010)

Pengalaman Kerja

- Kepala Seksi Harmonisasi Peraturan Jaminan Sosial Kecelakaan Kerja dan Kematian, Subdirektorat Harmonisasi Peraturan Jaminan Sosial, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2019-sekarang)
- Kepala Seksi Harmoniasasi Peraturan Penganggaran Kementerian/ Lembaga IA, Subdirektorat Harmoniasasi Peraturan Penganggaran Kementerian/Lembaga, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2017-2019)
- Kepala Seksi Harmonisasi Peraturan PNBP I, Subdirektorat Peraturan PNBP, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2011-2017)
- Pelaksana pada Subdirektorat Penerimaan Kementerian dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak, Direktorat Jenderal Anggaran Kementerian Keuangan (2007-2011)
- Pelaksana pada Subdirektorat Penerimaan Departemen dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak dan Badan Layanan Umum, Direktorat Jenderal Anggaran dan Perimbangan Keuangan Kementerian Keuangan (2005-2007)

Work Experience

- Head of Section for Harmonization of Social Security Regulations for Work Accidents and Death, Sub-Directorate for Harmonization of Social Security Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2019-present)
- Head of Section for Harmonization of Budget Regulations for Ministries/ Institutions IA, Sub-Directorate for Harmonization of Budget Regulations for Ministries/Institutions, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2017-2019)
- Head of Section for Harmonization of PNBP Regulations I, Sub-Directorate for PNBP Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2011-2017)
- Executor at Sub-Directorate for Revenue of Ministries and Non-Oil and Natural Resources, Directorate for Non-Tax State Revenue, Directorate General of Budget, Ministry of Finance (2007-2011)
- Executor at Sub-Directorate for Revenue of Departments and Non-Oil and Gas Natural Resources, Directorate of Non-Tax State Revenue and Public Service Agency, Directorate General of Budget and Fiscal Balance, Ministry of Finance (2005-2007)

Sertifikasi

Manajemen Risiko Perbankan Kualifikasi 4

Certification

Banking Risk Management Qualification 4

Riwayat Penunjukan

Keputusan Direksi No. KEP.DIR/220/IX/2023

Appointment History

Board of Directors Decree No. KEP.DIR/220/IX/2023

Periode dan Masa Jabatan

Periode I : 2023-sekarang

Period and Term Office

Period I: 2023 - present

Jabatan Rangkap

Kepala Seksi Harmonisasi Peraturan Jaminan Sosial Kecelakaan Kerja dan Kematian, Subdirektorat Harmonisasi Peraturan Jaminan Sosial, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran, Kementerian Keuangan

Double Function

Head of Section for Harmonization of Social Security Regulations for Work Accidents and Death, Sub-Directorate for Harmonization of Social Security Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Audit Committee's Educational Qualifications and Work Experience

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee's Educational Qualifications and Work Experience

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Education
Boedi Armanto	Ketua merangkap Anggota Chairman and Member	S3 - Ekonomi S2 - Applied Economics S1 - Agrobisnis S3 - Economics S2 - Applied Economics S1 - Agribusiness	- Komisaris Independen PT Bank Mandiri (Persero) Tbk (2020-2023) - Staf Ahli Pengawas Perbankan Otoritas Jasa Keuangan (2019-2020) - Plt. Deputi Komisioner Pengawas Perbankan II Otoritas Jasa Keuangan (2018-2019) - Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan (2017-2019) - Deputi Komisioner Pengawas Perbankan IV Otoritas Jasa Keuangan (2017-2017) - Plt. Deputi Komisioner Pengawas Perbankan IV Otoritas Jasa Keuangan (2016-2017) - Deputi Komisioner Pengawas Perbankan Otoritas Jasa Keuangan (2015-2017) - Kepala Departemen Pengembangan Pengawasan dan Manajemen Krisis Otoritas Jasa Keuangan (2014-2015)

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Education
			- Kepala Departemen Pengembangan Pengawasan dan Manajemen Krisis Bank Indonesia (2013-2013) - Kepala Departemen Akuntansi dan Sistem Pembayaran Bank Indonesia (2012-2013) - Kepala Departemen Pengawasan Bank 1 Bank Indonesia (2008-2012) - Kepala Departemen Perizinan dan Informasi Perbankan Bank Indonesia (2008-2008) - Deputi Direktur Departemen Pengawasan Internal Bank Indonesia (2005-2008) - Analis Eksekutif Senior Departemen Perencanaan Strategis dan Hubungan Masyarakat Bank Indonesia (2005-2005) - Project Leader Unit Khusus Program Transformasi Bank Indonesia (2003-2005) - Deputi Direktur Departemen Pengawasan Bank 1 Bank Indonesia (2002-2003) - Kepala Bagian Departemen Pengawasan Bank 1 Bank Indonesia (1999-2002) - Kepala Bagian Departemen Sumber Daya Manusia Badan Penyehatan Perbankan Nasional (1998-1999) - Independent Commissioner of PT Bank Mandiri (Persero) Tbk (2020-2023) - Expert Staff for Banking Supervision at the Financial Services Authority (2019-2020) - Acting Deputy Commissioner for Banking Supervision II at the Financial Services Authority (2018-2019) - Deputy Commissioner for Banking Supervision I at the Financial Services Authority (2017-2019) - Deputy Commissioner for Banking Supervision IV at the Financial Services Authority (2017-2017) - Acting Deputy Commissioner for Banking Supervision IV at the Financial Services Authority (2016-2017) - Deputy Commissioner for Banking Supervision at the Financial Services Authority (2015-2017) - Head of the Department for Supervision Development and Crisis Management at the Financial Services Authority (2014-2015) - Head of the Department for Supervision Development and Crisis Management at Bank Indonesia (2013-2013) - Head of the Department for Accounting and Payment Systems at Bank Indonesia (2012-2013) - Head of the Department for Bank Supervision 1 at Bank Indonesia (2008-2012) - Head of the Department for Banking Licensing and Information at Bank Indonesia (2008-2008) - Deputy Director of the Internal Supervision Department at Bank Indonesia (2005-2008) - Senior Executive Analyst of the Strategic Planning and Public Relations Department at Bank Indonesia (2005-2005) - Project Leader of the Special Unit for Bank Indonesia's Transformation Program (2003-2005) - Deputy Director of the Bank Supervision Department 1 at Bank Indonesia (2002-2003) - Head of the Bank Supervision Department 1 at Bank Indonesia (1999-2002) - Head of the Human Resources Department at the Indonesian Bank Restructuring Agency (1998-1999)
Rety Listya Handayani	Anggota Pihak Independen Independent Party Members	S1 - Teknologi Industri Pertanian S2 - Manajemen S1 - Agricultural Industrial Technology S2 - Management	- Dept Head SME Credit Process & Approval Bank Mandiri (2017-2022) - Dept Head Network Capacity Plan Bank Mandiri (2012-2017) - Dept Head Sales *Monitoring* Bank Mandiri (2010-2012) - Dept Head Credit & Portfolio Management Bank Mandiri (2007-2010) - Team Leader Capital Analyst Bank Mandiri (2006-2007) - PS Capital Management Analyst Bank Mandiri (2003-2005) - Professional Staff Bank Mandiri (2001-2003) - Senior Officer Bank Mandiri (1999-2001) - Pegawai Pimpinan Bank EXIM (1991-1999) - Department Head of SME Credit Process & Approval at Bank Mandiri (2017-2022) - Department Head of Network Capacity Plan at Bank Mandiri (2012-2017) - Department Head of Sales Monitoring at Bank Mandiri (2010-2012) - Department Head of Credit & Portfolio Management at Bank Mandiri (2007-2010) - Team Leader of Capital Analyst at Bank Mandiri (2006-2007) - PS Capital Management Analyst at Bank Mandiri (2003-2005) - Professional Staff at Bank Mandiri (2001-2003) - Senior Officer at Bank Mandiri (1999-2001) - Executive Employee at Bank EXIM (1991-1999)
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Members	S2 - Master of Public Administration S1 - Ekonomi Akuntansi D3 - Akuntansi S2 - Master of Public Administration S1 - Accounting Economics D3 - Accounting	- Kepala Seksi Harmonisasi Peraturan Jaminan Sosial Kecelakaan Kerja dan Kematian, Subdirektorat Harmonisasi Peraturan Jaminan Sosial, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2019-sekarang) - Kepala Seksi Harmonisasi Peraturan Penganggaran Kementerian/Lembaga IA, Subdirektorat Harmonisasi Peraturan Penganggaran Kementerian/Lembaga, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2017-2019) - Kepala Seksi Harmonisasi Peraturan PNBP I, Subdirektorat Peraturan PNBP, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2011-2017) - Pelaksana pada Subdirektorat Penerimaan Kementerian dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak, Direktorat Jenderal Anggaran Kementerian Keuangan (2007-2011) - Pelaksana pada Subdirektorat Penerimaan Departemen dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak dan Badan Layanan Umum, Direktorat Jenderal Anggaran dan Perimbangan Keuangan Kementerian Keuangan (2005-2007)

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Education
			- Regulations Harmonization Section for Work Accidents and Death, Subdirectorate of Social Security Regulations Harmonization, Directorate of Budget Regulations Harmonization, Directorate General of Budget, Ministry of Finance (2019-present) - Head of the Budget Regulations Harmonization Section for Ministries/Institutions IA, Subdirectorate of Budget Regulations Harmonization for Ministries/Institutions, Directorate of Budget Regulations Harmonization, Directorate General of Budget, Ministry of Finance (2017-2019) - Head of the PNBP Regulation Harmonization Section I, Subdirectorate of PNBP Regulations, Directorate of Budget Regulations Harmonization, Directorate General of Budget, Ministry of Finance (2011-2017) - Executor at the Ministry and Non-Oil and Gas Natural Resources Revenue Subdirectorate, Directorate of Non-Tax State Revenue, Directorate General of Budget, Ministry of Finance (2007-2011) - Executor at the Ministry and Non-Oil and Gas Natural Resources Revenue Subdirectorate, Directorate of Non-Tax State Revenue and Public Service Agencies, Directorate General of Budget and Financial Balance, Ministry of Finance (2005-2007)

Independensi Komite Audit

Seluruh Anggota Komite Audit yang berasal dari Pihak Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independency of the Audit Committee

All Audit Committee Members who are coming from Independent Parties should not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, or any other parties that could disrupt their capabilities to act independently.

Tabel Independensi Komite Audit
Table of Independency of The Audit Committee

Aspek Independensi Independence Aspect	Boedi Armanto	Rety Listya Handayani	Agus Slamet Riyadi
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Audit Committee	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	√	√	√

Rapat Komite Audit

KEBIJAKAN RAPAT

1. Rapat Komite Audit diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) kali dalam 1 (satu) bulan.
2. Rapat Komite Audit dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
3. Rapat dipimpin oleh Ketua Komite Audit atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Audit berhalangan hadir.

Audit Committee Meeting

MEETING POLICY

1. The Audit Committee meeting is held at least once in 1 (one) time in 1 (one) months.
2. Audit Committee meetings are considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
3. The meeting is chaired by the Chairman of the Audit Committee or a member appointed in writing, if the Chairman of the Audit Committee is unable to attend.

4. Keputusan Rapat Komite Audit diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak,
5. Perbedaan pendapat *(dissenting opinion)* yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Rapat Komite Audit harus dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik.

4. The decisions of the Audit Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
5. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. The Audit Committee meeting must be stated in the minutes of the meeting which is signed by all members present and well documented.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2024, tanggal pelaksanaan, agenda rapat dan Peserta rapat Komite Audit, sebagai berikut.

AUDIT COMMITTEE MEETING AGENDA

Throughout 2024, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit
Table of Audit Committee Meeting Agenda

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
1	25 Januari 2024 January 25, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Desember 2023; Progress Penyelesaian DMTL OJK Tahun 2023; Progress Penyelesaian DMTL Mandiri Tahun 2023; Audit Tematik Internal Control Over Financial Reporting; Joint Audit Operasional dengan RBC pada Divisi Central Operation; Update Pelaporan Strategi Anti Fraud (SAF) Periode Semester II Tahun 2023; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Desember 2023 oleh Divisi Internal Audit; 2. Laporan Keuangan bulan November 2023, Laporan Pengaduan Nasabah & Kasus Hukum, Rencana Kerja Komite Audit tahun 2024 oleh Komite Audit 1. Follow-up on the Audit Committee's Recommendations for the December 2023 Period; Progress on the Completion of OJK's DMTL for 2023; Progress on the Completion of Mandiri's DMTL for 2023; Internal Control Over Financial Reporting Thematic Audit; Joint Operational Audit with RBC at the Central Operation Division; Update on Anti-Fraud Strategy (SAF) Reporting for the Second Semester of 2023; Progress on the Completion of DMTL from Internal Audit Results & DIA Performance; Update on the Implementation of BDO Relief & Write-offs as of December 2023 by the Internal Audit Division. 2. Financial Statements for November 2023, Customer Complaints & Legal Cases Report, Audit Committee's Work Plan for 2024.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
2	21 Februari 2024 February 21, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Januari 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Progress Penyelesaian DMTL Mandiri Tahun 2023; Update Rencana Audit OJK Tahun 2024; Update Hasil Review Kesalahan Pengkategorian Kredit Konsumtif dan Produktif; Update Progress Sementara Pelaksanaan Review ketentuan & Revamp RCSA; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Januari 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan bulan Januari 2024 dan Laporan Pengaduan Nasabah & Kasus Hukum oleh Komite Audit; 3. Update Progress Pengadaan Kantor Akuntan Publik (KAP) dan Pembahasan Materi Persiapan Boardforum oleh Divisi SPM & Accounting. 1. Follow-up on the Audit Committee's Recommendations for the January 2024 Period; Progress on the Completion of OJK's DMTL for 2023; Progress on the Completion of Mandiri's DMTL for 2023; Update on the OJK Audit Plan for 2024; Update on the Review Results of Consumer and Productive Credit Misclassification; Update on the Interim Progress of the Review and Revamp of RCSA Regulations; Progress on the Completion of DMTL from Internal Audit Results & DIA Performance; Update on the Implementation of BDO Relief & Write-offs as of January 2024 by the Internal Audit Division. 2. Financial Statements for January 2024 and Customer Complaints & Legal Cases Report by the Audit Committee. 3. Update on the Progress of Public Accountant Firm (KAP) Procurement and Discussion of Boardforum Preparation Materials by the SPM & Accounting Division.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
3	18 Maret 2024 March 18, 2024	1. Usulan Pengadaan Kantor Akuntan Publik 2024 oleh Divisi SPM & Accounting; 2. Update Progress Report Project Implementation Maestro oleh Unit Digital Transformation; 3. Laporan Sistem Pembayaran Bank 2023 oleh Divisi Central Operation; 4. Tindak Lanjut Arahan Komite Audit Periode Februari 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Progress Penyelesaian DMTL Mandiri Tahun 2023; Update Pelaksanaan Audit OJK Tahun 2024; Update Hasil Audit Internal pada Kantor Cabang Jakarta; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Februari 2024 oleh Divisi Internal Audit; 5. Laporan Keuangan bulan Februari 2024 dan Laporan Pengaduan Nasabah & Kasus Hukum oleh Komite Audit;	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
		1. Proposal for the Procurement of Public Accounting Firm 2024 by the SPM & Accounting Division. 2. Update on the Progress Report of the Maestro Project Implementation by the Digital Transformation Unit. 3. Bank Payment System Report 2023 by the Central Operation Division. 4. Follow-up on the Audit Committee's Recommendations for the February 2024 Period; Progress on the Completion of OJK's DMTL for 2023; Progress on the Completion of Mandiri's DMTL for 2023; Update on the OJK Audit Implementation for 2024; Update on the Internal Audit Results at the Jakarta Branch Office; Progress on the Completion of DMTL from Internal Audit Results & DIA Performance; Update on the Implementation of BDO Relief & Write-offs as of February 2024 by the Internal Audit Division. 5. Financial Statements for February 2024 and Customer Complaints & Legal Cases Report by the Audit Committee.	
4	28 Maret 2024 March 28, 2024	1. Penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) Tahun 2024 1. Appointment of Public Accounting Firm (PAF) and Public Accountant (PA) for the Year 2024	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
5	17 April 2024 April 17, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Maret 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Progress Penyelesaian DMTL Mandiri Tahun 2023; Update Pelaksanaan Audit OJK Tahun 2024; Update Hasil Audit Internal pada Kantor Cabang Malang; Update Hasil Audit KAP PwC (Manajemen Letter) tahun 2023; Update Annual Audit Report Tahun 2023; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Maret 2024 oleh Divisi Internal Audit. 1. Follow-up on the Audit Committee's Directives for the March 2024 Period; Progress on the Resolution of DMTL OJK for 2023; Progress on the Resolution of DMTL Mandiri for 2023; Update on the Implementation of the 2024 OJK Audit; Update on Internal Audit Results at the Malang Branch Office; Update on PwC Public Accounting Firm's 2023 Audit Findings (Management Letter); Update on the 2023 Annual Audit Report; Progress on the Resolution of DMTL from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of March 2024 by the Internal Audit Division.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
6	28 Mei 2024 May 28, 2024	1. Tindak Lanjut Arahan Rapat Komite Audit Periode April 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Update Pelaksanaan Audit OJK Tahun 2024; Update Hasil Audit OJK di KC Melati - KUR; Update Hasil Audit Internal Mandatory LHPK SP FMI & KPDHN; Review Ketentuan End to End Proses Penyaluran Kredit Pensiun; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku Per April 2024 2. Laporan Keuangan bulan April 2024 dan Laporan Pengaduan Nasabah & Kasus Hukum oleh Komite Audit 1. Follow-up on the Audit Committee Meeting Directives for the April 2024 Period; Progress on the Resolution of DMTL OJK for 2023; Update on the Implementation of the 2024 OJK Audit; Update on OJK Audit Results at Melati Branch Office – KUR; Update on Internal Audit Findings for Mandatory LHPK SP FMI & KPDHN; Review of the Provisions for the End-to-End Pension Credit Disbursement Process; Progress on the Resolution of DMTL from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of April 2024. 2. Financial Report for April 2024 and Customer Complaints & Legal Cases Report by the Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
7	24 Juni 2024 June 24, 2024	1. Tindak Lanjut Arahan Rapat Komite Audit Periode Mei 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Update Pelaksanaan Audit OJK Tahun 2024; Update Hasil Audit Internal - KC Manokwari; Update Hasil Audit Internal - SLIK; Update Hasil Audit Internal - Sistem Keamanan Informasi BI Fast; Update Hasil Investigasi atas Laporan WBS di KC Surabaya (asusila) & Rekapitulasi Laporan WBS sd Juni 2024; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku Per Mei 2024. 2. Laporan Keuangan bulan Mei 2024 dan Laporan Pengaduan Nasabah & Kasus Hukum oleh Komite Audit 1. Follow-up on the Audit Committee Meeting Directives for the May 2024 Period; Progress on the Resolution of DMTL OJK for 2023; Update on the Implementation of the 2024 OJK Audit; Update on Internal Audit Results – Manokwari Branch Office; Update on Internal Audit Results – SLIK; Update on Internal Audit Results – BI Fast Information Security System; Update on Investigation Findings of the WBS Report at Surabaya Branch (immorality case) & Recapitulation of WBS Reports up to June 2024; Progress on the Resolution of DMTL from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of May 2024. 2. Financial Report for May 2024 and Customer Complaints & Legal Cases Report by the Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
8	22 Juli 2024 July 22, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Juni 2024; Progress Penyelesaian DMTL OJK Tahun 2023; Update Pelaksanaan Audit OJK Tahun 2024; Update Hasil Pemeriksaan OJK di KC Palembang & Kantor Pusat; Update Hasil Audit Internal – PPJTI; Update Hasil Join Audit – Case KCP Padang Sidempuan; Update Pelaporan Strategi Anti Fraud (SAF) Periode Semester I Tahun 2024 ke OJK; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Juni 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan Juni 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen. 1. Follow-up on the Audit Committee Directives for the June 2024 Period; Progress on the Resolution of DMTL OJK for 2023; Update on the Implementation of the 2024 OJK Audit; Update on OJK Examination Results at the Palembang Branch Office & Head Office; Update on Internal Audit Results – PPJTI; Update on Joint Audit – Case at Padang Sidempuan Sub-Branch Office (KCP); Update on Anti-Fraud Strategy (SAF) Reporting for Semester I of 2024 to OJK; Progress on the Resolution of DMTL from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of June 2024 by the Internal Audit Division. 1. Financial Performance Report for June 2024 and Customer Complaints and Legal Issues Report by the independent Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
9	05 Agustus 2024 August 05, 2024	1. Laporan Komite Audit Pembahasan Persetujuan Pelaporan Pidana. 1. Audit Committee Report on the Discussion of Approval for Criminal Reporting.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
10	19 Agustus 2024 August 19, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Juli 2024; Update Pelaksanaan Pemeriksaaan OJK Tahun 2024 & Progress CMTL OJK; Update Hasil Join Audit Case KCP Belitung; Update Hasil Pemeriksaan Case KCP Brebes; Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Juli 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan Juli 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen. 1. Follow-Up on Audit Committee Directions for the July 2024 Period; Update on the Implementation of OJK Examination in 2024 & Progress on CMTL OJK; Update on Joint Audit Results – KCP Belitung Case; Update on Examination Results – KCP Brebes Case; Progress on the Resolution of DMTL from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of July 2024 by the Internal Audit Division; 2. Financial Performance Report for July 2024 and Customer Complaints and Legal Issues Report by the Independent Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
11	24 & 26 September 2024 September 24 & 26, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Agustus 2024; *Update* Progress DMTL OJK Tahun 2024; *Update* Hasil Audit Internal – Persiapan Implementasi ICoFR dengan focus Deposito; *Update* Hasil Audit Internal – Kualitas Data dan Keandalan Sistem *Single Customer View* (SCV); *Update* Penanganan : Perkara, Perbaikan, Rekomendasi & Media atas Case KCP Belitung; Pengecekan Cabang-cabang atas modus Case Belitung melalui Analisa Data – Movin dan ATM; Usulan Perubahan Subyek Audit dalam AAP tahun 2024 – Audit ESG menjadi Audit Cabang; *Update Progress* Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Agustus 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan Agustus 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen; 3. Laporan Komite Audit Mengundang Divisi Operational Excellence & Customer Experience. 1. Follow-Up on Audit Committee Directions for the August 2024 Period; Update on DMTL OJK Progress in 2024; Update on Internal Audit Results – Preparation for ICoFR Implementation with a Focus on Deposits; Update on Internal Audit Results – Data Quality and System Reliability of Single Customer View (SCV); Update on Case Handling: Legal Matters, Improvements, Recommendations & Media Regarding the KCP Belitung Case; Branch Inspections Related to the Belitung Case Modus via Data Analysis – Movin and ATMs; Proposal for Changes to Audit Subjects in the 2024 Annual Audit Plan – from ESG Audit to Branch Audit; Update on the Progress of DMTL Resolution from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of August 2024 by the Internal Audit Division; 2. Financial Performance Report for August 2024 and Customer Complaints and Legal Issues Report by the Independent Audit Committee; 3. Audit Committee Report Inviting the Operational Excellence & Customer Experience Division.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
12	29 Oktober 2024 October 29, 2024	1. Tindak Lanjut Arahan Komite Audit Periode September 2024; Update Progress DMTL OJK Tahun 2024; Update Annual Audit Plan dan Anggaran Divisi Internal Audit tahun 2025; Update Hasil Audit Internal – KC Bandar Lampung; Update Hasil Pemeriksaan – Case KCP Bau Bau; Update Hasil Joint Audit – Hasil Validasi Anomali Data Transaksi ATM; Update Progress Penyelesaian DMTL Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per September 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan September 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen; 1. Follow-Up on Audit Committee Directions for the September 2024 Period; Update on DMTL OJK Progress in 2024; Update on the Annual Audit Plan and Internal Audit Division Budget for 2025; Update on Internal Audit Results – Bandar Lampung Branch Office; Update on Inspection Results – Bau Bau Sub-Branch Case; Update on Joint Audit Results – Validation of ATM Transaction Data Anomalies; Update on the Progress of DMTL Resolution from Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of September 2024 by the Internal Audit Division; 2. Financial Performance Report for September 2024 and Customer Complaints and Legal Issues Report by the Independent Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
13	26 November 2024 November 26, 2024	1. Tindak Lanjut Arahan Komite Audit Periode Oktober 2024; Update Progress DMTL OJK Tahun 2024; Update Audit Internal – KC Tanjung Pinang; Update Hasil Joint Audit dengan RBC – Kendala Operasional Sistem Pembayaran; Update Hasil Audit Penyedia Jasa Pembayaran (PJP) Tahun 2024 oleh RSM; Progress Penyelesaian DMTL - Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Oktober 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan Oktober 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen 1. Follow-Up on Audit Committee Directions for the October 2024 Period; Update on DMTL OJK Progress in 2024; Update on Internal Audit – Tanjung Pinang Branch Office; Update on Joint Audit Results with RBC – Operational Issues in the Payment System; Update on the 2024 Audit Results of Payment Service Providers (PJP) by RSM; Progress on the Resolution of DMTL – Internal Audit Findings & DIA Performance; Update on the Implementation of BDO Relief & Write-Offs as of October 2024 by the Internal Audit Division; 2. Financial Performance Report for October 2024 and Customer Complaints and Legal Issues Report by the Independent Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.
14	17 Desember 2024 December 17, 2024	1. Tindaklanjut Arahan Komite Audit Periode November 2024; Update Progress DMTL Pemeriksaan OJK Tahun 2024; Update Hasil Review – KC Makassar; Update Hasil Quick Review Pengelolaan Limit Transaksi Mobile Banking (Movin); Update Hasil Audit Ketahanan dan Keamanan Siber; Update Hasil Audit Keamanan Jaringan TI; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per November 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan November 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen. 1. Follow-up of Audit Committee Directions for November 2024; Update on DMTL Progress of OJK Examination in 2024; Update on Review Results – Makassar Branch Office; Update on Quick Review Results of Mobile Banking Transaction Limit Management (Movin); Update on Cyber Security and Resilience Audit Results; Update on IT Network Security Audit Results; DMTL Settlement Progress – Internal Audit Results & DIA Performance; Update on BDO Relief Implementation & Write-Offs as of November 2024 by the Internal Audit Division; 2. Financial Report for November 2024 and Customer Complaints and Legal Issues by the Independent Audit Committee.	1. Boedi Armanto 2. Rety Listya Handayani 3. Agus Slamet Riyadi 4. M. Jacobie Henry W.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

FREQUENCY AND LEVEL OF ATTENDANCE OF THE AUDIT COMMITTEE

Tabel Tingkat Kehadiran Rapat Komite Audit
Table on Level of Attendance of The Audit Committee

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Boedi Armanto*	Ketua Merangkap Anggota Chairman Concurrently as Member	14	14	100%
Rety Listya Handayani	Anggota Pihak Independen Independent Party Members	14	14	100%
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Members	14	14	100%
M. Jacobie Henry W.	Sekretaris Komite Secretary of the Committee	14	14	100%

* ditunjuk sebagai Ketua Merangkap Anggota berdasarkan Surat Keputusan Direksi No. KEP.DIR/004.1/II/2024 tanggal 6 Februari 2024
* appointed as Chairperson and Member based on the Director's Decree No. KEP.DIR/004.1/II/2024 dated February 6, 2024.

Program Peningkatan Kompetensi Komite Audit

Audit Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Boedi Armanto	Ketua Merangkap Anggota Chairman Concurrently as Member	Program Peningkatan Kompetensi Komite Audit dapat dilihat pada Program Peningkatan Kompetensi Dewan Komisaris The Audit Committee Competency Improvement Program can be seen in the Board of Commissioners Competency Improvement Program		
Rety Listya Handayani	Anggota Pihak Independen Independent Party Members	Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Banking Risk Management Certification Qualification 6	09 Februari 2024 February 09, 2024 Jakarta	BSMR
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session by BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
		Leadership for Sustainable Impact: GRC, ESG, and SDG's Leadership for Sustainable Impact: GRC, ESG, and SDG's	22-23 Agustus 2024 August 22-23, 2024 Yogyakarta	Asosiasi GRC dan PaGI GRC Association and PaGI
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Members	Pembekalan Sertifikasi Manajemen Risiko Perbankan Banking Risk Management Certification Briefing	23-24 Maret 2024 March 23-24, 2024 Online	LPPI
		Sertifikasi Manajemen Risiko Perbankan Kualifikasi 4 Banking Risk Management Certification Qualification 4	28 Oktober 2024 October 28, 2024 Jakarta	LSPP

Program Kerja dan Pelaksanaan Kegiatan Komite Audit Tahun 2024

Selama tahun 2024, Komite Audit telah melaksanakan beberapa kegiatan sebagai berikut:
1. Penyampaian materi rutin *Performance* Bank.
2. Usulan Penunjukan Kantor Akuntan Publik dan Akuntan Publik.
3. Melakukan evaluasi atas pelaksanaan pemberian jasa audit laporan keuangan tahun buku 2024.
4. Memantau tindaklanjut hasil pemeriksaan Otoritas Jasa Keuangan tahun 2024.
5. Memantau tindak lanjut hasil pemeriksaan audit internal.

Work Plan and Implementation of The Audit Committee Activities 2024

During 2024, the Audit Committee has carried out several activities as follows:
1. Delivery of routine Bank Performance material.
2. Proposal for Appointment of Public Accounting Firm and Public Accountant.
3. Conduct an evaluation of the implementation of financial report audit services for the 2024 financial year.
4. Monitor the follow-up to the results of the 2024 Financial Services Authority audit.
5. Monitor the follow-up to the results of internal audit examinations.

Komite Remunerasi dan Nominasi

The Remuneration and Nomination Committee

Dasar Pembentukan Komite Remunerasi dan Nominasi

Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) dengan mengacu pada Anggaran Dasar PT Bank Mandiri Taspen dan perubahannya serta ketentuan POJK Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik yang menyatakan bahwa Dewan Komisaris wajib membentuk Komite Remunerasi dan Nominasi dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) dengan mengacu pada:
1. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris.
6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris.

Pengangkatan Komite Remunerasi dan Nominasi terakhir sesuai persetujuan Dewan Komisaris yang disampaikan dengan Surat Nomor DEKOM/005/2024 tentang Penetapan Perubahan Keanggotaan Komite-Komite di bawah Dewan Komisaris dan selanjutnya diangkat oleh Direksi dengan Keputusan No.KEP. DIR/004.3/II/2024 tanggal 06 Februari 2024 tentang Perubahan Keanggotaan Komite Remunerasi dan Nominasi Di Bawah Dewan Komisaris.

Basis of Establishment of the Remuneration and Nomination Committee

Several steps were taken in order to realize Good Corporate Governance by referring to the Articles of Association of PT Bank Mandiri Taspen and its amendments as well as the provisions of OJK Regulation Number 34 / POJK.04 / 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies which stated that the Board of Commissioners was obliged forming a Remuneration and Nomination Committee in order to support the effectiveness of the implementation of its duties and responsibilities. In order to realize Good Corporate Governance with reference to:
1. OJK Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. OJK Regulation No. 17 of 2023 dated September 14, 2023 regarding the Implementation of Governance for Commercial Banks.
3. OJK Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
4. Bank Mantap's Articles of Association and its amendments.
5. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners.
6. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners.

The appointment of the Remuneration and Nomination Committee is in accordance with the approval of the Board of Commissioners, as communicated in Letter No. DEKOM/005/2024 regarding the Establishment of Changes in the Membership of Committees under the Board of Commissioners, and subsequently appointed by the Board of Directors with Decision No. KEP.DIR/004.3/II/2024 dated February 6, 2024, regarding the Change in Membership of the Remuneration and Nomination Committee under the Board of Commissioners.

Piagam Komite Remunerasi dan Nominasi

Piagam Komite Remunerasi dan Nominasi disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Remunerasi dan Nominasi disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite Remunerasi dan Nominasi telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 24 Mei 2023. Adapun isi dari Piagam Komite Remunerasi dan Nominasi, memuat dan mengatur hal-hal sebagai berikut:

1. Latar Belakang dan Tujuan
2. Dasar Pembentukan
3. Pengangkatan, Komposisi, dan Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Sistem Nominasi dan Remunerasi
7. Kewenangan
8. Hubungan Kerja
9. Rapat Komite
10. Pelaporan
11. Masa Tugas dan Kompensasi
12. Kerahasiaan
13. Penutup

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab antara lain:

1. Ketua Komite bertugas dan bertanggung jawab dalam mengkoordinasikan pelaksanaan rapat Komite dan mengusulkan agenda serta materi rapat.
2. Menyusun atau membuat sistem remunerasi dan nominasi bagi anggota Direksi dan Dewan Komisaris yang akan menjadi pedoman bagi Dewan Komisaris dan Rapat Umum Pemegang Saham (RUPS) dalam menetapkan remunerasi dan nominasi anggota Direksi dan Dewan Komisaris.
3. Komite bertugas dan bertanggung jawab dalam melaksanakan hal-hal sebagai berikut:
   a. Menyusun konsep dan analisis yang berhubungan dengan fungsi Komite Remunerasi dan Nominasi.
   b. Membantu Dewan Komisaris untuk memberikan rekomendasi tentang jumlah anggota Dewan Komisaris dan Direksi.
   c. Membantu Dewan Komisaris dalam penetapan kebijakan umum Sumber Daya Manusia.
   d. Merekomendasikan persetujuan perubahan struktur organisasi sampai dengan satu tingkat di bawah Direksi.

Remuneration and Nomination Committee Charter

The Charter of the Remuneration and Nomination Committee is prepared as a guideline for members of the Committee in carrying out their duties and responsibilities in order to be efficient, effective, transparent, competent, independent, and accountable, so that it can be accepted by all interested parties and in accordance with applicable laws and regulations. The Charter of the Remuneration and Nomination Committee was prepared with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Charter of the Remuneration and Nomination Committee has been approved and signed by all members of the Board of Commissioners on May 24, 2023. The contents of the Remuneration and Nomination Committee Charter include and regulate the following matters:

1. Background and Objectives
2. Basis for Establishment
3. Appointment, Composition, and Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Nomination and Remuneration System
7. Authority
8. Working Relationships
9. Committee Meetings
10. Reporting
11. Term of Office and Compensation
12. Confidentiality
13. Closing

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duties and responsibilities, among others:

1. The Head of the Committee is in charge and responsible for coordinating the conduct of Committee meetings and proposing agendas and meeting materials.
2. Arrange or create a remuneration and nomination system for members of the Board of Directors and Board of Commissioners that will serve as guidelines for the Board of Commissioners and the General Meeting of Shareholders (GMS) in determining the remuneration and nominations of members of the Board of Directors and Board of Commissioners.
3. The committee has the duty and responsibility in carrying out the following matters:
   a. Develop concepts and analyses related to the functions of the Remuneration and Nomination Committee.
   b. Assist the Board of Commissioners to provide recommendations on the number of members of the Board of Commissioners and Directors.
   c. Assist the Board of Commissioners in the determination of general human resources policies.
   d. Recommend approval of changes in organizational structure up to one level below the Board of Directors.

e. Membantu Dewan Komisaris memperoleh dan menganalisis data bakal calon Direksi dan *talent pool* pejabat satu tingkat di bawah Direksi.
f. Memberikan usulan tentang opsi saham serta pengawasan pelaksanaannya kepada Dewan Komisaris, Direksi, dan pegawai.
g. Memiliki *database* dan *talent pool* calon-calon anggota Direksi dan Dewan Komisaris.
h. Melakukan evaluasi terhadap kebijakan remunerasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
   1) Kebijaksanaan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham, dan
   2) Kebijaksanaan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
i. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
j. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham dan atau regulator.
k. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko.

4. Anggota Komite bertugas dan bertanggung jawab dalam menyelenggarakan rapat secara teratur, mempelajari materi rapat terlebih dahulu, menghadiri rapat, memberikan kontribusi dan berperan aktif, serta membuat risalah rapat.
5. Membantu Dewan Komisaris untuk dapat mengajukan saran-saran kepada Pemegang Saham dalam hal:
   a. Menyusun, melaksanakan dan menganalisis kriteria dan prosedur nominasi bagi calon Dewan Komisaris dan Direksi.
   b. Mengidentifikasikan calon-calon Direksi baik dari dalam maupun dari luar dan calon Dewan Komisaris yang memenuhi syarat untuk diajukan atau diangkat menjadi Direktur atau Dewan Komisaris.
   c. Menyusun kriteria penilaian kinerja Direksi.
   d. Menyusun, melaksanakan dan menganalisis kriteria dan prosedur pemberhentian Dewan Komisaris dan/atau Direksi.
   e. Membantu Dewan Komisaris dalam mengusulkan suatu sistem remunerasi yang sesuai bagi Dewan Komisaris dan Direksi berupa sistem penggajian dan pemberian fasilitas dan tunjangan, penilaian terhadap sistem tersebut dan opsi yang diberikan dan sistem pensiun.

e. Assisting the Board of Commissioners in obtaining and analyzing data of prospective Board of Directors and talent pool of officials one level below the Board of Directors.
f. Provide proposals about stock options and monitor their implementation to the Board of Commissioners, Directors and employees.
g. Has a database and talent pool candidates for members of the Board of Directors and Board of Commissioners.
h. Evaluate the remuneration policy and provide recommendations to the Board of Commissioners regarding:
   1) Remuneration policy for the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders, and
   2) Remuneration policy for Executive Officers and employees as a whole to be submitted to the Directors.
i. Prepare and provide recommendations on the system and procedures for selecting and or replacing members of the Board of Commissioners and Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
j. Provide recommendation about the prospective member of the Board of Commissioners and / or Director to the Board of Commissioners to be delivered to General Meeting of Shareholders and or regulator.
k. Provide recommendations on Independent Parties who will be members of the Audit Committee and Risk Monitoring Committee.

4. Members of the Committee are in charge and responsible for holding meetings regularly, learning meeting materials first, attending meetings, contributing and playing an active role, and making minutes of meetings.
5. Assist the Board of Commissioners to be able to propose suggestions to the Shareholders in terms of:
   a. Compile, implement and analyze nomination criteria and procedures for candidates for the Board of Commissioners and Directors.
   b. Identify candidates for Directors from both inside and outside and candidates for the Board of Commissioners who are eligible to be submitted or appointed as Director or the Board of Commissioners.
   c. Develop the criteria for assessment of the work of the Board of Directors.
   d. Arrange, carry out, and analyze the criteria and procedures of termination of the Board of Commissioners and/or Director.
   e. Assist the Board of Commissioners in proposing an appropriate remuneration system for the Board of Commissioners and Directors in the form of a payroll system and provision of facilities and benefits, an assessment of the system and the options provided and the pension system.

Wewenang Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki wewenang untuk:
1. Meminta Bank Mandiri Taspen untuk melakukan *survey* sesuai kebutuhan Komite Remunerasi dan Nominasi.
2. Meminta informasi hal-hal yang diperlukan dari berbagai pihak baik internal maupun eksternal Bank Mandiri Taspen.

Masa Jabatan Komite Remunerasi dan Nominasi

Masa jabatan anggota Komite Remunerasi dan Nominasi diatur dalam Piagam Komite Remunerasi dan Nominasi dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP. DEKOM.002/II/2021 tanggal 24 Februari 2021 Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

1. Masa tugas anggota Komite Remunerasi dan Nominasi yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya.
2. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris.
3. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi

Authority of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has the authority to:
1. Asking Bank Mandiri Taspen to conduct surveys according to the needs of the Remuneration and Nomination Committee.
2. Request information on things needed from various parties, both internal and external, Bank Mandiri Taspen.

Term of Service of the Remuneration and Nomination Committee

The term of office of the members of the Remuneration and Nomination Committee is regulated in the Charter of the Remuneration and Nomination Committee and the Decree of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP. DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which determines the terms of office as follows:
1. The term of office for members of the Remuneration and Nomination Committee from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and may be reappointed only for the next 1 (one) period;
2. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
3. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of the Remuneration and Nomination Committee

Tabel Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi
Table of Structure, Membership and Expertise of Remuneration and Nomination Committee

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Mustaslimah	Anggota Member	Komisaris Utama President Commissioner	Perbankan Banking
Hendrika Nora Osloi Sinaga	Anggota Member	Komisaris Commissioner	Manajemen Management
Boedi Armanto	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Oktaria Ineztianty	Anggota merangkap Sekretaris Member concurrently serves as Secretary	*Division Head Human Capital* Division Head Human Capital	Sumber Daya Manusia Human Resources

Profil Komite Remunerasi dan Nominasi

Profil anggota Komite Remunerasi dan Nominasi per 31 Desember 2024 adalah sebagai berikut.

Profile of Remuneration and Nomination Committee

The profiles of the members of the Remuneration and Nomination Committee as of December 31, 2024 are as follows.

Mustaslimah

Anggota Komite Remunerasi dan Nominasi/ Komisaris Utama
Member of the Remuneration and Nomination Committee/ President Commissioner

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

Hendrika Nora Osloi Sinaga

Anggota Komite Remunerasi dan Nominasi/ Komisaris
Remuneration and Nomination Committee Member/ Commissioner

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

Boedi Armanto

Anggota Komite Remunerasi dan Nominasi/ Komisaris Independen
Member of the Remuneration and Nomination Committee/ Independent Commissioner

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

Oktaria Ineztianty

Anggota Merangkap Sekretaris Komite Remunerasi dan Nominasi/ Division Head Human Capital
Member and Secretary of the Remuneration and Nomination Committee/ Division Head of Human Capital

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi

Educational Qualification and Work Experience of Remuneration and Nomination Comittee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi
Table of Educational Qualification and Work Experience of Remuneration and Nomination Comittee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work experience
Mustaslimah	Anggota Member	Sarjana Teknologi Pertanian Bachelor of Agricultural Technology	Memiliki pengalaman kerja di bidang Internal Audit, Compliance, Procurement, dan Human Capital Have work experience in Internal Audit, Compliance, Procurement, and Human Capital
Hendrika Nora Osloi Sinaga	Anggota Member	Sarjana Teknik Kimia Magister Manajemen Bachelor of Chemical Engineering Master of Management	Memiliki pengalaman kerja di bidang infrastruktur dan jasa asuransi Have work experience in infrastructure and insurance services
Boedi Armanto	Anggota Member	Sarjana Agronomi Magister Applied Economics Doktor bidang Ekonomi Bachelor of Agronomy Master in Applied Economics Doctorate in Economics	Memiliki pengalaman sebagai pengawas perbankan dan Komisaris Perbankan Have experience as a banking supervisor and Banking Commissioner
Oktaria Ineztianty	Anggota Merangkap Sekretaris Member Concurrently Secretary	Sarjana Teknik Dirgantara Magister Manajemen Pertahanan Bachelor of Aerospace Engineering Master of Defense Management	Memiliki pengalaman kerja di bidang sumber daya manusia Have work experience in human resources

Independensi Komite Remunerasi dan Nominasi

Independence of Remuneration and Nomination Committee

Tabel Independensi Komite Remunerasi dan Nominasi
Table of Independence of Remuneration and Nomination Committee

Aspek Independensi Independence Aspect	Mustalimah	Hendrika Nora Osloi Sinaga	Boedi Armanto	Oktoria Ineztianty
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Remunerasi dan Nominasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Remuneration and Nomination Committee	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	√	√	√	√

Rapat Komite Remunerasi dan Nominasi

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite Remunerasi dan Nominasi diatur dalam Piagam Komite Remunerasi dan Nominasi yang disahkan oleh Dewan Komisaris tanggal 24 Mei 2023, yaitu:

1. Rapat Komite Remunerasi dan Nominasi diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 4 (empat) bulan,
2. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif Human Capital,
3. Rapat Komite Nominasi dan Remunerasi dipimpin oleh Ketua Komite Nominasi dan Remunerasi atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Remunerasi dan Nominasi berhalangan hadir
4. Keputusan rapat Komite dilakukan berdasarkan musyawarah mufakat. Namun dalam hal tidak terjadi musyawarah mufakat, maka pengambilan keputusan dilakukan secara voting berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Hasil rapat Komite wajib dituangkan dalam risalah rapat oleh Sekretaris Komite, ditandatangani oleh Ketua Komite dan sekretaris mendokumentasikan secara baik.

AGENDA RAPAT KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee Meeting

MEETING POLICY

Requirements, mechanism and procedures for Remuneration and Nomination Committee meetings are regulated in the Remuneration and Nomination Committee Charter which was approved by the Board of Commissioners on May 24, 2023:

1. Remuneration and Nomination Committee meetings are held at least 1 (one) time in 4 (four) months,
2. Meetings can only be held if attended by at least 51% (fifty one percent) of the total members including an Independent Commissioner and Human Capital Executive Officer,
3. The Remuneration and Nomination Committee meeting is chaired by the Chairperson of the Remuneration and Nomination Committee or a member appointed in writing, if the Chairperson of the Remuneration and Nomination Committee is unable to attend
4. Committee meeting decisions are made based on deliberation and consensus. However, in the event that consensus deliberation does not occur, the decision is made by voting based on the majority of votes.
5. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. The results of the Committee meeting must be stated in the minutes of the meeting by the Committee secretary, signed by the Committee Chair and the secretary properly documented.

REMUNERATION AND NOMINATION COMMITTEE MEETING AGENDA

Tabel Agenda Rapat Komite Remunerasi dan Nominasi
Table of Remuneration and Nomination Committee Meeting Agenda

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Keterangan (Nominasi/ Remunerasi) Description (Nomination/ Remunerati
1	22 Januari 2024 January 22, 2024	1. Usulan Perubahan Pengurus PT Bank Mandiri Taspen 1. Proposal for Changes in Management of PT Bank Mandiri Taspen	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Nominasi Nomination
2	25 Februari 2024 February 25, 2024	1. Strategic Workforce Planning 2. Employee Life Cycle 3. Program Pengembangan BOC & BOD 1. Strategic Workforce Planning 2. Employee Life Cycle 3. BOC & BOD Development Program	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Remunerasi Remuneration
3	17 April 2024 April 17, 2024	1. Usulan Perubahan Struktur Organisasi Satu Tingkat Di Bawah Direksi 1. Proposal for Organizational Structure Change One Level Below the Board of Directors	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Nominasi Nomination
4	06 Mei 2024 May 06, 2024	1. Usulan Tantiem Pengurus Tahun Buku 2023 dan Gaji/ Honorarium Pengurus Tahun 2024 1. Proposal for Board Management Tantiem for Fiscal Year 2023 and Salaries/Honoraria for Management in 2024	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Remunerasi Remuneration

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Keterangan (Nominasi/ Remunerasi) Description (Nomination/ Remunerati
5	06 Mei 2024 May 06, 2024	1. Usulan Perubahan Struktur Organisasi Satu Tingkat Di Bawah Direksi 1. Proposal for Organizational Structure Change One Level Below the Board of Directors	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Nominasi Nomination
6	24 Juni 2024 June 24, 2024	1. Usulan Perubahan Pengurus PT Bank Mandiri Taspen 1. Proposal for Changes in Management of PT Bank Mandiri Taspen	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Nominasi Nomination
7	24 September 2024 September 24, 2024	1. Update Program Pengembangan Pegawai; 2. Update Tindak Lanjut Pegawai Pensiun; 3. Program Budaya & Well-Being. 1. Update on Employee Development Program 2. Update on Follow-up Actions for Retiring Employees 1. Culture & Well-Being Program	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Remunerasi Remuneration
8	17 Desember 2024 December 17, 2024	1. Annual Strategic Support Plan 2025 1. Annual Strategic Support Plan 2025	1. Boedi Armanto 2. Mustaslimah 3. Hendrika Nora Osloi Sinaga 4. Oktaria Ineztianty	Remunerasi Remuneration

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE REMUNERASI DAN NOMINASI

FREQUENCY AND ATTENDANCE RATE OF REMUNERATION AND NOMINATION COMMITTEE MEETING

Tabel Tingkat Kehadiran Rapat Komite Remunerasi dan Nominasi
Table of Attendance Rate of Remuneration and Nomination Committee Meeting

Nama Name	Jabatan Position	Remunerasi dan Nominasi Remuneration and Nomination		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Mustaslimah	Anggota Member	8	8	100%
Hendrika Nora Osloi Sinaga	Anggota Member	8	8	100%
Boedi Armanto	Anggota Member	8	8	100%
Oktaria Ineztianty	Anggota Merangkap Sekretaris Member and Secretary	8	8	100%

Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi

Program for Enhancing the Competency of the Remuneration and Nomination Committee

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Mustaslimah	Anggota Member	Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi dapat dilihat pada Program Peningkatan Kompetensi Dewan Komisaris The Competency Improvement Program for the Remuneration and Nomination Committee can be seen in the Competency Improvement Program for the Board of Commissioners		
Hendrika Nora Osloi Sinaga	Anggota Member	Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi dapat dilihat pada Program Peningkatan Kompetensi Dewan Komisaris The Competency Improvement Program for the Remuneration and Nomination Committee can be seen in the Competency Improvement Program for the Board of Commissioners		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Boedi Armanto	Anggota Member	Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi dapat dilihat pada Program Peningkatan Kompetensi Dewan Komisaris The Competency Improvement Program for the Remuneration and Nomination Committee can be seen in the Competency Improvement Program for the Board of Commissioners		
Oktaria Ineztianty	Anggota Merangkap Sekretaris Member Concurrently as Secretary	The Art & Science of Coaching The Art & Science of Coaching	30 Mei 2024 May 30, 2024 Jakarta	Vanaya Art Coaching
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Debriefing	09 Agustus 2024 August 09, 2024 Jakarta	PT Gema Prima Solusi
		Stage Virtual Masterclass Stage Virtual Masterclass	10 September 2024 September 10, 2024 Webinar	Stage Academy by Vinh Guang – Adelaide Australia
		FGD KUR FGD KUR	17 Oktober 2024 October 17, 2024 Jakarta	Bank Mandiri Taspen
		Training Green Human Capital Green Human Capital Training	18 September 2024 September 18, 2024 Jakarta	Firma Royal Garta Vardhana
		Self-Learning: Training PDP Self-Learning: Training PDP	01 Oktober 2024 October 01, 2024 Jakarta	Bank Mandiri Taspen
		Training Microsoft 365 Training Microsoft 365	15 November 2024 November 15, 2024 Jakarta	Multipolar Technology Group
		Self Learning: APU PPT PPSPM 2024 Self Learning: APU PPT PPSPM 2024	27 Desember 2024 December 27, 2024 Jakarta	Bank Mandiri Taspen

Program Kerja dan Laporan Singkat Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2024

Sesuai dengan tugasnya dalam bidang Remunerasi dan Nominasi, selama tahun 2024 Komite Remunerasi dan Nominasi telah melaksanakan tugasnya melakukan kajian dan memberikan rekomendasi kepada Dewan Komisaris sebanyak 8 (delapan) kali dengan hal-hal yang telah dikaji sebagai berikut:

1. Usulan Calon Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS.
2. Usulan Tantiem dan Remunerasi Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS.
3. Usulan perubahan Struktur Organisasi.
4. *Review* kebijakan remunerasi, dan kebijakan *human capital* secara umum.

Work Program and Brief Report on the Implementation of 2024 Remuneration and Nomination Committee Activities

In accordance with its duties in the field of Remuneration and Nomination, during 2024 the Remuneration and Nomination Committee carried out its duties of conducting studies and providing recommendations to the Board of Commissioners 8 (eight) times with the following matters reviewed:

1. Proposing Candidates for Members of the Board of Commissioners and Board of Directors to be proposed at the GMS.
2. Proposed Tantiem and Remuneration of Members of the Board of Commissioners and Board of Directors to be proposed in the GMS.
3. Proposing changes to the Organizational Structure;
4. Reviewing remuneration policies, and human capital policies in general.

Kebijakan Suksesi Direksi

Kebijakan suksesi Direksi mengacu pada *Charter* Komite Remunerasi dan Nominasi Bank Mandiri Taspen yang dilaksanakan sebagai berikut:

1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria.
2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham.
3. Dalam RUPS dilakukan pengangkatan dan penetapan suksesi Direksi.
4. Calon yang telah disetujui diajukan ke OJK untuk *fit and proper test* dan memberikan persetujuan calon pengurus Bank.

Prosedur Penetapan *Talent Pool* Direksi dan Komisaris

Pejabat satu level di bawah Direksi memiliki hak yang sama untuk dinominasikan menjadi Direksi atau anggota Dewan Komisaris. Bank telah memiliki pedoman untuk menjaring kandidat yang potensial yang dilaksanakan oleh Komite Remunerasi dan Nominasi di bawah Dewan Komisaris menjadi data talent pool. Komite Remunerasi dan Nominasi akan mengidentifikasi calon yang memenuhi kriteria dengan mengidentifikasi calon-calon Direksi baik dari dalam maupun dari luar dan calon komisaris yang memenuhi syarat untuk diajukan atau diangkat menjadi Direktur, Komisaris atas dasar Saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham. Dewan Komisaris meninjau secara berkala pelaporan pelaksanaan rencana pengembangan dan suksesi

Komite Pemantau Risiko

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko Bank Mandiri Taspen dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Pemantau Risiko Bank Mandiri Taspen dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
4. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris
5. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris

Board of Directors Succession Policy

Referring to the Charter of Remuneration and Nomination Committee of Bank Mantap the following are conducted:

1. Remuneration and Nomination Committee identifies qualified candidates.
2. The Board of Commissioners based on the advices from the Remuneration and Nomination Committee deliver the proposed candidates to the Shareholders.
3. In GMS, the Board of Directors succession appointment and establishment are conducted.
4. Submitting approved candidates to OJK for fit and proper test and dan giving approval for Bank management.

Procedure for Determining Talent Pool for Directors and Commissioners

Officials one level below the Directors have the same rights to be nominated as Directors or members of the Board of Commissioners. The Bank has guidelines for recruiting potential candidates which are implemented by the Remuneration and Nomination Committee under the Board of Commissioners as talent pool data. The Remuneration and Nomination Committee will identify candidates who meet the criteria by identifying candidates for Directors both from within and outside and prospective commissioners who meet the requirements to be proposed or appointed as Directors, Commissioners based on suggestions from the Remuneration and Nomination Committee submit candidate proposals to Shareholders. The Board of Commissioners periodically reviews reports on the implementation of development and succession plans.

Risk Monitoring Committee

Basis for Risk Monitoring Committee Establishment

The Bank Mandiri Taspen Risk Monitoring Committee was formed based on Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks and the OJK Circular Letter No. 13/ SEOJK.03/2017 on Implementation of Management for Public Bank:

1. OJK Regulation no. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.
2. OJK Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
3. Bank Mandiri Taspen Articles of Association and its amendments.
4. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners
5. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners

Pengangkatan Komite Remunerasi dan Nominasi terakhir sesuai persetujuan Dewan Komisaris yang disampaikan dengan Surat Nomor DEKOM/005/2024 tentang Penetapan Perubahan Keanggotaan Komite-Komite di bawah Dewan Komisaris dan selanjutnya diangkat oleh Direksi dengan Keputusan No.KEP. DIR/004.2/II/2024 tanggal 06 Februari 2024 tentang Perubahan Keanggotaan Komite Pemantau Risiko Di Bawah Dewan Komisaris.

The appointment of the Remuneration and Nomination Committee was last made in accordance with the approval of the Board of Commissioners, as communicated in Letter Number DEKOM/005/2024 regarding the Establishment of Changes to the Membership of the Committees under the Board of Commissioners. It was subsequently appointed by the Board of Directors with Decision No. KEP.DIR/004.2/II/2024 dated February 6, 2024, concerning the Change in the Membership of the Risk Monitoring Committee under the Board of Commissioners.

Piagam Komite Pemantau Risiko

Piagam Komite Pemantau Risiko disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Pemantau Risiko disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite Pemantau Risiko telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 24 Mei 2023. Adapun isi dari Piagam Komite Pemantau Risiko, memuat dan mengatur hal-hal sebagai berikut:

1. Latar Belakang dan Tujuan
2. Dasar Peraturan
3. Pengangkatan, Komposisi, Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Kewenangan
7. Hubungan Kerja
8. Rapat Komite
9. Pelaporan
10. Masa Tugas
11. Kerahasiaan
12. Penutup

Charter of Risk Monitoring Committee

The Risk Monitoring Committee Charter is prepared as a guideline for Committee members in carrying out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent, and accountable to be accepted by all interested parties and following the applicable laws and regulations. The Charter of the Risk Monitoring Committee was prepared to assist the Board of Commissioners in carrying out its supervisory role over the Bank. The Charter of the Risk Monitoring Committee has been approved and signed by all members of the Board of Commissioners on May 24, 2023. The contents of the Risk Monitoring Committee Charter include and regulate the following matters:

1. Background and Objectives
2. Legal Basis
3. Appointment, Composition, and Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Authority
7. Working Relationships
8. Committee Meetings
9. Reporting
10. Term of Office
11. Confidentiality
12. Closing

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berdasarkan Piagam, Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk membantu dan memfasilitasi Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan pemantauan risiko antara lain:

1. Memberikan masukan kepada Komisaris dalam penyusunan dan perbaikan manajemen risiko yang berkaitan dengan pengendalian risiko di bidang pengelolaan *asset and liability*, likuiditas, perkreditan serta operasional sebelum mendapat persetujuan Komisaris.
2. Melakukan diskusi dengan Direksi atau unit kerja yang terkait dengan masalah yang manajemen risikonya perlu dibahas.
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan dalam kegiatan Bank.
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
5. Mempelajari, mengkaji ulang kebijakan dan peraturan-peraturan internal tentang kebijakan manajemen risiko yang dibuat Direksi.

Duty and Responsibility of Risk Monitoring Committee

Based on the charter, the Risk Monitoring Committee has the duty and responsibility to assist and facilitate Commissioners in performing their duties and monitoring function of matters related to risk monitoring, including:

1. Giving input to the Commissioners in preparing and improving risk management related to risk control in asset and liability management, liquidity, credit and operation before gaining the Commissioners' approval.
2. Having discussion with the Board of Directors or work units related to problems whose risk management should be discusses.
3. Evaluating the consistency of risk management policy with implementation in Bank activities.
4. Monitoring and evaluating the performance of the duties of the Risk Management Committee and Risk Management Work Unit.
5. Studying, reviewing internal policies and regulations on risk management policy made the Board of Directors.

6. Memastikan telah dipertimbangkannya segala risiko yang penting dalam produk-produk Bank Mandiri Taspen yang baru dan segala dampak adanya perubahan atau kejadian yang signifikan baik yang berasal dari internal maupun eksternal Bank Mandiri Taspen .
7. Mengkaji ulang secara berkala terhadap kebijakan manajemen risiko beserta pedoman pelaksanaannya dan semua perubahan serta penyesuaian kebijakan manajemen risiko.
8. Melakukan evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko.
9. Mengikuti dan mempelajari keputusan-keputusan Komite Manajemen Risiko.
10. Melakukan kajian *draft* laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi bersama Komisaris, sehingga laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi ke Otoritas Jasa Keuangan telah dibahas dengan Komisaris.
11. Menyampaikan rekomendasi atau masukan kepada Komisaris atas hal-hal yang perlu mendapat perhatian dan yang perlu dibicarakan dengan Direksi, agar Direksi melakukan tindak lanjut dari hasil evaluasi manajemen risiko oleh Komite.
12. Secara proaktif menyelenggarakan rapat dengan Direksi Bank Mandiri Taspen apabila Komite mengantisipasi akan adanya risiko, khususnya apabila ada peristiwa penting, peraturan eksternal yang mempengaruhi dibidang usaha Bank Mandiri Taspen .
13. Melakukan evaluasi secara berkala terhadap perkembangan atas perubahan struktur organisasi yang sedang dijalankan oleh Bank Mandiri Taspen .
14. *Monitoring* adanya informasi negatif terhadap nasabah-nasabah Bank Mandiri Taspen yang dapat menyebabkan meningkatnya risiko kredit.

Wewenang Komite Pemantau Risiko

Adapun kewenangan yang dimiliki oleh Komite Pemantau Risiko adalah sebagai berikut:

1. Ketua dan anggota Komite dapat menghadiri rapat Komite Manajemen Risiko sebagai undangan.
2. Ketua dan anggota Komite dapat meminta laporan-laporan internal yang berkaitan dengan pengendalian risiko dibidang pengelolaan *asset and liability*, perkreditan, *treasury*, operasional serta penerapan GCG antara lain menyangkut:
   a. Eksposur risiko.
   b. Kepatuhan terhadap kebijakan dan prosedur serta penetapan *limit-limit*.
   c. Realisasi pelaksanaan pengendalian risiko dibandingkan dengan target yang telah ditetapkan.
   d. Laporan berkala profil risiko Bank secara individual maupun secara konsolidasi kepada Otoritas Jasa Keuangan.
   e. Laporan penerapan GCG
   f. Laporan realisasi Rencana Bisnis Bank.

6. Ensuring the consideration of all important risks in new products of Bank Mandiri Taspen and all impacts of internal and external changes or significant events on Bank Mandiri Taspen.
7. Regularly reviewing risk management policy and guideline of the implementation and all changes and adjustments of risk management policies.
8. Evaluating the accuracy of model and validity of data used to measure risk.
9. Following and studying the decisions of the Risk Management Committee.
10. Reviewing draft of quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen with the Commissioners, so that the quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen for the Financial Service Authority have been discussed with the Commissioners.
11. Giving recommendation or input for the Commissioners on matters which are considered important to pay attention to and discuss with the Board of Directors, so that the Board of Directors follow up the result of risk management evaluation by the Committee.
12. Proactively holding meetings with the Board of Directors of Bank Mandiri Taspen if the committee anticipates risk, especially in case of significant event, external regulation which affect the business of Bank Mandiri Taspen.
13. Regularly evaluating the development on the change of organizational structure being conducted by Bank Mandiri Taspen.
14. Monitoring negative information on customers of Bank Mandiri Taspen which may increase credit risk.

Authority of Risk Monitoring Committee

The authority of the Risk Monitoring Committee is as follows:

1. The Chairperson and members of the Committee may attend the Risk Management Committee meetings by invitation.
2. The chairman and members of the Committee may request internal reports related to risk control in asset and liability management, credit, treasury, operation and GCG implementation, including related to:
   a. Risk exposure.
   b. Compliance to policies and procedures and implementation of limits.
   c. Realization of risk control implementation compared with established target.
   d. Regular individual and consolidated Bank risk profile reports for the Financial Service Authority.
   e. GCG implementation report
   f. Report of realization of Bank Business Plans.

3. Bekerja sama dengan Komite Audit secara umum dan secara khusus untuk meminta Internal Audit untuk melakukan pemeriksaan terhadap bidang-bidang tertentu yang eksposur risikonya memburuk.
4. Mensosialisasikan dan memberikan konseling bagi Direksi dan jajarannya dalam rangka implementasi GCG.
5. Melaksanakan komunikasi dengan pihak-pihak atau lembaga eksternal terkait dengan permasalahan GCG dengan terlebih dahulu mendapat persetujuan Dewan Komisaris.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota Komite Pemantau Risiko diatur dalam Piagam Komite Pemantau Risiko dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP.DEKOM.002/II/2021 tanggal 24 Februari 2021 *Juncto* Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

a. Masa tugas anggota Komite Audit yang berasal dari anggota Dewan Komisaris tidak boleh lebih lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;
b. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;

c. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

3. Working with the Audit Committee generally and specifically to request Internal Audit to examine certain fields with worsening risk exposures.

4. Socializing and providing counseling to the Board of Directors and its ranks to implement GCG.
5. Holding communication with external parties or institutions on GCG issues by first gaining the approval of the Board of Commissioners.

Term of Service of the Risk Monitoring Committee

The term of office of members of the Risk Monitoring Committee is regulated in the Charter of the Risk Monitoring Committee and Decision of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP.DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Board of Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/ 2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which determines the terms of office as follows:

a. The term of office of members of the Risk Monitoring Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period;
b. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
c. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of Risk Monitoring Committee

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Boedi Armanto	Ketua Merangkap Anggota Chairman and Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Wignyo M. Mulyono	Anggota Members	Pihak Independen Independent Party	Manajemen Risiko Risk Management
Istu Wahudi	Anggota Members	Pihak Independen Independent Party	Keuangan Finance

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2024 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2024 is as follows.

Boedi Armanto

Ketua Merangkap Anggota Komite Pemantau Risiko
Chairman and Member of the Risk Monitoring Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

Wignyo M. Mulyono

Anggota Pihak Independen
Independent Party Members

Kewarganegaraan / Citizenship:
Indonesia

Domisili / Domicile:
Jakarta

Usia / Age:
60 tahun / years old

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Gadjah Mada (1987)
- Master of Business and Administration (Finance) dari University of Arkansas (1996)

Educational Background

- Bachelor of Accounting from Universitas Gadjah Mada (1987)
- Master of Business and Administration (Finance) from University of Arkansas (1996)

Pengalaman Kerja

- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020)
- Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015)
- Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008)
- Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)

Work Experience

- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020)
- Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015)
- Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008)
- Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)

Sertifikasi

Sertifikasi Manajemen Risiko Kualifikasi 7

Certification

Risk Management Certification Qualification 7

Dasar Pengangkatan

Keputusan Direksi No. KEP.DIR/003.1/I/2021 tanggal 21 Januari 2021

Basis of Appointment

Board of Directors Decree No. KEP.DIR/003.1/I/2021 dated January 21, 2021

Periode dan Masa Jabatan

Periode I : 2021 - sekarang

Period and Term Office

Period I: 2021 - present

Jabatan Rangkap

-

Double Function

-

Istu Wahudi

Anggota Pihak Independen
Independent Party Members

Kewarganegaraan / Citizenship:
Indonesia

Domisili / Domicile:
Jakarta

Usia / Age:
51 tahun / years old

Riwayat Pendidikan

- Sarjana Ekonomi Universitas Islam Indonesia
- Magister Manajemen Universitas Islam Indonesia

Educational Background

- Bachelor of Economics, Islamic University of Indonesia
- Master of Management, Islamic University of Indonesia

Pengalaman Kerja

- Kepala Subdirektorat Pembayaran Program Jaminan Sosial, Perhitungan Pihak, dan Penyelesaian Tuntutan Ganti Rugi, Direktorat Sistem Perbendaharaan, Direktorat Jenderal Perbendaharaan Kementerian Keuangan (2021-sekarang)
- Kepala Subdirektorat Pembayaran Program Jaminan Sosial, Perhitungan Pihak, dan Kebijakan Tuntutan Ganti Rugi, Direktorat Sistem Perbendaharaan, Direktorat Jenderal Perbendaharaan Kementerian Keuangan (2021-2021)
- Kepala Kantor Pelayanan Perbendaharaan Negara Tipe A1 Yogyakarta, Kantor Wilayah Direktorat Jenderal Perbendaharaan Provinsi D.I. Yogyakarta (2017-2021)
- Kepala Bagian Umum Kantor Wilayah Direktorat Perbendaharaan Provinsi D.I. Yogyakarta (2013-2017)
- Kepala Kantor Pelayanan Perbendaharaan Negara Tipe A1 Palu Kantor Wilayah Direktorat Jenderal Perbendaharaan Provinsi Sulawesi Tengah (2010-2013)
- Kepala Kantor Pelayanan Perbendaharaan Negara Banjarnegara Kantor Wilayah Direktorat Jenderal Perbendaharaan Provinsi Jawa Tengah (2010-2010)
- Kepala Kantor Pelayanan Perbendaharaan Negara Banjarnegara, Kantor Wilayah XIII Direktorat Jenderal Perbendaharaan Semarang (2008-2010)
- Kepala Seksi Layanan Pengadaan B Subdirektorat Dukungan Administrasi, Direktorat Sistem Perbendaharaan, Direktorat Jenderal Perbendaharaan Kementerian Keuangan (2007-2008)
- Kepala Seksi Pencairan Dana Kantor Pelayanan Perbendaharaan Negara Wonosari Kantor Wilayah XIV Direktorat Jenderal Perbendaharaan Yogyakarta (2004-2007)
- Koordinator Pelaksana Subbidang Verifikasi dan Akuntansi I.2, Bidang Verifikasi dan Akuntansi I, Pusat Akuntansi Anggaran Pembiayaan dan Perhitungan, Badan Akuntansi Keuangan Negara (2004-2004)
- Koordinasi Pelaksana Subbidang Kewajiban dan Hutang, Bidang Penyusunan Neraca Pemerintah, Pusat Akuntansi dan Pelaporan Keuangan, Badan Akuntansi Keuangan Negara (2003-2004)
- Pelaksana, Pada Pusat Akuntansi Anggaran Pembiayaan dan Perhitungan, Badan Akuntansi Keuangan Negara (2001-2003)
- Pelaksana, Biro Perhitungan Anggaran Negara, Badan Akuntansi Keuangan Negara (1999-2001)

Work Experience

- Head of Sub-Directorate of Social Security Program Payment, Party Calculation, and Compensation Claim Settlement, Directorate of Treasury System, Directorate General of Treasury, Ministry of Finance (2021-present)
- Head of Sub-Directorate of Social Security Program Payment, Party Calculation, and Compensation Claim Policy, Directorate of Treasury System, Directorate General of Treasury, Ministry of Finance (2021-2021)
- Head of State Treasury Service Office Type A1 Yogyakarta, Regional Office of Directorate General of Treasury, D.I. Yogyakarta Province (2017-2021)
- Head of General Affairs Section, Regional Office of Directorate General of Treasury, D.I. Yogyakarta (2013-2017)
- Head of State Treasury Service Office Type A1 Palu Regional Office of the Directorate General of Treasury, Central Sulawesi Province (2010-2013)
- Head of State Treasury Service Office Banjarnegara Regional Office of the Directorate General of Treasury, Central Java Province (2010-2010)
- Head of State Treasury Service Office Banjarnegara, Regional Office XIII of the Directorate General of Treasury, Semarang (2008-2010)
- Head of Procurement Service Section B, Sub-Directorate of Administrative Support, Directorate of Treasury System, Directorate General of Treasury, Ministry of Finance (2007-2008)
- Head of Fund Disbursement Section of State Treasury Service Office Wonosari, Regional Office XIV of the Directorate General of Treasury, Yogyakarta (2004-2007)
- Coordinator of the Verification and Accounting Sub-Division I.2, Field Verification and Accounting I, Center for Budget Accounting, Financing and Calculation, State Financial Accounting Agency (2004-2004)
- Coordination of Sub-Division of Obligations and Debts, Government Balance Sheet Preparation Division, Center for Financial Accounting and Reporting, State Financial Accounting Agency (2003-2004)
- Executor, at the Center for Budget Accounting, Financing and Calculation, State Financial Accounting Agency (2001-2003)
- Executor, State Budget Calculation Bureau, State Financial Accounting Agency (1999-2001)

Sertifikasi

-

Certification

-

Dasar Pengangkatan

Keputusan Direksi No. KEP.DIR/211.2/VII/2023

Basis of Appointment

Board of Directors Decree No. KEP.DIR/211.2/VII/2023

Periode dan Masa Jabatan

Periode I : 2023 - sekarang

Period and Term Office

Period I: 2023 - present

Jabatan Rangkap

Kepala Subdirektorat Pembayaran Program Jaminan Sosial, Perhitungan Pihak, dan Penyelesaian Tuntutan Ganti Rugi, Direktorat Sistem Perbendaharaan, Direktorat Jenderal Perbendaharaan Kementerian Keuangan

Double Function

Head of Sub-Directorate of Social Security Program Payments, Party Calculations, and Settlement of Compensation Claims, Directorate of Treasury System, Directorate General of Treasury, Ministry of Finance

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Per 31 Desember 2024, kualifikasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Pemantau Risiko adalah sebagai berikut.

Educational Qualification and Work Experience of Risk Monitoring Committee

Per December 31, 2024, the educational qualification and work experience of the Chairman and members of the Risk monitoring Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational Qualifications and Work Experience of the Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work experience
Boedi Armanto	Ketua Merangkap Anggota Chairman and Member	- Sarjana Agronomi - Master of Applied Economics - Doktor Ekonomi - Bachelor of Agronomy - Master of Applied Economics - Doctor of Economics	Memiliki pengalaman sebagai pengawas perbankan dan Komisaris Perbankan Has experience as a banking supervisor and Banking Commissioner
Wignyo M. Mulyono	Anggota Pihak Independen Independent Party Members	- Sarjana Akuntansi - Master of Business Administration - Bachelor of Accounting - Master of Business Administration	Memiliki pengalaman di bidang perbankan Have experience in banking
Istu Wahudi	Anggota Pihak Independen Independent Party Members	- Sarjana Ekonomi - Magister Manajemen - Bachelor of Economics - Master of Management	Memiliki pengalaman kerja di bidang pemerintahan Have work experience in the government sector

Independensi Komite Pemantau Risiko

Seluruh anggota Komite Pemantau Risiko yang berasal dari Pihak Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of Risk Monitoring Committee

All members of Risk Monitoring Committee from Independent Parties didn't have any financial, management, stock ownership and/or family relations with the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relation with the Bank, which may affect their ability to act independently.

Tabel Independensi Komite Pemantau Risiko
Table of Independence of the Risk Monitoring Committee

Aspek Independensi Independence Aspect	Boedi Armanto	Wignyo M. Mulyono	Istu Wahudi
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	v	v	v
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	v	v	v
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	v	v	v
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	v	v	v
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	v	v	v

Program Peningkatan Kompetensi Komite Pemantau Risiko

Risk Monitoring Committee Competence Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Boedi Armanto	Ketua Merangkap Anggota Chairman and Member	Program Peningkatan Kompetensi Komite Pemantau Risiko dapat dilihat pada Program Peningkatan Kompetensi Dewan Komisaris The Risk Monitoring Committee Competency Improvement Program can be seen in the Board of Commissioners Competency Improvement Program		
Wignyo M. Mulyono	Anggota Pihak Independen Independent Party Members	Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session from BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
Istu Wahudi	Anggota Pihak Independen Independent Party Members	Pembekalan Sertifikasi Manajemen Risiko Perbankan Banking Risk Management Certification Briefing	23-24 Maret 2024 March 23-24, 2024 Online	LPPI
		Sharing Session Keamanan dan Pertahanan Siber dari BSSN Cybersecurity and Defense Sharing Session from BSSN	16 Juli 2024 July 16, 2024 Jakarta	Bank Mandiri Taspen dan BSSN Bank Mandiri Taspen and BSSN
		Sertifikasi Manajemen Risiko Perbankan Kualifikasi 4 Banking Risk Management Certification Qualification 4	28 Oktober 2024 October 28, 2024 Jakarta	LSPP

Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite Pemantau Risiko diatur dalam Piagam Komite Pemantau Risiko yang disahkan oleh Dewan Komisaris tanggal 22 Februari 2019, yaitu:

1. Rapat Komite Pemantau Risiko diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) bulan.
2. Rapat Komite Pemantau Risiko dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
3. Rapat dipimpin oleh Ketua Komite Pemantau Risiko atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Pemantau Risiko berhalangan hadir.
4. Keputusan Rapat Komite Pemantau Risiko diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Perbedaan pendapat *(dissenting opinion)* yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Rapat Komite Audit harus dituangkan dalam risalah rapat yang ditanda tangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik.

Risk Monitoring Committee Meeting

MEETING POLICY

The requirements, mechanisms, and procedures for the Risk Monitoring Committee meetings are governed by the Risk Monitoring Committee Charter, which was approved by the Board of Commissioners on February 22, 2019, as follows:

1. The Risk Monitoring Committee meeting is held at least once in 1 (one) month.
2. The Risk Monitoring Committee meeting is considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
3. The meeting is chaired by the Chairperson of the Risk Monitoring Committee or a member appointed in writing, if the Chairperson of the Risk Monitoring Committee is unable to attend.
4. The decisions of the Risk Monitoring Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
5. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. Audit Committee meeting must be stated in the minutes of the meeting signed by all members present and well documented.

Tabel Agenda Rapat Komite Pemantau Risiko
Risk Monitoring Committee Meeting Agenda Table

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
1	25 Januari 2024 January 25, 2024	1. *Update* Arahan Dewan Komisaris bulan November 2023; *Update* RAS Mantap November 2023; Dashboard IT & Operasional Risk; Update Credit Risk & Asuransi; Update Market & Liquidity Risk oleh Divisi Risk Management. 1. Update of the Board of Commissioners' directives for November 2023; Update of the RAS Mantap for November 2023; IT & Operational Risk Dashboard; Update on Credit Risk & Insurance; Update on Market & Liquidity Risk by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
2	21 Februari 2024 February 21, 2024	1. *Update* Arahan Dewan Komisaris bulan Januari 2024; Penetapan RAS 2024; Dashboard IT & Operasional Risk; Update Credit Risk & Asuransi; Update Market & Liquidity Risk oleh Divisi Risk Management; 2. Laporan Kepatuhan; Highlight SA Semester II/2023; Historical Nilai CGPI; Update UU PDP; Update RPPB dan APU PPT oleh Divisi Compliance. 1. Update of the Board of Commissioners' directives for January 2024; Establishment of RAS 2024; IT & Operational Risk Dashboard; Update on Credit Risk & Insurance; Update on Market & Liquidity Risk by the Risk Management Division; 2. Compliance Report; Highlight of SA Semester II/2023; Historical CGPI Value; Update on the PDP Law; Update on RPPB and APU PPT by the Compliance Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
3	18 Maret 2024 March 18, 2024	1. Update Arahan Dewan Komisaris bulan Februari 2024; Penetapan RAS 2024; Dashboard IT & Operasional Risk; Update Credit Risk & Asuransi; Update Market & Liquidity Risk oleh Divisi Risk Management. 2. Update of the Board of Commissioners' directives for February 2024; Establishment of RAS 2024; IT & Operational Risk Dashboard; Update on Credit Risk & Insurance; Update on Market & Liquidity Risk by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
4	17 April 2024 April 17, 2024	1. Update Arahan Dewan Komisaris bulan Maret 2024; Monitoring RAS Mantap 2024; Dashboard IT & Operasional Risk; Update Credit Risk & Asuransi; Update Market & Liquidity Risk oleh Divisi Risk Management. 1. Update of the Board of Commissioners' directives for March 2024; Monitoring of RAS Mantap 2024; IT & Operational Risk Dashboard; Update on Credit Risk & Insurance; Update on Market & Liquidity Risk by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
5	28 Mei 2024 May 28, 2024	1. Update Arahan Dewan Komisaris April 2024; Monitoring RAS Mantap periode April 2024; Update Penyesuaian Manajemen Risiko; Pemaparan Tools Fraud Detection System (FDS); Materi Internal Control oleh Divisi Risk Management; 2. Update Branding Bank oleh Divisi Corporate Secretary & Legal; 3. Progress Report Project New Core Banking System (NCBS) oleh Unit Kerja Digital Transformation 1. Update of the Board of Commissioners' directives for April 2024; Monitoring of RAS Mantap for April 2024; Update on Risk Management Adjustments; Presentation on Fraud Detection System (FDS) Tools; Internal Control materials by the Risk Management Division; 2. Update on Bank Branding by the Corporate Secretary & Legal Division; 3. Progress Report on the New Core Banking System (NCBS) Project by the Digital Transformation Unit.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
6	24 Juni 2024 June 24, 2024	1. *Update* Arahan Dewan Komisaris Mei - 2024; Market & Liquidity Update; Monitoring RAS Mantap periode Mei - 2024; Dashboard IT, Operasional, dan Credit Risk; Penyesuaian Proses Akuisisi Kredit. 1. Update of the Board of Commissioners' directives for May 2024; Market & Liquidity Update; Monitoring of RAS Mantap for May 2024; Dashboard for IT, Operational, and Credit Risk; Adjustment of the Credit Acquisition Process.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
7	22 Juli 2024 July 22, 2024	1. *Update* Arahan Dewan Komisaris Juni 2024; *Monitoring* RAS Mantap periode Juni 2024; Penetapan RBBR Juni 2024; Evaluasi Insiden Risiko Operasional; Dashboard Risk Management oleh Divisi Risk Management; 2. Implementasi UU PP oleh Divisi Compliance; 3. Progress Report Project Implementation Maestro oleh Unit Kerja Digital Transformation. 1. Update of the Board of Commissioners' directives for June 2024; Monitoring of RAS Mantap for June 2024; Establishment of RBBR for June 2024; Evaluation of Operational Risk Incidents; Risk Management Dashboard by the Risk Management Division; 2. Implementation of the Personal Data Protection Law (UU PP) by the Compliance Division; 3. Progress Report on the Maestro Project Implementation by the Digital Transformation Unit.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
8	19 Agustus 2024 August 19, 2024	1. Update Arahan Dewan Komisaris Juli 2024; Monitoring RAS Mantap periode Juli 2024; Dashboard Risk Management oleh Divisi Risk Management; 2. Laporan Direktur Kepatuhan Semester I/2024; Implementasi Undang-undang Perlindungan Data Pribadi; Update Rencana Pelaksanaan CGPI Bank 2023/2024; Usulan Revisi Kebijakan Bank oleh Divisi Compliance. 1. Update on the Board of Commissioners' Directions for July 2024; Update Arahan Dewan Komisaris Juli 2024; Monitoring of RAS Mantap for Juli 2024; Dashboard for Risk Management by the Risk Management Division; 2. The Report of Governance Director Semester I/2024: The Implementation of personal data protection; Update on the 2023/2024 Bank CGPI implementation; The revised of Bank rights proposal by the Compliance Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
9	10 & 26 September 2024 September 10 & 26, 2024	1. Laporan ESG Bank Mandiri Taspen oleh Divisi Corporate Secretary & Legal; 2. Update Arahan Dekom Agustus 2024; Monitoring RAS Mantap periode Agustus 2024; Dashboard Risk Management oleh Divisi Risk Management; 3. Update Materi CGPI Bank 2023/2024; Usulan Revisi Kebijakan Bank oleh Divisi Compliance. 1. ESG Report of Bank Mandiri Taspen by the Corporate Secretary & Legal Division; 2. Update on the Board of Commissioners' directives for August 2024; Monitoring of RAS Mantap for August 2024; Risk Management Dashboard by the Risk Management Division; 3. Update on CGPI Bank 2023/2024 Material; Proposal for Revision of Bank Policies by the Compliance Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
10	29 Oktober 2024 October 29, 2024	1. Update Arahan Dewan Komisaris September 2024; *Monitoring* RAS Mantap periode September 2024; Update Recovery & Resolution Plan oleh Divisi Risk Management. 1. Update on the Board of Commissioners' directives for September 2024; Monitoring of RAS Mantap for September 2024; Update on the Recovery & Resolution Plan by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
11	26 November 2024 November 26, 2024	1. *Update Progress Project Implementation* Maestro oleh Unit Digital Transformation; 2. *Update* Inisiatif Project/CR tahun 2024 dan Rencana Pengembangan TI (RPTI) 2025 oleh Divisi IT Planning & Development; 3. Update Arahan Dekom Oktober 2024; *Update Recovery & Resolution Plan* Bank; *Monitoring* RAS Mantap Oktober 2024; *Dashboard Risk Management* oleh Divisi Risk Management 1. Update on the Progress of the Maestro Project Implementation by the Digital Transformation Unit; 2. Update on Project/CR Initiatives for 2024 and the IT Development Plan (RPTI) for 2025 by the IT Planning & Development Division; 3. Update on the Board of Commissioners' directives for October 2024; Update on the Bank's Recovery & Resolution Plan; Monitoring of RAS Mantap for October 2024; Risk Management Dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
12	17 Desember 2024 December 17, 2024	1. *Update* Arahan Dewan Komisaris November 2024; *Monitoring* RAS Mantap November 2024; *Update* Asuransi & Operasional Risk; *Dashboard Risk Management*; Rencana Kerja KPR 2025 oleh Divisi Risk Management 1. Update on the Board of Commissioners' directives for November 2024; Monitoring of RAS Mantap for November 2024; Update on Insurance & Operational Risk; Risk Management Dashboard; KPR Work Plan for 2025 by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi

Frekuensi dan Tingkat Kehadiran Rapat Komite Pemantau Risiko

Frequency and Attendance Level of Risk Monitoring Committee Meeting

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Attendance Level

Nama Name	Jabatan Position	Komite Pemantau Risiko Risk Monitoring Committee		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentasi Percentage
Boedi Armanto	Ketua Merangkap Anggota Chairman Concurrently as Member	12	12	100

Nama Name	Jabatan Position	Komite Pemantau Risiko Risk Monitoring Committee		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentasi Percentage
Wignyo M. Mulyono	Anggota Pihak Independen Independent Member	12	12	100
Istu Wahudi	Anggota Pihak Independen Independent Member	12	12	100

Program Kerja dan Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2024

Selama tahun 2024, Komite Pemantau Risiko telah melaksanakan beberapa kegiatan sebagai berikut:

1. Melakukan Pembahasan Perkembangan Portofolio
2. Melakukan Pembahasan *Performance* Kinerja Bank
3. Laporan Penilaian *Risk Based Bank Rating*
4. Melakukan Pembahasan *Update* Likuiditas
5. Identifikasi Risiko terhadap RBB
6. Laporan Profil Risiko

Work Plan and Risk Monitoring Committee Activities Brief Report In 2024

During 2024, the Risk Monitoring Committee has carried out the following work plan and activities as follows:

1. Discussing Portfolio Development
2. Conducting discussions on bank performance
3. Risk Based Bank Rating Assessment Report
4. Conducting Liquidity Update Discussions
5. Identifying risks to RBB
6. Risk Profile Report

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh Sekretaris Perusahaan, Unit lainnya serta Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

Organ and Committee Under the Board of Directors

In implementing its duties, the Board of Directors is assisted by the Corporate Secretary and Committees which serve to provide suggestions and recommendations related to the policies and directions of the Board of Directors.

Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab atas kegiatan publikasi mengenai aktivitas Bank dan memelihara kewajaran, konsistensi dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Sekretaris Perusahaan juga bertanggung jawab memonitor kepatuhan Bank terhadap peraturan serta sebagai penghubung antara Bank Mandiri Taspen dengan *stakeholders.*

Corporate Secretary

Corporate Secretary serves and is responsible for publication activities on Bank activities and maintaining fairness, consistency and transparency on matters related to corporate governance and corporate actions. Corporate Secretary is also responsible for monitoring the Bank's compliance to regulations and become the liaisons between Bank Mandiri Taspen and the stakeholders.

Dasar Pengangkatan Sekretaris Perusahaan

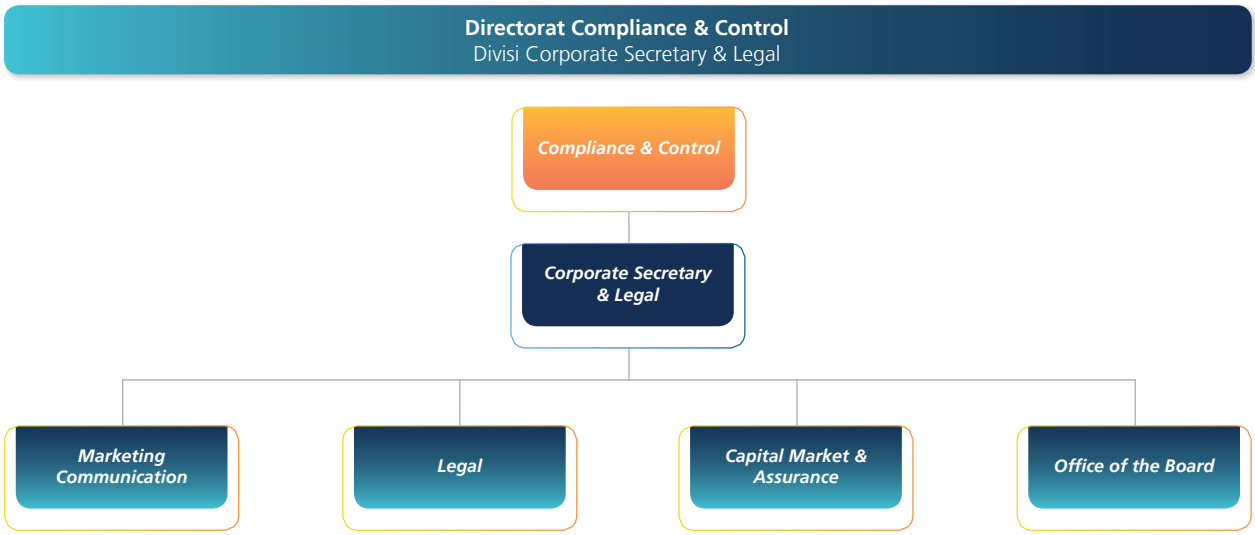
Errinto Sahat Pahala Pardede diangkat sebagai Sekretaris Perusahaan pada tanggal 2 Agustus 2021 berdasarkan Surat Keputusan Direksi No. KEP.DIR/032/VIII/2021 untuk menggantikan Bambang Teguh Pramusinto yang telah pensiun. Penunjukan Sekretaris Perusahaan juga telah memenuhi persyaratan sebagaimana diatur dalam Peraturan OJK No. 35/POJK.04/2014.

Basis for Corporate Secretary Appointment

Errinto Sahat Pahala Pardede was appointed as Corporate Secretary on August 2, 2021, based on the Decree of the Board of Directors No. KEP.DIR/032/VIII/2021. The appointment of the Corporate Secretary has also met the requirements as stipulated in OJK Regulation No. 35/POJK.04/2014.

Struktur Sekretaris Perusahaan

Structure of Corporate Secretary



Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Dalam sebuah perusahaan, Sekretaris Perusahaan memiliki peran penting untuk mengelola komunikasi antara perusahaan dengan pihak internal maupun eksternal, menjalin *relationship* secara berkesinambungan dan mendukung dan menjaga citra perusahaan selalu positif.

Secara garis besarnya tugas dan tanggung jawab Sekretaris Perusahaan adalah sebagai berikut:

1. Dalam Bidang *Marketing and Communication*:
   a. *Corporate communication*, membangun komunikasi yang baik dengan *stakeholder* dan menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat seraya menjaga agar informasi yang disampaikan tidak melanggar hukum.
   b. Komunikasi Internal, untuk menjembatani komunikasi antara manajemen/perusahaan dengan karyawan, secara timbal balik sehingga setiap kebijakan perusahaan dapat diterima dengan baik oleh seluruh karyawan.
   c. Komunikasi Eksternal, untuk memperkenalkan perusahaan kepada seluruh masyarakat beserta produk-produknya dengan menggunakan media komunikasi *above and below the line*.
   d. *Media Relation*, menjalin komunikasi yang baik dengan media sebagai bagian dari stategi komunikasi dalam penyampaian publikasi maupun kegiatan perusahaan melalui media massa.
   e. *Corporate Social Responsibility*, sebagai bentuk pertanggungjawaban perusahaan terhadap lingkungan sekitarnya dengan menyisihkan sebagian keuntungan bagi pemeliharaan lingkungan hidup maupun untuk kegiatan sosial kemasyarakatan.

Functions, Duties and Responsibilities of the Corporate Secretary

In a company, Corporate Secretary has an important role to manage the communication between the company and internal and external parties, continuously develop relationship with supporting and keeping positive corporate image.

Generally, the duties and responsibilities of Corporate Secretary are below:

1. In Marketing and Communication:
   a. Corporate communication, developing good communication with stakeholders, maintaining the consistency of the message and image to be presented to the society while ensuring the delivered information doesn't violate any law.
   b. Internal Communication, bridging communication between management/corporate and employees mutually so that every corporate policy may be accepted well by all employees.
   c. External Communication, introducing the company to the society along with the products using above and below the line communication.
   d. Media Relation, developing good communication with the media as a part of communication strategy in delivering publication and corporate activities via mass media.
   e. Corporate Social Responsibility, as a form of corporate responsibility to the environment by setting aside some of the profit for environmental conservation and community social activities.

f. Donasi dan *Sponsorship*, merupakan kegiatan untuk memperkenalkan perusahaan melalui kegiatan yang berefek timbal balik saling menguntungkan di antara para pihak maupun yang kegiatan yang bersifat *sosial* berupa bantuan.

g. Secara eksternal mengembangkan kerja sama dengan pihak ketiga dan instansi terkait, dan secara internal mengembangkan sinergi dengan seluruh jajaran unit kerja dalam kerangka *Good Corporate Governance*, etika bisnis. dan etika kerja.

2. Dalam Bidang Kebijakan dan Strategi:
   Meyakini dan memastikan bahwa penyusunan kebijakan dan strategi Kesekretariatan Korporasi serta telah disusun dan dipelihara secara akurat, berkesinambungan dan tepat waktu, termasuk tetapi tidak terbatas pada:
   a. Menciptakan *policy* dan prosedur internal yang berasal dari ketentuan eksternal.
   b. Memberikan dukungan dan memastikan bahwa dokumentasi korporasi Perseroan telah disusun dan dipelihara secara secara akurat, berkesinambungan dan tepat waktu.
   c. Bertindak sebagai *liaisons officer* antara Perseroan dengan institusi/regulator ketentuan perundang-undangan, instansi terkait lainnya dan masyarakat.
   d. Memastikan bahwa kebijaksanaan Direksi telah sejalan dengan ketentuan-ketentuan yang berlaku, sesuai dengan Ketentuan perundang-undangan dan mendokumentasikan serta mengkomunikasikannya ke unit kerja yang berwenang.
   e. Memonitor perubahan-perubahan yang terjadi pada setiap kebijakan-kebijakan Perseroan sehingga dampak risiko (bisnis dan teknis) dapat teridentifikasi dan diselesaikan dalam waktu singkat.
3. Dalam Bidang Aksi Korporasi:
   Meyakini dan memastikan bahwa pelaksanaan aksi korporasi telah dilaksanakan dengan akurat dan tepat waktu, termasuk tetapi tidak terbatas pada:
   a. Berkoordinasi dengan unit kerja *Compliance, Strategi & Performance Management*, dan/atau unit kerja terkait lainnya di Kantor Pusat terkait dengan rencana aksi korporasi Perseroan.
   b. Memberikan input atas kegiatan aksi korporasi Perseroan dan memastikan bahwa aksi korporasi Perseroan telah sesuai dengan aturan/hukum yang berlaku.
   c. Bertindak sebagai *supporting* data dalam menyiapkan serta menyajikan materi pelaksanaan aksi korporasi Perseroan.
   d. Mengamankan kebijakan-kebijakan manajemen dan memastikan bahwa kebijakan tersebut telah sesuai dengan ketentuan perundang-undangan dan ketentuan internal yang berlaku.
   e. Memformulasikan kebijakan-kebijakan Perseroan untuk mengatasi hal-hal yang secara potensial dapat berdampak pada reputasi Perseroan (*early warning system*).

f. Donation and Sponsorship, were activities to introduce the company through mutually beneficial activities Between all parties and social activities in the form of aids.

g. Externally developing cooperation with third party and related agencies, and internally developing synergy with all work units in the framework of Good Corporate Governance, business ethics and work ethics.

2. In Policy and Strategy:
   Ensuring and ensuring that the preparation of Corporate Secretariat policies and strategies has been prepared and maintained accurately, continuously and in a timely manner, including but not limited to:
   a. Creating internal policy and procedure from external provision.
   b. Giving support and ensuring that corporate documentation of the Company has been prepared and maintained accurately, continuously and on time.
   c. Acting as a liaisons officer between the Company and institution/regulator of legislations, other related agencies and the society.
   d. Ensuring that Board of Directors policies are in line with the provisions in effect, consistent with legislations and documenting as well as communicating them to authorized work units.
   e. Monitoring changes on every Corporate policy, so that risk impacts (business and technical) can be identified and resolved shortly.
3. In Corporate Action:
   Believing and ensuring that the implementation of corporate action is accurate and timely, including but not limited to:
   a. Coordinate with the Compliance, Strategy & Performance Management work units, and/or other related work units at the Head Office regarding the Company's corporate action plans.
   b. Giving input for the Company's corporate action activities and ensuring that the Company's corporate actions are consistent with the regulations/laws in effect.
   c. Acting as supporting data in preparing and delivering the material of corporate action plan of the Company.
   d. Securing management policies and ensuring that the policies are consistent with the legislations and internal provisions in effect.
   e. Formulating company policies to solve things which potentially could impact the Company's reputation (early warning system).

4. Dalam Bidang Kerumahtanggaan dan Kesekretariatan Korporasi:
   Memastikan pengelolaan kerumahtanggaan perusahaan telah dikelola dengan baik untuk memberikan dukungan kepada Pengurus dalam melaksanakan tugas-tugasnya, termasuk tetapi tidak terbatas pada:
   a. Menatalaksanakan *Office of The Board* yang mencakup memastikan ketersediaan informasi dalam pengambilan keputusan bagi Dewan Komisaris dan Direksi, termasuk memastikan kehadiran peserta Rapat Direksi agar kuorum dapat tercapai sehingga keputusan yang dihasilkan *legitimate* dan kredibel.
   b. Melaksanakan Protokoler terhadap Pengurus maupun tamu Pengurus Perseroan.
   c. Menatalaksanakan *Household* Perseroan.
   d. Menatalaksanakan administrasi Perseroan dan administrasi Pengurus Perseroan.
   e. Melaksanakan *Corporate Event* secara berkala maupun insidentil.
5. Dalam Bidang Keterbukaan Informasi terkait sebagai Perusahaan Emiten
   a. Mengikuti perkembangan Pasar Modal khususnya peraturan-peraturan yang berlaku di bidang Pasar Modal.
   b. Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundangan-undangan dibidang Pasar Modal.
   c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan Tata Kelola Perusahaan yang meliputi:
      i. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
      ii. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
      iii. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
      iv. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris.
      v. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
      vi. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Pemegang Saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
      vii. Menyiapkan Daftar Khusus Pemegang Saham yang berkaitan dengan Direksi, Komisaris dan keluarganya baik dalam Perusahaan Tercatat maupun Afiliasinya, dan Membuat Daftar Pemegang Saham termasuk kepemilikan 5% (lima persen) atau lebih (jika diperlukan).

4. In Corporate Housekeeping and Secretariat:

   Ensuring that the company's household management has been managed properly to provide support to the Management in carrying out their duties, including but not limited to:

   a. Implementing Office of The Board which covers ensuring information availability in decision making for the Board of Commissioners and Board of Directors, including ensuring the attendance of the Board of Directors Meeting participants so that quorum can be achieved so that the decision made are legitimate and credible.
   b. Implementing Protocols on Administrators and guests of the Company.
   c. Managing the household of the Company
   d. Managing the administration of the Company and administration of the Company's Administrators, and
   e. Holding regular and incidental Corporate Events.

5. In Information Openness related to being an Issuer Company

   a. Following the Capital Market development, especially regulations in effect on Capital Market.
   b. Giving inputs to the Board of Directors and Issuer Board of Commissioners or Public Company to comply with the legislations on Capital Market.
   c. Assisting the Board of Directors and Board of Commissioners in Implementing Corporate Governance which includes:
      i. Openness of information for the public, including provision of information on Issuer or Public Company Website.
      ii. Delivering report to Financial Service Authority on time.
      iii. Organizing and documenting General Meeting of Shareholders.
      iv. Organizing and documenting Board of Directors and/or Board of Commissioners meetings, and
      v. Implementing orientation program on the company for the Board of Directors and/or Board of Commissioners.
      vi. Being liaisons between Issuer or Public Company with Issuer Shareholders or Public Companies, Financial Service Authority, and other stakeholders.
      vii. Preparing Special List on the Board of Directors, Commissioners and their families in Registered Companies and Affiliations, and Making a List of Shareholders, including 5% or more ownership (if required.

Profil Sekretaris Perusahaan

Corporate Secretary Profile

Errinto Sahat Pahala Pardede

Sekretaris Perusahaan
Corporate Secretary

Kewarganegaraan / Citizenship:
Indonesia

Domisili / Domicile:
Jakarta, Indonesia

Usia / Age:
51 tahun / Years old

Tempat, Tanggal Lahir / Place, Date of Birth:
Jakarta, 16 Juli / July 1973

Riwayat Pendidikan

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Educational Background

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Riwayat Jabatan

Sebelum menjabat sebagai Sekretaris Perusahaan di Bank Mandiri Taspen, memulai karir profesional sebagai:
- Senior Manager Divisi Komunikasi Badan Penyehatan Perbankan Nasional (2002-2004)
- Kepala Departemen Investor Komunikasi PT Bank Mandiri (Persero) Tbk (2005-2011)
- Kepala Divisi Investor Relation PT ABM Investama (2011-2013)
- Direktur Corporate Affairs PT Delta Dunia Makmur Tbk (2013-2017)
- Sekretaris Perusahaan PT Permodalan Nasional Madani (Persero) (2017-2021)

Job History

Before serving as Corporate Secretary at Bank Mandiri Taspen, he started his professional career as:
- Senior Manager of Communication Division of the Indonesian Bank Restructuring Agency (2002-2004)
- Head of Investor Communication Department of PT Bank Mandiri (Persero) Tbk (2005-2011)
- Head of Investor Relations Division of PT ABM Investama (2011-2013)
- Director of Corporate Affairs of PT Delta Dunia Makmur Tbk (2013-2017)
- Corporate Secretary of PT Permodalan Nasional Madani (Persero) (2017-2021)

Sertifikasi

- Sertifikasi Manajemen Risiko Perbankan Kualifikasi 5

Certification

- Banking Risk Management Certification Qualification 5

Dasar Pengangkatan

Diangkat sebagai Sekretaris Perusahaan sejak 02 Agustus 2021 berdasarkan Surat Keputusan No. KEP.DIR/032/VIII/2021 tanggal 02 Agustus 2021.

Basis for Appointment

Appointed as Corporate Secretary since August 2, 2021 based on Decree No. KEP.DIR/032/VIII/2021 dated August 2, 2021.

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Workshop Monitoring Implementasi ESG di Mandiri Group ESG Implementation Monitoring Workshop at Mandiri Group	Jakarta, 25 Juli 2024 Jakarta, July 25, 2024	Bank Mandiri
Sustainable Symphony: Echoes of Change Sustainable Symphony: Echoes of Change	Bali, 05-06 Desember 2024 Bali, December 5-6, 2024	ERMA

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2024

1. Pelaksanaan Rapat Umum Pemegang Saham Tahunan yang dilaksanakan secara sirkuler tanggal 27 Juni 2024.
2. Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa secara Sirkuler untuk perubahan pengurus tanggal 23 Januari 2024.
3. Pelaksanaan Peringatan Ulang Tahun Bank Mandiri Taspen tahun 2024 di Kantor Pusat dan dan hybrid di KC Palembang dan KC Makassar.
4. Penyusunan Annual Report dan Sustainability Report tahun Buku 2023 di tahun 2024 dan berhasil memperoleh Juara

Implementation of Corporate Secretary's Duties in 2024

1. Implementing the circular Annual General Meeting of the Shareholders in 27 June 2024.
2. Implementing the circular Extraordinary General Meeting for management changes in 23 January 2024.
3. Commemorating the Anniversary of Bank Mandiri Taspen in 2024 at the Head Office and via hybrid events at KC Palembang and KC Makassar.
4. Preparing the Annual Report and Sustainability Report of the 2023 financial year in 2024 and winning first place in the

1 kategori BUMN Keuangan dalam ARA 2023.
5. Pelaksanaan keterbukaan informasi kepada publik melalui publik ekspose, publikasi media dan Laporan kepada PT Bursa Efek Indonesia, OJK, LPS, dan Regulator terkait lainnya.
6. Mengatur pelaksanaan Penandatanganan Perjanjian Kerja Sama dengan Mitra Bank.
7. Mengatur pelaksanaan Rapat Direksi, Rapat Dewan Komisaris Mengundang Direksi, Rapat Direktur Bidang, dan Rapat Pengurus dengan relasi beserta dengan administrasi rapat.
8. Mengatur kerumahtanggaan perusahaan dan dukungan kebutuhan pengurus dalam menjalankan tugas-tugas kepengurusannya.
9. Pelaksanaan Kegiatan CSR lingkungan hidup dan sosial termasuk bantuan bedah rumah untuk para Nasabah pensiunan di Mataram, Bengkulu, dan Kulon Progo.
10. Penyusunan Rencana Aksi Keuangan Berkelanjutan tahun 2025-2029 serta implementasinya tahun 2024

Internal Audit

Internal Audit merupakan bagian dari struktur pengendalian intern (sebagai bagian dari *Three Lines of Defense*). Dengan lingkup pekerjaan internal audit yang mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian intern Bank, Internal Audit melakukan penilaian kualitas kinerja yang bertujuan memberikan keyakinan bahwa pengendalian telah berjalan seperti yang ditetapkan.

Aktivitas utama Internal Audit terdiri dari *Assurance*, *Consulting, Investigation, Quality Assurance & Development,* Pembina sistem *Strategy Anti Fraud* dan *Whistleblowing System* serta aktivitas *counterpart* pemeriksaan oleh eksternal auditor (BPK, OJK, Bank Mandiri).

Aktivitas Assurance bertujuan untuk mengevaluasi kecukupan dan efektivitas *Internal Control*, *Risk Management* dan *Governance Process*. Aktivitas *Consulting* dilakukan melalui *review draft* Kebijakan, Standar Pedoman, Manual Produk dan Petunjuk Teknis. Investigasi merupakan aktivitas pengumpulan bukti-bukti dengan menggunakan teknik investigasi atas hasil penelahaan terhadap indikasi dan/atau *fraud* yang terjadi yang bertujuan untuk mengungkapkan modus operandi, penyebab, mengidentifikasi potensi kerugian Bank, pelaku *fraud* dan pihak lain yang terlibat.

Pembina sistem *Strategy Anti Fraud* melakukan aktivitas koordinasi penerapan dan pelaporan *Strategy Anti Fraud* Bank Mantap kepada OJK. Strategi anti *fraud* adalah strategi Bank dalam mengendalikan *fraud* yang dirancang dengan mengacu pada proses terjadinya *fraud* dengan memperhatikan karakteristik dan jangkauan dari potensi *fraud* yang tersusun secara komprehensif dan diimplementasikan dalam bentuk Sistem Pengendalian *Fraud*. Pembina *whistleblowing system* melakukan aktivitas perancangan sistem dan prosedur serta evaluasi mekanisme *Whistleblowing System.*

Financial State-Owned Enterprises Category in ARA 2023.
5. Implementation of information disclosure to the public through public exposure, media publications and reports to the Indonesia Stock Exchange, OJK, LPS and other relevant regulators.
6. Arrange for the signing of the Cooperation Agreement with Bank Partners.
7. Arrange the implementation of Board of Directors Meetings, Board of Commissioners Meetings Inviting Directors, Field Director Meetings and Management Meetings with relations along with meeting administration.
8. Manage company housekeeping and support the management's needs in carrying out their management duties.
9. Implementation of environmental and social CSR activities including home renovation assistance for retired customers in Mataram, Bengkulu, and Kulon Progo.
10. Preparation of the Sustainable Finance Action Plan for 2025-2029 and its implementation in 2024

Internal Audit

Internal Audit is part of the internal control structure (as the Third Line of Defense). The scope of the internal audit work includes examining and evaluating the adequacy and effectiveness of the bank's internal control structure as well as evaluating the quality of performance that aims to provide assurance that control has proceeded as stipulated.

The main activities of Internal Audit consist of Assurance, Consulting, Investigation, Quality Assurance & Development, Development of Anti-Fraud Strategy System and Whistleblowing System as well as counterpart audit activities by external auditors (BPK, OJK, Bank Mandiri).

Assurance activities aim to evaluate the adequacy and effectiveness of Internal Control, Risk Management and Governance Process. Consulting activities are carried out through reviewing draft policies, standard guidelines, product manuals and technical guidelines. Investigation is an activity of gathering evidence using investigative techniques on the results of reviewing indications and/or fraud that has occurred which aims to reveal the modus operandi, causes, identify potential losses to the Bank, perpetrators of fraud and other parties involved.

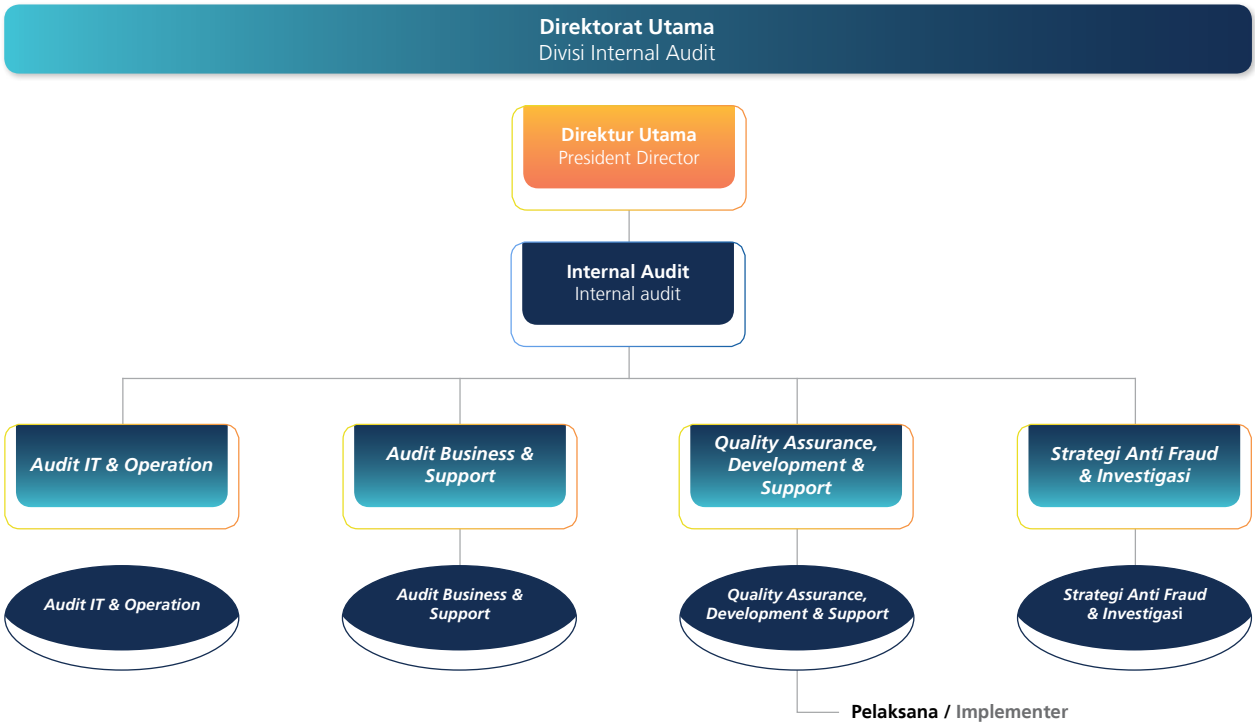
The Anti-Fraud Strategy system supervisor carries out coordination activities for the implementation and reporting of Bank Mandiri Taspen's Anti-Fraud Strategy to the FSA. The antifraud strategy is the Bank's strategy for controlling fraud, which is designed with reference to the process by which fraud occurs by taking into account the characteristics and scope of potential fraud, which is comprehensively structured and implemented in the form of a Fraud Control System. The whistleblowing system supervisor carries out system and procedure design activities as well as evaluates the Whistleblowing System mechanism.

Dalam rangka memastikan kualitas kinerja Internal Audit telah sesuai dengan fungsinya dan melakukan pengembangan terhadap metodologi/pendekatan termasuk pengkinian Kebijakan/Pedoman Internal Audit, maka dibentuk fungsi *Quality Assurance & Development* yang saat ini menjadi Departemen *Quality Assurance, Development and Support*.

In order to ensure that the quality of Internal Audit performance is in accordance with its function and to develop methodologies/approaches including updating Internal Audit Policies/Guidelines, a Quality Assurance & Development function was formed which is currently the Quality Assurance, Development and Support Department.

Struktur Organisasi dan Ketua Internal Audit

Organization Structure Internal Audit



Kedudukan Internal Audit Dalam Struktur Organisasi

Internal Audit Position in Organizational Structure

Internal Audit adalah satuan kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama dan Dewan Komisaris melalui Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank.

Internal Audit is a work unit in the PT Bank Mandiri Taspen organization that assists the President Director and the Board of Commissioners through the Audit Committee in carrying out its supervisory functions to actualize the Bank's vision and mission.

Kedudukan *Division Head* Internal Audit dalam organisasi langsung di bawah dan bertanggungjawab kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Internal Auditor bertanggungjawab secara langsung kepada *Division Head* Internal Audit.

The position of the Division Head of Internal Audit in the organization is directly under and responsible to the President Director, but can communicate directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities. The Internal Auditor is directly responsible to the Division Head of Internal Audit.

Profil Kepala Internal Audit

Head of Internal Audit Profile

M. Jacobie Henry Widojono

Head of Internal Audit
Head of Internal Audit

Kewarganegaraan / Citizenship:
Warga Negara Indonesia / Indonesian citizens

Domisili / Domicile:
Jakarta

Usia / Age:
54 tahun / 54 Years old

Tempat, Tanggal Lahir / Place, Date of Birth:
Ponorogo, 9 Agustus / August 1970

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi – Universitas Gadjah Mada (1994)
- Master Business Administration – Universitas Gadjah Mada (2014)

Educational Background

- Bachelor of Economics in Accounting – Gadjah Mada University (1994)
- Master of Business Administration – Gadjah Mada University (2014)

Riwayat Jabatan

- Auditor - Bank Dagang Negara (1997)
- Auditor - Bank Mandiri (1999)
- Team Leader Accounting Policy - Bank Mandiri (2007)
- Tax Management Department Head - Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014)
- Audit Manager - Bank Mandiri (2015)
- Division Head Internal Audit - Bank Mandiri Taspen (2020) – saat ini

Job History

- Auditor - Bank Dagang Negara (1997)
- Auditor - Bank Mandiri (1999)
- Team Leader Accounting Policy - Bank Mandiri (2007)
- Tax Management Department Head - Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014)
- Audit Manager - Bank Mandiri (2015)
- Head of Internal Audit Division - Bank Mandiri Taspen (2020) – present

Sertifikasi

- *Chartered Accountant*
- *Qualified Internal Auditor*
- Sertifikat Kompetensi Audit Supervisor
- Sertifikat Kompetensi Manajemen Risiko Perbankan
- Sertifikat Kompetensi Kepatuhan Perbankan

Certification

- Chartered Accountant
- Qualified Internal Auditor
- Audit Supervisor Competency Certificate
- Banking Risk Management Competency Certificate
- Banking Compliance Competency Certificate

Dasar Pengangkatan

Surat Keputusan Direksi PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Tentang Penugasan Pegawai di PT Bank Mandiri Taspen tanggal 17 Juli 2020.

Basis of Appointment

Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Concerning Employee Assignments at PT Bank Mandiri Taspen dated July 17, 2020.

Pihak yang Mengangkat dan Memberhentikan Kepala Internal Audit

Internal Audit dipimpin oleh *Division Head* Internal Audit yang diangkat dan diberhentikan oleh Direktur Utama Bank dengan persetujuan dari Dewan Komisaris dan rekomendasi Komite Audit serta dilaporkan kepada OJK.

Parties Who Appoint and Dismiss the Head of Internal Audit

Internal Audit was led by the Head of Internal Audit appointed and dismissed by the President Director of the Bank with the approval of the Board of Commissioners and recommendation from the Audit Committee and reported to the OJK.

Program Peningkatan Kompetensi Internal Audit

Internal Audit Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Sertifikasi Certification				
M. Jacobie Henry W.	*Division Head*	Pengkinian Sertifikasi Sistem Manajemen Risiko Jenjang 6 Refreshment of Risk Management System Certification Level 6	Maret, Jakarta March, Jakarta	LSPP
R. Ambar Soenarno	*Dept Head*	Sertifikasi Auditor Level Supervisi Jenjang 5 Level 5 Auditor Certification at the Supervision Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 5 Risk Management System Certification Level 5	Juni, Jakarta June, Jakarta	LSPP

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Retno Sari Andini	*Dept Head*	Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Level 5 Certification in Rupiah Payment and Currency Management System	Mei, Jakarta May, Jakarta	LPPI
		Sertifikasi Auditor Level Supervisi Jenjang 5 Level 5 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	September, Jakarta September, Jakarta	LSPP
Amastra Wisdo Hardian	*Dept Head*	Sertifikasi Sistem Manajemen Risiko Jenjang 5 Risk Management System Certification Level 5	Maret, Jakarta March, Jakarta	LSPP
		Sertifikasi Auditor Level Supervisi Jenjang 5 Level 5 Auditor Certification at the Supervision Level	Agustus, Jakarta August, Jakarta	LSPP
Binu Nuryadi	*Dept Head*	Sertifikasi Ethical Hacker Ethical Hacker Supervision	Januari, Jakarta January, Jakarta	CISCO
		Refreshment Sertifikasi Auditor Level Auditor Jenjang 4 Refreshment on Level 4 Auditor Certification at the Auditor Level	Juli, Jakarta July, Jakarta	LSPP
		Training Internal Audit Business Continuity Management (BCM) and Root Cause Analysis (RCA) Based on ISO22301:2019 Training Internal Audit Business Continuity Management (BCM) and Root Cause Analysis (RCA) Based on ISO22301:2019	Januari, Jakarta January, Jakarta	Aljabar Anugrah Selaras
Abyan Kurniawan	*Team Leader*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Level 4 Auditor Certification at the Auditor Level	September, Jakarta September, Jakarta	LSPP
Antonius Hartik Wahyu	*Team Leader*	Sertifikasi Auditor Level Auditor Jenjang 4 Risk Management System Certification Level 4	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Level 4 Auditor Certification at the Auditor Level	September, Jakarta September, Jakarta	LSPP
Muhammad Adli Mubaroka	*Team Leader*	Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	September, Jakarta September, Jakarta	LSPP
		Sertifikasi Auditor Level Auditor Jenjang 4 Risk Management System Certification Level 4	Agustus, Jakarta August, Jakarta	LSPP
Dewi Nur Utami S	*Team Leader*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
Mahendra Yuda Perwira	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Level 4 Auditor Certification at the Auditor Level	September, Jakarta September, Jakarta	LSPP
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Risk Management System Certification Level 4	Mei, Jakarta May, Jakarta	LPPI
Alfa Redo Napitupulu	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 5 Certification in Rupiah Payment and Currency Management System	Agustus, Jakarta August, Jakarta	LSPP
Ernita Rizki Manulang	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Dahayu Nandira	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Desember, Jakarta December, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	Januari, Jakarta January, Jakarta	LSPP
I Gede Widira Yasa	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	Oktober, Jakarta October, Jakarta	LSPP
Fitri Dwiyan Triaspuri	Pelaksana Executor	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	Oktober, Jakarta October, Jakarta	LSPP
Yoche Asharika	*Team Leader*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	September, Jakarta September, Jakarta	LSPP
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Level 5 Certification in Rupiah Payment and Currency Management System	Maret, Jakarta March, Jakarta	LPPI
Hendy Prasetya	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Sistem Manajemen Risiko Jenjang 4 Risk Management System Certification Level 4	September, Jakarta September, Jakarta	LSPP
R. Aria Wibisana S	*Profesional Staff*	Sertifikasi Auditor Level Auditor Jenjang 4 Level 4 Auditor Certification at the Auditor Level	Agustus, Jakarta August, Jakarta	LSPP
Seminar/Webinar/Workshop Training **Seminar/Webinar/Training Workshop**				
M. Jacobie Henry W.	*Division Head*	Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Seminar Expansive Leadership Program Seminar Expansive Leadership Program	Juni, Bali June, Bali	PT Mediatama
		Webinar The Future of Data Analytics in the Financial Industry: Trends and Innovations Webinar The Future of Data Analytics in the Financial Industry: Trends and Innovations	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar *How to Prevent Money Laundering and Terrorism Financing* Webinar How to Prevent Money Laundering and Terrorism Financing	September, Jakarta September, Jakarta	OJK Institute
		Webinar Understanding the Climate Landscape for Financial Institutions Webinar Understanding the Climate Landscape for Financial Institutions	September, Jakarta September, Jakarta	OJK Institute

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
R. Ambar Soenarno	*Dept Head*	Webinar Peluang dan Tantangan *Open Finance* di Indonesia Webinar on Opportunities and Challenges of Open Finance in Indonesia	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar How to Prevent Accounting Fraud in Financial Sector Webinar How to Prevent Accounting Fraud in Financial Sector	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Seminar Economic Outlook 2025: Penguatan Budaya Korporasi sebagai Fondasi Stabilitas dan Keberlanjutan Perusahaan – Peran *Internal Auditors* Seminar on Economic Outlook 2025: Strengthening Corporate Culture as the Foundation for Company Stability and Sustainability – The Role of Internal Auditors	November, Yogyakarta November, Yogyakarta	AAI
Retno Sari Andini	*Dept Head*	Webinar *Money Laundering*: Kenali, cegah dan berantas Webinar on Money Laundering: Identification, Prevention, and Eradication	Maret, Jakarta March, Jakarta	AAFI
		Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	PT Taspen
		Webinar How to Prevent Accounting Fraud in Financial Sector Webinar How to Prevent Accounting Fraud in Financial Sector	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Evolving Fraud In Extraordinary Times Webinar Evolving Fraud In Extraordinary Times	Agustus, Jakarta August, Jakarta	PMLI
Amastra Wisdo Hardian	*Dept Head*	Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	OJK Institute
		How to Prevent Accounting Fraud in Financial Sector How to Prevent Accounting Fraud in Financial Sector	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI
		Webinar *Upskilling* POJK 22 Tahun 2023 Webinar on Upskilling of POJK 22 Year 2023	Juli, Jakarta July, Jakarta	CRMS

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Binu Nuryadi	*Dept Head*	Webinar Get to Know What Risk Management Is Webinar Get to Know What Risk Management Is	Januari, Jakarta January, Jakarta	OJK Institute
		Webinar Global Internal Audit Standard Webinar Global Internal Audit Standard	Februari, Jakarta February, Jakarta	YPIA
		Webinar Strategi Mencegah Serangan Cyber Webinar on Strategies to Prevent Cyber Attacks	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar How to Prevent Accounting Fraud in Financial Sector Webinar How to Prevent Accounting Fraud in Financial Sector	Mei, Jakarta May, Jakarta	OJK Institute
Abyan Kurniawan	*Team Leader*	Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	PT Taspen
		Webinar Prospek Pengembangan SJK Melalui *Open Finance* dan NIM BOPO Perbankan Webinar on SJK Development Prospects through Open Finance and and Banking NIM-BOPO	April, Jakarta April, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan *Open Finance* di Indonesia Webinar on Opportunities and Challenges of Open Finance in Indonesia	April, Jakarta April, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	PT Taspen
Antonius Hartik Wahyu	*Team Leader*	Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI
		Seminar Peran *Innovative Credit Scoring* (*ICS*) Dalam Meningkatkan Akses Pendanaan Seminar on the Role of Innovative Credit Scoring (ICS) in Enhancing Access to Financing	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar How To Mitigate Transition and Physical Risks in The Financial Sector Webinar How To Mitigate Transition and Physical Risks in The Financial Sector	Juli, Jakarta July, Jakarta	OJK Institute
Muhammad Adli Mubaroka	*Team Leader*	Webinar Get to Know What Risk Management Is Webinar Get to Know What Risk Management Is	Januari, Jakarta January, Jakarta	PT Taspen
		Webinar Strategi Mencegah Serangan *Cyber* Webinar on Strategies to Prevent Cyber Attacks	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Aset Digital di Indonesia Webinar on Opportunities and Challenges of Digital Assets in Indonesia	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar *Fraud Risk Management* Sebagai Upaya Mitigasi *Fraud* yang Efektif dan Penerapan Strategi Anti *Fraud* di LJK Sesuai POJK 12 / 2024 Webinar on Fraud Risk Management as an Effective Fraud Mitigation Effort and the Implementation of Anti-Fraud Strategies in LJK according to POJK 12 / 2024	Oktober, Jakarta October, Jakarta	LPPI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Dewi Nur Utami S	*Team Leader*	Webinar Get to Know What Risk Management Is Webinar Get to Know What Risk Management Is	Januari, Jakarta January, Jakarta	PT Taspen
		Webinar Global Internal Audit Standard Webinar Global Internal Audit Standard	Februari, Jakarta February, Jakarta	YPIA
		Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	PT Taspen
		Webinar Fraud Risk Management Sebagai Upaya Mitigasi *Fraud* yang Efektif dan Penerapan Strategi Anti *Fraud* di LJK Sesuai POJK 12 / 2024 Webinar on Fraud Risk Management as an Effective Fraud Mitigation Effort and the Implementation of Anti-Fraud Strategies in LJK according to POJK 12 / 2024	Oktober, Jakarta October, Jakarta	LPPI
Mahendra Yuda Perwira	*Profesional Staff*	Webinar How to Prevent Accounting Fraud in Financial Sector Webinar How to Prevent Accounting Fraud in Financial Sector	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Pelindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI
		Webinar Diseminasi Standar Audit Internal Terkini Webinar on Dissemination of Current Internal Audit Standards	Juni, Jakarta June, Jakarta	OJK Institute
Alfa Redo Napitupulu	*Profesional Staff*	*Webinar Introduction to* ISO 31000:2018 Webinar Introduction to ISO 31000:2018	Februari, Jakarta February, Jakarta	PT Taspen
		Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI
		Webinar Driving Corporate Performance Through Artificial Intelligence Webinar Driving Corporate Performance Through Artificial Intelligence	Juli, Jakarta July, Jakarta	OJK Institute
Ernita Rizki Manulang	*Profesional Staff*	Webinar Get to Know What Risk Management Is Webinar Get to Know What Risk Management Is	Januari, jakarta January, Jakarta	PT Taspen
		Webinar Strategi Mencegah Serangan *Cyber* *Webinar on Strategies to Prevent Cyber Attacks*	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Dahayu Nandira	*Profesional Staff*	Bank Mandiri Audit *Course* *Bank Mandiri Audit Course*	Januari, Jakarta January, Jakarta	Bank Mandiri
		Webinar Peluang dan Tantangan *Open Finance* di Indonesia Webinar on Opportunities and Challenges of Open Finance in Indonesia	April, Jakarta April, Jakarta	OJK Institute
		Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
I Gede Widira Yasa	*Profesional Staff*	Webinar Global Internal Audit Standard Webinar Global Internal Audit Standard	Februari, Jakarta February, Jakarta	YPIA
		Webinar Internal Auditor Capability Model (IACM) Webinar Internal Auditor Capability Model (IACM)	Maret, Jakarta March, Jakarta	AAI
		Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	PT Taspen
		Webinar Fraud Risk Management Sebagai Upaya Mitigasi *Fraud* yang Efektif dan Penerapan Strategi Anti *Fraud* di LJK Sesuai POJK 12 / 2024 Webinar on Fraud Risk Management as an Effective Fraud Mitigation Effort and the Implementation of Anti-Fraud Strategies in LJK according to POJK 12 / 2024	Oktober, Jakarta October, Jakarta	LPPI
Fitri Dwiyan Triaspuri	Pelaksana Executor	Webinar Introduction to ISO 31000:2018 Webinar Introduction to ISO 31000:2018	Februari, Jakarta February, Jakarta	PT Taspen
		Webinar Internal Auditor Capability Model (IACM) Webinar Internal Auditor Capability Model (IACM)	Maret, Jakarta March, Jakarta	AAI
		Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics Webinar Taspen's Expert Lesson & Literacy Session (TELLS) Data Analytics	Maret, Jakarta March, Jakarta	PT Taspen
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
Yoche Asharika	*Team Leader*	Webinar Introduction to ISO 31000:2018 Webinar Introduction to ISO 31000:2018	Februari, Jakarta February, Jakarta	PT Taspen
		Webinar Strategi Mencegah Serangan *Cyber* Webinar on Strategies to Prevent Cyber Attacks	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar *Fraud Risk Management* Sebagai Upaya Mitigasi *Fraud* yang Efektif dan Penerapan Strategi Anti *Fraud* di LJK Sesuai POJK 12 / 2024 Webinar on Fraud Risk Management as an Effective Fraud Mitigation Effort and the Implementation of Anti-Fraud Strategies in LJK according to POJK 12 / 2024	Oktober, Jakarta October, Jakarta	LPPI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Hendy Prasetya	*Profesional Staff*	Webinar Introduction to ISO 31000:2018 Webinar Introduction to ISO 31000:2018	Februari, Jakarta February, Jakarta	PT Taspen
		Webinar Strategi Mencegah Serangan *Cyber* *Webinar on Strategies to Prevent Cyber Attacks*	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Aset Digital di Indonesia Webinar on Opportunities and Challenges of Digital Assets in Indonesia	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar Peluang dan Tantangan Perlindungan Data Pribadi di Era Digital Webinar on Opportunities and Challenges of Personal Data Protection in the Digital Era	Mei, Jakarta May, Jakarta	PT Taspen
R. Aria Wibisana S	*Profesional Staff*	Webinar Artificial Intelligence Change the Face of Financial Sector Webinar Artificial Intelligence Change the Face of Financial Sector	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit Webinar on Opportunities for Credit Growth Following the Conclusion of the Credit Restructuring Policy	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Navigasi Era Baru Privasi Memahami UU PDP dan Implementasinya Webinar on Navigating the New Era of Privacy: Understanding the PDP Law and Its Implementation	Juni, Jakarta June, Jakarta	PITSI
		Webinar Fraud Risk Management Sebagai Upaya Mitigasi *Fraud* yang Efektif dan Penerapan Strategi Anti *Fraud* di LJK Sesuai POJK 12 / 2024 Webinar on Fraud Risk Management as an Effective Fraud Mitigation Effort and the Implementation of Anti-Fraud Strategies in LJK according to POJK 12 / 2024	Oktober, Jakarta October, Jakarta	LPPI

Internal Audit *Charter*

Internal Audit telah memiliki Piagam Internal Audit (*Internal Audit Charter*) yang *updating* terakhir ditetapkan oleh Komisaris Utama dan Direktur Utama tanggal 09 November 2023. *Internal Audit Charter* disusun berdasarkan Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum. Internal Audit Charter memuat tentang Visi, Misi, Fungsi, Kedudukan dalam Organisasi, Ruang Lingkup Pekerjaan, Kewenangan dan Tanggung Jawab, Kode Etik Profesi, Aktivitas Internal Audit, *Quality Assurance, Audit Development* dan Tata Kelola Terintegrasi.

Internal Audit Charter

Internal Audit has an Internal Audit Charter which was established by the President Commissioner and President Director on November 9, 2023. The Internal Audit Charter was prepared based on OJK Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks. The Internal Audit Charter contained the Vision, Mission, Function, Position in the Organization, Scope of Work, Authority and Responsibility, Professional Code of Ethics, Internal Audit Activities, Quality Assurance, Audit Development and Integrated Governance.

Kewenangan dan Tanggung Jawab Internal Audit

Dalam menjalankan fungsinya, Internal Audit diberikan kewenangan dan tanggung jawab sebagai berikut.

Kewenangan:

Dalam pelaksanaan fungsinya, Internal Audit dilarang memiliki kewenangan untuk melaksanakan kegiatan-kegiatan operasional dari auditee. Kewenangan Internal Audit yaitu sebagai berikut:

1. Mengakses seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.
3. Menyelenggarakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan Komite Audit.
4. Melakukan koordinasi kegiatan dengan auditor eksternal dan unit kerja yang melakukan fungsi pengendalian lain pada Bank tanpa menyebabkan pengalihan tanggung jawab masing-masing unit kerja dalam fungsi pengendalian.
5. Mengikuti rapat yang bersifat strategis.

Tanggung jawab:

Tanggung jawab Internal Audit adalah sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan Bank dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit.
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.
5. Merencanakan dan melaksanan aktivitas Internal Audit dengan penekanan pada bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur/*control system* yang ada untuk memperoleh keyakianan bahwa tujuan dan sasaran Bank dapat dicapai secara optimal.

Authorities and Responsibilities of Internal Audit

In carrying out its functions, Internal Audit is provided with Authorities and responsibilities as follows.

Authorities:

Dalam pelaksanaan fungsinya, Internal Audit dilarang memiliki kewenangan untuk melaksanakan kegiatan-kegiatan operasional dari auditee. Kewenangan Internal Audit yaitu sebagai berikut:

1. Access all relevant information about the Bank related to the duties and functions of SKAI.
2. Communicating directly with the Board of Directors, Board of Commissioners and the Audit Committee.
3. Holding regular and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee.
4. Coordinate activities with external auditors and work units that perform other control functions at the Bank without causing a transfer of responsibility for each work unit in the control function.
5. Participate in strategic meetings.

Responsibilities:

Internal Audit responsibilities are as follows:

1. Assisting the duties of the President Director and the Board of Commissioners in supervising the Bank by explaining operationally the planning, implementation, and monitoring of audit results.
2. Make analysis and assessment in the field of finance, accounting, operations and other activities through audits.
3. Identify all possibilities to improve and increase the efficiency of the use of resources and funds.
4. Provide suggestions for improvement and objective information about the activities examined at all levels of management.
5. Plan and carry out Internal Audit activities with an emphasis on areas/activities that have high risk and evaluate existing procedures/control systems to gain confidence that the Bank's goals and objectives can be achieved optimally.

Komposisi Personil Internal Audit

Composition Internal Audit Personnel

Jabatan Position	*Existing*	*Manning*	*Recruitment*
Division Head Division Head	1	1	-
Department Head Department Head	4	4	-
Team Leader / SPS Team Leader / SPS	6	6	-
Professional Staff Professional Staff	9	9	-
Pelaksana Executor	1	2	1
Total	**21**	**22**	**1**

Sertifikasi Profesi Personil Internal Audit

Professional Individual Certification of Internal Audit

Nama Name	Jabatan Position	Nama Sertifikasi Certification Name
M. Jacobie Henry W.	*Division Head*	Sertifikat Manajemen Risiko Jenjang 6 Risk Management Certificate Level 6
		Chartered Accountant (CA)
		Qualified Internal Auditor (QIA)
		Certified Internal Audit Executive
		Sertifikat Kompetensi Audit Supervisor Audit Supervisor Competency Certificate
		Sertifikat Kompetensi Kepatuhan Perbankan Banking Compliance Competency Certificate
R. Ambar Soenarno	*Department Head*	Sertifikat Manajemen Risiko Jenjang 5 Risk Management Certificate Level 5
		IT Auditor IT Auditor
		Qualified Internal Auditor (QIA)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Certified Internal Auditor Profesional (CIAP)
		Sertifikat Auditor Level Supervisor Supervisor Level Auditor Certificate
Retno Sari Andini	*Department Head*	Sertifikat Manajemen Risiko Jenjang 5 Risk Management Certificate Level 5
		Profesional Internal Auditor (PIA)
		Chartered Accountant (CA)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Sertifikat Auditor Level Supervisor Supervisor Level Auditor Certificate
Amastra Wisdo Hardian	*Department Head*	Sertifikat Manajemen Risiko Jenjang 5 Risk Management Certificate Level 5
		Sertifikasi Kompetensi Audit Intern Level Auditor (CBIA) Internal Audit Competency Certification Auditor Level (CBIA)
		Certified Anti *Fraud Manager* (CAFM)
		Certified Internal Auditor Professional (CIAP)
		Certified Profesional Information Technology Auditor (CPITA)
		Sertifikat Auditor Level Supervisor Supervisor Level Auditor Certificate
Binu Nuryadi	*Department Head*	CISSP *(Certified Information Systems Security Professional)*
		Sertifikasi Kompetensi Audit Intern Level Auditor Internal Audit Competency Certification Auditor Level
		Qualified Internal Auditor (QIA) Level Dasar
		Certified Leadership Succession Planner (CLSP)
		Cyber Security
		Sistem Manajemen Risiko level 2 Risk Management Certificate Level 2
		IT Auditor IT Auditor
		Sertifikasi BNSP Cyber Security Analyst BNSP Cyber Security Analyst Certification
		CISA *Review Course*
		Certified CCNAv7 Switching, Routing & Network Essentials
		Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi CISCO Ethical Hacker

Nama Name	Jabatan Position	Nama Sertifikasi Certification Name
Abyan Kurniawan	*Team Leader*	Sistem Manajemen Risiko Jenjang 4 Risk Management Certificate Level 4
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Certification Auditor Level (Level 4)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Certified Internal Auditor Professional (CIAP)
Antonius Hartik Wahyu	*Team Leader*	Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Certification Auditor Level (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management Certificate Level 4
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
Dewi Nur Utami S	*Team Leader*	Sistem Manajemen Risiko level 1 Risk Management Certificate Level 1
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Certification Auditor Level (Level 4)
M. Adli Mubaroka	*Team Leader*	Certified Professional IT Auditor
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Sertifikasi ICoFR (Internal Control over Financial Reporting) ICoFR (Internal Control over Financial Reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
Yoche Asharika	*Team Leader*	Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Manajemen Risiko Jenjang 4 Risk Management Level 4
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
Hendy Prasetya	*Profesional Staff*	*Qualified Internal Auditor (QIA)* Level Dasar
		IT Auditor IT Auditor
		Sertifikasi Junior Cyber Security
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
Dahayu Nandira	*Profesional Staff*	Certified Internal Auditor Profesional (CIAP)
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
Ernita Rizki Manullang	*Profesional Staff*	Manajemen Risiko level 1 Risk Management Level 1
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi Penilaian Kapabilitas SPI Korporasi Berbasis IACM Corporate SPI Capability Assessment Certification Based on IACM
		Sertifikasi ICoFR (*Internal Control Over financial reporting*) ICoFR (Internal Control Over financial reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)

Nama Name	Jabatan Position	Nama Sertifikasi Certification Name
Mahendra Yuda Perwira	*Profesional Staff*	Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
R. Aria Wibisana	*Profesional Staff*	Sertifikasi Certified Internal Auditor Professional (RMI) Certified Internal Auditor Professional (RMI) Certification
		Sertifikasi *Fraud* Investigator Professional (RMI) Fraud Investigator Professional (RMI) Certification
		Sertifikasi Penilaian Kapabilitas SPI Korporasi Berbasis IACM Corporate SPI Capability Assessment Certification Based on IACM
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
		Sertifikasi ICoFR (*Internal Control Over financial reporting*) ICoFR (Internal Control Over financial reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
Dewi Nur Utami	*Profesional Staff*	Manajemen Risiko level 1 Risk Management Level 1
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
Alfa Redo Napitupulu	*Profesional Staff*	Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
		Certified Internal Auditor Profesional (CIAP)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5 Payment System and Rupiah Money Management Certification Level 5
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
I Gede Widira Yasa	*Profesional Staff*	Certified Internal Auditor Profesional (CIAP)
		Certified Profesional Information Technology Auditor (CPITA)
		Digital Forensic
		DevNet Associate
		Network Security Expert (NSE) 1
		Network Security Expert (NSE) 2
		Cyber Threat Management
		Ethical Hacker
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
		Sertifikasi ICoFR (*Internal Control Over financial Reporting*) ICoFR (Internal Control Over Financial Reporting) Certification
Fitri Dwiyan Triaspuri	*Pelaksana* Executor	Sertifikasi ICoFR (*Internal Control Over Financial Reporting*) ICoFR (Internal Control Over Financial Reporting) Certification
		Sistem Manajemen Risiko Jenjang 4 Risk Management System Level 4
		Sertifikasi Auditor Level Auditor (Jenjang 4) Auditor Level Auditor Certification (Level 4)

Kode Etik Auditor

Kode Etik Auditor mencakup kode etik profesi dan kode etik Internal Audit yang wajib dimiliki dan diterapkan oleh setiap insan auditor di Divisi Internal Audit.

1. **Kode Etik Profesi**
   Internal Audit harus memiliki etika kerja dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain dengan dukungan dari Direktur Utama dan pengawasan dari Komite Audit.
2. **Kode Etik Internal Audit**
   Internal Audit harus memiliki integritas, objektivitas, kerahasiaan dan kompetensi dalam melaksanakan tugasnya sesuai dengan profesinya dan standar yang berlaku.
   a. **Integritas**
      Internal Audit harus memiliki integritas dalam melakukan Aktivitas Internal Audit, mengemukakan pandangan serta pemikiran sesuai dengan profesinya dan standar yang berlaku.
      Integritas dicerminkan dalam perilaku:
      1) dapat diandalkan, tegas, jujur dan terpecaya
      2) mematuhi hukum dan mengungkapkan informasi sesuai ketentuan yang berlaku
      3) tidak terlibat dalam kegiatan ilegal atau kegiatan apapun yang dapat mencemarkan profesi Internal Audit atau Bank
      4) ikut berperan dalam pencapaian tujuan perusahaan yang etis dan sesuai dengan hukum *(legitimate)*
   b. **Objektivitas**
      Dalam melaksanakan tanggung jawab profesionalnya, Internal Auditor harus mempertahankan objektivitas dan bebas dari konflik kepentingan. Internal Auditor harus independen dalam melihat fakta *(in fact)* dan memperhatikan penampilan *(in appearance)* ketika melaksanakan audit.
      Objektivitas dan independensi Internal Auditor dicerminkan dalam perilaku sebagai berikut:
      1) Internal Auditor harus memiliki sikap mental independen dalam melaksanakan aktivitas Internal Audit. Sikap mental tersebut tercermin dari laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak.
      2) Internal Auditor tidak melakukan perangkapan tugas dan jabatan pada kegiatan operasional perusahaan.
      3) Memiliki kebebasan dalam menetapkan metode, *scope*, Teknik, dan pendekatan audit yang akan dilakukan.
      4) Menolak pemberian apapun yang dapat mengganggu objektivitas dan independensinya.

Auditor Code of Conduct

The Auditor Code of Ethics included a professional code of ethics and an internal audit code of ethics that had to be owned and implemented by every individual auditor in the Internal Audit Division.

1. **Professional Code of Ethics**
   I nternal Audit had to have a work ethic in carrying out its duties so that it was able to express its views and thoughts without influence or pressure from other parties with the support of the President Director and supervision from the Audit Committee.
2. **Internal Audit Code of Ethics**
   Internal Audit had to have integrity, objectivity, confidentiality and competence in carrying out its duties according to its profession and applicable standards.
   a. **Lntegrity**
      Internal Audit had to have integrity in conducting internal audit activities, expressing views and thoughts in accordance with their profession and applicable standards.
      Integrity can be reflected in behavior:
      1) reliable, firm, honest and trustworthy
      2) comply with the law and disclose information in accordance with applicable regulations
      3) not involved in illegal activities or any activities that can defame the Internal Audit profession or the Bank
      4) take part in the achievement of ethical and legal company goals (legitimate)
   b. **Objectivity**
      In carrying out their professional responsibilities, the Internal Auditor had to maintain objectivity and be free from conflicts of interest. The Internal Auditor had to be independent in seeing the facts (in fact) and pay attention to appearance (in appearance) when carrying out the audit.
      The objectivity and independence of the Internal Auditor can be reflected in the following behavior:
      1) Internal Auditors must have an independent mental attitude in carrying out Internal Audit activities. This mental attitude is reflected in a complete, objective report based on a careful and impartial analysis.
      2) The Internal Auditor does not carry out concurrent duties and positions in the company's operational activities.
      3) Having the freedom to determine the method, scope, technique and approach of the audit to be carried out.
      4) Refusing any gift that could interfere with his/ her objectivity and independence.

5) Internal Auditor harus bebas dari benturan kepentingan *(conflict of interest)* atas objek atau kegiatan yang diperiksa. Apabila Internal Auditor mempunyai benturan kepentingan, maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan untuk melaksanakan audit terhadap objek atau kegiatan dimaksud. Terkait dengan hal tersebut, Internal Auditor harus memperhatikan aspek independensi sebagai berikut:
   a) Terdapat pemisahan antara Internal Auditor yang memberikan jasa konsultasi *(consulting)* terhadap kebijakan dan prosedur dengan Internal Auditor yang melakukan audit terhadap kebijakan dan prosedur dimaksud.
   b) Terdapat pengungkapan *(disclosure)* bahwa hasil *consulting* tidak mempengaruhi objektivitas Internal Audit.
   c) Internal Auditor dapat melakukan audit terhadap objek yang sama maksimal 2 (dua) kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu *(cooling-off period)* selama 1 (satu) kali penugasan.
   d) Internal Auditor yang baru direkrut dari unit kerja lain dapat melakukan penugasan audit terhadap unit kerja asal setelah melewati masa tunggu *(cooling-off period)* selama 1 (satu) kali penugasan atau 1 (satu) tahun sejak di tempatkan di Internal Audit.
6) Dalam hal terdapat kondisi/situasi saat Internal Auditor mendapat kendala/hambatan untuk menerapkan independensi dan objektivitasnya (termasuk adanya campur tangan dalam penetapan ruang lingkup) maka Kepala Divisi Internal Audit di wajibkan:
   a) Mengungkapkan kondisi/situasi tersebut dan melaporkannya kepada Direktur Utama dan Komite Audit.
   b) Pengungkapan kondisi/situasi tersebut dilakukan 1 (satu) kali dalam setahun. Pengungkapan tersebut termasuk dilakukan jika tidak terdapat kondisi/situasi yang menghambat independensi/ objektivitas Internal Auditor.

c. Kerahasiaan

Internal Auditor memiliki kewajiban untuk:
1) Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Internal Auditor kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan pengadilan.
2) Menghindari penyalahgunaan informasi dan/ atau data perusahaan yang diperolehnya untuk kepentingan pribadi atau hal-hal lain yang dapat menimbulkan kerugian bagi Bank.

5) The Internal Auditor must be free from any conflict of interest on the object or activity being audited. If the Internal Auditor has a conflict of interest, then the person concerned must state the relationship and is not assigned to carry out an audit of the object or activity in question. In this regard, the Internal Auditor must pay attention to the independence aspects as follows:
   a) There is a separation between the Internal Auditor who provides consulting services (consulting) on policies and procedures and the Internal Auditor who audits the said policies and procedures.
   b) There is a disclosure that the results of consulting do not affect the objectivity of the Internal Audit.
   c) The Internal Auditor may audit the same object a maximum of 2 (two) times in a row and may re-audit the object after passing the cooling-off period for 1 (one) assignment.
   d) Internal Auditors who have just been recruited from other work units can carry out audit assignments to the original work unit after passing a cooling-off period of 1 (one) assignment or 1 (one) year from being placed in Internal Audit.
6) In the event that there are conditions/situations where the Internal Auditor encounters obstacles in implementing its independence and objectivity (including interference in determining the scope), the Head of the Internal Audit Division is required to:
   a) Disclose the condition/situation and report it to the President Director and the Audit Committee.
   b) Disclosure of the condition/situation is carried out once a year. This disclosure is included if there are no conditions/situations that hinder the independence/objectivity of the Internal Auditor.

c. Confidentiality

Internal Auditor is obliged to:
1) Maintain the confidentiality of company information and/or data related to the implementation of duties and responsibilities of the Internal Auditor unless required under laws and regulations or court decisions/decisions.
2) Avoid misuse of information obtained for personal/ group benefits or use information in ways that are unlawful or that harm institutional goals and ethics.

d. Kompetensi

Internal Auditor harus berusaha terus menerus untuk meningkatkan kompetensi dan profesionalismenya dalam melaksanakan aktivitas Internal Audit. Terkait dengan hal tersebut, Internal Auditor secara individu atau bersama-sama harus memperhatikan hal-hal sebagai berikut:

1) Memiliki kompetensi sesuai dengan *competency profile* yang dibutuhkan.
2) Bertanggung jawab untuk menilai kompetensi, mengevaluasi kecukupan pendidikan, pengalaman, dan kemampuan telah memadai untuk tanggung jawab yang dipikulnya.
3) Memiliki kecakapan dalam berinteraksi dan berkomunikasi secara efektif baik lisan maupun tertulis.
4) Memberikan layanan sepanjang memiliki pengetahuan, keterampilan dan pengalaman yang diperlukan. Apabila Internal Auditor secara individu maupun bersama-sama tidak memiliki pengetahuan, keterampilan dan pengalaman dalam melakukan audit atas objek tertentu, maka Internal Audit dapat menggunakan jasa pihak ekstern dengan memperhatikan hal-hal sebagai berikut:
   a) Pihak ekstern tidak boleh menjadi ketua tim dalam pelaksanaan audit intern.
   b) Tidak memiliki hubungan keterkaitan sebagaimana dimaksud dalam peraturan perundang-undangan yang mengatur mengenai batas maksimum pemberian kredit atau batas maksimum penyediaan dana.
   c) Tidak terlibat dalam pemberian jasa konsultasi *(consulting)* yang mengandung benturan kepentingan.
   d) Pihak ekstern dapat melakukan audit terhadap objek yang sama maksimal 2 (dua) kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu *(cooling-off period)* selama 1 (satu) kali penugasan

d. Competency

Internal Auditors must strive continuously to improve their competence and professionalism in carrying out Internal Audit activities. In this regard, the Internal Auditors individually or collectively had to pay attention to the following matters:

1) Having competence in accordance with the required competency profile.
2) Responsible for assessing competence, evaluating the adequacy of education, experience, and ability to be adequate for the responsibilities he bears.
3) Having skills in interacting and communicating effectively both orally and in writing.
4) Providing services as long as they have the necessary knowledge, skills and experience. If the Internal Auditors individually or collectively do not have the knowledge, skills and experience in conducting audits of certain objects, the Internal Audit may use the services of an external party by taking into account the following matters:
   a) External parties may not be team leaders in the implementation of internal audits.
   b) Does not have a related relationship as referred to in the laws and regulations governing the maximum limit for granting credit or the maximum limit for providing funds.
   c) Not involved in providing consulting services that contain a conflict of interest.
   d) External parties can audit the same object a maximum of 2 times in a row and can re-audit the object after passing the cooling-off period for 1 assignment

Laporan Singkat Pelaksanaan Kegiatan Internal Audit Tahun 2024

1. Aktivitas Audit *(Assurance)*
   Aktivitas *assurance* merupakan pengujian yang objektif atas suatu bukti dengan tujuan untuk memberikan penilaian yang independen atas *internal control, risk management dan governance process* suatu organisasi. Aktivitas Internal Audit telah dilaksanakan sesuai Annual Audit Plan (AAP) sebanyak 13 subyek audit dan 1 subyek audit yang dilakukan oleh Eksternal Audit serta 5 tambahan penugasan non AAP.
2. Aktivitas Unit Investigasi sebagai berikut:
   a. Aktivitas Penugasan Investigasi
      Sehubungan dengan adanya laporan dari Whistleblowing System, laporan manajemen, hasil audit regular dan *flash report* dari Divisi *Risk Business Control* (RBC), maka unit investigasi melakukan investigasi atas laporan tersebut.

Brief Report of Internal Audit Activities in 2024

1. Audit Activities (Assurance)
   Assurance activities are objective tests of evidence with the aim of providing an independent assessment of an organization's internal control, risk management and governance processes. Internal Audit activities were carried out in accordance with the Annual Audit Plan (AAP) for 13 audit subjects, with 1 audit subject conducted by External Audit, and 5 additional non-AAP assignments.
2. Investigation Unit activities are as follows:
   a. Investigative Assignment Activities
      In connection with reports from the Whistleblowing System, management reports, regular audit results and flash reports from the Risk Business Control (RBC) Division, the investigation unit conducted an investigation into these reports.

b. *Self Assessment* Strategi Anti *Fraud*
Dalam rangka penilaian efektivitas dan evaluasi penerapan *Strategi Anti Fraud* (SAF Mandiri Taspen Tahun 2024, Divisi Internal Audit telah melakukan *Survey Self Assessment* Penerapan SAF dengan responden Division Head, Distribution Head, Kepala Cabang dan Kepala Cabang Pembantu. Pengisian survey tersebut mencerminkan pemahaman pegawai di masing-masing unit kerja terhadap penerapan SAF.

c. Aktivitas Investigasi lainnya
Unit Investigasi juga melakukan penyusunan ketentuan/ kebijakan terkait dengan investigasi, penilaian penerapan *Strategi Anti Fraud* (SAF), rekonsiliasi laporan *whistleblowing system* setiap triwulanan kepada pengelola WBS, dan penyusunan laporan SAF setiap semester kepada Otoritas Jasa Keuangan (OJK).

3. Aktivitas Non Audit *(Consulting),* beberapa aktivitas selain pelaksanaan audit yang dilaksanakan oleh Divisi Internal Audit antara lain:
   a. Reviewer ketentuan internal Bank yaitu memberikan review dan/atau opini atas *draft* ketentuan internal Bank sesuai dengan lingkup tugas dan tanggung jawabnya
   b. *Reviewer testing* yaitu melakukan pengujian untuk meyakini kesesuaian pengembangan dengan permintaan *user* dan memastikan fitur aplikasi berfungsi sebagaimana mestinya
   c. *Reviewer release management* yaitu melakukan verifikasi dan menilai kelayakan migrasi suatu sistem TI ke *production environment*
   d. *Validasi* atas progress implementasi Pelindungan Data Pribadi bagi Perbankan
4. *Monitoring* Tindak Lanjut rekomendasi hasil audit
Tindak lanjut hasil audit merupakan tindakan perbaikan atau koreksi yang harus dilakukan oleh auditee sesuai rekomendasi yang disampaikan dalam Laporan Hasil Audit (LHA). Sementara dokumen Daftar *Monitoring* Tindak Lanjut (DMTL) adalah daftar tindak lanjut hasil audit yang belum/masih dalam proses perbaikan atau koreksi. Divisi Internal Audit secara berkala telah melakukan pemantauan terhadap tindak lanjut hasil audit berdasarkan DMTL. Tidak terdapat DMTL Internal Audit dan Eksternal Audit yang melewati jatuh tempo di tahun 2024.
5. Aktivitas *Quality Assurance, Development & Support*
Quality Assurance (QA) merupakan aktivitas verifikasi dan *review* atas efektivitas pengendalian mutu Internal Audit. Kegiatan QA antara lain audit mutu/*review* atas aktivitas Internal Audit dan aktivitas pendukung. Permintaan *feedback* untuk pengukuran kepuasan pelanggan dan pemberian saran/ masukan dan *review* draft ketentuan Internal Audit. Pada unit *Quality Assurance Development* & *Support* pelaporan Internal Audit kepada stakeholder internal dan eksternal dilaksanakan.

b. Anti Fraud Strategy Self Assessment
In order to assess the effectiveness and evaluation of the implementation of the Anti-Fraud Strategy (SAF Mandiri Taspen in 2024, the Internal Audit Division has conducted a Self Assessment survey on the Implementation of SAF with respondents from Division Heads, Distribution Heads, Branch Heads and Sub-Branch Heads. Filling out the survey reflects the understanding of employees in each -each work unit regarding the implementation of SAF.

c. Other Investigative Activities
The Investigation Unit also prepares provisions/policies related to investigations, assesses the implementation of the Anti-Fraud Strategy (SAF), reconciles quarterly whistleblowing system reports to WBS managers, and prepares SAF reports every semester to the Financial Services Authority (OJK).

3. Non-Audit Activities (Consulting), several activities other than audits carried out by the Internal Audit Division include:
   a. The reviewer of the Bank's internal regulations provides a review and/or opinion on the draft of the Bank's internal regulations in accordance with the scope of their duties and responsibilities
   b. Reviewer testing is carrying out tests to ensure the suitability of development with user requests and ensure application features function as they should
   c. Reviewer release management is to verify and assess the feasibility of migrating an IT system to a production environment
   d. Validation on the progress of Personal Data Protection Implementation in Banking
4. Monitoring follow-up to audit recommendations
Follow-up audit results are revisions or corrective actions that must be carried out by the auditee in accordance with the recommendations submitted in the Audit Results Report (LHA). Meanwhile, the Follow-up Monitoring List (DMTL) document is a list of follow-up audit results that have not been/are still in the process of improvement or correction. The Internal Audit Division regularly monitors the follow-up to audit results based on DMTL. There are no Internal Audit and External Audit DMTLs that are past due in 2024.
5. Quality Assurance & Development Unit Activities
Quality Assurance (QA) is a verification and review activity on the effectiveness of Internal Audit quality control. QA activities include quality audits/reviews of Internal Audit activities and supporting activities. Feedback was requested to measure customer satisfaction and provision of advice/input, as well as to review the effectiveness of the Internal Audit provisions draft. In the Quality Assurance Development & Support unit, Internal Audit reporting to internal and external stakeholders was conducted.

6. Sosialisasi Strategi Anti *Fraud* (SAF)
   Dalam rangka meningkatkan pemahaman Strategi Anti *Fraud* Bank, maka Divisi Internal Audit:
   a. Melakukan sosialisasi SAF di Kantor Cabang pada saat melakukan audit ke Kantor Cabang, dengan peserta seluruh unit dibawah kantor Cabang tersebut.
   b. Membuat *self assesment* penerapan SAF melalui soal-soal yang harus dilakukan pengisian oleh seluruh pegawai yang dikirimkan melalui Divisi Human Capital.
   c. Membuat poster anti *fraud awareness* ke seluruh unit kerja dengan bekerjasama dengan Divisi Human Capital yang dilakukan minimal setiap 6 bulan.
   d. Membuat BOD *Message* dalam bentuk poster terkait *fraud awareness* untuk dipasang di seluruh Cabang dan setiap lantai di Kantor Pusat.
   e. Melakukan sosialisasi SAF level pimpinan Kantor Cabang bersamaan pelaksanaan review Cabang (area Distribution Head), dengan peserta seluruh Kepala Unit dibawah Kantor Cabang tersebut.
   f. Penyampaian materi pada kelas ODP Angkatan 9 dan SDP Angkatan 10 dalam rangka meningkatkan kompetensi peserta, khususnya terkait pengetahuan Internal Control dan *Fraud Awareness*
   g. Meningkatkan Risk Awareness dan pencegahan Fraud, Divisi Internal Audit berkerjasama dengan Divisi Compliance, Divisi Risk Management, Divisi Risk Business Control dan Human Capital membangun budaya Risk Awareness dan Anti Fraud secara berkelanjutan kepada seluruh pegawai melalui poster, himbauan, video fraud series, sosialisasi dan materi morning briefing Distribution dan dilakukan assessment kepada seluruh pegawai atas materi yang sudah disampaikan
7. Pengembangan Kompetensi Pegawai
   Pegawai Divisi Internal Audit telah mengikuti sertifikasi, *training* serta webinar/seminar/*workshop* terkait dengan *auditing*, manajemen risko, teknik investigasi dan operasional perbankan sebagai bentuk pengembangan kompetensi pegawai. Pengembangan kompetensi pegawai pada Divisi Internal Audit pada Tahun 2024 sudah terpenuhi.

QUALITY ASSURANCE REVIEW (QAR) OLEH PIHAK EKSTERNAL INDEPENDEN

Sesuai peraturan OJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Bank wajib menyampaikan kepada OJK laporan hasil kaji ulang pihak ekstern yang independen. Untuk itu, Divisi Internal Audit telah melaksanakan kaji ulang terhadap pelaksanaan fungsi audit intern yang dilakukan oleh pihak eksternal independen yaitu **Deloitte Konsultan Indonesia.**

Berdasarkan hasil kaji ulang oleh **Deloitte Konsultan Indonesia** periode Juli 2020 s.d Juni 2023, disimpulkan bahwa keseluruhan aktivitas Internal Audit **Secara Umum Sesuai dengan standar yang berlaku** (**Standar IIA , POJK dan SEOJK MRTI).**

6. Socialization of Anti Fraud Strategy (SAF)
   In order to increase understanding of the Bank's anti-fraud strategy, the Internal Audit Division:
   a. Conducting SAF outreach at Branch Offices when conducting audits at Branch Offices, with participants from all units under the Branch Office.
   b. Conducting a self-assessment of SAF implementation through questions that must be completed by all employees, distributed through the Human Capital Division.
   c. Creating anti-fraud awareness posters for all work units in collaboration with the Human Capital Division, to be carried out at least every 6 months.
   d. Creating a BOD Message in the form of posters related to fraud awareness to be installed in all Branches and every floor at the Head Office.
   e. Conducting SAF socialization at the Branch Office leadership level in conjunction with the Branch review implementation (Area Distribution Head), with participants including all Heads of Units under the Branch Office."
   f. Delivering materials for ODP Class Batch 9 and SDP Class Batch 10 to improve participants' competence, particularly in Internal Control knowledge and Fraud Awareness.
   g. Increasing risk awareness and fraud prevention, the Internal Audit Division, in collaboration with the Compliance Division, Risk Management Division, Risk Business Control Division, and Human Capital, builds a culture of risk awareness and anti-fraud on an ongoing basis. This is achieved through posters, appeals, video fraud series, socialization, morning briefing material distribution, and assessments for all employees on the material delivered
7. Employee Competency Development
   Internal Audit Division employees have participated in certification, training and webinars/seminars/workshops related to auditing, risk management, investigation techniques and banking operations as a form of employee competency development. Competence development for the employees in the Internal Audit Division was fulfilled in 2024.

QUALITY ASSURANCE REVIEW (QAR) BY AN INDEPENDENT EXTERNAL PARTY

In accordance with OJK regulation No.1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, Banks are required to submit to the FSA a report on the results of an independent external party's review. For this reason, the Internal Audit Division has carried out a review of the implementation of the internal audit function carried out by an independent external party, namely **Deloitte Consultant Indonesia.**

Based on the results of a review by **Deloitte Consultant Indonesia** for the period July 2020 to June 2023, it was concluded that all Internal Audit activities **in general are in accordance with applicable standards (IIA Standards, POJK and SEOJK MRTI).**

IPPF-IIA	POJK No. 1/POJK.03/2019	SE OJK No. 21/SEOJK.03/2017
Berdasarkan asesmen, Divisi Internal Audit (DIA) Bank Mandiri Taspen **Secara Umum Sesuai** dengan standar IIA. Based on the assessment, Internal Audit Division (DIA) of Bank Mandiri Taspen is generally in accordance with IIA standards.	Berdasarkan asesmen, DIA Bank Mandiri Taspen **Secara Umum Sesuai** dengan standar POJK. Based on the assessment, Internal Audit Division (DIA) Bank Mandiri Taspen is generally in accordance with OJK Regulation standards.	Berdasarkan asesmen, DIA Bank Mandiri Taspen **Secara Umum Sesuai** dengan standar SEOJK. Based on the assessment, Internal Audit Division (DIA) Bank Mandiri Taspen is generally in accordance with OJK Circular Letter standards.
1	2	3
Secara Umum Sesuai Generally in accordance	**Secara Umum Sesuai** Generally in accordance	**Secara Umum Sesuai** Generally in accordance

Skala Nilaian Kaji Ulang / Review Rating Scale

1 Secara Umum Sesuai / Generally in accordance

Aktivitas internal audit yang dilaksanakan olen DIA Bank Mandiri Taspen telah secara umum sesuai dengan ketentuan The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, dan SEOJK No.21/SEOJK.03/2017. Poin SUS masih memungkinkan adanya peluang peningkatan untuk praktik yang lebih baik.

Internal audit activities carried out by DIA Bank Mandiri Taspen are generally in accordance with the provisions of The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, and SEOJK No.21/SEOJK.03/2017. SUS points still allow for improvement opportunities for better practices.

2 Sebagian Sesuai / Partially in accordance

Aktivitas internal audit yang dilaksanakan oleh DIA Bank Mandiri Taspen telah sebagian sesuai dengan ketentuan The Internalonal Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019. dan SEOJK No.21/SEOIK.03/2017. Poin SS membutuhkan adanya peluang peningkatan untuk mencapai kesesuian dengan standar dan praktik yang lebih baik.

Internal audit activities carried out by DIA Bank Mandiri Taspen are partially in accordance with the provisions of The Internal Professional Practices Framework (IPPF), OJK Regulation No.1/POJK.03/2019. and OJK Circular Letter No.21/SEOIK.03/2017. SS points require opportunities for improvement to achieve compliance with better standards and practices.

3 Tidak Sesuai / Not in accordance

Aktivitas internal audit yang dilaksanakan oleh DIA Bank Mandiri Taspen tidak sesuai dengan ketentuan The International Practices Framework (IPPF), POJK No.1/POJK.03/2019, dan SEOJK No.21/SEOJK.03/2017. Poin TS membutuhkan adanya peluang penigkatan untuk mencapai kesesuaian dengan standar dan praktik yang lebih baik.

Internal audit activities carried out by DIA Bank Mandiri Taspen are not in accordance with the provisions of The International Practices Framework (IPPF), OJK Regulation No.1/POJK.03/2019, and OJK Circular Letter No.21/ SEOJK.03/2017. TS points require improvement opportunities to achieve conformance with better standards and practices.

4 *Not Applicable*

Poin penilaian tidak dapat diaplikasikan karena tidak relevan dengan aktivitas internal audit SKAI yang dilaksanakan pada periode kajian.

The assessment points cannot be applied because not relevant to SKAI's internal audit activities carried out during the review period.

Disamping itu, **disampaikan juga praktik baik yang telah dilaksanakan saat ini oleh Divisi Internal Audit (DIA)** yaitu:
Apart from that, good practices that have been implemented currently by the Internal Audit Division (DIA) are also presented, as follows:

a. DIA Bank Mandiri Taspen mendapatkan kepercayaan untuk melaksanakan berbagai penugasan di luar Annual Audit Plan diantaranya review terhadap Standard dan Petunjuk Teknis.
b. DIA Bank Mandiri Taspen telah memiliki rencana jangka panjang untuk aktivitas dan keorganisasian audit internal seperti yang tertuang didalam Rencana Jangka Panjang 2021 - 2024.
c. DIA Bank Mandiri Taspen telah mengakomodasi masukan dari stakeholders melalui *management concern* dalam pembentukan AAP sebagai *key concern*.
d. DIA Bank Mandiri Taspen menunjukan komunikasi dan koordinasi yang baik dengan Dewan Komisaris dan Komite Audit, melalui pelaksanaan pertemuan dan pelaporan rutin yang dilakukan secara bulanan.

a. DIA Bank Mandiri Taspen has been trusted to carry out various assignments outside the Annual Audit Plan, including reviewing Standards and Technical Instructions.
b. DIA Bank Mandiri Taspen has a long-term plan for internal audit activities and organization as stated in the 2021 - 2024 Long Term Plan.
c. DIA Bank Mandiri Taspen has accommodated input from stakeholders through management concerns in establishing AAP as a key concern.
d. DIA Bank Mandiri Taspen shows good communication and coordination with the Board of Commissioners and Audit Committee, through holding regular monthly meetings and reporting.

RAPAT INTERNAL AUDIT

Dalam menjaga independensi dan objektivitas agar mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain, maka Internal Audit bertanggung jawab langsung kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.

Dalam menjalankan fungsinya, Internal Audit dapat melakukan komunikasi dengan Direksi, Dewan Komisaris dan Komite Audit sebagai berikut:

1. Sesuai Kebijakan Internal Audit disebutkan dalam pelaksanaan fungsi, Divisi Internal Audit melakukan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan rapat Komite Audit serta mengikuti rapat yang bersifat strategis lainnya.
2. Dalam *Charter* Komite Audit disebutkan bahwa Rapat Komite Audit diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan.
3. Dalam Pedoman Tata Tertib Kerja Direksi Bank Mandiri Taspen disebutkan bahwa Rapat Bidang adalah rapat yang dipimpin oleh Direktur Bidang dengan Kepala Divisi, Kepala Departemen, Kepala Cabang dan/atau Pejabat lainnya, yang pelaksanaannya ditentukan oleh Direktur Bidang.

Agenda Rapat/*Updating* dengan Direksi (khususnya Direktur Utama)

INTERNAL AUDIT MEETING

In maintaining independence and objectivity in order to be able to express views and thoughts without influence or pressure from management or other parties, Internal Audit is directly responsible to the President Director and can communicate directly with the Board of Directors, Board of Commissioners and the Audit Committee.

In carrying out its functions, Internal Audit can communicate with the Board of Directors, Board of Commissioners and the Audit Committee as follows:

1. In accordance with the Internal Audit Policy stated in the implementation of functions, the Internal Audit Division conducts periodic and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee Meetings as well as attends other strategic meetings.
2. The Audit Committee Charter states that the Audit Committee Meeting should be held at least 1 (one) time in 3 (three) months.
3. In the Code of Conduct for the Board of Directors of Bank Mandiri Taspen it is stated that the Field Meeting is a meeting chaired by the Division Director with the Division Head, Department Head, Branch Head and/or other Officials, the implementation of which is determined by the Division Director.

Meeting/Updating Agenda with the Board of Directors (especially the President Director)

No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating Meeting / Updating Agenda	Peserta Rapat Meeting Participants
1.	10 Januari 2024 January 10, 2024	Evaluasi Kinerja Desember 2023 dan Pencapaian Kinerja Januari 2024 Bank Mandiri Taspen Evaluation of December 2023 Performance and Achievement of January 2024 Performance of Bank Mandiri Taspen	1. Jajaran Direksi 2. Seluruh Division Head 3. Seluruh Distribution Head 1. Board of Directors 2. All Division Heads 3. All Distribution Heads
2.	11 Januari 2024 January 11, 2024	*IT Steering Committee (ITC)* BMT Terkait Update Implementasi Proyek New Core Banking System IT Steering Committee (ITC) BMT on the New Core Banking System Project Implementation	1. Jajaran Direksi 2. Seluruh Division Head 1. Board of Directors 2. All Division Heads
3.	25 Januari 2024 January 25, 2024	Materi Rapat Komite Audit bulan Januari 2024 Materials for the Audit Committee Meeting – January 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
4.	19 Februari 2024 February 19, 2024	*Performance Review* Kinerja Januari 2024 Review of January 2024 Performance	1. Jajaran Direksi 2. Seluruh Division Head 3. *Head of Digital Transformation* 4. Distribution Head 5. Kepala Cabang 6. Business Institusional Manager 1. Board of Directors 2. All Division Heads 3. Head of Digital Transformation 4. Distribution Head 5. Branch Head 6. Business Institutional Manager
5.	21 Februari 2024 February 21, 2024	Materi Rapat Komite Audit bulan Februari 2024 Materials for the Audit Committee Meeting – February 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit

No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating Meeting / Updating Agenda	Peserta Rapat Meeting Participants
6.	18 Maret 2024 March 18, 2024	Materi Rapat Komite Audit bulan Maret 2024 Materials for the Audit Committee Meeting – March 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
7.	05 April 2024 April 05, 2024	Pembahasan *One on One* KPI Divisi Tahun 2024 One-on-One Discussion in the KPI Division – 2024	1. Direktur *Finance, Risk & Operations* 2. Division Head Internal Audit 3. All Dept Head Internal Audit 1. Director of Finance, Risk & Operations 2. Division Head of Internal Audit 3. All Dept Head Internal Audit
8.	17 April 2024 April 17, 2024	Materi Rapat Komite Audit bulan April 2024 Materials for the Audit Committee Meeting – April 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
9.	23 April 2024 April 23, 2024	Rapat Direksi Update Pemeriksaan OJK Tahun 2024, *update summary* hasil audit Penyedia Jasa Pembayaran (PJP) & *Single Customer View* (SCV) oleh Auditor Eksternal RSM Indonesia Consultan, update hasil audit KAP PWC (*Management Letter*) Tahun 2023 dan *update resume* hasil audit tahun 2023 Board of Directors Meeting on updates in the OJK Examination in 2024, the summary of audit results of the Payment Service Provider (PJP) and Single Customer View (SCV) by External Auditor RSM Indonesia Consultant, the audit results of KAP PWC (Management Letter) in 2023, and the summary of audit results in 2023	1. Jajaran Direksi 2. Division Head Internal Audit 1. Board of Directors 2. Division Head Internal Audit
10.	23 April 2024 April 23, 2024	Rapat Komite Kebijakan Perkreditan (KKP) Credit Policy Committee (KKP) Meeting	1. Jajaran Direksi 2. Division Distribution & Portfolio management 3. Division Consumer Business & Recovery 4. Division Compliance 5. Division Corporate Secretary & Legal 6. Division Risk Business Control 7. Division Internal Audit 8. Division Central Operation 1. Board of Directors 2. Division Distribution & Portfolio management 3. Consumer Business & Recovery Division 4. Compliance Division 5. Corporate Secretary & Legal Division 6. Division Risk Business Control 7. Internal Audit Division 8. Division Central Operations
11.	26 April 2024 April 26, 2024	*Performance Review* Kinerja Maret 2024 Review of March 2024 Performance	1. Jajaran Direksi 2. Seluruh Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. *Business Institusional Manager* 1. Board of Directors 2. All Division Heads 3. Head of Digital Transformation 4. Distribution Head 5. Branch Head 6. Business Institutional Manager
12.	29 April 2024 April 29, 2024	IT Project *Committee* (ITC) Proyek Implementasi *New Core Banking System* (NCBS) IT Project Committee (ITC) on the Implementation of the New Core Banking Syste (NCBS) Project	1. Jajaran Direksi 2. Seluruh Division Head 1. Board of Directors 2. All Division Heads
13.	28 Mei 2024 May 28, 2024	Materi Rapat Komite Audit bulan Mei 2024 Materials for the Audit Committee Meeting – May 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
14.	06 Juni 2024 June 06, 2024	IT Project Committee (ITC) Proyek Implementasi MAESTRO IT Project Committee (ITC) on the Implementation of the MAESTRO Project	1. Jajaran Direksi 2. Seluruh Division Head 1. Board of Directors 2. All Division Heads
15.	24 Juni 2024 June 24, 2024	Materi Rapat Komite Audit bulan Juni 2024 Materials for the Audit Committee Meeting – June 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit

No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating Meeting / Updating Agenda	Peserta Rapat Meeting Participants
16.	16 Juli 2024 July 16, 2024	*Sharing Session* Keamanan & Pertahanan Siber dengan Badan Siber & Sandi Negara (BSSN) Sharing Session on Cyber Security and Defense with the National Cyber and Crypto Agency (BSSN)	1. Seluruh Dewan Komaris 2. Seluruh Direksi 3. Seluruh Division Head 1. All Board of Commissioners 2. All Board of Directors 3. All Division Heads
17.	22 Juli 2024 July 22, 2024	Materi Rapat Komite Audit bulan Juli 2024 Materials for the Audit Committee Meeting – July 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
18.	19 Agustus 2024 August 19, 2024	Materi Rapat Komite Audit bulan Agustus 2024 Materials for the Audit Committee Meeting – August 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
19.	23 September 2024 September 23, 2024	Materi Rapat Komite Audit bulan September 2024 Materials for the Audit Committee Meeting – September 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
20.	03 Oktober 2024 October 03, 2024	Kick Off Meeting Rencana Kerja & Anggaran Perusahaan (RKAP) Bank Mandiri Taspen Tahun 2025 Kick-Off Meeting for Bank Mandiri Taspen's 2025 Work Plan and Budget (RKAP)	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 1. Board of Directors 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Head
21.	04 Oktober 2024 October 04, 2024	*Meeting Kick Off* Audit Laporan Keuangan 31 Desember 2024 oleh KAP EY Kick-Off Meeting for the Audit of Financial Statements as of December 31, 2024 by KAP EY	1. Jajaran Direksi 2. Dewan Komisaris 3. Divisi Distribution & Potfolio Management 4. Divisi Risk Management 5. Divisi Risk Business Control 6. Divisi Internal Audit 7. Divisi Digital Tranformation 8. Divisi IT Planning & Development 9. Divisi Chief Information Security Officer 10. Divisi IT Operations 1. Board of Directors 2. Board of Commissioners 3. Distribution & Portfolio Management Division 4. Risk Management Division 5. Risk Business Control Division 6. Internal Audit Division 7. Digital Transformation Division 8. IT Planning & Development Division 9. Chief Information Security Officer Division 10.IT Operations Division
22.	07 Oktober 2024 October 07, 2024	Kegiatan Observasi *Corporate Governance Perception Index* (CGPI) PT Bank Mandiri Taspen Observation on the Corporate Governance Perception Index (CGPI) of PT Bank Mandiri Taspen	1. Komisaris Utama 2. Jajaran Direksi 3. Division Distribution & Portfolio Management 4. Division SPM & Accounting 5. Division Risk Management 6. Division Human Capital 7. Division Internal Audit 8. Division Digital Transformation 9. Division IT Planning & Development 10. Division Chief Information Security Officer 11. Division Digital Banking Product 12. Division IT Operations 1. The main commissioner 2. Board of Directors 3. Division Distribution & Portfolio Management 4. SPM & Accounting Division 5. Risk Management Division 6. Human Capital Division 7. Internal Audit Division 8. Digital Transformation Division 9. IT Planning & Development Division 10.Division Chief Information Security Officer 11.Digital Banking Products Division 12.IT Operations Division

No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating Meeting / Updating Agenda	Peserta Rapat Meeting Participants
23.	29 Oktober 2024 October 29, 2024	Materi Rapat Komite Audit bulan Oktober 2024 Materials for the Audit Committee Meeting – October 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
24.	06 November 2024 November 06, 2024	Undangan IT Project Committee Kesembilan Proyek Implementasi MAESTRO The Ninth Invitation of the IT Project Committee about the Implementation of the MAESTRO Project	1. Jajaran Direksi 2. Seluruh Division Head 1. Board of Directors 2. All Division Heads
25.	26 November 2024 November 26, 2024	Materi Rapat Komite Audit bulan Oktober 2024 Materials for the Audit Committee Meeting – October 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
26.	26 November 2024 November 26, 2024	Undangan Rapat Komite Kebijakan Perkreditan (KKP) dengan agenda Usulan Perubahan Penyesuaian RAC Invitation to the Credit Policy Committee (KKP) Meeting with the Agenda: Proposed Changes to RAC Adjustments	1. Jajaran Direksi 2. Division Distribution & Portfolio Management 3. Division Consumer Business & Recovery 4. Divisi Compliance 5. Divisi Corporate Secretary & Legal 6. Divisi Risk Business Control 7. Divisi Internal Audit 8. Divisi Central Operation 1. Board of Directors 2. Division Distribution & Portfolio Management 3. Division Consumer Business & Recovery 4. Compliance Division 5. Corporate Secretary & Legal Division 6. Risk Business Control Division 7. Internal Audit Division 8. Central Operation Division
27.	17 Desember 2024 December 17, 2024	Materi Rapat Komite Audit bulan Desember 2024 Materials for the Audit Committee Meeting – December 2024	1. Direktur Utama 2. Division Head Internal Audit 1. President Director 2. Division Head Internal Audit
28.	11 Desember 2024 December 11, 2024	Undangan IT Project Committee Kesepuluh Proyek Implementasi MAESTRO The Tenth Invitation of the IT Project Committee on the Implementation of the MAESTRO Project	1. Jajaran Direksi 2. Seluruh Division Head 1. Board of Directors 2. All Division Heads

Temuan dan Tindak Lanjut Hasil Audit

Temuan dan tindak lanjut hasil pemeriksaan OJK, Bank Mandiri dan Audit Internal yang *due date* Tahun 2024 telah ditindaklanjuti seluruhnya sesuai dengan *timeline*, berikut rincian Tindak Lanjut Hasil Audit sebagai berikut:

a) Hasil Audit OJK

Dari 120 temuan Hasil Audit OJK, temuan yang jatuh tempo pemenuhannya sampai dengan 31 Desember 2024 telah selesai ditindaklanjuti sesuai dengan *timeline*, sedangkan 17 temuan masih dalam *progress* dengan *due date* disampaikan sebagai berikut (posisi 10 Desember 2024)

Findings and Follow-Up on Audit Results

The findings and follow-up results of examinations by FSA, Bank Mandiri and Internal Audit which were due in 2024 have all been followed up in accordance with the timeline, along with details of Follow-Up Audit Results as follows:

a) OJK Audit Results

Out of the 120 findings from the OJK Audit Results, the findings due for fulfillment by 31 December 2024, were followed up according to the timeline. Meanwhile, 17 findings are still in progress, with due dates submitted as follows (as of December 10, 2024)

Target Date	*Done*	*On Progress*	*Grand Total*
2024			
Maret March	**2**	**-**	**2**
April April	**15**	**-**	**15**
Mei May	**2**	**-**	**2**
Juni June	**1**	**-**	**1**
Juli July	**9**	**-**	**9**

Target Date	Done	On Progress	Grand Total
Agustus August	**4**	**-**	**4**
September September	**4**	**-**	**4**
Oktober October	**39**	**-**	**39**
November November	**20**	**-**	**20**
Desember December	**2**	**-**	**2**
2025			
Januari January	1	13	14
Februari February	-	1	1
Maret March	4	2	6
Mei May	-	1	1
Grand Total	**103**	**17**	**120**

b) Hasil Audit Bank Mandiri

Pemeriksaan Bank Mandiri Tahun 2023

Seluruh Audit DMTL Bank Mandiri telah diselesaikan pada Maret 2024 (Surat Tuntas No. IAU.RAU/CA.446/2024 tanggal 27 Juni 2024 perihal pernyataan tuntas atas hasil audit Pengamanan Malware Bank Mandiri Tahun 2023).

b) Bank Mandiri Audit Results

Bank Mandiri Examination 2023

All Bank Mandiri's DMTL Audits were completed in March 2024, as stated in Completion Letter No. IAU.RAU/CA.446/2024, dated June 27, 2024, regarding the completion of the Bank Mandiri's Malware Security Audit for 2023.

Target Date	Done	On Progress	Grand Total
2023			
Desember December	2	-	2
2024			
Maret March	**3**	**-**	**3**
Grand Total	**5**	**0**	**5**

c) Hasil Audit Internal

Tindak lanjut hasil audit internal pada Tahun 2023 (Jatuh Tempo pada Tahun 2024) dan Tahun 2024 per 31 Desember 2024 dari total 481 temuan 449 temuan yang *due date* s.d Desember 2024 seluruhnya telah selesai ditindaklanjuti sesuai dengan *timeline* dan masih terdapat 32 temuan dengan *due date* Tahun 2025 masih dalam *progress* dengan rincian sebagai berikut:

c) Internal Audit Results

Follow-up was conducted on the internal audit results for 2023 (due in 2024) and 2024 as of December 31, 2024. Out of a total of 481 findings, 449 findings with due dates until December 2024 have been followed up according to the timeline. Meanwhile, 32 findings with due dates in 2025 are still in progress, with the following details:

Target Date	Done	On Progress	Grand Total
2024			
Januari January	**24**	**-**	**24**
Februari February	**31**	**-**	**31**
Maret March	**95**	**-**	**95**

Target Date	Done	On Progress	Grand Total
April April	**53**	**-**	**53**
Mei May	**39**	**-**	**39**
Juni June	**31**	**-**	**31**
Juli July	**37**	**-**	**37**
Agustus August	**25**	**-**	**25**
September September	**18**	**-**	**18**
Oktober Ocktober	**43**	**-**	**43**
November November	**26**	**-**	**26**
Desember December	**27**	**-**	**27**
2025			
Januari January	-	19	19
Februari February	-	5	5
Maret March	-	3	3
April April	-	1	1
Mei May	-	1	1
Juni June	-	3	3
Grand Total	**449**	**32**	**481**

Satuan Kerja Manajemen Risiko

Divisi Risk Management merupakan Satuan Kerja Manajemen Risiko yang berperan sebagai Lini Pertahanan Kedua (*Second Line of Defense*). Divisi Risk Management memiliki tanggung jawab untuk membantu dan/atau memantau pengendalian Risiko.

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Adapun tugas dan tanggungjawab Satuan Kerja Manajemen Risiko berdasarkan Kebijakan Manajemen Risiko meliputi:

1. Pemantauan terhadap implementasi manajemen risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi/eksposur risiko secara keseluruhan, per jenis risiko maupun per aktivitas fungsional.
3. Penerapan *stress testing* guna mengetahui dampak dari implementasi kebijakan manajemen risiko terhadap hasil kerja *(performance)*.

Risk Management Work Unit

The Risk Management Division is a Risk Management Work Unit that acts as the Second Line of Defense. The Risk Management Division has the responsibility to assist and/or monitor risk control.

Duty and Responsibility of Risk Monitoring Committee Work Unit

The duties and responsibilities of the Risk Management Work Unit are based on the Risk Management Policy which include:

1. Monitoring the implementation of risk management that has been approved by the Board of Directors.
2. Monitoring the overall risk position/exposure, per type of risk or per functional activity.
3. Applying the stress testing to determine the impact of the implementation of risk management policies on work outcomes (performance).

4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan oleh unitpengembangan bisnis termasuk sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko.
5. Memberikan rekomendasi mengenai maksimum eksposur risiko yang wajib dipelihara Unit Kerja Bisnis sesuai dengan kewenangan yang dimiliki Unit Manajemen Risiko.
6. Melakukan evaluasi terhadap akurasi dan validitas data yang digunakan untuk mengukur risiko, dan
7. Menyusun dan menyampaikan laporan penerapan manajemen risiko kepada Direksi, Dewan Komisaris dan/atau Regulator secara berkala sesuai dengan ketentuannya.

4. Assessing proposed activities and/or new products submitted by business development units including the systems and procedures used and their impact on risk exposures.
5. Providing recommendations regarding the maximum risk exposure that the Business Work Unit must maintain in accordance with the authority possessed by the Risk Management Unit.
6. Evaluating the accuracy and validity of the data used to measure risk, and
7. Arranging and submitting reports on the implementation of risk management to the Board of Directors, Board of Commissioners and/or Regulators periodically in accordance with the provisions.

Profil Kepala Satuan Kerja Manajemen Risiko

Profile of the Head of Risk Management Division

Roni Girsang

Division Head Manajemen Risiko
Head of Risk Management Division

Kewarganegaraan / Citizenship:
Indonesia

Domisili / Domicile:
Jakarta, Indonesia

Usia / Age:
38 tahun / 38 years old

Tempat, Tanggal Lahir / Place and Date of Birth:
Pematang Siantar, 02 September 1986

Riwayat Pendidikan

- Sarjana Akuntansi dari President University (2008)
- Magister Management Engineering Politecnico di Milano (2017)

Educational Background

- Bachelor of Accounting from President University (2008)
- Master of Management Engineering Politecnico di Milano (2017)

Riwayat Jabatan

- Auditor Cabang Konvensional, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra International, Tbk. (2018).
- Wholesale, Treasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Division Head Risk Management di Bank Mandiri Taspen (2020-Sekarang).

Job History

- Conventional Branch Auditor, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra International, Tbk. (2018).
- Wholesale, Treasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019)..
- Division Head Risk Management at Bank Mandiri Taspen (2020-Present)..

Sertifikasi

- *Certified Internal Audit Preparation* – Tahun 2015
- *Internal Capital Adequacy Assessment Process* (ICAAP) & *Risk Based Bank Rating* (RBBR) – Tahun 2013
- Sertifikasi Manajemen Risiko Level 4 - tahun 2021
- Sertifikasi *Governance Risk & Compliance Professional* (GRCP) - tahun 2021
- *Training Cyber Security* - tahun 2021
- Sertifikasi *Governance, Risk Management and Compliance Professional* (GRCP) - Tahun 2022
- *Enterprise Risk Management Certified Professional* (ERMCP) - tahun 2022
- Sertifikasi *Qualified Chief Risk Officer* (QCRO) – tahun 2023
- Sertifikasi Manajemen Risiko Jenjang 6 - 2024

Certification

- Certified Internal Audit Preparation – 2015
- Internal Capital Adequacy Assessment Process (ICAAP) & Risk Based Bank Rating (RBBR) – 2013
- Level 4 Risk Management Certification – 2021
- Governance Risk & Compliance Professional (GRCP) Certification – 2021
- Cyber Security Training – 2021
- Governance, Risk Management and Compliance Professional (GRCP) Certification – 2022
- Enterprise Risk Management Certified Professional (ERMCP) – 2022
- Qualified Chief Risk Officer (QCRO) Certification – 2023
- Level 6 Risk Management Certification – 2024

Dasar Pengangkatan

Menjabat sebagai Division Head Risk Management sejak 06 November 2020 berdasarkan Surat Keputusan No. DIR.UTM/084/XI/2020 tanggal 06 November 2020.

Basis of Appointment

Served as Head of Risk Management Division since November 6, 2020 based on Decree No. DIR.UTM/084/XI/2020 dated November 6, 2020.

Pengembangan Kompetensi Bidang Manajemen Risiko

Competence Development in the Field of Risk Management

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Materials for the Development of Competence/Training	Waktu pelaksanaan Execution time	Penyelenggara Organizer
Roni Girsang	*Division Head Risk Management*	1. Pembekalan Refreshment Sertifikasi Manajemen Risiko Jenjang 6 2. Pelatihan Risk Maturity Index Kementerian BUMN Tahun 2024 3. Fundamental Review Trading Book 1. Debriefing on Level 6 Risk Management Certification Refreshment 2. Risk Maturity Index Training by Ministry of State-Owned Enterprises in 2024 3. Fundamental Review of the Trading Book	1. 21 Mar 2024 2. 8 Mar 2024 3. 29 Agu 2024 1. March 21, 2024 2. March 8, 2024 3. Aug 29, 2024	1. LPPI 2. Kementerian BUM 3. Bank Mandiri 1. LPPI 2. Ministry of State-Owned Enterprises 3. Bank Mandiri
I Putu Mandala Ardha Kusuma	*Department Head Credit & Portfolio Risk*	1. Pelatihan Risk Maturity Index Kementerian BUMN Tahun 2024 2. Refreshment Manajemen Risiko Jenjang Kualifikasi 5 1. Risk Maturity Index Training by Ministry of State-Owned Enterprises in 2024 2. Refreshment on Risk Management Certification for Level 5 Qualification	1. 8 Mar 2024 2. 27 Jan 2024 1. Mar 8, 2024 2. Jan 27, 2024	1. Kementerian BUMN 2. EfektifPro 1. Ministry of State-Owned Enterprises 2. EfektifPro
Oktris Novali Gusti	*Department Head Market, Liquidity Risk & Data Analytics*	1. Refreshment Manajemen Risiko Jenjang Kualifikasi 5 2. Fundamental Review Trading Book 1. Refreshment on Risk Management for Level 5 Qualification 2. Fundamental Review of the Trading Book	1. 27 Jan 2024 2. 29 Agu 2024 1. Jan 27, 2024 2. Aug 29, 2024	1. EfektifPro 2. Bank Mandiri 1. EfektifPro 2. Bank Mandiri
Oryza Nina Sativa	*Department Head IT, Product Delivery & Fraud Risk*	1. Manajemen Risiko Siber & Informasi 2. Refreshment Training Application Fraud Detection System 1. Cyber and Information Risk Management 2. Refreshment on the Training of the Fraud Detection System Application	1. 19 Jul 2024 2. 20 Jun 2024 1. Jul 19, 2024 2. June 20, 2024	1. IRMAPA 2. Bank Mandiri Taspen 1. IRMAPA 2. Bank Mandiri Taspen
Rosanna Saragih	*Department Head Operational Risk*	1. Qualification Risk Manaagement Officer (QRMO) 2. Refreshment Manajemen Risiko Jenjang Kualifikasi 5 1. Risk Management Officer (QRMO) Qualification 2. Refreshment on Risk Management for Level 5 Qualification	1. 19 Mar 2024 2. 9 Agu 2024 1. March 19, 2024 2. Aug 9, 2024	1. Taspen University 2. EfektifPro 1. Taspen University 2. EfektifPro
I Dewa Gede Putra Wirawan	*Team Leader Credit Risk*	Refreshment Manajemen Risiko Jenjang Kualifikasi 5 Refreshment on Risk Management for Level 5 Qualification	07 Sep 2025 Sep 07, 2025	Ikatan Bankir Indonesia Indonesian Bankers Association
Yogi Nugraha	*Professional Staff Credit Risk*	Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	27 Sep 2024 Sep 27, 2024	GPS & Partners GPS & Partners
Winda Lestari	*Professional Staff Enterprise Risk Management*	Refreshment Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	22 Okt 2024 Oct 22, 2024	EfektifPro EfektifPro
B. Vito Bayu Aji Indi	*Professional Staff Enterprise Risk Management*	1. Pelatihan Risk Manturity Index Kementerian BUMN Tahun 2024 2. Refreshment Manajemen Risiko Jenjang Kualifikasi 4 1. Risk Manturity Index Training by the Ministry of State-Owned Enterprises in 2024 2. Refreshment on Risk Management for Level 4 Qualification	1. 8 Mar 2024 2. 22 Okt 2024 1. March 8, 2024 2. Oct 22, 2024	1. Kementerian BUMN 2. EfektifPro 1. Ministry of State-Owned Enterprises 2. EfektifPro

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Materials for the Development of Competence/Training	Waktu pelaksanaan Execution time	Penyelenggara Organizer
Lusia Devi Astuti	*Team Leader Asset & Liabilities Management*	Refreshment Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	26 Feb 2024 Feb 26, 2024	EfektifPro EfektifPro
Alfiyah Trisyani	*Professional Staff Asset & Liabilities Management*	Refreshment Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	22 Okt 2024 Oct 22, 2024	EfektifPro EfektifPro
Rachel Chieko Siswanta	*Professional Staff Data Analyst*	Refreshment Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	22 Okt 2024 Oct 22, 2024	EfektifPro EfektifPro
Karin Deviera	*Professional Staff Data Analyst*	Pelatihan Data Analytics Data Analytics Training	02 Mar 2024 March 02, 2024	TASPEN (TELLS) TASPEN (TELLS)
T. Rafi Nugroho Maghribi	*Professional Staff Asset & Liabilities Management*	Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 Refreshment on Risk Management for Level 4 Qualification	18 Nov 2024 Nov 18, 2024	LSPP LSPP
Andry Dwi Ramdhani	Pelaksana Market, Liquidity Risk & Data Analytics Market Executor, Liquidity Risk & Data Analytics	Pembekalan Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 Debriefing of Refreshment on Risk Management for Level 4 Qualification	07-08 September 2024 September 07-08, 2024	GPS & Partners GPS & Partners
Oktovany	*Team Leader Operations & Support*	1. Pelatihan Business Continuity Management 2. Pelatihan Audit perbankan 3. Pelatihan Upskilling POJK 2022 4. Pelatihan Fraud Risk Matigation & Hukum yang melekat 5. Pelatihan Fungsi Kepatuhan Dalam Bank Umum 6. Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 7. Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah 1. Business Continuity Management Training 2. Banking Audit Training 3. 2022 POJK Upskilling Training 4. Training on Fraud Risk Mitigation & Applicable Laws 5. Training on Compliance Function in Commercial Banks 6. Risk Management Certification for Level 4 Qualification 7. Certification in Payment Systems and Rupiah Currency Management	1. 20 Mei 2024 2. 29 Des 2024 3. 20 July 2024 4. 20 Nov 2024 5. 28 Nov 2024 6. 2-3 Agustus 2024 7. 18 sd 19 Mei 2024 1. May 20, 2024 2. Dec 29, 2024 3. July 20, 2024 4. Nov. 20, 2024 5. Nov. 28, 2024 6. August 2-3, 2024 7. May 18 to 19 2024	1. CRMS 2. IBI 3. CRMS 4. IBI 5. IBI 6. Efektifpro 7. Karsa Bakti Lestari 1. CRMS 2. IBI 3. CRMS 4. IBI 5. IBI 6. Efektifpro 7. Karsa Bakti Lestari
Thomi Irfansyah	*Team Leader Business & Technology*	1. Pembekalan Sertifikasi Manajemen Risiko 2. Sertifikasi Manajemen Risiko Kualifikasi 4 1. Debriefing on Risk Management Certification 2. Risk Management Certification for Level 4 Qualification	1. 27 Juli 2024 2. 12 September 2024 1. July 27, 2024 2. September 12, 2024	1. GPS & Partners 2. LSPP 1. GPS & Partners 2. LSPP
Faris Alfiansyah	*Professional Staff Operations & Support*	Manajemen Risiko Operasional dan Sistem Pengendalian Internal Operational Risk Management and Internal Monitoring System	27-28 Maret 2024 March 27-28, 2024	Learning Media Indonesia Learning Media Indonesia
Dzillan Hidayat Ramadhan	*Professional Staff Operations & Support*	Manajemen Risiko Operasional dan Sistem Pengendalian Internal Operational Risk Management and Internal Monitoring System	27-28 Maret 2024 March 27-28, 2024	Learning Media Indonesia Learning Media Indonesia
Adiyat Triputra Priyadi	*Professional Staff Business & Technology*	Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 Risk Management Certification for Level 4 Qualification	18/11/2024 11/18/2024	LSPP LSPP

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Materials for the Development of Competence/Training	Waktu pelaksanaan Execution time	Penyelenggara Organizer
Luh Putu Arlin Sumartini	*Pelaksana Operational Risk*	Pembekalan Sertifikasi Manajemen Risiko Jenjang Kualifikasi 4 Debriefing on Risk Management Certification for Level 4 Qualification	07-08 September 2024 September 7-8, 2024	GPS & Partners GPS & Partners
Nurtilisna Sari Lubis	*Team Leader Fraud Risk*	Refreshment Training Application Fraud Detection System Refreshment on the Training of Application of Fraud Detection System	20-Jun-24 Jun-20-24	Bank Mandiri Taspen Bank Mandiri Taspen
Maulana Saputra	*Professional Staff Fraud Risk*	1. Pembekalan Sertifikasi Manajemen Risiko 2. Sistem Pembayaran dan Pengelolaan Uang Rupiah 1. Debriefing on Risk Management Certification 2. Rupiah Payment and Currency Management System	1. 2-3 Agustus 2024 2. 23,24 & 26 November 2024 1. August 2-3, 2024 2. November 23,24 & 26, 2024	1. PT EfektifPro Knowledge Source 2. Karsa Bakti Lestari 1. PT EfektifPro Knowledge Source 2. Karsa Bakti Lestari
I Dewa Gede Ngr Eka Chandra P	*Professional Staff It & Product Delivery Risk*	1. Manajemen Risiko Operasional TI 2. IRMAPA Manajemen Risiko Pengembangan dan Pengadaan TI 1. IT Operational Risk Management 2. IRMAPA: Risk Management in IT Development and Procurement	1. 12 Juli 2024 2. 17 Juli 2024 1. July 12, 2024 2. July 17, 2024	1. IRMAPA 2. IRMAPA 1. IRMAPA 2. IRMAPA
Salsabil Farah Aqilah Wijaya	*Professional Staff It & Product Delivery Risk*	1. IRMAPA Manajemen Risiko Operasional TI 2. IRMAPA Manajemen Risiko Pengembangan dan Pengadaan TI 3. Pembekalan Sertifikasi Manajemen Risiko 4. Sistem pembayaran dan Pengelolaan Uang Rupiah 1. IRMAPA: IT Operational Risk Management 2. IRMAPA: IT Provision and Development Risk Management 3. Debriefing on Risk Management Certification 4. Rupiah Payment and Currency Management System	1. 12 Juli 2024 2. 17 Juli 2024 3. 2-3 Agustus 2024 4. 18 sd 19 Mei 2024 1. July 12, 2024 2. July 17, 2024 3. August 2-3, 2024 4. May 18-19, 2024	1. IRMAPA 2. IRMAPA 3. PT EfektifPro Knowledge Source 4. Karsa Bakti Lestari 1. IRMAPA 2. IRMAPA 3. PT EfektifPro Knowledge Source 4. Karsa Bakti Lestari

Sertifikasi Manajemen Risiko

Risk Management Certification

Jabatan Position	Jenjang 4 Tier 4	Jenjang 5 Tier 5	Jenjang 6 Tier 6	Jenjang 7 Tier 7
Distribution Head (DH) Distribution Head (DH)	-	9	-	-
Operational Head (OH) Operational Head (OH)	3	6	-	-
Kepala Cabang (KC) Branch Manager (KC)	7	31	-	-
Kepala Cabang Pembantu (KCP) Assistant Branch Manager (KCP)	234	6	-	-
Spoke Spoke	10	-	-	-
Operational Manager (OM) Operational Manager (OM)	34	5	-	-
Kepala Divisi Head of Division	-	15	5	1
Kepala Departemen Head of Department	20	51	1	-
Project Manager Project Manager	-	2	-	-

Pelaksanaan Tugas Divisi Manajemen Risiko Tahun 2024

Divisi Risk Management merupakan Satuan Kerja Manajemen Risiko yang berperan sebagai Lini Pertahanan Kedua (*Second Line of Defense*). Divisi Risk Management memiliki tanggung jawab untuk membantu dan/atau memantau pengendalian Risiko. Adapun pelaksanaan tugas dan tanggung jawab Divisi Risk Management antara lain:

1. Pemantauan terhadap implementasi kebijakan, strategi dan kerangka Manajemen Risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi.
2. Pemantauan posisi/eksposur risiko secara keseluruhan, per jenis risiko maupun per jenis aktivitas fungsional termasuk pemantauan kepatuhan terhadap toleransi Risiko dan limit yang ditetapkan.
3. Penerapan stress testing guna mengetahui dampak dari implementasi kebijakan dan strategi Manajemen Risiko terhadap portfolio atau hasil kerja (*performance*) Bank secara keseluruhan.
4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan dan dikembangkan oleh suatu unit tertentu Bank yang yang difokuskan terutama pada aspek kemampuan Bank untuk mengelola produk dan/atau aktivitas baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan.
5. Memberikan rekomendasi kepada satuan kerja bisnis dan/atau kepada komite Manajemen Risiko terkait penerapan Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur Risiko yang dapat dipelihara Bank.
6. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
   a. Kecukupan kerangka Manajemen Risiko;
   b. Keakuratan metodologi penilaian Risiko;
   c. Kecukupan sistem informasi Manajemen Risiko
7. Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur Risiko bagi Bank yang menggunakan model untuk keperluan intern.
8. Memberikan rekomendasi kepada satuan kerja operasional (risk-taking unit) dan/atau kepada komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
9. Menyusun dan menyampaikan laporan profil Risiko kepada direktur utama, direktur yang membawahkan fungsi Manajemen Risiko dan kepatuhan, dan komite Manajemen Risiko secara berkala atau paling sedikit secara triwulanan. Frekuensi laporan harus ditingkatkan dalam hal kondisi pasar berubah dengan cepat.
10. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka Manajemen Risiko.
11. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
12. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan Manajemen Risiko.

Implementation of The Tasks of The Risk Management Division in 2024

The Risk Management Division is a Risk Management Unit which acts as the Second Line of Defense. The Risk Management Division has the responsibility to assist and/or monitor risk control. The implementation of the duties and responsibilities of the Risk Management Division includes:

1. Monitoring the implementation of Risk Management policies, strategies and frameworks recommended by the Risk Management Committee and approved by the Board of Directors.
2. Monitoring overall risk position/exposure, per type of risk and per type of functional activity including monitoring compliance with established risk tolerances and limits.
3. Implementation of stress testing to determine the impact of the implementation of Risk Management policies and strategies on the Bank's overall portfolio or performance.
4. Review of proposed new activities and/or products proposed and developed by a particular Bank unit which is focused primarily on aspects of the Bank's ability to manage new products and/or activities including the completeness of the systems and procedures used and their impact on the Bank's overall risk exposure.
5. Provide recommendations to business units and/or to the Risk Management committee regarding the implementation of Risk Management, including regarding the amount or maximum risk exposure that the Bank can maintain.
6. Carry out regular reviews with a frequency adjusted to the Bank's needs, to ensure:
   a. Adequacy of the Risk Management framework;
   b. Accuracy of Risk assessment methodology;
   c. Adequacy of the Risk Management information system
7. Evaluate the accuracy and validity of data used by the Bank to measure Risk for Banks that use models for internal purposes.
8. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management committee, according to their authority.
9. Prepare and submit Risk profile reports to the President Director, Director in charge of the Risk Management and compliance function, and the Risk Management committee periodically or at least quarterly. The frequency of reports should be increased in case market conditions change rapidly.
10. Provide input to the Board of Directors in preparing policies, strategies and Risk Management frameworks
11. Develop procedures and tools for risk identification, measurement, monitoring and control.
12. Design and implement the tools needed to implement Risk Management.

Komite di Bawah Direksi

Direksi dibantu oleh 4 (empat) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya.

Committees Under the Board of Director

The Board of Directors was assisted by 4 (four) Committees all of whom are tasked with providing objective opinions to the Board of Directors and helping to increase the effectiveness of the implementation of the Board of Directors tasks systematically. The members of the Committee are appointed by the Board of Directors and in the implementation of the meetings contribute according to their field of expertise.

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan *risk appetite* dan *risk tolerance*, penilaian efektivitas penerapan kerangka manajemen risiko sesuai SK Direksi No. KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen.

Risk Management Committee

Risk Management Committee served to give recommendation to the President Director, including recommendation for preparation of risk management policy, establishment of risk appetite and risk tolerance, assessment of framework implementation effectiveness consistent with the Decree of the Board of Directors No. KEP.DIR/158/V/2022 dated May, 31 2022 regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan SK Direksi No SK KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen adalah sebagai berikut.

STRUCTURE AND MEMBERSHIP RISK MANAGEMENT COMMITTEE

The structure and membership of the Risk Management Committee based on the Decree of the Board of Directors No. SK KEP. DIR/158/V/2022 dated May, 31 2022 egarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen is as follows.

Ketua Chairman	Direktur yang Membawahkan Fungsi Manajemen Risiko Director in Charge of Risk Management Function
Wakil Ketua Vice Chairman	Direktur yang membawahkan Fungsi kepatuhan Director in Charge of Compliance Function
Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Division
Sekretaris Pengganti (*Alternate*) Alternate Secretary	Kepala Divisi Compliance Head of Compliance Division
Anggota tetap yang memiliki hak suara (*Permanent voting members*) Permanent voting members	Seluruh Direktur kecuali Direktur Utama dan Direktur yang Membawahkan Fungsi Kepatuhan All Directors except the President Director and Director in Charge of Compliance Function
Anggota tetap yang tidak memiliki hak suara (*Permanent Non-voting Members*) Permanent Non-voting Members	1. Direktur yang membawahkan fungsi kepatuhan 2. Kepala Divisi Internal Audit 3. Kepala Divisi Compliance 4. Kepala Divisi RBC 5. Kepala Divisi Corporate Secretary & Legal 6. Kepala Divisi Risk Management 1. Director in charge of compliance function 2. Head of Internal Audit Division 3. Head of Compliance Division 4. Head of RBC Division 5. Head of Corporate Secretary & Legal Division 6. Head of Risk Management Division
Anggota Tidak Tetap yang tidak memiliki hak suara (*Contributing Non-voting Members*) Contributing Non-voting Members	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank Other Division Heads invited according to the issues discussed and the Bank's needs

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko bertugas menentukan strategi, kebijakan dan prosedur Manajemen Risiko, mengawasi pelaksanaannya, mengembangkan budaya manajemen risiko serta memastikan adanya sumber daya yang memadai untuk pelaksanaan manajemen risiko di seluruh Bank Mandiri Taspen.

DESCRIPTIONS OF RISK MANAGEMENT COMMITTEE'S DUTIES AND RESPONSIBILITIES

Risk Management Committee is in charge of determining Risk Management strategy, policy and procedure, supervising the implementation, developing risk management culture and ensuring sufficient resources for the implementation of risk management across Bank Mandiri Taspen.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

RISK MANAGEMENT COMMITTEE MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Information	Profil Profile
Putu Apriyanto	Ketua Chairman	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Resi Lora	Wakil Ketua/anggota tetap yang tidak memiliki hak suara Deputy Chairman/permanent members who do not have voting rights	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Roni Girsang	Sekretaris/anggota tetap yang tidak memiliki hak suara Secretary/permanent member who does not have voting rights	Kepala Divisi Risk Management Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sisi Rahmina	Sekretaris Pengganti (Alternate)/anggota tetap yang tidak memiliki hak suara Alternate Secretary/ permanent member who does not have voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Widi Nugroho	Anggota tetap yang memiliki hak suara Permanent voting members	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent voting members	Direktur Business Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Resi Lora	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
M. Jacobie Henry Widojono	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Aditya Subiyanto	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Risk Business Control Head of Risk Business Control Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Errinto Sahat Pahala Pardede	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.

INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RISK MANAGEMENT COMMITTEE INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko mengadakan rapat minimal 4 (empat) kali dalam 1 (satu) tahun atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2024 beberapa agenda penting yang dilakukan melalui rapat antara lain:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

Risk Management holds meetings at least 4 times in 1 (one) year or at any time as needed. During 2024 several important agendas were carried out through meetings, including:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
1	17 Januari 2024 January 17, 2024	1. Usulan Penetapan Penilaian Profil Risiko Trw. IV dan Tingkat Kesehatan Bank Sm. II tahun 2023 2. Usulan Penetapan Penilaian Profil RIsiko Siber periode tahun 2023 1. Proposal for the Determination of Risk Profile Assessment for Q4 and Bank Soundness Level for H2 of 2023 2. Proposal for the Determination of Cyber Risk Profile Assessment for the 2023 Period	1. Dir. Finance, Risk & Operation 2. Dir. Business 3. Dir. Compliance & Control 4. Divisi Risk Management 5. Divisi Corsec & Legal 6. Divisi Risk Business Control 7. Divisi Compliance 8. Divisi IT Operation 1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. Compliance & Control 4. Risk Management Division 5. Corsec & Legal Division 6. Risk Business Control Division 7. Compliance Division 8. IT Operations Division
2	20 Februari 2024 February 20, 2024	Usulan Penetapan RAS 2024 Proposal for the Determination of RAS 2024	1. Dir. Business 2. Dir. Compliance & Control 3. Pejabat Eksekutif Finance, Risk & Operations 4. Pejabat Eksekutif IT & Digital 5. Divisi Risk Management 6. Divisi Corsec & Legal 1. Dir. Business 2. Dir. Compliance & Control 3. Executive Officer of Finance, Risk & Operations 4. Executive Officer of IT & Digital 5. Risk Management Division 6. Corsec & Legal Division
3	18 April 2024 April 18, 2024	Usulan Penetapan Penilaian Profil Risiko Triwulan I Tahun 2024 Proposal for the Determination of Risk Profile Assessment for Q1 of 2024	1. Dir. Business 2. Dir. Compliance & Control 3. Pejabat Eksekutif Finance, Risk & Operations 4. Divisi Risk Management 5. Divisi Corporate Secretary & Legal 6. Divisi Compliance 7. Divisi Risk Business Control 1. Dir. Business 2. Dir. Compliance & Control 3. Executive Officer of Finance, Risk & Operations 4. Risk Management Division 5. Corporate Secretary & Legal Division 6. Compliance Division 7. Risk Business Control Division
4	29 April 2024 April 29, 2024	Usulan Pengesahan Kebijakan Manajemen Risiko Proposal for the Validation of Risk Management Policy	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
5	11 Juni 2024 June 11, 2024	Usulan Penetapan Hasil Review Metodologi Penilaian Risk-Based Bank Rating atau Tingkat Kesehatan Bank (TKB) Proposal for the Determination of Review on the Methodology for Risk-based Bank Rating or Bank Soundness Level (TKB) Assessment	1. Dir. Business 2. Dir. Compliance & Control 3. Pejabat Eksekutif IT & Digital 4. Divisi Risk Management 5. Divisi Corporate Secretary & Legal 1. Dir. Business 2. Dir. Compliance & Control 3. IT & Digital Executive Officer 4. Risk Management Division 5. Corporate Secretary & Legal Division
6	15 Juli 2024 July 15, 2024	Usulan Penetapan Profil Risiko TW II dan Tingkat Kesehatan Bank Periode Semester I 2024 Proposal for the Determination of Risk Profile Assessment for Q2 and Bank Soundness Level for H1 of 2024	1. Dir. Finance, Risk & Operations 2. Dir. IT & Digital 3. Pejabat Eksekutif Compliance & Control 4. Direktur Utama 5. Divisi Risk Management 6. Divisi SPM & Accounting 7. Divisi Risk Business Control 1. Director of Finance, Risk & Operations 2. Director of IT & Digital 3. Executive Officer of Compliance & Control 4. President Director 5. Risk Management Division 6. SPM & Accounting Division 7. Risk Business Control Division
7	13 Agustus 2024 August 13, 2024	Operational Risk Highlight Semester I 2024 dan Usulan Web Cam untuk memitigasi risiko penyalahgunaan rekening nasabah Operational Risk Highlights for HI 2024 and Proposal for Implementation of Web Cam Technology to Mitigate the Risk of Customer Account Misuse	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Pejabat Eksekutif Compliance & Control 4. Direktur Utama 5. Divisi Risk Management 6. Divisi Corporate Secretary & Legal 7. Divisi Risk Business Control 8. Divisi Internal Audit 9. Divisi Distribution & Portfolio Management 10. Divisi Human Capital 11. Divisi Central Operation 12. Divisi Compliance 1. Director. Finance, Risk & Operations 2. Director. Business 3. Executive Officer Compliance & Control 4. President Director 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Risk Business Control Division 8. Internal Audit Division 9. Distribution & Portfolio Management Division 10.Human Capital Division 11.Central Operation Division 12.Compliance Division
8	27 Agustus 2024 August 27, 2024	*Update* progress RCSA Revamp Kantor pusat & Cabang serta Progress Perbaikan di Divisi Central Operation Updates on the Progress of the RCSA Revamp for Head Office and Branches, and the Ongoing Improvement Initiatives in the Central Operations Division.	1. Dir. Finance, Risk & Operations 2. Dir.Business 3. Dir.IT & Digital 4. Pejabat Eksekutif Compliance & Control 5. Direktur Utama 6. Divisi Risk Management 7. Divisi Corporate Secretary & Legal 8. Divisi Risk Business Control 9. Divisi Compliance 10. Divisi Central Operation 11. Divisi IT Operations 1. Director. Finance, Risk & Operations 2. Director.Business 3. Director.IT & Digital 4. Executive Officer Compliance & Control 5. President Director 6. Risk Management Division 7. Corporate Secretary & Legal Division 8. Risk Business Control Division 9. Compliance Division 10. Central Operation Division 11. IT Operations Division

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
9	10 September 2024 September 10, 2024	Usulan Revisi Kebijakan Bank Proposal for the Revision of Bank Policies	1. Dir. IT & Digital 2. Di Business 3. Dir Utama 4. Divisi Risk Management 5. Divisi Corporate Secretary & Legal 6. Divisi Risk Business Control 7. Divisi Compliance 8. Divisi Internal Audit 9. Divisi Central Operation 10. Divisi Operational Excellence & Customer Experience 11. Divisi IT Operations 12. Divisi IT Planning & Development 13. Divisi Chief Information Security Officer 14. Divisi Procurement & Asset Management 1. IT & Digital Director 2. In Business 3. President Director 4. Risk Management Division 5. Corporate Secretary & Legal Division 6. Risk Business Control Division 7. Compliance Division 8. Internal Audit Division 9. Central Operation Division 10. Operational Excellence & Customer Experience Division 11. IT Operations Division 12. IT Planning & Development Division 13. Chief Information Security Officer Division 14. Procurement & Asset Management Division
10	15 Oktober 2024 October 15, 2024	Usulan Penetapan Penilaian Profil Risiko Triwulan III Tahun 2024 Proposal for the Determination of Risk Profile Assessment for Q3 of 2024	1. Dir. Finance Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control 5. Dir. Utama 6. Divisi Risk Management 7. Divisi Corporate Secretary & Legal 8. Divisi Risk Business Control 9. Divisi Compliance 10. Divisi Internal Audit 11. Divisi Central Operation 12. Divisi SPM & Accounting 1. Director. Finance Risk & Operations 2. Director. Business 3. Director. IT & Digital 4. Director. Compliance & Control 5. Director. Utama 6. Risk Management Division 7. Corporate Secretary & Legal Division 8. Risk Business Control Division 9. Compliance Division 10. Internal Audit Division 11. Central Operation Division 12. SPM & Accounting Division
11	24 Desember 2024 December 24, 2024	Penetapan Perubahan Metodologi Penilaian Risk-Based Bank Rating (RBBR) Determination of Changes in the Methodology of Risk-Based Bank Rating (RBBR) Assessment	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. Utama 4. Divisi Compliance 5. Divisi Risk Management 6. Divisi Corporate Secretary & Legal 7. Divisi Risk Business Control 8. Divisi Internal Audit 1. Director. Finance, Risk & Operations 2. Director. Business 3. Director. Main 4. Compliance Division 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Risk Business Control Division 8. Internal Audit Division

Komite Kredit

Komite Kredit adalah adalah suatu komite yang terdiri dari minimal 2 (dua) orang anggota yang mewakili fungsi Bisnis dan *Credit Risk Approval*, yang berwenang dan bertanggung jawab untuk merekomendasikan dan/atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite Kredit tertuang dalam Standar Prosedur Kredit *Retail* dan Standar Prosedur Kredit Mikro.

STRUKTUR DAN KEANGGOTAAN KOMITE KREDIT

Keanggotaan dalam Komite Kredit dikelompokan dalam beberapa kategori sesuai dengan limit kewenangan yang diberikan kepada individu dengan memenuhi syarat tertentu sebagai berikut:

Credit Committee

Credit Committee is a committee which consists of at least 2 (two) members representing Business and Credit Risk Approval functions who are in charge and responsible to recommend and/or determine credit according to authority attached to the individual, The basis of the Credit Committee's works is stated on the Retail Credit Procedure Standard and Micro Credit Procedure Standard.

STRUCTURE AND MEMBERSHIP OF CREDIT COMMITTEE

The membership of the Credit Committee is grouped into several categories according to the limit of authority given to the individuals by fulfilling the following requirements:

No.	Kategori Category	Limit Limit
1.	A (Direksi / Directors)	sampai dengan BMPK up to BMPK
2.	B	sampai dengan 5 Miliar up to 5 Billion
3.	C	sampai dengan 2 Miliar up to 2 Billion
4.	D	sampai dengan 1 Milyar up to 1 Billion
5.	E	sampai dengan 500 Juta up to 500 Million
6.	F	sampai dengan 350 Juta up to 350 Million
7.	G	sampai dengan 200 Juta up to 200 Million
8.	H	sampai dengan 100 Juta up to 100 Million

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KREDIT

A. Kewenangan Komite Kredit
   Komite Kredit berwenang untuk merekomendasikan dan/atau memutus pemberian kredit (baru, tambahan, penurunan, perpanjangan dan/atau restrukturisasi) yang dikelola bisnis unit sesuai *limit* kewenangan, termasuk penetapan/perubahan struktur kredit. Struktur kredit termasuk namun tidak terbatas pada *limit* kredit, tujuan/obyek pembiayaan, jenis kredit, sifat kredit, jangka waktu kredit, *grace period*, porsi pembiayaan, syarat kredit/*covenant*, dan agunan kredit.
B. Penanganan restrukturisasi kredit didasarkan pada penilaian kelayakan kredit dengan memperhatikan risiko dan pendapatan kredit yang akan diterima melalui upaya penyelamatan tersebut. Upaya ini dimaksudkan untuk:
   1. Meminimalkan kemungkinan timbulnya kerugian bagi Bank.
   2. Menyelamatkan kembali kredit yang ada agar menjadi lancar kembali, serta
   3. Memperbaiki kualitas usaha nasabah.
C. Momentum restrukturisasi kredit hendaknya digunakan oleh Bank untuk memperkuat posisi tawar *(bargaining position)* Bank, diantaranya melalui:
   1. Meninjau kembali *(review)* ketentuan dan syarat-syarat kredit.

DESCRIPTION OF LOAN COMMITTEE'S DUTIES AND RESPONSIBILITIES

A. The Authority of Loan Committee
   Komite or cut off the credit (new, additional, decrease, extension and/or restructuring) that is managed by the business unit according to the authority limit, including the stipulation/ change of credit structure. Credit structure is included but is not limited to credit limits, destination/ financing object, type of credit, credit property, credit period, grace period, portion of financing, credit requirements/ covenant, and credit collateral.
B. The handling of credit restructuring is based on an assessment of credit worthiness by concerning about the risks and credit revenues that will be received through these rescue efforts. This effort is intended to:
   1. Minimizing the possibility of loss for the Bank.
   2. Saving back the existing credit to be normal, and
   3. Improving the quality of the customer's business.
C. The momentum of credit restructuring should be used by the Bank to strengthen the Bank's bargaining position, including by:
   1. Reviewing the terms and conditions of credit.

2. *Review* kondisi agunan, diantaranya:
   a. Menyempurnakan pengikatan agunan.
   b. Meningkatkan nilai pengikatan agunan, atau
   c. Menambah agunan kebendaan atau non kebendaan.

PELAKSANAAN TUGAS KOMITE KREDIT

Dalam pelaksanaan tugasnya selama tahun 2024, Komite Kredit telah mengadakan rapat dan menghasilkan keputusan kredit sebanyak 3 (tiga) keputusan kredit yang merupakan wewenang Direksi.

Asset and Liability Management Committee (ALCO)

Asset and Liability Management Committee (ALCO) bertugas membantu Direksi menciptakan tingkat profitabilitas yang optimal serta risiko likuiditas dan risiko suku bunga yang terkendali, melalui penetapan kebijakan dan strategi aset dan liabilitas Bank sesuai SK Direksi No. KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 perihal *Asset Liability Committee* (ALCO).

STRUKTUR DAN KEANGGOTAAN ALCO

Struktur dan keanggotaan ALCO berdasarkan SK Direksi No. KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 perihal *Asset Liability Committee* (ALCO) adalah sebagai berikut

2. Reviewing of collateral conditions, including:
   a. Improving bond collateral.
   b. Increasing the value of bond collateral or
   c. Adding material or non-material collateral.

IMPLEMENTATION OF LOAN COMMITTEE'S DUTIES

Conducting its duties during 2024, the Credit Committee had held meetings and produced 3 (three) loan decisions, which were the authority of the Board of Directors.

Asset and Liability Management Committee (ALCO)

The Asset and Liability Management Committee (ALCO) was tasked with assisting the Board of Directors in creating an optimal level of profitability and controlled liquidity risk and interest rate risk, through the establishment of policies and strategies for the Bank's assets and liabilities in accordance with the Decree of the Board of Directors No. KEP.DIR/162/VI/2022 dated June 30, 2022 regarding the Asset Liability Committee (ALCO).

STRUCTURE AND MEMBERSHIP OF ALCO

The structure and membership of ALCO is based on the Decree of the Board of Directors No. KEP.DIR/162/VI/2022 dated June 30, 2022 are as follows

Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Kepala Divisi *Risk Management* *Head of Risk Management Division*
Sekretaris Pengganti (*Alternate*) I Alternate Secretary I	Kepala Divisi Treasury Head of Treasury Division
Sekretaris Pengganti (*Alternate*) II Alternate Secretary II	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division
Anggota Tetap yang memiliki Hak Suara (*Permanent - Voting Members*) Permanent Members with Voting Rights (Permanent - Voting Members)	1. Direktur Utama 2. Direktur IT & Network 3. Direktur Finance, Risk & Operations 4. Direktur Business 1. President director 2. Director of IT & Network 3. Director of Finance, Risk & Operations 4. Director of Business
Anggota Tetap yang tidak memiliki Hak Suara (*Permanent Non - Voting Members*) Permanent Non-Voting Members	1. Direktur Compliance & Control 2. Kepala Divisi Funding & Investment Product 3. Kepala Divisi Treasury 4. Kepala Divisi SPM & Accounting 5. Kepala Divisi Risk Management 6. Kepala Divisi Retail & Digital Banking 7. Kepala Divisi Pension Business 8. Kepala Divisi Micro & Retail Business 9. Kepala Divisi Distribution & Portfolio Management 1. Director of Compliance & Control 2. Head of Funding & Investment Product Division 3. Head of Treasury Division 4. Head of SPM & Accounting Division 5. Head of Risk Management Division 6. Head of Retail & Digital Banking Division 7. Head of Pension Business Division 8. Head of Micro & Retail Business Division 9. Head of Distribution & Portfolio Management Division
Anggota Pemberi Kontribusi Tanpa hak Suara (*Contributing Non Permanent Non - Voting Members*)*) Contributing Non Permanent Non-Voting Members*)	Kepala Divisi Lainnya yang diundang sesuai dengan permasalah yang dibahas dan kebutuhan Bank. Other Division Heads invited according to the issues discussed and the Bank's needs.

URAIAN TUGAS DAN TANGGUNG JAWAB ALCO

Adapun tugas dan tanggung jawab *Asset and Liability Committee* (ALCO) yaitu:

1. Menetapkan, mengembangkan dan mengkaji ulang strategi pengelolaan *assets and liabilities.*
2. Mengevaluasi posisi *assets and liabilities* Bank sesuai dengan pengelolaan risiko likuiditas dan suku bunga.
3. Mengevaluasi posisi Bank dan strategi *Assets and Liabilities Management* (ALM) guna memastikan hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga dan likuiditas.
4. Melakukan evaluasi/kajian ulang *pricing* aktiva dan pasiva untuk memastikan pricing tersebut dapat mengoptimalkan hasil penanaman dana, meminimalkan biaya dana dan memelihara struktur neraca Bank sesuai dengan strategi ALM Bank.
5. Membahas dan menetapkan batasan *liquidity management*, *gap management* dan *pricing management.*
6. Menetapkan metodologi *fund transfer pricing.*
7. Melakukan evaluasi kondisi pasar dan pengaruhnya terhadap kondisi likuiditas Bank dan permodalan.
8. Melakukan evaluasi komposisi pendanaan dan menyetujui setiap perubahan dalam strategi dan alternatif pendanaan termasuk institusi/struktur pendanaan baru.
9. Melakukan *review* tentang strategis likuiditas, suku bunga dan permodalan yang diajukan dalam Komite dan sekaligus *monitoring* implementasinya.

DESCRIPTION OF ALCO'S DUTIES AND RESPONSIBILITY

The duties and responsibilities of the Asset and Liability Committee (ALCO) are:

1. Establishing, developing and reviewing the strategy for managing assets and liabilities.
2. Evaluating the position of the assets and liabilities of the Bank in accordance with the management of liquidity risk and interest rates.
3. Evaluating the position of the Bank and the strategy of Assets and Liabilities Management (ALM) to ensure that the results of the Bank's risk taking position were consistent with the objectives of managing interest-like risk and liquidity.
4. Evaluating/ reviewing the pricing of assets and liabilities to ensure that pricing could optimize investment returns, minimize cost of funds and maintain the Bank's balance sheet structure in accordance with the Bank's ALM strategy.
5. Discussing and determining the limits of liquidity management, gap management and pricing management.
6. Establishing a fund transfer pricing methodology.
7. Evaluating market conditions and their effects on the condition of the Bank's liquidity and capital.
8. Evaluating the composition of funding and approve any changes in strategy and alternative funding including new funding institutions/structures.
9. Conducting a review on the strategic liquidity, interest rate and capital proposed in the Committee and simultaneously monitoring its implementation.

PROFIL ANGGOTA ALCO

ALCO MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Information	Profil Profil
Elmamber Petamu Sinaga	Ketua Chairman	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Roni Girsang	Sekretaris Secretary	Kepala Divisi *Risk Management* Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Aldien Haekalani	Sekretaris Pengganti (Alternate) I Alternate Secretary I	Kepala Divisi *Treasury* Head of Treasury Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Agus Syaiful Anwar	Sekretaris Pengganti (Alternate) II Alternate Secretary II	Kepala Divisi SPM & *Accounting* Head of SPM & Accounting Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Widi Nugroho	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur *Business* Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Putu Apriyanto	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur *Finance, Risk & Operation* Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.

Nama Name	Jabatan Position	Keterangan Information	Profil Profil
Resi Lora	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Yuli Christiani Clara	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi *Funding & Investment Product* Head of Funding & Investment Product Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi *Compliance* Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Pangrukti Kisbandini	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi Digital *Banking Product* (dh. Divisi *Retail & Digital Banking*) Head of Digital Banking Product Division (formerly Retail & Digital Banking Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mochammad Azis Yusup	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi *Business Pension* Head of Business Pension Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mohamad Razif	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi *Consumer Business & Recovery* (dh. Divisi *Micro & Retail Business*) Head of Consumer Business & Recovery Division (formerly Micro & Retail Business Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara Permanent members have no voting rights	Kepala Divisi *Distribution & Portfolio Management* Head of Distribution & Portfolio Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.

INDEPENDENSI ALCO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RAPAT DAN PELAKSANAAN TUGAS ALCO

ALCO mengadakan rapat secara berkala minimal 4 (empat) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

Selama tahun 2024 beberapa agenda penting yang dilakukan melalui rapat antara lain:

ALCO INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

ALCO MEETINGS AND TASKS IMPLEMENTATION

The ALCO holds regular meetings at least 4 (four) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or the request of the Board of Directors, or upon written proposals from related fields that convey matters which will be discussed and decided in coordination with the Committee Secretary.

During 2024 several important agendas carried out through meetings including:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
1	17 Januari 204 January 17, 204	Usulan Pricing Kredit Kendaraan Bermotor Proposal for Motor Vehicle Loan Pricing	1. Atta Alva Wanggai 2. Maswar Purnama 3. Judhi Budi Wirjanto 4. Roni Girsang 5. Mohamad Razif 6. Sang Ketut Miasa 7. Agus Syaiful Anwar 8. Ahimsa Dwi Gautama 9. I Putu Mandala Ardha Kusuma 10. Oktris Novali Gusti
2	7 Mei 2024 May 7, 2024	Usulan Wholesale Funding Proposal for Wholesale Funding	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Roni Girsang 4. Aliden Haekalani 5. Yuli Christiani Clara 6. Erlinda Rusda 7. Agus Syaiful Anwar 8. Himma Asih Salista 9. Oktris Novali Gusti
3	11 Juni 2024 June 11, 2024	- Usulan Limit Risiko Likuiditas - Usulan Review Pengelolaan Surat Berharga - Proposal for Liquidity Risk Limit - Proposal for Review of Securities Management	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Roni Girsang 5. Aliden Haekalani 6. Yuli Christiani Clara 7. Erlinda Rusda 8. Agus Syaiful Anwar 9. Mohamad Razif 10 Mochammad Azis Yusup 11. IGP Wira Kusuma 12. Anna Heri Septiyanti 13. Oktris Novali Gusti
4	10 Juli 2024 July 10, 2024	- Usulan Review Limit Risiko Likuiditas - Update Proyeksi EVE Bank Mantap - Usulan Review Admin Kredit - Proposal for Review of Liquidity Risk Limit - Update on Bank Mantap EVE Projection - Proposal for Review of Credit Administration	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Widi Nugroho 4. Putu Apriyanto 5. Roni Girsang 6. Aldien Haekalani 7. Yuli Christiani Clara 8. Erlinda Rusda 9. Agus Syaiful Anwar 10. Mohamad Razif 11. Mochammad Azis Yusup 12. Oktris Novali Gusti 13. Himma Asih Salista
5	13 Agustus 2024 August 13, 2024	- Usulan Suku Bunga Produk Giro - Proposal for Interest Rate on Current Account Products	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Putu Apriyanto 4. Roni Girsang 5. Aldien Haekalani 6. Yuli Christiani Clara 7. Erlinda Rusda 8. Agus Syaiful Anwar 9. Oktris Novali Gusti 10. Himma Asih Salista 11. Josia Conscious Perangin Angin
6	26 Agustus 2024 August 26, 2024	- Usulan Counter Rate Kredit Mantap Pinjaman Rekening Koran (MKPRK) dan Kredit Mantap Sejahtera (KMS) - Proposal for Counter Rate on Mantap Credit Current Account Loan (MKPRK) and Mantap Sejahtera Credit (KMS)	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism
7	10 September 2024 September 10, 2024	- Usulan Wholesale Funding 2025 - Usulan Kewenangan Special Rate Deposito - Proposal for Wholesale Funding in 2025 - Proposal for Authority to Set Special Rate Deposits	1. Elmamber P. Sinaga 2. Widi Nugroho 3. Putu Apriyanto 4. Roni Girsang 5. Aldien Haekalani 6. Yuli Christiani Clara 7. Erlinda Rusda 8. Agus Syaiful Anwar 9. Oktris Novali Gusti 10. Himma Asih Salista 11. IGP Wira Kusuma 12. Josia Conscious Perangin Angin

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
8	9 Oktober 2024 October 9, 2024	- Usulan Metodologi Penyusunan Suku Bunga Dasar Kredit (SBDK) sesuai dengan POJK 13 2024 - Proposal for Methodology in Preparing the Basic Interest Rate of Credit (SBDK) in Accordance with OJK Regulation 13/2024	1. Elmamber P. Sinaga 2. Maswar Purnama 3. Putu Apriyanto 4. Roni Girsang 5. Agus Syaiful Anwar 6. Oktris Novali Gusti 7. Himma Asih Salista 8. IGP Wira Kusuma
9	15 Oktober 2024 October 15, 2024	- Usulan Metodologi Penyusunan Suku Bunga Dasar Kredit (SBDK) sesuai dengan POJK 13 2024 - Proposal for Methodology in Preparing the Prime Lending Rate (SBDK) in Accordance with OJK Regulation 13/2024	1. Putu Apriyanto 2. Maswar Purnama 3. Widi Nugroho 4. Roni Girsang 5. Agus Syaiful Anwar 6. Oktris Novali Gusti 7. Himma Asih Salista
10	22 Oktober 2024 October 22, 2024	- Usulan Review Plafond Pembelian Surat Berharga - Proposal for Review of Securities Purchase Ceiling	1. Putu Apriyanto 2. Maswar Purnama 3. Widi Nugroho 4. Roni Girsang 5. Aldien Haekalani 6. Oktris Novali Gusti 7. Anna Heri Septiyanti
11	6 November 2024 November 6, 2024	- Usulan Suku Bunga Dasr Kredit (SBDK) Oktober 2024 - Proposal for Prime Lending Rate (SBDK) for October 2024	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism
12	13 Desember 2024 December 13, 2024	- Update Kondisi Likuiditas - Proyeksi Kinerja Akhir Tahun 2024 - Updates on Liquidity Condition - Projection of Year-End Performance for 2024	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Resi Lora 6. Roni Girsang 7. Aldien Haekalani 8. Erlinda Rusda 9. Agus Syaiful Anwar 10. Yuli Christiani Clara 11. A.A. Ngurah Dimas Baskara 12. Oktris Novali Gusti 13. Anna Heri Septiyanti 14. Gilang Anggoro Putro
13	30 Desember 2024 December 30, 2024	- Usulan Perpanjangan Program Special Rate Tahun 2025 untuk Kredit Pensiun dan KSM Dapen - Proposal for Extension of Special Rate Program in 2025 for Pension Loans and KSM Dapen	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism

Komite Teknologi Informasi

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan Surat Keputusan Direksi No. KEP.DIR/160/V/2022 tertanggal 31 Mei 2022 tentang Komite Teknologi Informasi (Komite TI) PT Bank Mandiri Taspen.

Information Technology Committee

The Information Technology Committee is tasked with assisting the Board of Directors in implementing policies and strategies related to Information Technology development activities. The adjustment of Committee membership and Committee Rules of Conduct was last amended by Decree of the Board of Directors No. KEP.DIR/160/V/2022 dated May 31, 2022 concerning the Information Technology Committee (IT Committee).

STRUKTUR DAN KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

STRUCTURE AND MEMBERSHIPS OF INFORMATION TECHNOLOGY COMMITTEE

Ketua Chairman	Direktur yang membawahkan fungsi Teknologi Informasi Director in charge of Information Technology function
Sekretaris 1 Secretary 1	Kepala Divisi IT Planning & Development Head of IT Planning & Development Division
Sekretaris 2 Secretary 2	1. Kepala Divisi IT Operations 2. Kepala Divisi Chief Information Security Officer (CISO) 1. Head of IT Operations Division 2. Head of Chief Information Security Officer (CISO) Division
Anggota yang Memiliki Hak Suara (*Voting Members*) **Voting Members**	
Anggota Tetap yang Memiliki Hak Suara (*Permanent Voting Members*) Permanent Voting Members	1. Direktur yang membawahkan fungsi Teknologi Informasi 2. Direktur yang membawahkan fungsi Finance, Risk & Operations 3. Direktur yang membawahkan fungsi Business 1. Director in charge of Information Technology function 2. Director in charge of Finance, Risk & Operations function 3. Director in charge of Business function
Anggota Tidak Tetap yang Memiliki Hak Suara (*Non - Permanent Voting Members*) Non - Permanent Voting Members	Direktur Utama President director
Anggota Tetap yang Tidak Memiliki Hak Suara (*Contributing Non - Voting Members*): **Contributing Non - Voting Members:**	
Anggota Tetap yang Tidak Memiliki Hak Suara (*Permanent Non-Voting Members*) Permanent Non-Voting Members	1. Direktur yang membawahkan fungsi Kepatuhan; dan/atau 2. Kepala Divisi/Department Head Compliance*) 1. Director in charge of Compliance function; and/or 2. Division Head/Department Head Compliance*)
Anggota Pemberi Kontribusi yang Tidak Memiliki Suara (*Contributing Non-Voting Members*): **Contributing Non-Voting Members:**	
Anggota Tetap (*Contributing Permanent Non-Voting Members*) Contributing Permanent Non-Voting Members	1. Divisi IT Planning & Development; 2. Divisi IT Operations; 3. Divisi CISO; 4. Divisi SPM & Accounting; 5. Divisi Procurement & Asset Management; 6. Divisi Risk Management; dan 7. Unit Project Management Office. 1. IT Planning & Development Division; 2. IT Operations Division; 3. CISO Division; 4. SPM & Accounting Division; 5. Procurement & Asset Management Division; 6. Risk Management Division; and 7. Project Management Office Unit.
Anggota Tidak Tetap (*Contributing Non Permanent Non-Voting Members*) Contributing Non Permanent Non-Voting Members	Divisi lainnya yang diundang terkait dengan isu/kendala/pengusul inisiatif yang menjadi agenda Komite. Other divisions invited are related to issues/obstacles/initiative proposers that are on the Committee's agenda.

*) Dalam pelaksanaan rapat Komite TI, Direktur yang membawahkan Fungsi Compliance dapat mendelegasikan kepada Kepala Divisi Compliance atau Department Head Compliance sebagai Satuan Kerja Kepatuhan (SKK).
*) In implementing IT Committee meetings, the Director in charge of the Compliance Function can delegate to the Head of the Compliance Division or the Compliance Department Head as the Compliance Work Unit (SKK).

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Tugas dan Tanggung Jawab Komite Teknologi Informasi antara lain:

1. Menyusun Rencana Strategis TI (RSTI) atau IT Strategic Plan dan memastikan bahwa ITSP tersebut konsisten dan mendukung strategi bisnis Perseroan secara *bankwide* untuk selanjutnya diajukan kepada Rapat Direksi guna memperoleh persetujuan.
2. Menyusun dan memastikan prioritas TI proyek sesuai dengan IT *Strategic Plan* dengan penekanan pada efisiensi dan efektivitas.
3. Memastikan kebijakan, standar, dan prosedur TI.
4. Memastikan bahwa proyek TI dilaksanakan sesuai dengan *Project Charter* yang ditetapkan.
5. Menyusun dan memastikan bahwa mekanisme pemenuhan infrastruktur TI sudah tersedia dan pelaksanaannya sesuai ketentuan yang berlaku.
6. Mengevaluasi proyek-proyek TI mengambil tindakan korektif dalam hal hasil evaluasi proyek mengindikasi diperlukan tindakan korektif.

DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY COMMITTEE

The Duties and Responsibilities of the Information Technology Committee include:

1. Develop an Information Technology (IT) Strategic Plan (Master Plan) and ensure that the IT Strategic Plan is consistent and supports the Bank's business strategy on a bank-wide basis for further submission to the Board of Directors Meeting for approval.
2. Develop and ensure IT project priorities are in accordance with the IT Strategic Plan with an emphasis on efficiency and effectiveness.
3. Ensure IT policies, standards, and procedures.
4. Ensure that IT projects are implemented in accordance with the established Project Charter.
5. Develop and ensure that the IT infrastructure compliance mechanism is in place and its implementation is in accordance with applicable regulations.
6. Evaluate IT projects take corrective action in the event that the project evaluation results indicate corrective action is required.

PROFIL ANGGOTA KOMITE TEKNOLOGI INFORMASI

PROFILE OF MEMBERS OF THE INFORMATION TECHNOLOGY COMMITTEE

Nama Name	Jabatan Position	Keterangan Information	Profil Profil
Widi Nugroho	Ketua Chairman	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Hendi Hadianto	Sekretaris 1/anggota pemberi kontribusi yang tidak memiliki hak suara Secretary 1/non-voting contributing member	Kepala Divisi IT Planning & Development Head of IT Planning & Development Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Purnama Sulfa Syukur	Sekretaris 2/anggota pemberi kontribusi yang tidak memiliki hak suara Secretary 2/non-voting contributing member	Kepala Divisi Chief Information Security Officer Head of the Chief Information Security Officer Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Putu Apriyanto	Anggota tetap yang memiliki hak suara Permanent voting member	Direktur Finance, Risk & Operation Director of Finance, Risk & Operations	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent voting member	Direktur Business Business Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Elmamber Petamu Sinaga	Anggota tidak tetap yang memiliki hak suara Non-permanent voting member	Direktur Utama President director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Resi Lora	Anggota tetap yang tidak memiliki hak suara Permanent voting member	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.

Nama Name	Jabatan Position	Keterangan Information	Profil Profil
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara Permanent voting member	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Fajar M.S. Sukmono	Anggota pemberi kontribusi yang tidak memiliki suara Non-voting permanent member	Kepala Divisi IT Operations Head of IT Operations Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Aditya Subianto	Anggota pemberi kontribusi yang tidak memiliki suara Permanent voting member	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sangkot Parangin Angin	Anggota pemberi kontribusi yang tidak memiliki hak suara Non-voting contributing members	Kepala Procurement & Asset Management Head of Procurement & Asset Management	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Roni Girsang	Anggota pemberi kontribusi yang tidak memiliki hak suara Non-voting contributing members	Kepala Risk Management Head of Risk Management	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profiles section of this Annual Report.
Saptono Andi Setyawan	Anggota pemberi kontribusi yang tidak memiliki hak suara Non-voting contributing members	Department Head Project Management Office Department Head Project Management Office	Tempat, Tanggal Lahir: Banyumas, 07 September 1971 Pendidikan: • S1 Ilmu Administrasi Negara, FISIP, Universitas Jenderal Soedirman Pengalaman Kerja: • Cluster Manager di PT Bank Mandiri • Kepala Cabang Micro PT Bank Mandiri • Micro Mandiri Manager PT Bank Mandiri • Sales & Transaction Control PT Bank Mandiri • Verifikator PT Bank Mandiri
			• Internal Control & Compliance PT Bank Mandiri • Clearing & Other Services PT Bank Mandiri • GA PT Bank Mandiri • HR & GA PT Bank Ekspor Impor Indonesia Dasar Pengangkatan: Diangkat sebagai Department Head PMO berdasarkan keputusan Direksi Nomor SKD. CHC/3522/2017 Place, Date of Birth: Banyumas, September 7, 1971 Education: • Bachelor's degree in Public Administration, Faculty of Social and Political Sciences, Universitas Jenderal Soedirman Work Experience: • Cluster Manager at PT Bank Mandiri • Branch Head for Micro Banking at PT Bank Mandiri • Micro Mandiri Manager at PT Bank Mandiri • Sales & Transaction Control at PT Bank Mandiri • Verifier at PT Bank Mandiri • Internal Control & Compliance at PT Bank Mandiri • Clearing & Other Services at PT Bank Mandiri • GA at PT Bank Mandiri • HR & GA at PT Bank Ekspor Impor Indonesia Appointment Basis: Appointed as Department Head of PMO based on the Board of Directors' decision No. SKD.CHC/3522/2017

INDEPENDENSI KOMITE TEKNOLOGI INFORMASI

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

INDEPENDENCE OF INFORMATION TECHNOLOGY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi mengadakan rapat sekurang-kurangnya 2 (dua) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee held meetings at least 2 (two) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or at the request of the Board of Directors, or on a written proposal from the related field that conveyed the following: matters to be discussed and decided in coordination with the Committee Secretary.

Selama tahun 2024 beberapa agenda penting yang dilakukan melalui rapat antara lain:

During 2024 several important agendas were carried out through meetings, including:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
1	21 Juni 2024 June 21, 2024	1. Perubahan Susunan Keanggotaan Komite teknologi Informasi 2. *Update Project* MAESTRO 3. Laporan Perubahan Rencana Pengembangan Teknologi Infomasi (RPTI) 4. Usulan/Rekomendasi Komite TI 1. Changes in the Membership of the Information Technology Committee 2. Update on the MAESTRO Project 3. Report on Changes in the Information Technology Development Plan (RPTI) 1. Proposals/Recommendations from the IT Committee	1. Widi Nugroho 2. Elmamber Petamu Sinaga 3. Maswar Purnama 4. Hendi Hadianto
2	22 November 2024 November 22, 2024	1. *Update* Inisiatif *Project* / CR 2024 2. *Update* Hasil Prioritisasi Inisiatif TI Tahun 2025 3. Laporan Rencana Pengembangan Teknologi Infomasi (RPTI) 2025 4. Usulan / Rekomendasi Komite TI 1. Update on Project/CR Initiatives for 2024 2. Update on the Prioritization Results of IT Initiatives for 2025 3. Report on the Information Technology Development Plan (RPTI) for 2025 1. Proposals/Recommendations from the IT Committee	1. Widi Nugroho 2. Elmamber Petamu Sinaga 3. Maswar Purnama 4. Putu Apriyanto 5. Hendi Hadianto

Komite Kebijakan Perkreditan (KKP)

Dalam rangka melaksanakan amanat POJK No.42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum, Bank membentuk Komite Kebijakan Perkreditan melalui Surat Keputusan Direksi Nomor: KEP.DIR/157/V/2022 tanggal 31 Mei 2022 tentang Pembentukan Komite Kebijakan Perkreditan (KKP) PT Bank Mandiri Taspen. Komite ini bertugas untuk memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB) serta Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten.

Credit Policy Committee (KKP)

In order to carry out the mandate of POJK No.42/POJK.03/2017 concerning Obligations to Prepare and Implement Credit or Bank Financing Policies for Commercial Banks, the Bank established a Credit Policy Committee through the Decree of the Board of Directors Number: KEP.DIR/041/X/2021 dated October 29, 2021 regarding the Establishment of the Credit Policy Committee of PT Bank Mandiri Taspen. This committee was tasked with providing input to the board of directors in the preparation of Bank Credit Policy as well as supervising that Bank Credit Policy could be implemented and implemented consistently.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

STRUCTURE AND MEMBERSHIP CREDIT POLICY COMMITTEE

Ketua Chairman	Direktur Utama President Director
Wakil Ketua Vice Chairman	Direktur Business Business Director
Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Division
Sekretaris Pengganti 1 Alternate Secretary 1	Kepala Divisi Micro & Retail Business Head of Micro & Retail Business Division
Sekretaris Pengganti 2 Alternate Secretary 2	Kepala Divisi Pension Business Head of Pension Business Division
Anggota yang Memiliki Hak Suara (*Voting Members*) **Voting Members**	
Anggota Tetap yang Memiliki Hak Suara (*Permanent Voting Members*) Permanent Voting Members	Seluruh Direktur kecuali Direktur yang Membawahkan Fungsi Kepatuhan All Directors except the Director in Charge of Compliance Functions
Anggota Tidak Tetap yang Memiliki Hak Suara (*Non - Permanent Voting Members*) Non - Permanent Voting Members	1. Direktur yang Membawahkan Fungsi Kepatuhan 2. Kepala Divisi Internal Audit 3. Kepala Divisi Micro & retail Business 4. Kepala Divisi Distribution & Portfolio Management 5. Kepala Divisi Pension Business 6. Kepala Divisi Credit Recovery 7. Kepala Divisi Credit Operation 8. Kepala Divisi Retail & Digital Banking 9. Kepala Divisi Risk Management 10. Kepala Divisi Compliance 11. Kepala Divisi RBC 12. Kepala Divisi Corporate Secretary & Legal 13. Kepala Unit Risk Approval*) 1. Director in Charge of Compliance Function 2. Head of Internal Audit Division 3. Head of Micro & Retail Business Division 4. Head of Distribution & Portfolio Management Division 5. Head of Pension Business Division 6. Head of Credit Recovery Division 7. Head of Credit Operation Division
	8. Head of Retail & Digital Banking Division 9. Head of Risk Management Division 10.Head of Compliance Division 11.Head of RBC Division 12.Head of Corporate Secretary & Legal Division 13.Head of Risk Approval Unit*)
Anggota Tidak Tetap yang Tidak Memiliki Hak Suara (*Permanent Non - Voting Members*) Permanent Non - Voting Members	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank Other Division Heads invited according to the issues discussed and the Bank's needs

*) pelaksanaan tugas sementara dilaksanakan oleh Kepala Divisi yang membawahkan Unit Risk Approval
*) The implementation of temporary duties is carried out by the Division Head who is in charge of the Risk Approval Unit

Uraian Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan antara lain:

1. Memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan yang paling sedikit harus meliputi kebijakan pokok dalam perkreditan atau pembiayaan, tata cara penilaian kualitas Kredit atau Pembiayaan, dan profesionalisme serta integritas pejabat perkreditan atau pembiayaan.

Description of Duties and Responsibilities of the Credit Policy Committee

Duties and Responsibilities of the Credit Policy Committee include:

1. Providing input to the board of directors in the preparation of Bank Credit Policies (KPB), especially those relating to the formulation of the principle of prudence in credit which must at least include basic policies in credit or financing, procedures for assessing the quality of Credit or Financing, and the professionalism and integrity of credit officers or financing.

2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya KKP juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada direksi dalam hal diperlukan perubahan atau perbaikan KPB; dan
3. Memantau dan mengevaluasi:
   a. perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan;
   b. kebenaran pelaksanaan kewenangan memutus Kredit atau Pembiayaan;
   c. kebenaran proses pemberian, perkembangan, dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
   d. kebenaran pelaksanaan ketentuan BMPK;
   e. ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan;
   f. penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB; dan
   g. upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan.

2. Supervising that KPB can be implemented and implemented consistently and formulating solutions in the event that there are obstacles or obstacles in the implementation of KPB. Furthermore, the KKP also conducted periodic reviews of the KPB and provided advice to the board of directors in the event that changes or improvements to the KPB were required; and
3. Monitoring and evaluating:
   a. development and quality of the overall credit or financing portfolio;
   b. the truth of the implementation of the authority to decide on Credit or Financing;
   c. the correctness of the process of granting, development, and quality of Credit or Financing granted to parties related to the Bank and certain large debtors;
   d. thecorrectness of the implementation of the LLL provisions;
   e. compliance with the provisions of laws and regulations and other regulations in the implementation of the provision of Credit or Financing;
   f. settlement of non-performing Credit or Financing as stipulated in the KPB; and
   g. the Bank's efforts to meet the adequacy of the allowance for credit or financing losses.

Profil Anggota Komite Kebijakan Perkreditan

Profile of Members of the Credit Policy Committee

Nama Name	Jabatan Position	Keterangan Information	Profil Profile
Elmamber Petamu Sinaga	Ketua/anggota tetap yang memiliki hak suara Chairman/permanent member with voting rights	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Maswar Purnama	Wakil Ketua/anggota tetap yang memiliki hak suara Deputy Chairman/ permanent member with voting rights	Direktur Business Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Roni Girsang	Sekretaris/anggota tetap yang tidak memiliki hak suara Secretary/permanent member without voting rights	Kepala Divisi Risk Management Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mohamad Razif	Sekretaris Pengganti 1/ anggota tetap yang tidak memiliki hak suara Alternate Secretary 1/ permanent member without voting rights	Kepala Divisi Consumer Business & Recovery (dh. Divisi Micro & Retail Business) Head of Consumer Business & Recovery Division (formerly Micro & Retail Business Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mochammad Azis Yusup	Sekretaris Pengganti 2/ anggota tetap yang tidak memiliki hak suara Alternate Secretary 2/ permanent member without voting rights	Kepala Divisi Pension Business Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Putu Apriyanto	Anggota tetap yang memiliki hak suara Permanent member with voting rights	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.

Nama Name	Jabatan Position	Keterangan Information	Profil Profile
Widi Nugroho	Anggota tetap yang memiliki hak suara Permanent voting members	Direktur IT &q Digital Director of IT &q Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Resi Lora	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Board of Directors Profile section in this Annual Report.
M. Jacobie Henry Widojono	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Distribution & Portfolio Management Head of Distribution & Portfolio Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officers Profile section in this Annual Report.
-	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Credit Recovery* Head of Credit Recovery Division*	-
Sang Ketut Miasa	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Credit Operation Head of Credit Operations Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profile section in this Annual Report.
Pangrukti Kisbandini	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Digital Banking Product (dh. Divisi Retail & Digital Banking) Head of Digital Banking Product Division (dh. Retail & Digital Banking Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profile section in this Annual Report.
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profile section in this Annual Report.
Aditya Subiyanto	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Risk Business Control Head of Risk Business Control Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profile section in this Annual Report.
Errinto Sahat Pahala Pardede	Anggota tetap yang tidak memiliki hak suara Permanent non-voting members	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Executive Officer Profile section in this Annual Report.

*) Divisi Credit Recovery dihapus dan mengalihkan fungsi recovery ke Divisi Pension Business dan Divisi Consumer Business & Recovery
*) The Credit Recovery Division has been dissolved, and its recovery functions have been transferred to the Pension Business Division and the Consumer Business & Recovery Division

INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

INDEPENDENCE OF THE CREDIT POLICY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan mengadakan rapat sekurang-kurangnya 2 (dua) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee holds meetings at least 2 (two) times in 1 (one) year, or whenever it is deemed necessary at the request of one or more members of the Committee, or at the

anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

request of the Board of Directors, or at the request of a written recommendation from the relevant field which conveys matters matters to be discussed and decided through coordination with the Secretary of the Committee.

Selama tahun 2024 beberapa agenda penting yang dilakukan melalui rapat antara lain:

During 2024 several important agendas carried out through meetings include:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
1	17 Januari 2024 January 17, 2024	Penetapan Fitur Produk, RAC dan Threshold Kredit Kendaraan Bermotor (KKB) ke dalam Manual Produk Establishment of Product Features, RAC, and Credit Threshold for Motor Vehicle Loan (KKB) in the Product Manual	1. Direktur Finance, Risk & Operation 2. Direktur Business 3. Direktur Compliance & Control 4. Divisi Risk Management 5. Divisi Micro & Retail Business 6. Divisi Compliance 7. Divisi Internal Audit 8. Divisi Corporate Secretary & Legal 9. Credit Operation 1. Director of Finance, Risk & Operation 2. Director of Business 3. Director of Compliance & Control 4. Risk Management Division 5. Micro & Retail Business Division 6. Compliance Division 7. Internal Audit Division 8. Corporate Secretary & Legal Division 9. Credit Operation
2	28 Februari 2024 February 28, 2024	Usulan Limit Kewenangan Memutus Kredit Produk Kredit Kendaraan Bermotor (KKB) Proposal for Credit Authorization Limit for Motor Vehicle Loan (KKB) Products	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism
3	07 Maret 2024 March 07, 2024	Usulan Proses Pelaksanaan Video Verifikasi Kesehatan secara *Offline* Proposal for Implementing Offline Health Verification Video Process	Mekanisme Rapat Secara Sirkuler Circular Meeting Mechanism
4	30 April 2024 April 30, 2024	Usulan Pembaharuan Standar Prosedur Kredit Pensiun Proposal for Updating Pension Credit Standard Operating Procedures (SOP)	1. Direktur Utama 2. Direktur Business 3. Direktur Compliance & Control 4. Pejabat Eksekutif IT & Digital 5. Pejabat Eksekutif Finance, Risk & Operations 6. Divisi Risk Management 7. Divisi Pension Business 8. Divisi Corporate Secretary & Legal 9. Divisi Credit Operation 1. President director 2. Director of Business 3. Director of Compliance & Control 4. IT & Digital Executive Officer 5. Executive Officer of Finance, Risk & Operations 6. Risk Management Division 7. Pension Business Division 8. Corporate Secretary & Legal Division 9. Credit Operations Division

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participant
5	2 Juli 2024 July 2, 2024	Porfolio Review dan Usulan RAC Produk KKB Portfolio Review and Proposal for RAC of KKB Products	1. Direktur Utama 2. Direktur Business 3. Direktur IT & Digital 4. Divisi Risk Management 5. Divisi Pension Business 1. President director 2. Director of Business 3. Director of IT & Digital 4. Risk Management Division 5. Pension Business Division
6	10 September 2024 September 10, 2024	Usulan Pembaharuan Kebijakan Perkreditan Proposal for Updating Credit Policies	1. Direktur Utama 2. Direktur Business 3. Direktur IT & Digital 4. Pejabat Eksekutif Compliance & Control 5. Divisi Risk Management 6. Divisi Compliance 7. Divisi Risk Business Control 8. Divisi Corporate Secretary & Legal 9. Divisi Internal Audit 1. President director 2. Director of Business 3. Director of IT & Digital 4. Compliance & Control Executive Officer 5. Risk Management Division 6. Compliance Division 7. Risk Business Control Division 8. Corporate Secretary & Legal Division 9. Internal Audit Division
7	16 Oktober 2024 October 16, 2024	Usulan Pembaharuan Standar Prosedur Kredit Mikro dan Standar Prosedur Kredit Retail Proposal for Updating Micro Credit SOP and Retail Credit SOP	1. Direktur Business 2. Direktur Finance, Risk & Operations 3. Direktur IT & Digital 4. Pejabat Eksekutif 1. Director of Business 2. Director of Finance, Risk & Operations 3. Director of IT & Digital 4. Executive Officer
8	26 November 2024 November 26, 2024	Usulan Perubahan Penyesuaian RAC Mantap Auto Loan Proposal for Adjusting RAC of Mantap Auto Loan	1. Direktur Business 2. Direktur Finance, Risk & Operations 3. Direktur IT & Digital 4. Direktur Compliance & Control 5. Divisi Risk Management 6. Divisi Consumer Business & Recovery 7. Divisi SPM & Accouting 8. Divisi Compliance Divisi Corporate Secretary & Legal 1. Director of Business 2. Director of Finance, Risk & Operations 3. Director of IT & Digital 4. Director of Compliance & Control 5. Risk Management Division 6. Consumer Business & Recovery Division 7. SPM & Accounting Division 8. Compliance Division 9. Corporate Secretary & Legal Division

Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah dijelaskan pada Sub Judul Komite Remunerasi dan Nominasi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. Bank telah membentuk komite remunerasi dan nominasi dengan susunan keanggotaan sesuai peraturan yang berlaku, selama tahun 2024 remunerasi yang diterima anggota Komite Remunerasi dan Nominasi sebesar Rp28.549.711.429.

Proses Penyusunan Kebijakan Remunerasi

Mengacu pada Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank Mandiri Taspen telah menerapkan kebijakan remunerasi yang tertuang dalam Standar Prosedur Remunerasi No. SP/001.B/2017 tanggal 10 Maret 2017 dan telah disesuaikan dengan penerapan Standar Prosedur edisi kedua No. SP/008/IX/2019 tanggal 16 September 2019. Remunerasi merupakan imbalan yang ditetapkan dan diberikan kepada Dewan Komisaris, Direksi dan/atau pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Penerapan tata kelola dalam pemberian remunerasi bertujuan untuk mendorong dilakukannya *prudent risk taking* sehingga dapat menjaga kelangsungan usaha Bank Mandiri Taspen.

Cakupan Kebijakan Remunerasi dan Implementasinya Per Unit Bisnis, Per Wilayah dan Pada Perusahaan Anak atau Kantor Cabang yang Berlokasi Di Luar Negeri

Kebijakan remunerasi adalah imbalan yang ditetapkan dan diberikan kepada Direksi, anggota Dewan Komisaris, dan/atau Pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya.

Penetapan Remunerasi terdiri dari:

1. Remunerasi yang bersifat tetap

   Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan pensiun.

   Dalam implementasinya Bank memberikan gaji pokok kepada pegawai sesuai dengan standar rentang imbal jasa yang ditetapkan oleh Direksi dan ditetapkan melalui Rapat Direksi dan dituangkan dalam suatu Surat Keputusan Direksi. Pemberian berbagai tunjangan dan/atau fasilitas untuk pegawai diatur lebih jauh dalam Standar Prosedur Sumber Daya Manusia (SPSDM) dan Petunjuk Teknis Sumber Daya Manusia (PTSDM), yang digunakan sebagai acuan

Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks in accordance with POJK 45/POJK.03/2015

Remuneration and Nomination Committee

The Remuneration and Nomination Committee has been explained in the Remuneration and Nomination Committee Sub Title of the Corporate Governance Chapter in this Annual Report. The Bank has formed a remuneration and nomination committee with a membership composition in accordance with applicable regulations, during 2024 the remuneration received by members of the Remuneration and Nomination Committee is IDR 28.549.711.429.

Remuneration Policy Formulation Process

Referring to OJK Regulation No. 45/POJK.03/2015 and OJK Circular Letter No. 40/SEOJK.03/2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Mandiri Taspen implemented a remuneration policy set forth in Standard Remuneration Procedure No. SP/001.B/2017 dated March 10, 2017 and had been adjusted to the implementation of the second edition of Standard Procedure No. SP/008/IX/2019 dated September 16, 2019. Remuneration was a reward that was determined and given to the Board of Commissioners, Directors and/or employees both permanent and variable in cash or in cash in accordance with their duties, powers and responsibilities. The implementation of governance in providing remuneration aimed to encourage prudent risk taking so as to maintain the continuity of Bank Mandiri Taspen business.

Scope of Remuneration Policy and its Implementation Per Business Unit, Per Region and in Subsidiaries or Branch Offices Located Overseas

Remuneration Policy is a reward that is determined and given to the Board of Directors, Members of the Board of Commissioners, and/or Employees both fixed and variable in the form of cash or non-cash in accordance with their duties, authorities, and responsibilities.

Remuneration Determination consists of:

1. Permanent remuneration

   Remuneration associated with performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday and pension allowances.

   In its implementation, the Bank provides basic salaries to employees in accordance with the standard range of remuneration set by the Board of Directors and determined through a Board of Directors Meeting and set forth in a Board of Directors Decree. The provision of various allowances and/or facilities for employees is further regulated in the Standard Procedure for Human Resources (SPSDM) and the Technical Guidelines for Human Resources (PTSDM), which are used as a reference for work units and/ or employees managing

unit kerja dan/atau pegawai yang mengelola kepegawaian. Implementasi kebijakan remunerasi yang tertuang dalam SPSDM/PTSDM di antaranya mengatur tentang:

- Tunjangan apa saja yang menjadi hak pegawai.
- Kapan tunjangan tersebut diberikan dan/atau tidak diberikan.
- Jabatan apa saja yang berhak atas berbagai tunjangan.
- Besaran/nilai nominal tunjangan sesuai dengan level jabatan.
- Kriteria penerima tunjangan/fasilitas sesuai level jabatan, masa kerja, status pegawai.

2. Remunerasi yang bersifat Variabel
   Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Kebijakan Remunerasi yang bersifat Variabel diberikan dalam bentuk tunai.

Bank memberikan remunerasi yang bersifat variabel berupa penghargaan Bank atas pencapaian kinerja pegawai pada periode tertentu. Bonus diberikan secara tunai dengan tetap memperhatikan strategi bisnis dan kemampuan Bank. Pemberiannya dikelompokkan sebagai berikut:

1) *Short term reward*
   a. Bonus kinerja, besaran bonus ditetapkan berdasarkan hasil kinerja individu pegawai, kinerja unit dan kinerja Bank secara keseluruhan.
   b. Program–program bonus lainnya dengan bentuk, jumlah dan syarat pemberian yang ditetapkan oleh Direksi
   c. *Sales incentive*, diberikan atas pencapaian target yang bersifat sales/transactional atau berdampak langsung pada pendapatan Bank
2) *Long term reward*
   Bank dapat memberikan *retention* program untuk menarik, mempertahankan dan memotivasi *top talent* dan pegawai pemegang jabatan–jabatan tertentu. Syarat pemberian *retention program* ditetapkan oleh Direksi.

Implementasi kebijakan remunerasi yang dijelaskan di atas berlaku untuk seluruh unit kerja dan seluruh pegawai baik di kantor pusat maupun di jaringan kantor.

Remunerasi yang Dikaitkan Dengan Risiko

Dalam memberikan remunerasi Bank Mandiri Taspen memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *Prudent Risk Taking*, dalam rangka menjaga kelangsungan usaha Bank Mandiri Taspen. Penentuan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian remunerasi yang bersifat variabel disesuaikan dengan skala dan kompleksitas kegiatan usaha Bank Mandiri Taspen. Dalam menetapkan kebijakan remunerasi, Bank Mandiri Taspen memperhatikan jenis, kriteria, dampak serta perubahan penentuan jenis risiko utama yang disesuaikan dengan kondisi saat ini dan yang akan datang.

personnel. The implementation of the remuneration policy contained in SPSDM/PTSDM, among other things, regulates:

- What benefits are the rights of employees.
- When the benefits were given and/or not given.
- What positions are entitled to various benefits.
- Amount/nominal value of allowances according to position level.
- The criteria for receiving allowances/facilities are according to position level, years of service, and employee status.

2. Variable remuneration
   Remuneration was associated with performance and risk, including bonuses or other forms of equivalent. Variable Remuneration Policy was given in cash.

The Bank provides variable remuneration in the form of a Bank award for the achievement of employee performance in a certain period. Bonuses are given in cash with due observance of the Bank's business strategy and capabilities. The gifts are grouped as follows:

1) Short term reward
   a. Performance bonus, the amount of the bonus is determined based on the results of individual employee performance, unit performance and overall Bank performance.
   b. Other bonus programs with the form, amount and terms of provision as determined by the Board of Directors
   c. Sales incentives, are given for the achievement of sales/transactional targets or have a direct impact on the Bank's revenue
2) Long term reward
   Banks can provide retention programs to attract, retain and motivate top talents and employees who hold certain positions. The requirements for granting retention programs are set by the Board of Directors.

The implementation of the remuneration policy described above applies to all work units and all employees both at the head office and in office networks.

Risk-Associated Remuneration

In providing remuneration, Bank Mandiri Taspen observes prudential principles aimed at encouraging Prudent Risk Taking, in order to maintain Bank Mandiri Taspen's business continuity. The determination of the performance measurement method and type of risk in determining the remuneration that is variable in nature is adjusted to the scale and complexity of Bank Mandiri Taspen's business activities. In determining the remuneration policy, Bank Mandiri Taspen takes into account the types, criteria, impacts and changes in determining the main types of risk that are adjusted to current and future conditions.

Pengukuran Kinerja Dikaitkan Dengan Remunerasi

Dalam pemberian remunerasi, Bank Mandiri Taspen melakukan pengukuran kinerja yang dikaitkan dengan remunerasi, sebagai berikut:

1. Tinjauan mengenai kebijakan remunerasi yang dikaitkan dengan penilaian kinerja.
2. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja.
3. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja dan kinerja Bank Mandiri Taspen.

Dalam hal metode yang digunakan Bank Mandiri Taspen untuk menyatakan bahwa kinerja (*key performance indicator*) yang disepakati tidak dapat tercapai, sehingga perlu dilakukan penyesuaian atas indikator dan/atau besaran penyesuaian remunerasi.

Penerapan strategi remunerasi dilaksanakan dengan memperhatikan kinerja dari tiap-tiap individu pegawai (*based on performance*), kinerja unit kerja dan kinerja Bank Mandiri Taspen secara keseluruhan, dan tetap di dalam anggaran yang ditetapkan.

Penyesuaian Remunerasi Dikaitkan Dengan Kinerja dan Risiko

Bank menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel bagi Direksi, Dewan Komisaris, dan Pegawai Bank berdasarkan:

1. Kinerja, yang mencakup:
   a. Kinerja Direksi, Dewan Komisaris dan Pegawai.

   b. Kinerja Unit Bisnis.
   c. Kinerja Bank.
2. Risiko
   merupakan Pengukuran Kinerja dan Risiko dalam penetapan besaran Remunerasi yang diberikan, pengaturan Remunerasi diatur lebih lanjut dalam Standar Prosedur Remunerasi Bank.

   Kebijakan remunerasi baik yang bersifat tetap maupun variabel untuk Dewan Komisaris dan Direksi diajukan dan/atau ditetapkan oleh Rapat Umum Pemegang Saham.

   Penetapan keputusan remunerasi didasarkan atas pertimbangan risiko dan kinerja, keselarasan dengan kinerja finansial, maupun hasil penilaian kinerja serta kesetaraan dengan bank lain yang sejenis juga strategi dan sasaran jangka panjang bank. Dewan Komisaris dan Direksi dan pegawai level tertentu selanjutnya ditetapkan sebagai *Material Risk Taker (MRT),* penetapan *MRT* dilakukan dengan menggunakan pendekatan kualitatif dan kuantitatif.

Performance Measurement Associated with Remuneration

In providing remuneration, Bank Mandiri Taspen measures performance related to remuneration, as follows:

1. Review of remuneration policies related to performance appraisal.
2. Methods of linking individual remuneration with work unit performance.
3. Methods of linking individual remuneration with work unit performance and Bank Mandiri Taspen performance.

In terms of the method used by Bank Mandiri Taspen for states that the performance (key performance indicator) is agreed can not be achieved, so it needs to be done adjustments to indicators and/or the amount of adjustments remuneration.

The implementation of the remuneration strategy is carried out by taking into account the performance of each individual employee (based on performance), the performance of work units and the performance of Bank Mandiri Taspen as a whole, and remains within the set budget.

Remuneration Adjustment Linked to Performance and Risk

The Bank determines the performance measurement method and types of risk in determining the provision of Variable Remuneration for Directors, Board of Commissioners, and Bank Employees based on:

1. Performance, which includes:
   a. Performance of the Board of Directors, Board of Commissioners and Employees.
   b. Business Unit Performance.
   c. Bank Performance.
2. Risk
   is a performance and risk measurement in determining the amount of remuneration given, remuneration arrangements are further stipulated in the Bank's Standard Remuneration Procedure.

   Fixed and variable remuneration policies for the Board of Commissioners and Directors are proposed and/or determined by the General Meeting of Shareholders.

   Determination of remuneration decisions is based on risk and performance considerations, alignment with financial performance, as well as performance assessment results as well as equality with other similar banks as well as the bank's long-term strategy and goals. The Board of Commissioners and Directors and certain level employees are subsequently designated as Material Risk Taker (MRT), the determination of the MRT is carried out using qualitative and quantitative approaches.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Dalam menetapkan kebijakan remunerasi, Bank Mandiri Taspen tidak menggunakan jasa konsultasn ekternal.

Name of External Consultant and Consultant Duties Related to Remuneration Policy

In determining remuneration policies, Bank Mandiri Taspen does not use external consulting services.

Paket/Kebijakan Remunerasi dan Fasilitas Lain Bagi Dewan Komisaris dan Direksi

Paket/kebijakan remunerasi dan jenis fasilitas lain bagi anggota Dewan Komisaris dan Direksi, antara lain meliputi:

1) Remunerasi dalam bentuk *non natura*, termasuk gaji dan penghasilan tetap lainnya, antara lain tunjangan (*benefit*), tantiem dan bentuk remunerasi lainnya;
2) Fasilitas lain dalam bentuk *natura/non natura* yakni penghasilan tidak tetap lainnya, termasuk tunjangan untuk perumahan, transportasi, asuransi kesehatan dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Pengungkapan paket/kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi pada tahun 2024.

1) Paket/Kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen:

Remuneration Package/ Policy and other Facilities for The Board of Commissioners and The Board of Directors

Remuneration package/policy and other types of facilities for members of the Board of Commissioners and Board of Directors, including among others:

1) Remuneration in the form of non-natura, including salary and other fixed income, including benefits, bonuses and other forms of remuneration;
2) Other facilities in the form of natura/non-natura, namely other irregular income, including allowances for housing, transportation, health insurance and other facilities, which may or may not be owned.

Disclosure of remuneration packages/policies and other facilities for members of the Board of Commissioners and Directors in 2024.

1) Remuneration package/policy and other facilities for members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen:

Jenis Remunerasi dan Fasilitas lain	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year				Types of Remuneration and Other Facilities
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		
	Orang Person	Juta (Rp) Million (IDR)	Orang Person	Juta (Rp) Million (IDR)	
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura	5	52,710		25,300	Salary, bonus, routine allowance, tantiem, and other facilities in non-natura form
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang *): a. dapat dimiliki b. tidak dapat dimiliki		2,535		1,175	Other facilities in the form ofin-kind (housing, transportation, health insurance, etc.) which*): a. can be owned b. cannot be owned
Total	5	55,245	4	26,475	**Total**

*) Dinilai dalam ekuivalen rupiah.
*) Valued in rupiah equivalent.

2) Jumlah anggota Dewan Komisaris dan Direksi yang menerima paket Remunerasi dalam 1 (satu) tahun yang dikelompokkan sesuai tingkat penghasilan sebagai berikut:

2) The number of members of the Board of Commissioners and Board of Directors who received the Remuneration package in 1 (one) year, grouped according to income levels as follows:

(satuan orang / unit person)

Jumlah Remunerasi per Orang dalam 1 tahun *)	Jumlah Direksi Number of Board of Directors	Jumlah Dewan Komisaris Number of Board of Commissioners	Amount of Remuneration per Person in 1 year *)
di atas Rp 2 miliar	4	4	above IDR 2 billion
di atas Rp 1 miliar s.d. Rp 2 miliar	1	0	above IDR 1 billion up to IDR 2 billion
di atas Rp 500 juta s.d. Rp 1 miliar	0	0	above IDR 500 million up to IDR 1 billion
Rp 500 juta ke bawah	0	0	IDR 500 million and below

*) yang diterima secara tunai
*) received in cash

Remunerasi yang Bersifat Variabel

Bank memberikan remunerasi yang bersifat variabel berupa penghargaan Bank atas pencapaian kinerja pegawai pada periode tertentu. Bonus diberikan secara tunai dengan tetap memperhatikan strategi bisnis dan kemampuan Bank.

Variable Remuneration

The Bank provides variable remuneration in the form of Bank awards for employee performance achievements in a certain period. Bonuses are given in cash while taking into account the Bank's business strategy and capabilities.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

Anggota Dewan Komisaris, Direksi, Pegawai yang menerima Remunerasi yang bersifat variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration for 1 (One) Year

Members of the Board of Commissioners, Directors, Employees who receive variable Remuneration for 1 (one) year and the total nominal is as shown in the table below:

Remunerasi yang Bersifat Variabel
Variable Remuneration

Jumlah Remunerasi per Orang dalam 1 tahun *)	Jumlah Orang Number of people	Jumlah Juta (Rp) Number Million (IDR)	Amount of Remuneration per Person in 1 year *)
Direksi	5	12,905	Board of Directors
Dewan Komisaris	4	7,137	Board of Commissioners
Pegawai	3424	155,141	Employees

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Taker* (MRT)

Seluruh anggota Dewan Komisaris, Direksi Bank dan SEVP Bank Mandiri Taspen karena tugas dan tanggung jawabnya berdampak signifikan terhadap profil risiko Bank dan menerima remunerasi yang bersifat variabel dengan nilai besar maka ditetapkan sebagai *Material Risk Taker*. Demikian pula pegawai yang menerima remunerasi bersifat variabel dengan nilai besar juga termasuk sebagai *Material Risk Taker*. Nilai besar yang dimaksud adalah besaran remunerasi variabel yang diterima lebih dari 10 (sepuluh) kali gaji. Anggota Dewan Komisaris & Direksi Bank Bank Mandiri Taspen periode 31 Desember 2024 berjumlah 9 (sembilan) orang.

Penetapan pihak yang menjadi *Material Risk Taker* (MRT), dikarenakan tugas dan tanggung jawabnya berdampak signifikan terhadap tingkat profil risiko Bank juga berdasarkan nilai remunerasi variabel yang diterima bernilai besar.

Position and Number of Parties to be Material Risk Taker (MRT)

All members of the Board of Commissioners and Directors of the Bank Mandiri Taspen because their duties and responsibilities significantly impact the Bank's risk profile and receive variable remuneration with a significant value they are designated as Material Risk-Takers. Likewise, employees who receive variable remuneration with large values are also included as Material Risk- Takers. The large value referred to is the amount of variable remuneration received more than 10 (ten) times the salary. Members of the Board of Commissioners & Directors of Bank Mandiri Taspen for the period of December 31, 2024 amount to 9 (nine) people.

Determination of the party to be a Material Risk Taker (MRT), because their duties and responsibilities have a significant impact on the level of the Bank's risk profile also based on the value of the variable remuneration received, which is large.

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Shares Option of the Board of Directors, Board of Commissioners and Executive Officers

Keterangan /Nama	Jumlah Saham yang dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Options		Harga Opsi (Rp) Option Price (Rp)	Jangka Waktu Time period	Description / Name
		Yang diberikan (lembar saham) Given (stock sheet)	yang telah dieksekusi (lembar saham) which has been executed (stock sheet)			
Dewan Komisaris	-	-	-	-	-	Board of Commissioner
Direksi	-	-	-	-	-	Board of Directors

Keterangan /Nama	Jumlah Saham yang dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Options		Harga Opsi (Rp) Option Price (Rp)	Jangka Waktu Time period	Description / Name
		Yang diberikan (lembar saham) Given (stock sheet)	yang telah dieksekusi (lembar saham) which has been executed (stock sheet)			
Pej.Eksekutif	-	-	-	-	-	Executive
Total	**-**	**-**	**-**	**-**	**-**	**Total**

Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah, dalam skala perbandingan adalah sebagai berikut:

Highest and Lowest Salary Ratio

The ratios of the highest and lowest salaries, on a scale of comparison, are as follows:

Rasio gaji pegawai*) yang tertinggi dan terendah The highest and lowest employee salary ratio*)	1 : 36,54
Rasio gaji Direksi yang tertinggi dan terendah The highest and lowest Director salary ratio	1 : 1,35
Rasio gaji Komisaris yang tertinggi dan terendah The highest and lowest Commissioner salary ratio	1 : 1,11
Rasio gaji Direksi tertinggi dan pegawai tertinggi The highest Director salary ratio and the highest employee salary ratio	1 : 2,92

*) Yang dimaksud dengan pegawai adalah pegawai tetap Bank sampai batas pelaksana.
*) Employees were defined as permanent employees of the Bank up to the executive level.

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Selama tahun 2024, tidak terdapat jumlah penerima dan jumlah total remunerasi yang bersifat variabel yang dijamin tanpa syarat.

Number of Beneficiaries and Total Amount of Remuneration that are Unconditionally Guaranteed Variable

During 2024, there are no number of beneficiaries and total variable remuneration that are unconditionally guaranteed.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja

Number of Beneficiaries and Total Amount of Remuneration that are Unconditionally Guaranteed Variable

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 (Satu) Tahun	Jumlah Pegawai Number of Employees	Nominal Amount of Severance Pay Paid per Person in 1 (One) Year
Di atas Rp1 miliar	**0**	Above IDR 1 billion
Di atas Rp500 juta s.d Rp1 miliar	**1**	Above IDR 500 million to IDR 1 billion
Rp500 juta ke bawah	**16**	IDR 500 million and below

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan

Jumlah total remunerasi yang bersifat variabel yang ditangguhkan selama tahun 2023 senilai Rp. 9.874.145.780,-

Total Amount of Deferred Variable Remuneration

The total amount of variable remuneration that is deferred during 2024 is IDR. Rp12,844,148,000.

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Tidak dapat terdapat remunerasi variabel yang ditangguhkan yang dibayarkan pada tahun 2024.

Total Amount of Deferred Variable Remuneration Paid for 1 (One) Year

There cannot be deferred variable remuneration payable in2024.

Jumlah Remunerasi yang Diberikan Dalam Satu Tahun

Total Remuneration Provided In One Year

A. Remunerasi yang Bersifat Tetap *) A. Fixed Remuneration *)		
Tunai	Rp39,677,465,249	Cash
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank	-	Shares/Share-based instruments issued by the Bank

B. Remunerasi yang Bersifat Variabel *) B. Variable Remuneration *)			
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended	
Tunai	Rp38,332,137,780	Rp12,844,148,000	Cash
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank	-	-	Shares/Share-based instruments issued by the Bank

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel *)	**Sisa yang Masih Ditangguhkan** Remaining Pending	**Total Pengurangan Selama Periode Laporan** Total Reduction During Reporting Period			Vari able Types of Remuneration *)
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	**Disebabkan Penyesuaian Implisit (B)** Due to Implicit Adjustment (B)	**Total (A)+(B)** Total (A)+(B)	
Tunai (dalam juta rupiah)	**Rp12,844,148,000**	-	-	-	Cash (in million rupiah)
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)	-	-	-	-	Shares/Share-based instruments issued by the Bank (in share certificates and nominal millions of rupiah which is the conversion of the share certificates)

*Hanya untuk MRT
* For MRT only

Akuntan Publik

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP). Auditor Eksternal yang memeriksa laporan keuangan Bank Mandiri Taspen tahun buku 2023 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit. Proses pemilihannya dilakukan sesuai dengan mekanisme pengadaan barang dan jasa yang berlaku. Untuk menjamin independensi dan kualitas hasil pemeriksaan, Auditor Eksternal yang ditunjuk tidak boleh memiliki benturan kepentingan dengan Bank.

Public Accountant

The independent supervisory function of the Bank's financial aspects is carried out by carrying out an External Audit examination conducted by the Public Accounting Firm (KAP). The External Auditor who examines the financial statements of Bank Mandiri Taspen for the 2022 financial year is appointed through the Annual GMS based on recommendations from the Board of Commissioners and the Audit Committee. The selection process is carried out following the applicable goods and services procurement mechanism. To ensure the independence and quality of the audit results, the appointed External Auditor must not have a conflict of interest with the Bank.

Penunjukan Kantor Akuntan Publik

Penunjukan Kantor Akuntan Publik dan Akuntan Publik dilakukan sesuai dengan ketentuan yang berlaku, antara lain:

a. Merupakan Kantor Akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Otoritas Jasa Keuangan.
b. Tidak memberikan jasa lain kepada Bank Mandiri Taspen pada tahun tersebut sehingga terhindar dari kemungkinan benturan kepentingan.
c. Kantor Akuntan Publik (KAP) Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia) dan Akuntan Publik (AP) Lucy Luciana Suhenda untuk melakukan audit atas laporan keuangan Bank Mandiri Taspen tahun buku yang berakhir 31 Desember 2023.
d. Dalam melaksanakan Fungsi Audit Ekstern, Kantor Akuntan Publik dan Akuntan Publik mampu bekerja secara independen, memenuhi standar profesional akuntan publik dan perjanjian kerja serta ruang lingkup audit yang ditetapkan. Independensi akuntan publik dalam mengaudit laporan keuangan telah sesuai dengan Standar Auditing yang ditetapkan Ikatan Akuntan Indonesia.
e. Hubungan antara Bank, Kantor Akuntan Publik, Akuntan Publik dan Otoritas Jasa Keuangan berjalan baik dan pelaksanaan audit berjalan lancar sehingga laporan auditor dapat diterima tepat pada waktunya.

Public Accountant Firm Appointment

The appointment of Public Accounting Firms and Public Accountants was conducted in accordance with applicable regulations, including:

a. Public Accounting Firm and Public Accountants (partner in-charge) had been registered with the Financial Services Authority.
b. Not providing other services to Bank Mandiri Taspen in that year so it avoided possible conflicts of interest.
c. Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Partners (PwC Indonesia) and Public Accountant (AP) Lucy Luciana Suhenda to conduct an audit of the financial statements of Bank Mandiri Taspen for the fiscal year ending dated December 31, 2023.
d. Performing the External Audit Function, the Public Accounting Firm and Public Accountants could work independently and comply with the professional standards of public accountants and work agreements and the specified audit scope. The independence of public accountants in auditing financia statements was in accordance with the Auditing Standards set by the Indonesian Accountants Association.
e. The relationship between the Bank, the Public Accounting Firm, the Public Accountant, and the Financial Services Authority went well and the audit run smoothly so that the auditor's report could be received on time.

Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP

Public Accounting Firm, Name of Accountant, Fees and KAP Permit

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP
Table of Public Accountant Firm, Accountant Name, Fee and KAP License

Tahun Year	Kantor Akuntan Publik Public accounting firm	NamaAkuntan (Partner PenanggungJawab) Accountant Name (Responsible Partner)	Periode KAP KAP Period	Periode AP AP Period	Fee Fee	Izin KAP KAP Permit
2024	KAP Purwantono, Sungkoro & Surja Public Accounting Firm Purwantono, Sungkoro & Surja	Yovita	Pertama First	Pertama First	Rp1.550.000	603/KM.1/2015
2023	Tanudiredja, Wibisana, Rintis & Rekan Tanudiredja, Wibisana, Rintis & Partners	Lucy Luciana Suhenda	Pertama First	Pertama First	Rp1.400.000.000	KEP-241/KM.1/2015
2022	KAP Purwantono, Sungkoro & Surja Purwantono, Sungkoro & Surja Public Accountants	Yovita	Kedelapan Eighth	Pertama First	Rp1.390.000.000	603/KM.1/2015
2021	KAP Purwantono, Sungkoro & Surja Purwantono, Sungkoro & Surja Public Accountants	Muhammad Dudi Kurniawan	Ketujuh Seventh	Kedua Second	Rp1.390.000.000	603/KM.1/2015
2020	KAP Purwantono, Sungkoro & Surja Purwantono, Sungkoro & Surja Public Accountants	Muhammad Dudi Kurniawan	Keenam Sixth	Pertama First	Rp1.265.000.000	603/KM.1/2015

Jasa Lain yang Diberikan Akuntan

Selama tahun 2024, tidak terdapat jasa lain yang diberikan akuntan.

Other Services Provided by Accountants

During 2024, there will be no other services provided by accountants.

Sistem Pengendalian Internal

Sistem Pengendalian Intern Bank Mandiri Taspen mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*on going basis*) yang bertujuan untuk menjamin:

1. **Kepatuhan terhadap peraturan dan perundang-undangan yang berlaku**
   Untuk menjamin semua kegiatan usaha Bank telah dilaksanakan sesuai ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan pemerintah, otoritas pengawas Bank maupun kebijakan, ketentuan dan prosedur intern yang ditetapkan Bank.
2. **Tersedianya informasi keuangan dan manajemen yang benar, lengkap dan tepat waktu**
   Untuk menyediakan laporan yang benar, lengkap, tepat waktu dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
3. **Efisiensi dan efektivitas dari kegiatan usaha Bank**
   Untuk meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya dalam rangka melindungi Bank dari kerugian.
4. **Meningkatkan efektivitas budaya risiko *(risk culture)* pada organisasi secara menyeluruh**
   Untuk mengidentifikasi kelemahan dan menilai penyimpangan secara dini.

Sistem Pengendalian Internal Bank

Dalam Arsitektur Kebijakan Bank Mandiri Taspen, telah diatur suatu Kebijakan Pengendalian yang terdiri dari 3 (tiga) kebijakan, yaitu:

1. Kebijakan Internal Audit
   Kebijakan Internal Audit mengacu pada regulasi dan referensi yang diterbitkan organisasi profesi Internal Audit. Fungsi Internal Audit dibentuk untuk memastikan efektivitas *Internal Control*, *Risk Management* dan *Good Corporate Governance* (GCG) sehingga visi dan misi Bank dapat tercapai dengan efektif dan efisien.
2. Kebijakan Kepatuhan dan Hukum
   Kebijakan Kepatuhan dan Hukum merupakan dasar penerapan prinsip kehati-hatian (*prudential practices*) yang menjadi tanggung jawab seluruh jajaran Bank dalam menjalankan kegiatannya, dimana keputusan proses bisnis diambil dalam koridor ketentuan perundang-undangan yang berlaku dan *global industry practices*.
3. Kebijakan Manajemen Risiko
   Kebijakan Manajemen Risiko merupakan kebijakan yang disusun untuk mengelola risiko kegiatan usaha Bank Mandiri Taspen. Kebijakan ini menjadi acuan dari kebijakan-kebijakan terkait dengan pengelolaan risiko yang dibuat pada masing-masing unit kerja.

Internal Control System

The Internal Control System of Bank Mandiri Taspen refers to the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated July 7, 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks, where internal control is a supervisory mechanism established by the Bank's management on an ongoing basis (on going basis) which aims to ensure:

1. **Compliance with applicable laws and regulations**
   To guarantee all bank business activities have been carried out in accordance with the applicable laws and regulations, both the provisions issued by the government, the bank supervisory authority and internal policies, provisions and procedures determined by the bank.
2. **Availability of correct, complete and timely financial and management information**
   To provide correct, complete, timely and relevant reports needed to make appropriate and accountable decisions
3. **Efficiency and effectiveness of bank business activities**
   To increase effectiveness and efficiency in using assets and other resources in order to protect the Bank from losses.
4. **Increasing the effectiveness of risk culture in the organization as a whole**
   To identify weaknesses and assess deviations early.

The Bank Internal Control System

In the Policy Architecture of Bank Mandiri Taspen, it has been stipulated a set of Control Policy consists of 3 (three) policies, they are:

1. Internal Audit Policy
   Internal Audit Policy refers to the regulation and reference issued by Internal Audit professional organization. The function of Internal Audit made to ensure the effectiveness of Internal Control, Risk, Management and Good Corporate Governance (GCG). Therefore, the Bank's vision and mission may be effectively and efficiently accomplished.
2. Compliance and Legal Policy
   Compliance and Legal policies are the basis for the application of prudential practices which becomes all levels of Bank's responsibility in implementing their activities, at which business process decision taken from corridor of applicable regulations and global industry practices.
3. Risk Management Policy
   Risk management policy is a policy arranged to manage Bank's business activities. This policy becomes the reference of risk-related policies that is made in each work unit.

Pengendalian internal Bank Mandiri Taspen terdiri dari 5 (lima) komponen utama yaitu Pengawasan oleh Manajemen dan Budaya Pengendalian (*Management Oversight and Control Culture*), Identifikasi dan Penilaian Risiko (*Risk Recognition and Assessment*), Kegiatan Pengendalian dan Pemisahan Fungsi (*Control Activities and Segregation of Duties*), Sistem Akuntansi, Informasi dan Komunikasi (*Accountancy, Information and Communication*), serta Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan atau Kelemahan (*Monitoring Activities and Correcting Deficiencies*).

Pengawasan oleh Manajemen dan Budaya Pengendalian

Direksi mempunyai tanggung jawab:
1. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
2. Mengembangkan prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko yang dihadapi Bank.
3. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab, dan hubungan pelaporan yang jelas.
4. Memastikan bahwa pendelegasian wewenang berjalan secara efektif yang didukung oleh penerapan akuntabilitas yang konsisten.
5. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
6. Memantau kecukupan dan efektivitas dari SPI.

Dewan Komisaris mempunyai tanggung jawab:
1. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha Bank secara keseluruhan.
2. Memahami Risiko utama yang dihadapi Bank, menetapkan tingkat toleransi Risiko, dan memastikan bahwa Direksi telah melakukan langkah-langkah yang diperlukan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko tersebut.
3. Mengesahkan struktur organisasi.
4. Memastikan bahwa Direksi telah memantau efektivitas pelaksanaan SPI.

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh pegawai Bank mengenai pentingnya pengendalian intern yang berlaku di Bank Mandiri Taspen. Dalam rangka memperkuat nilai-nilai etika, Bank harus menghindari kebijakan dan praktik yang dapat mengakibatkan dorongan atau peluang untuk melakukan penyimpangan atau pelanggaran, seperti penekanan pada pencapaian target jangka pendek dengan mengabaikan dampak risiko yang bersifat jangka panjang, sistem kompensasi yang hanya menitikberatkan pada kinerja jangka pendek, pemisahan fungsi yang tidak efektif, dan pengenaan sanksi yang terlalu ringan atau terlalu berlebihan atas pelanggaran yang dilakukan.

Bank Mandiri Taspen's internal control consists of 5 (five) main components, namely Management Oversight and Control Culture, Risk Recognition and Assessment, Control Activities and Segregation of Duties, Accounting, Information and Communication Systems, and Monitoring Activities and Correcting Deficiencies.

Management Supervision and Control Culture

The Board of Directors has the responsibility:
1. Implement policies and strategies that have been approved by the Board of Commissioners.
2. Develop procedures to identify, measure, monitor and control the risks faced by the Bank.
3. Maintain an organizational structure that reflects clear authority, responsibility and reporting relationships.
4. Ensuring that the delegation of authority runs effectively supported by consistent accountability.
5. Establish policies and strategies as well as internal control procedures.
6. Monitor the adequacy and effectiveness of Internal Control System (SPI).

The Board of Commissioners has the responsibility:
1. To ratify and periodically review the policies and business strategies of the Bank as a whole.
2. Understand the main risks faced by the Bank, determine risk tolerance levels, and ensure that the Board of Directors has taken the necessary steps to identify, measure, monitor and control these risks.
3. Validate the organizational structure.
4. Ensuring that the Board of Directors has monitored the effectiveness of Internal Control System (SPI).

The Board of Directors and Board of Commissioners are responsible for improving work ethics and high integrity as well as creating an organizational culture that emphasizes to all Bank employees regarding the importance of internal control that applies at Bank Mandiri Taspen. In order to strengthen ethical values, Banks must avoid policies and practices that may result in incentives or opportunities to commit deviations or violations, such as an emphasis on achieving short-term targets by ignoring the long-term impacts of risks, a compensation system that only focuses on long-term performance. short, ineffective segregation of functions, and the imposition of sanctions that are too light or too excessive for the violations committed.

Identifikasi dan Penilaian Risiko

Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:

1. Identifikasi Risiko
   Identifikasi risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Identifikasi risiko bersifat *anticipative* dan bukan reaktif; mencakup seluruh aktivitas fungsional (kegiatan operasional; menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia; menganalisis probabilitas timbulnya risiko serta konsekuensinya).
2. Pengukuran Risiko
   a. Pengukuran risiko bertuiuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng*cover* risiko;
   b. Pengukuran dilakukan secara individual maupun secara keseluruhan;
   c. Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif;
   d. Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.
3. Pemantauan Risiko
   Pemantauan dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.
4. Pengendalian Risiko
   Pengendalian risiko dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh PT Bank Mandiri Taspen.

Kegiatan Pengendalian (Pengendalian Keuangan dan Operasional) dan Pemisahan Fungsi

Sistem Pengendalian Intern Bank diimplementasikan melalui penerapan *Three Lines of Defense*, sebagai berikut:

1. ***First Line of Defense***
   Merupakan *internal control* yang dilakukan oleh *business unit* yang meliputi:
   a. Tersedianya organisasi yang memadai dan telah mempertimbangkan pemisahan tugas (*segregation of duties*).
   b. Tersedianya SDM yang memadai baik jumlah maupun kompetensi yang sesuai dengan proses bisnis.
   c. Ditetapkannya sistem limit/kewenangan masing-masing SDM.
   d. Sistem *dual control/dual custody.*
   e. Mekanisme *check and recheck*.
   f. Tersedianya Kebijakan, Standar Prosedur, Petunjuk Teknis, dan lainnya.

Risk Identificationand Assessment

The implementation of risk management is conducted through a series consisting of:

1. Risk Identification
   Risk identification aims to identify all types of inherent risk on every functional activity that potentially harm the Bank. Risk identification is anticipative rather than reactive. It covers all functional activities (operational activities, combining and analyzing risk information from all information available sources, analyzing the probability of risk occurences and its consequences).
2. Risk Measurement
   a. Measurement of risk aims to identify the amount of risk attached to the Bank's activities to be compared with Bank's risk appetite. Thus, the Bank may take risk mitigation actions and determine capital to cover the risks;
   b. Measurements are made individually or as a whole;
   c. Risk measurement method may be conducted qualitatively and/or quantitatively.
   d. The used model in measuring the risk may be understood, known its strength, weakness, and limitation.
3. Risk Monitoring
   Monitoring can be done by comparing the predetermined risk limits with the amount of risk which is being managed.
4. Risk Control
   Risk control is conducted against the potential of exceedance of predetermined risk limit and can be tolerated by Bank Mandiri Taspen.

Activity of Control (Financial and Operational Control) and Segregation Function

The Bank's Internal Control System is implemented through the implementation of Three Lines of Defense, as follows:

1. **First Line of Defense**
   Internal control performed by the business unit that includes:
   a. Availability of adequate organization and has considered segregation of duties.
   b. Availability of adequate human resources both in number and competence which in line with business process.
   c. The establishment of a limit system/authority of each human resources.
   d. Dual control/dual custody system.
   e. Check and recheck mechanism.
   f. Availability of Policies, Standard Procedures, Techical Guideline, and more.

2. ***Second Line of Defense***
   Merupakan *internal control* yang terdiri dari fungsi *risk management*, *compliance*, RBC termasuk verifikator di cabang, dan unit pembina sistem lainnya. Sebagai contoh pada *Risk Management* ditetapkan mekanisme *Risk Threshold Trigger Acceptance* (RTTA), *Risk & Control Self assessment* (RCSA), *risk profile*, *monitoring* kolektibilitas dan *Day Past Due* (DPD).
3. ***Third Line of Defense***
   Internal Audit menjalankan fungsi *third line of defense* dengan memberikan *independent assurance* atas efektivitas *internal control*, *risk management* dan *governance process* serta memastikan *first line* dan *second line of defense* telah menjalankan fungsinya dengan baik. Internal Audit merupakan Satuan Kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama, Dewan Komisaris dan Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan Visi dan Misi Bank. Kedudukan *Division Head* Internal Audit dalam organisasi berada langsung di bawah dan bertanggungjawab kepada Direktur Utama, namun dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

KAJI ULANG MANAJEMEN *(TOP LEVEL REVIEWS)*

Direksi Bank secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dari pejabat dan pegawai yang berwenang sehingga memungkinkan untuk mengkaji ulang pencapaian realisasi dibandingkan target yang akan dicapai, antara lain laporan keuangan dibandingkan dengan rencana anggaran yang ditetapkan. Berdasarkan kaji ulang tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya untuk menghindari terjadinya *fraud* maupun kekeliruan pelaporan ke Otoritas.

KAJI ULANG KINERJA OPERASIONAL *(FUNCTIONAL REVIEW)*

Kaji ulang atas kinerja operasional dilakukan baik oleh *First Line, Second Line* dan *Third Line* sebagai berikut:

1. ***First Line***
   Kepala Cabang secara tertib melakukan *briefing* setiap pagi untuk meningkatkan perbaikan administrasi, kontrol dan pelayanan kepada *customer*.
2. ***Second Line***
   Dilakukan oleh *Risk Business Control* (RBC), baik secara harian yang dilakukan oleh Verifikator dan secara periodik yang dilakukan oleh RBC Cabang untuk memastikan pelaksanaan operasional cabang telah sesuai ketentuan yang berlaku. Divisi Risk Management melakukan proses manajemen risiko atas seluruh risiko. Divisi Compliance melakukan *compliance review* terhadap *product* dan ketentuan.
3. ***Third Line***
   Dilakukan oleh Internal Audit untuk memastikan bahwa kegiatan yang dilakukan oleh *First Line* dan *Second Line* telah memadai. Pelaksanaan kaji ulang oleh Internal Audit sesuai dengan *Annual Audit Plan* yang telah disetujui manajemen.

2. **Second Line of Defense**
   It is an internal control consisting of risk management, compliance, RBC functions, including branch verifiers and other system builder units. For example, Risk Management is defined as Risk Threshold Trigger Acceptance (RTTA), Risk & Control Self Assesment (RCSA), risk profile, collectability monitoring and Day Past Due (DPD).
3. **Third Line of Defense**
   Internal Audit performs the function of third line of defense by giving independent assurance of internal control, risk management, and governance process effectiveness. As well as ensuring the first line and second line of defense have performed its function well. Internal Audit is a Work Unit within the Bank Mandiri Taspen organization that assists the Main Director, the Board of Commissioners and the Audit Committee in carrying out their oversight function to realize the Bank's Vision and Mission. The position of the Internal Audit Division Head in the organization is directly under and responsible to the Main Director, but can communicate directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities.

MANAGEMENT REVIEW (TOP LEVEL REVIEWS)

The Board of Directors of the Bank periodically asks for explanation (information) and operational performance reports from authorized officers, so that it enables to review realization progress compared to targets to be achieved such as financial statement which compared to the established budget plans. Based on the reviews, the Board of Directors immediately detects issues such as control weaknesses, financial report errors or other irregularities to avoid fraud or error in reporting to the authorities.

OPERATIONAL PERFORMANCE REVIEW (FUNCTIONAL REVIEW)

A review of operational performance is carried out by the First Line, Second Line and Third Line (Internal Audit) as follows:

1. ***First Line***
   Head of Branch regularly conducts daily briefings every morning to improve administative revision, control and service to customer.
2. ***Second Line***
   Performed by Risk Business Control (RBC), either daily by Verifier and periodically performed by RBC Branch to ensure that branch operations are compliance with the applicable regulations. The Risk Management Division carries out the risk management process for all risks. The Compliance Division conducts compliance reviews of products and provisions.
3. ***Third Line***
   Performed by Internal Audit to ensure that the activities performed by the First Line and the Second Line are adequate. Implementation of the review by Internal Audit in line with approved Annual Audit Plan management.

Pengendalian Sistem Informasi

Bank melaksanakan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern. Kegiatan pengendalian sistem informasi dapat digolongkan dalam 2 (dua) kriteria, yaitu:

1. Pengendalian umum, meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan perangkat lunak, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada. Pengendalian umum ini diterapkan terhadap mainframe, server, dan users workstation, serta jaringan internal-eksternal.
2. Pengendalian aplikasi, diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat, dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi harus dapat memastikan tersedianya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.

Pengendalian Aset Fisik (*Physical Controls)*

Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan, dan akses terbatas terhadap program komputer dan file data, serta membandingkan nilai aset dan liabilitas Bank dengan nilai yang tercantum pada catatan pengendali, khususnya pengecekan nilai aset secara berkala.

Dokumentasi

Bank paling sedikit harus memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi, serta proses audit secara memadai. Dokumen tersebut harus diperbarui secara berkala guna menggambarkan kegiatan operasional Bank secara aktual, serta harus diinformasikan kepada pejabat dan pegawai Bank.

PEMISAHAN FUNGSI

Pemisahan fungsi dimaksudkan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugas pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional. Bank harus mematuhi prinsip pemisahan fungsi ini, yang dikenal sebagai "*Four-Eyes Principle*". SPI yang efektif mensyaratkan adanya pemisahan fungsi dan menghindari pemberian wewenang serta tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*). menetapkan fungsi atau tugas tertentu pada Bank yang harus dipisahkan atau dialokasikan kepada beberapa orang dalam rangka mengurangi Risiko terjadinya manipulasi data keuangan atau penyalahgunaan aset Bank.

SISTEM AKUNTANSI, INFORMASI, DAN KOMUNIKASI

Sistem akuntansi, informasi, dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing.

Information System Control

The Bank carries out verification of the accuracy and completeness of transactions and carries out authorization procedures, in accordance with internal regulations. Information system control activities can be classified into 2 (two) criteria, namely:

1. General control, including control over data center operations, software procurement and maintenance systems, access security, and development and maintenance of existing application systems. This general control is applied to mainframes, servers, and user workstations, as well as internal-external networks.
2. Application controls, applied to programs used by the Bank in processing transactions and to ensure that all transactions are correct, accurate and properly authorized. In addition, application controls must be able to ensure the availability of an effective audit process and to check the correctness of the intended audit process.

Control of Physical Assets (Physical Controls)

Physical asset control is carried out to ensure the implementation of physical security for the Bank's assets. This activity includes safeguarding assets, records, and limited access to computer programs and data files, as well as comparing the value of the Bank's assets and liabilities with the values stated in the control records, in particular checking the value of assets on a regular basis.

Documentation

Banks must at least adequately formalize and document policies, procedures, systems and accounting standards, as well as audit processes. The document must be updated periodically to describe the actual operational activities of the Bank, and must be informed to Bank officials and employees.

SEPARATION OF FUNCTIONS

Separation of functions is intended so that everyone in their position does not have the opportunity to make and hide mistakes or irregularities in carrying out duties at all levels of the organization and all steps of operational activities. Banks must comply with this principle of segregation of functions, known as the "Four-Eyes Principle". An effective SPI requires segregation of functions and avoids the assignment of authority and responsibility which can cause conflicts of interest. Determine certain functions or tasks at the Bank that must be separated or allocated to several people in order to reduce the Risk of manipulation of financial data or misuse of Bank assets.

ACCOUNTING, INFORMATION AND COMMUNICATION SYSTEMS

An adequate accounting, information and communication system is intended to identify problems that may arise and is used as a means of exchanging information in order to carry out tasks in accordance with each person's respective responsibilities.

Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat atau membukukan, dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem, proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen harus dilaksanakan secara berkala atau paling sedikit setiap bulan. Setiap penyimpangan yang terjadi harus segera diinvestigasi dan diatasi permasalahannya. Proses rekonsiliasi juga harus didokumentasikan sebagai bagian dari persyaratan proses jejak audit secara keseluruhan.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan Manajemen Risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. SPI yang efektif paling sedikit menyediakan data atau informasi internal yang cukup dan menyeluruh mengenai keuangan, kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, informasi pasar (kondisi eksternal), dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.

Sistem komunikasi harus mampu memberikan informasi kepada seluruh pihak, baik intern maupun ekstern seperti Otoritas Jasa Keuangan, auditor ekstern, pemegang saham, dan nasabah Bank. SPI Bank harus memastikan adanya saluran komunikasi yang efektif agar seluruh pejabat dan pegawai Bank sepenuhnya memahami serta mematuhi kebijakan dan prosedur dalam melaksanakan tugas dan tanggung jawab. Direksi Bank harus menyelenggarakan saluran komunikasi yang efektif agar informasi yang diperlukan terjangkau oleh pihak yang berkepentingan. Persyaratan ini berlaku untuk setiap informasi, baik mengenai kebijakan dan prosedur yang telah ditetapkan, eksposur Risiko, dan transaksi aktual maupun mengenai kinerja operasional Bank.

KEPATUHAN TERHADAP PERATURAN PERUNDANG-UNDANGAN LAINNYA

Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga asset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

Hal ini tercermin antara lain dari hal-hal sebagai berikut:

1. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan atas kebijakan, prosedur dan limit.
2. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
3. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
4. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan perundang-undangan yang berlaku.
5. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit serta tanggapan pengurus berdasarkan hasil audit.

The accounting system includes methods and records in order to identify, classify, analyze, classify, record or book, and report Bank transactions. In order to ensure that accounting data is accurate and consistent with available data based on system processing results, the reconciliation process between accounting data and the management information system must be carried out periodically or at least every month. Any irregularities that occur must be immediately investigated and the problem resolved. The reconciliation process should also be documented as part of the overall audit trail process requirements.

The information system must be able to produce reports on business activities, financial conditions, implementation of Risk Management, and fulfillment of provisions that support the implementation of the duties of the Board of Directors and Board of Commissioners. An effective SPI at least provides sufficient and comprehensive internal data or information regarding finance, the Bank's compliance with laws and regulations, market information (external conditions), and every event and condition required in order to make appropriate and accountable decisions.

The communication system must be able to provide information to all parties, both internal and external, such as the Financial Services Authority, external auditors, shareholders and Bank customers. The Bank's SPI must ensure that there is an effective communication channel so that all officials and employees of the Bank fully understand and comply with the policies and procedures in carrying out their duties and responsibilities. The Board of Directors of the Bank must organize effective communication channels so that the necessary information is accessible to interested parties. This requirement applies to any information, both regarding policies and procedures that have been set, Risk exposure, and actual transactions as well as regarding the Bank's operational performance.

CONTROLLING COMPLIANCE WITH OTHER LEGAL REGULATIONS

The implementation of an effective internal control system can help the management maintain the Bank's assets, ensure the availability of reliable financial and managerial reporting, improve compliance with the applicable laws and regulations, and reduce the risk of losses, deviations and violations of prudential aspects.

This is reflected in the following:

1. Determination of authority and responsibility for monitoring compliance with policies, procedures and limits.
2. Determination of reporting lines and clear separation of functions from operational work units to work units that carry out control functions.
3. Accurate and timely financial reporting and operational activities.
4. Adequacy of procedures to ensure compliance with applicable laws and regulations.
5. Complete and adequate documentation of the scope, operational procedures, audit findings and management responses based on audit results.

KEGIATAN PEMANTAUAN DAN TINDAKAN KOREKSI PENYIMPANGAN

Bank melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap Risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala, baik oleh satuan kerja operasional (*risk taking unit*) maupun oleh Internal Audit.

Bank Mandiri Taspen memantau dan mengevaluasi kecukupan SPI secara terus menerus berkaitan dengan adanya perubahan kondisi intern dan ekstern serta harus meningkatkan kapasitas SPI tersebut agar efektivitasnya dapat ditingkatkan. Kelemahan dalam pengendalian internal, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), Internal Audit, maupun pihak lainnya, selanjutnya dilaporkan kepada Direksi dan Dewan Komisaris.

Kesesuaian dengan *the Committee of Sponsoring Organization of the Treadway Commission* (COSO)

Sistem pengendalian intern Bank telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO) tahun 2013. Tujuan pengendalian internal meliputi tujuan operasional, tujuan pelaporan dan tujuan kepatuhan. Tujuan operasional berkaitan dengan efektivitas dan efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan dan persyaratan lain yang ditetapkan oleh Regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan. Unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut:

1. Lingkungan Pengendalian
2. Penilaian Risiko
3. Aktivitas Pengendalian
4. Informasi dan Komunikasi
5. Aktivitas Pemonitoran

Kelima unsur pengendalian internal menurut COSO sejalan dengan Elemen Sistem Pengendalian Internal Bank menurut Surat Edaran Otoritas Jasa Keuangan No 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum. Adapun Implementasi pengendalian internal di Bank Mandiri Taspen yang mencakup elemen-elemen utama di atas telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO) sebagai berikut:

1. **Lingkungan Pengendalian**

   Elemen lingkungan pengendalian di Bank Mandiri Taspen diwujudkan dalam bentuk pengawasan manajemen dan budaya pengendalian, dimana ruang lingkup pengendalian dilakukan baik di seluruh tingkatan, yaitu pengendalian tingkat aktivitas maupun pengendalian tingkat entitas.

MONITORING ACTIVITIES AND CORRECTION ACTIONS

The Bank continuously monitors the overall effectiveness of internal control implementation. Monitoring of the Bank's main risks must be prioritized and function as part of the Bank's daily activities including periodic evaluations, both by the risk taking unit and by the Internal Audit.

Bank Mandiri Taspen continuously monitors and evaluates the adequacy of the SPI in relation to changes in internal and external conditions and must increase the capacity of the Internal Oversight Unit (SPI) so that its effectiveness can be increased. Weaknesses in internal control, whether identified by the risk taking unit, Internal Audit, or other parties, are then reported to the Board of Directors and Board of Commissioners.

Compatibility with the Committee of Sponsoring Organization of the Treadway Commission (COSO)

Bank Internal control system has already suited to Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Tradeway Commission (COSO) in 2013. The objectives of internal control include operational, reporting, and compliance. Operational objective is related to the operational effectiveness and efficiency. Reporting objective is associated with the importance of financial reporting which fulfills the criteria of being reliable, timely, transparent, and other requirements determined by regulator and bank. In addition, compliance objective is related to the bank compliace towards laws and regulations. Internal control elements include the following components:

1. Control environment
2. Risk assessment
3. Control activities
4. Information and communication
5. Monitoring activities

The five internal control elements according to COSO are in line with the Internal Control System Elements of Banks according to the Circular of the Financial Service Authority No 35/SEOJK.03/2017 on July 7, 2017 about Implementation of Governance for Commercial Banks. The implementation of the main elements above has already suited with Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) as follows:

1. **Control Environment**

   Control environment element in Bank Mandiri Taspen manifested in the forms of management monitoring and control culture in which the control scope is carried out in all levels namely the activity level control and entity level control.

2. Identifikasi dan Penilaian Risiko

Risiko-risiko yang material dan memberi pengaruh yang tidak menguntungkan terhadap pencapaian tujuan Bank telah diidentifikasi dan diukur secara berkelanjutan oleh seluruh unit.
Proses identifikasi risiko dilakukan untuk mengidentifikasi 8 (delapan) risiko, yaitu:

a. Risiko Kredit
b. Risiko Pasar
c. Risiko Operasional
d. Risiko Likuiditas
e. Risiko Reputasi
f. Risiko Stratejik
g. Risiko Kepatuhan
h. Risiko Hukum

Penilaian risiko merupakan proses untuk menentukan bagaimana risiko harus dikelola dan dilaksanakan pada seluruh tingkatan unit operasional, termasuk didalamnya proses identifikasi, analisis dan penilaian risiko yang dihadapi dalam mencapai tujuan Bank.

3. Aktivitas Pengendalian

Aktivitas pengendalian secara umum telah melibatkan seluruh pegawai termasuk Direksi yang disusun untuk memastikan arahan manajemen telah dilaksanakan dan tindakan untuk mengatasi risiko yang teridentifikasi telah dilakukan. Kegiatan pengendalian sesuai fungsi organisasi sekurang-kurangnya meliputi Kaji Ulang Manajemen (*Top Management Reviews*), Kaji Ulang Kinerja Operasional (*Functional Reviews*), Pengendalian Sistem Informasi, Pengendalian Aset Fisik dan Dokumentasi.

Aktivitas pengendalian telah dituangkan dalam dokumen kebijakan dan prosedur untuk mengidentifikasi risiko-risiko (dhi. Risiko pasar, likuiditas, kredit, operasional, kepatuhan, reputasi, stratejik dan hukum).

4. Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi bertujuan untuk mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing, meliputi:

a. Sistem Akuntansi
   Mencakup metode, catatan dan proses rekonsiliasi data *accounting* dengan sistem informasi.
b. Sistem Informasi
   Bank Mandiri Taspen telah melakukan pengendalian risiko-risiko yang berhubungan dengan penggunaan teknologi informasi untuk mencegah terjadinya gangguan pada usaha dan kerugian potensial, meliputi:
   1) Pengendalian yang berhubungan dengan komputer seperti *mainframe*, *client server*, *workstation* yang memastikan operasional berjalan dengan semestinya meliputi prosedur *back up* dan penyelamatan data (*data recovery*), kebijakan perolehan dan pengembangan perangkat lunak, prosedur pemeliharaan dan pengendalian keamanan akses (*physical/logical*).

2. Risk Identification and Assesment

Material risks and give unfavorable effects on achievement of the Bank's objectives have been identified and measured continuously by all units.
The risk identification process is conducted to identify 8 (eight) risks, namely:

a. Credit Risk
b. Market Risk
c. Operational Risk
d. Liquidity Risk
e. Reputational Risk
f. Strategic Risk
g. Compliance Risk
h. Legal Risk

Risk assesment is a process to determine how the risks should be managed and done in all operational unit levels including the identification process, analysis, and risk assesment faced to achieve Bank's objectives.

3. Control Activities

Control activity in general has involved all employees including Board of Directors and organized to ensure the management directions and actions to handle risks identified have been done. Control activities in line with organizational function include Top Management Reviews, Functional Reviews, information system control, physical assets and documentation controls.

Control activity has been writen in document of policy and procedure to identfy risks (market, liquidity, credit, operational, compliance, reputation, strategic, and legal risks).

4. Information and Communication

Accounting, information, and communication systems aim to identify problems that may happen and used as a tool of exchanging information in order to implement the duties on each responsibility, including:

a. Accounting system
   Includes methods, records, and accounting data reconciliation process with information system.
b. Information system
   Accounting, information, and communication systems aim to identify problems that may happen and used as a tool of exchanging information in order to implement the duties on each responsibility, including:
   1) Control related to computer such as mainframe, client server, workstation which make sure that operations work as expected involving back up procedure and data recovery, policy on gaining and developing software, maintenance and security access control procedures (physical/logical).

2) Pengendalian atas aplikasi termasuk kesesuaian pada ketentuan dan ketepatan data yang diproses, prosedur validasi untuk pencatatan data, prosedur pengendalian dan otorisasi akses serta pengamanan hal-hal yang dikecualikan atau menyimpang.

c. Bank Mandiri Taspen telah memiliki mekanisme *Whistleblowing System* sebagai sarana pelaporan adanya indikasi *fraud* melalui *Letter to* CEO.

5. Aktivitas Pemantauan

Kegiatan pemantauan dilakukan untuk memantau efektivitas pelaksanaan pengendalian intern yang berupa:

1. Kegiatan pemantauan dan tindakan koreksi penyimpangan oleh Audit Internal.

   Aktivitas pemantauan (evaluasi) terhadap kecukupan Sistem Pengendalian Intern dilakukan berkaitan dengan adanya perubahan kondisi intern maupun ekstern sehingga dapat meningkatkan kapasitas sistem pengendalian intern dan efektivitasnya. Aktivitas pemantauan (evaluasi) terhadap Sistem Pengendalian Intern dilakukan secara berkala atau insidentil oleh Divisi Internal Audit. Fungsi Divisi Internal Audit telah independen terhadap fungsi yang menjalankan aktivitas harian dan memiliki akses terhadap semua kegiatan operasional. Sebagai bagian dari Sistem Pengendalian Intern, Divisi Internal Audit melakukan penilaian yang independen mengenai kecukupan dan kepatuhan Bank terhadap kebijakan dan prosedur yang ditetapkan dan melaporkan hasilnya secara langsung ke Direktur Utama, Direktur Kepatuhan dan Dewan Komisaris melalui Komite Audit.

2. Pengawasan dari eksternal (OJK, BPK dan Akuntan Publik)

   Tingkat pengawasan terhadap operasional dilakukan secara berjenjang termasuk pengawasan oleh pihak ekstern yang terdiri dari Otoritas Jasa Keuangan, Bank Indonesia sebagai Regulator dan Auditor Eksternal (Kantor Akuntan Publik dan BPK). Bank Indonesia/ Otoritas Jasa Keuangan menjalankan fungsinya sebagai otoritas pengawas, mencakup:

   a. Kewenangan dalam mengatur perizinan (*power to license*)
   b. Kewenangan dalam membuat peraturan (*power to regulate*)
   c. Kewenangan dalam mengawasi (*power to control*)
   d. Kewenangan dalam menetapkan dan mengenakan sanksi (*power to impose sanction*)

   Disisi lain, Bank Mandiri Taspen juga wajib menyampaikan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik secara periodik dan menyampaikan ke OJK. Efektivitas pelaksanaan audit dari auditor eksternal dievaluasi oleh Komite Audit. Komite Audit juga menelaah independensi dan objektivitas auditor eksternal serta menelaah kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang signifikan telah dipertimbangkan.

2) Control on application including the suitability on provisions and data processing accuracy, validation procedure for data recording, control procedure and access authority, as well as security on exceptional and deviant things.

c. Bank Mandiri Taspen has whistleblowing system mechanism as reporting means of fraud through letter to the CEO.

5. Monitoring Activity

Monitoring activity is done to monitor the effectiveness of the internal control implementation which in form of:

1. Monitoring activity and deviation correction by the internal audit.

   Monitoring activity (evaluation) on adequacy of internal control system is done related to the internal and external condition changes. Thus, it can improve the internal control system capacity and effectiveness. Monitoring activity (evaluation) towards Internal Control System is conducted periodically or incidentally by Internal Audit Division. The function of Internal Audit Division has been independent towards daily activity function and has an access to all operational activities. As a part of Internal Control System, Internal Audit Division conducts an independent assessment on bank adequacy and compliance towards policies and procedures which are established and reported the result directly to the President Director, Compliance Director and Board of Commissioner through Audit Committee.

2. External monitoring (Financial Services Authority, State Audit Audit Agency, and Public Accountant)

   The level of monitoring on operational is done step by step, including monitoring by external parties that consist of Financial Services, Bank Indonesia as the Regulator, and External Auditors (Public Accountant Office and State Audit Agency). Bank Indonesia/ Financial Services Authority does the functions as Authority supervisor, including:

   a. Authority to manage license (power to license)
   b. Authority to make regulations (power to regulate)
   c. Authority to control (power to control)
   d. Authority to decide and to impose sanction (power to impose sanction)

   On the other hand, Bank Mandiri Taspen also required for presenting the financial report which has been audited by Public Accountanct Office periodically and reporting it to Financial Services Authority. The effectiveness of external audit is evaluated by Audit Committee. Audit committee also studies the independence and objectivity of external auditor as well as the adequacy of the investigation performed to ensure all the signficant risks have been considered.

EVALUASI PELAKSANAAN SISTEM PENGENDALIAN INTERNAL

Sejalan dengan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 Perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Internal Audit Bank Mandiri sebagai Satuan Kerja Audit Intern Terintegrasi mempunyai kewajiban memantau pelaksanaan audit intern pada masing-masing Lembaga Jasa Keuangan (Perusahaan Anak) dalam Konglomerasi Keuangan dan memastikan bahwa Perusahaan Anak telah dikelola dengan baik.

Efektivitas *internal control* dinilai secara independen oleh fungsi Internal Audit. Untuk memastikan adanya standarisasi dalam penilaian efektivitas *internal control* Perusahaan Anak, maka Internal Audit Bank Mandiri telah mengembangkan suatu *tools* yang dapat digunakan oleh Internal Audit Perusahaan Anak yaitu "*Control Rating* Perusahaan Anak (CRPA)". Nilai CRPA Bank Mandiri Taspen pada tahun 2024 sebesar 84,175 *(satisfactory)*. Dengan predikat *satisfactory* ini berarti secara umum *internal control* telah memadai pada aspek material dalam hal kecukupan (*adequacy*), efektivitas (*effectiveness*) dan keberlanjutan (*sustainability*), namun masih dibutuhkan beberapa perbaikan spesifik dalam jumlah terbatas (*limited)*.

Pernyataan Direksi dan/atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

Dalam pengawasan terhadap penerapan sistem pengendalian internal, Direksi dan Dewan Komisaris dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi dan Komite Audit. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Direksi dan Dewan Komisaris berpandangan bahwa penerapan sistem pengendalian internal selama tahun 2024 sudah berjalan dengan baik.

Manajemen Risiko

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian finansial maupun non finansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal Bank.

Dasar Penerapan Manajemen Risiko

Penerapan Manajemen Risiko Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

EVALUATION OF THE IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM

In line with POJK No. 18/POJK.03/2014 Dated November 18, 2014 Regarding the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri's Internal Audit as the Integrated Internal Audit Unit had the obligation to monitor the implementation of internal audits at each Financial Service Institution (Subsidiary) in the Finance Conglomeration and ensure that the Subsidiary was well managed.

The effectiveness of internal control is assessed independently by the Internal Audit function. To ensure standardization in evaluating the effectiveness of internal control in Subsidiaries, Bank Mandiri's Internal Audit has developed a tool that can be used by the Subsidiaries' Internal Audit teams, namely the *"Control Rating Perusahaan Anak (CRPA)"*. Bank Mandiri Taspen's CRPA score in 2024 was 84.175 (Satisfactory). A "Satisfactory" rating indicates that, in general, the internal control is adequate in material aspects in terms of adequacy, effectiveness, and sustainability. However, a limited number of specific improvements are still needed.

Statement of The Board of Directors and/ or The Board of Commissioners on The Adequacy of The Internal Control System

In supervising the implementation of the internal control system, the Board of Commissioners was assisted by the Internal Audit, a work unit within the Bank's organization. In carrying out its duties, Internal Audit communicated directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities. The Board of Commissioners and Directors are of the view that the implementation of the internal control system in 2024 has gone well.

Risk Management

Risk management is a set of methodologies and procedures used to identify, measure, monitor, and control risks arising from all of the Bank's business activities, including efforts to mitigate and or minimize financial and non-financial losses that may arise from bank products or activities, the relationship between bank with customers as well as within the Bank.

Basis for The Implementation of Risk Management

The implementation of Bank Mandiri Taspen's Risk Management refers to the Financial Services Authority Regulation (POJK) concerning the Implementation of Risk Management for Commercial Banks No. 18/POJK.03/2016 dated 16 March 2016 and Circular of the Financial Services Authority (OJK) No. 34/ SEOJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

Penerapan Manajemen Risiko Secara Umum

Bank melaksanakan penerapan manajemen risiko di setiap aktivitas Bank yang berperan dalam mendorong pertumbuhan bisnis secara *prudent* yang mengimbangi perkembangan jenis, cakupan dan pertumbuhan bisnis yang sangat pesat dalam industri perbankan yang ditandai dengan semakin kompleksnya risiko kegiatan Bank. Untuk menjawab tantangan tersebut, maka Bank Mandiri Taspen selalu melakukan penyempurnaan atas kebijakan, infrastruktur dan kualitas sumber daya manusia secara periodik dengan tetap mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016.

Proses manajemen risiko secara aktif dilakukan oleh manajemen bank melalui Komite Manajemen Risiko yang meliputi *Asset and Liability Committee*, *Risk Management Committee* dan Komite Kebijakan Perkreditan.

Selain itu, untuk melakukan pengelolaan risiko yang menyeluruh, terpadu, terukur dan terkendali, Bank Mandiri Taspen memiliki Satuan Kerja Manajemen Risiko yang secara struktural berada di bawah Direktur Finance, Risk & Operations dan sekaligus menjadi anggota tetap yang tidak memiliki hak suara (Permanent Non-Voting Members) pada Komite Manajemen Risiko, Asset Liability Committee (ALCO) serta Komite Kebijakan Perkreditan. Dalam melaksanakan aktivitas operasionalnya, unit manajemen risiko dibagi menjadi 3 (tiga), yaitu:

1. *Risk Management* yang bertugas menyusun rambu-rambu dalam menjalankan aktivitas operasional dan bisnis Bank.
2. *Credit Risk Approval* yang berfungsi sebagai *partner* dari unit bisnis dalam *system four-eyes principle.*
3. *Risk Business Control* yang berfungsi menjalankan internal control sebagai mitigasi risiko operasional di seluruh unit kerja kantor pusat maupun seluruh kantor cabang Bank Mandiri Taspen.

Berdasarkan Arsitektur kebijakan Bank Mandiri Taspen, Bank dalam penerapan Manajemen Risiko, Bank memiliki Kebijakan Manajemen Risiko Bank Mandiri Taspen yang menjadi acuan bagi Standar Prosedur dan Petunjuk Teknis Operasional yang lebih detail.

Untuk memperoleh gambaran risiko secara menyeluruh dan kontinyu, Bank menyusun profil risiko setiap triwulan dan Risk Based Bank Rating (RBBR) setiap 6 (enam) bulan yang dilaporkan kepada Otoritas Jasa Keuangan.

Laporan profil risiko ini menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan sistem pengendalian risiko (*risk control system*) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, stratejik, reputasi dan kepatuhan). Selain profil risiko, bank melakukan penilaian *Good Corporate Governance* (GCG), rentabilitas, dan permodalan dengan mengacu kepada parameter yang tercantum dalam POJK

Implementation of Risk Management In General

The Bank implements risk management in all of its activities to support prudent business growth, balancing the rapid development of business types, scope, and expansion in the banking industry, which is marked by increasingly complex risks in the Bank's operations. To address the challenge, Bank Mandiri Taspen constantly refines its policies, infrastructure, and human capital quality periodically by referring to the Regulation of Financial Services Authority (POJK) concerning the Implementation of Risk Management for Commercial Bank No. 18/POJK.03/2016 dated March 16, 2016.

The risk management process is performed actively by Bank's management through Committee under the Board of Directors which comprises of Asset and Liability Committee, Risk Management Committee and Credit Policy Committee.

In addition, for a comprehensive, integrated, measurable and manageable risk management, Bank assigns a Risk Management Unit (SKMR) that is structurally responsible to the Director of Finance, Risk and Operations and acts as Permanent Non-Voting Members on the Risk Management Committee, Asset Liability Committee (ALCO), and Credit Policy Committee. In performing its operational activities, the Risk Management Unit is divided into 3 (three), including:

1. Risk Management ssigned to draft guidelines for performing the Bank's operational and business activities.
2. Credit Risk Approval that functions as partner of business unit in the system of four-eyes principle.
3. Risk Business Control which functions to carry out internal control as operational risk mitigation in all work units at the head office and all Bank Mandiri Taspen branch offices.

Based on the Bank Mandiri Taspen policy architecture, Bank Mandiri Taspen, implementing Risk Management, had a Risk Management Policy, which was a reference for more detailed Standard Procedures and Technical Operational Instructions.

To obtain a comprehensive and continuous picture of risk, the Bank prepares a risk profile every quarter and a Risk Based Bank Rating (RBBR) every 6 (six) months which is reported to the Financial Services Authority..

The risk profile report describes the Bank's inherent risk on its business activities and risk control system for its eight risk types (loan risk, market, liquidity, operations, legal, strategy, reputation, and compliance). In addition to the risk profile, the Bank performs a Good Corporate Governance (GCG), rentability, and capital referring to the parameters listed in the Letter of Bank Indonesia No. 13/24/DPNP dated October 25, 2011 on the Assessment of

No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Melihat model bisnis Bank Mandiri Taspen yang menjadi prioritas risiko bank adalah terkait dengan risiko kredit, risiko pasar, risiko likuiditas dan risiko operasional.
Terdapat banyak risiko yang dihadapi Bank di *market* dalam beroperasi. Berbagai faktor diantaranya ada yang dalam kendali Bank dan ada yang diluar kendali Bank. Faktor-faktor tersebut dapat berpengaruh terhadap kinerja Bank, secara langsung maupun tidak langsung. Pada sebagian besar bisnisnya, Bank Mandiri Taspen mengambil risiko keuangan dengan penuh perhitungan, terkendali dan tetap berpegang pada prinsip *prudent*. Proses pengelolaan risiko harus bersifat proaktif, sistematik dan berdisiplin, yang mencakup semua risiko di semua aktivitas yang mencakupinya antara lain Risiko Kredit, Risiko Pasar, Risiko Likuiditas dan Risiko Operasional. Untuk Risiko seperti Risiko Reputasi, Risiko Hukum, Risiko Kepatuhan dikelola sebagai bagian dari Risiko Operasional.

Manajemen menggunakan pendekatan pengelolaan risiko menyeluruh berdasarkan prinsip-prinsip dan nilai-nilai yang baik, meliputi strategi risiko yang terdefinisi dengan baik, struktur dewan yang tepat dan komite kerja yang aktif dengan peran, tanggung jawab, wewenang dan jenjang pendelegasian yang jelas. Manajemen risiko ditelaah berdasarkan indikator kinerja utama yang disebarluaskan melalui manual dan dokumentasi kebijakan serta dinilai dan diaudit secara independen.

Bank Mandiri Taspen menerapkan manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas yang disesuaikan dengan kegiatan usaha Bank Mandiri Taspen dengan berpedoman pada persyaratan dan tata cara sebagaimana ditetapkan dalam Peraturan Otoritas Jasa Keuangan (POJK), maupun dengan mengacu pada tindakan-tindakan sebagai berikut.

1. Melakukan identifikasi dan pengendalian seluruh risiko termasuk yang berasal dari produk baru dan aktivitas baru.
2. Dalam pengendalian risiko, Bank Mandiri Taspen telah mengimplementasikan suatu kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu. Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Bank Mandiri Taspen telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank Mandiri Taspen secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.
3. Memiliki Satuan Kerja Manajemen Risiko (SKMR) yang bertujuan untuk meyakinkan bahwa risiko yang dihadapi Bank Mandiri Taspen dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan dengan benar melalui penerapan kerangka kerja manajemen risiko yang sesuai.
4. Bank Mandiri Taspen telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Pasiva (*Asset and Liabilities Committee* – ALCO).

Commercial Bank's Soundness Level of and the Service Authority Rules Finance (POJK) No.4/POJK.03 /2016 dated January 26, 2016 on the Rating of Commercial Bank Soundness Level.

Referring to Bank Mandiri Taspen's business model, its risk priorities lie on loan risk, liquidity risk, and operational risk.

In its operations in the market, there are many risks the Bank may face. Some factors are under Bank's control but some others are out of control. The aformentioned factors have potential direct or indirect influences on Bank's performance. In most of its businesses, Bank Mandiri Taspen takes the risks carefully, under control, and under prudent principle. The risk management process shall be proactive, systematic, and discipline, covering all risks in all over its activities including Loan Risk, Market Risk, Liquidity Risk, and Operational Risk. For risk such as Reputation Risk, Legal Risk, and Compliance Risk are managed under the Operational Risk.

The management adopts comprehensive risk management approach based on good principles and values covering welldefined risk strategy, fit Board structure, and working committee with active role, responsibility, and authority, as well as clear hierarchical delegation. The risk management is examined based on main performance indicators spread through manuals and policy documentation and is independently assessed and audited.

Bank Mandiri Taspen implements risk management and internal control system effectively adjusted to business goals and policies, size and complexity that is adjusted to Bank Mandiri Taspen's business activities based on requirement and procedure set by the Regulations of Bank Indonesia (PBI), the Regulations of Financial Services Authority (POJK), as well as the following acts.

1. Identifying and controlling all risks including the risks from new products and activities.
2. In its risk control practices, Bank Mandiri Taspen has implemented an integrated Risk Management Framework. As for effective and optimal implementation of risk management, the Bank has formed a Risk Management Committee to discuss the overall risks encountered by the Bank and to provide recommendation related to risk management policies to the Board of Directors.
3. Assigning Risk Management Unit to ensure that the Bank encounters risks which can be properly identified, measured, observed, controlled, and reported through the implementation of appropriate risk management framework.
4. Bank Mandiri Taspen has assigned other Committees to handle risks more specifically including: Loan Committee, and Asset and Liabilities Committee (ALCO).

5. Memastikan bahwa penyusunan sistem dan prosedur kerja yang ada telah memperhatikan sisi operasional maupun bisnis serta tingkat risiko yang mungkin terjadi dalam suatu unit kerja.
6. Memastikan sistem pengendalian internal telah diterapkan sesuai ketentuan.
7. Memantau kepatuhan Bank Mandiri Taspen dengan prinsip pengelolaan bank yang sehat sesuai dengan ketentuan yang berlaku melalui unit kerja Satuan Kerja Kepatuhan.
8. Membuat Laporan Profil Risiko Bank Mandiri Taspen dan Laporan Profil Risiko Konsolidasi setiap triwulan dan menyampaikannya kepada OJK secara tepat waktu.
9. Mengawal pengembangan Sistem Informasi dan Teknologi serta Keamanan SIber yang ada di Bank Mandiri Taspen.

Pengawasan Aktif Direksi dan Dewan Komisaris

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KPR) dan *Aset Liability Commitee* (ALCO). Sebagai bagian pengawasan aktif Dewan Komisaris dan Direksi, kualitas Sumber Daya Manusia (SDM) yang memadai merupakan salah satu aspek penting dalam penerapan manajemen risiko. Pemenuhan kualitas SDM tersebut antara lain dilakukan melalui pengembangan program pendidikan dan pelatihan pegawai seperti program Sertifikasi Manajemen Risiko serta program pelatihan atau sosialisasi internal dengan materi Manajemen Risiko.

Penerapan manajemen risiko dan sistem pengendalian internal Bank Mandiri Taspen mencakup:

1. **Pengawasan yang dilakukan oleh Dewan Komisaris**
   Pengawasan yang dilakukan oleh Dewan Komisaris adalah sebagai berikut.
   - Mengevaluasi kebijakan manajemen risiko dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan Bank.
   - Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
   - Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskannya sehingga memerlukan persetujuan Dewan Komisaris.

5. Ensuring that prevailing arrangement of system and working procedure has focused on both business and operational sides as well as risk level in a working unit.
6. Ensuring that the internal control system has been implemented in compliance with the regulations.
7. Monitoring Bank Mandiri Taspen's compliance with the principles of healthy Bank management according to prevailing regulations through the working unit of Compliance Unit.
8. Creating Risk Profile Report and Consolidated Risk Profile Report of Bank Mandiri Taspen every quarter and submitting the reports to the FSA in timely manner.
9. Supervise the development of Information Systems and Technology as well as Cyber Security at Bank Mandiri Taspen.

Active Supervision of The Board of Directors and Board of Commissioners

The Board of Commissioners and Board of Directors are responsible for the implementation of risk management and internal control system at Bank Mandiri Taspen. Active supervision of Bank Mandiri Taspen's BOCs is indicated by their approval on Risk management policies prepared by the BODs as well as by the evaluation of risk management policies implementation through periodic meetings of the BODs and BOCs, while in its implementation, BOCs' active supervision is supported by the Risk Monitoring Committee.

The active supervision by the Board of Directors of Bank Mandiri Taspen is carried out through the formulation, implementation, and evaluation of risk management policies and procedures. Active supervision is also conducted through meetings of the Board of Directors and the Risk Management Committee (RMC), the Credit Policy Committee (CPC), and the Asset Liability Committee (ALCO). As part of the active oversight by the Board of Commissioners and the Board of Directors, the quality of Human Resources (HR) is considered one of the essential aspects in the implementation of risk management. Fulfillment of the quality of human resources is carried out, among other things, through the development of employee education and training programs such as the Risk Management Certification program and internal training or socialization programs with Risk Management material.

The implementation of risk management and internal control systems at Bank Mandiri Taspen includes:

1. **Supervision by the Board of Commissioners**
   Supervision conducted by the Board of Commissioners includes the following.
   - Evaluating risk management policies in case of changes in factors that may influence Bank's activities.
   - Evaluating the Board of Directors accountability for the implementation of risk management policies.
   - Evaluating and making decision on demand and proposal of the Board of Directors related to transactions or business activities beyond the authority of Board of Directors to decide, thus the approval from the Board of Commissioners is required.

- Mengevaluasi kecukupan kebijakan, prosedur, penetapan limit dan kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko.

2. **Pengawasan yang Dilakukan Direksi**
   Pengawasan Direksi dengan wewenang dan tanggung jawab adalah sebagai berikut.
   - Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko termasuk mengevaluasi dan memberikan arahan strategi manajemen risiko berdasarkan laporan yang disampaikan oleh Satuan Manajemen Risiko dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris.
   - Mengevaluasi dan memutuskan transaksi yang melampaui kewenangan pejabat satu tingkat di bawah Direksi atau transaksi yang memerlukan persetujuan sesuai dengan kebijakan dan prosedur yang berlaku.
   - Mengembangkan budaya manajemen risiko antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif.
   - Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan penerapan manajemen risiko antara lain dengan cara program pendidikan dan latihan yang berkesinambungan terutama yang berkaitan dengan sistem dan proses manajemen risiko.
   - Memastikan bahwa fungsi manajemen risiko dilaksanakan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.
   - Melakukan identifikasi untuk memastikan bahwa risiko dari produk dan aktivitas yang baru telah melalui proses pengendalian manajemen risiko yang layak sebelum diperkenalkan atau dijalankan dan harus disetujui oleh Direksi dan direkomendasikan oleh Komite Manajemen Risiko terlebih dahulu.
   - Melakukan pengendalian internal dengan cara melakukan penilaian secara berkala, menerapkan pedoman dan praktek-praktek yang sehat untuk mengendalikan dan mengatasi risiko melalui serangkaian tindakan korektif.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Penerapan Manajemen Risiko di Bank Mantap didukung dengan kebijakan dan prosedur manajemen risiko yang komprehensif.

Kebijakan Manajemen Risiko Bank Mandiri Taspen terdiri dari:
a. Pedoman Penerapan Manajemen Risiko Secara Umum
   Proses manajemen risiko dilaksanakan di seluruh unit kerja Bank merupakan proses yang dinamis dan secara rutin dibandingkan dengan *best practices* industri, ketentuan yang berlaku untuk disesuaikan dan diperbaharui apabila

- Evaluating adequacy of policy, procedure, limit determination, identification process, measurement, risk monitoring and control, as well as risk management information system.

2. **Supervision by the Board of Directors**
   To perform its supervisory function, the BODs carries out the following authorities and responsibilities.
- Having responsibility for the implementation risk management policies that includes evaluating and providing direction related to risk management strategy based on reports of Risk Management Unit as well as the presentation of accountability reports to the Board of Commissioners.

- Evaluating and determining transactions beyond the authority of officials on a level under the Board of Directors or transactions requiring approval compliant with prevailing policies and procedures.
- Developing risk management culture which includes good communication about the importance of effective internal control among all organizational tiers.

- Ensuring the improvement of human capital competence related to risk management implementation through, for example, continuous education and training program particularly in risk management system and process.

- Ensuring the independent implementation of risk management function reflected from segregation of functions between Risk Management Unit performing risk identification, measurement, monitoring, and risk management with the units performing and dealing with transaction.

- Performing identification to ensure that risks from new products and activities have undergone proper risk management control process before being launched or executed with prior approval from the Board of Directors and prior recommendation from Risk Management Committee.

- Conducting internal control by performing periodic assessment, implementing guidelines and healthy practices to control and overcome risks through series of corrective actions.

Adequacy of Policies, Procedures and Determination of Limit

The implementation of Risk Management in Bank Mantap is supported by comprehensive risk management policies and procedures.

Risk Management Policies of Bank Mandiri Taspen comprise of:
a. Guidelines for General Implementation of Risk Management
   The risk management process implemented in all work units of the Bank became a dynamic process and was routinely compared to industry best practices, with applicable regulations to be adjusted and updated if necessary. The

diperlukan. Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:

1. Identifikasi Risiko Identifikasi Risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Identifkasi risiko bersifat proaktif (*anticipative*) dan bukan reaktif. mencakup seluruh aktivitas fungsional (kegiatan operasional. menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia. Menganalisis probabilitas timbulnya risiko serta konsekuensinya.
2. Pengukuran risiko
   1) Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng-*cover* risiko
   2) Pengukuran dilakukan secara individual maupun secara keseluruhan.
   3) Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif
   4) Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.
3. Pemantauan risiko Pemantauan dapat dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.
4. Pengendalian risiko Pengendalian risiko Pengendalian risiko harus dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank Mandiri Taspen.

b. Pedoman Penilaian Tingkat Kesehatan Bank

Penilaian kesehatan bank mengacu pada:

a. Peraturan Otoritas Jasa Keuangan No.04/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
c. Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/26 tanggal 01 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
d. Surat Edaran Otoritas Jasa Keuangan No.14/SEOJK/03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
e. Kebijakan Manajemen Risiko Bank Mandiri Taspen.

Dalam melaksanakan kegiatan berdasarkan prinsip kehati-hatian, Bank harus mampu mengidentifikasi permasalahan secara lebih dini, melakukan tindak lanjut perbaikan yang sesuai dan lebih cepat, menerapkan *Good Corporate Governance* (GCG) dan manajemen risiko yang lebih baik sehingga Bank siap dan lebih tahan dalam menghadapi krisis. Perubahan kondisi makro ekonomi baik domestik maupun internasional juga mengharuskan Bank melakukan evaluasi posisi modal dan finansial Bank dalam suatu skenario bersifat luar biasa (*stress*).

implementation of risk management was carried out in a series consisting of:

1. Risk Identification Risk identification aimed to identify all types of risks inherent in any functional activity that could potentially harm the Bank. Risk identification was proactive (anticipative) and not reactive including all functional activities (operational activities, combining and analyzing risk information from all available information sources, analyzing the probability of risk arising and its consequences.

2. Risk measurement
   1) Risk measurement aims to determine the amount of risk inherent in the Bank's activities to be compared with the Bank's risk appetite so that the Bank can take risk mitigation actions and determine capital to cover risks
   2) Measurements are carried out individually or as a whole.
   3) The risk measurement method can be done qualitatively and or quantitatively
   4) The model used in risk measurement can be understood and its strengths, weaknesses, and limitations are known.
3. Risk monitoring, Monitoring can be done by comparing the risk limit that had been set with the amount of risk that is being managed.
4. Risk control Risk control had to be carried out against the potential for a risk limit that had been set and could be tolerated by Bank Mandiri Taspen.

b. Guidelines for Bank Health Level Assessment

Bank health assessment refers to:

a. OJK Regulation No. 04 / POJK.03 / 2016 dated January 27, 2016 concerning Assessment of the Soundness of Commercial Banks;
b. OJK Regulation No. 18 / POJK.03 / 2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks.
c. OJK Circular Letter No.34 / SEOJK.03 / 26 dated September 01, 2016 concerning Implementation of Risk Management for Commercial Banks;
d. OJK Circular Letter No.14 / SEOJK / 03/2017 dated March 17, 2017 concerning Assessment of the Soundness of Commercial Banks;
e. Bank Mandiri Taspen Risk Management Policy.

In carrying out activities based on the principle of prudence, the Bank had to be able to identify problems early, take appropriate and faster follow-up improvements, implement Good Corporate Governance (GCG) and better risk management so that the Bank was ready and more resilient in facing crises. Changes in macroeconomic conditions, both domestic and international, also required the Bank to evaluate the Bank's capital and financial position in an extraordinary (stress) scenario.

Penilaian Tingkat Kesehatan Bank Umum (*Risk Based Bank Rating*/RBBR) sebagai pelaksanaan ketentuan Regulator untuk menilai kesehatan Bank diharapkan mampu mendeteksi secara lebih dini permasalahan Bank serta mengambil langkah-langkah pencegahan, perbaikan, pengelolaan modal secara efektif dan efisien.

Pedoman tentang penilaian kesehatan bank mengatur hal-hal yang harus dilaksanakan oleh unit kerja terkait, mencakup hal-hal sebagai berikut:

1. Penilaian Tingkat Kesehatan Bank Berdasarkan Risiko (RBBR), yaitu penilaian Tingkat Kesehatan Bank yang telah ditentukan oleh Regulator, dengan menggunakan pendekatan risiko (RBBR).
2. Aktivitas penilaian Tingkat Kesehatan Bank berdasarkan risiko mencakup penilaian atas faktor-faktor profil risiko (*risk profile*), *Good Corporate Governance* (GCG), rentabilitas (*earnings*), dan permodalan (capital) untuk menghasilkan Peringkat Komposit Tingkat Kesehatan Bank.

Penilaian tingkat kesehatan Bank dengan pendekatan RBBR dilakukan sebagai berikut:

a. Unit kerja koordinator berkoordinasi dengan unit kerja terkait menyusun laporan profil risiko yang menjadi tugas dan tanggung jawabnya.
b. Unit kerja terkait menyampaikan laporan profil risiko kepada unit kerja coordinator.
c. Unit kerja koordinator melakukan proses konsolidasi profil risiko untuk selanjutnya disampaikan kepada regulator.
d. Unit kerja koordinator melakukan koordinasi dengan unit kerja terkait melakukan hal-hal sebagai berikut:
   1) menilai *Good Corporate Governance* (GCG).
   2) menilai rentabilitas (*Earnings*).
   3) menilai permodalan (*Capital*).
e. Unit Kerja Koordinator melakukan penilaian komposit RBBR.
f. Hasil Penilaian RBBR disetujui oleh Direksi dan dilaporkan kepada Regulator dan Dewan Komisaris.

Kebijakan Manajemen Risiko tersebut lebih rinci dijabarkan dalam Ketentuan Internal Bank Mandiri Taspen .

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko Bank Mandiri Taspen meliputi identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko serta Sistem Informasi Manajemen Risiko. Bank Mandiri Taspen mengidentifikasi risiko dengan menganalisis sumber risiko yang terdapat pada bisnis (produk/portofolio/aktivitas) dan kemudian mengukur secara kuantitatif dan atau kualitatif sesuai metode pengukuran yang ditetapkan oleh Regulator. Sistem pengukuran risiko juga dilengkapi dengan metode *stress testing* untuk risiko kredit dan risiko Likuiditas. Selanjutnya proses pemantauan dan pemantauan risiko dilakukan oleh *Risk Owner Unit* dan *Risk Control Unit* yang disajikan dalam bentuk laporan

The Risk Based Bank Rating (RBBR) as the implementation of the Regulator's provisions for assessing the health of a Bank was expected to be able to detect problems early in the Bank and to take preventive, corrective, effective and efficient capital management steps.

Assessment of the soundness level of the Bank using the RBBR approach was carried out as follows:

1. Assessment of the Bank's Soundness Level Based on Risk (RBBR), namely the assessment of the Bank's Soundness Level which has been determined by the Regulator, using a risk approach (RBBR).
2. Bank Health Level assessment activities based on risk include an assessment of risk profile factors, Good Corporate Governance (GCG), profitability (earnings) and capital to produce a Composite Rating of Bank Health Level.

The assessment of the Bank's soundness level using the Risk-Based Bank Rating (RBBR) approach is carried out as follows:

a. The coordinating work unit coordinates with related work units to prepare the risk profile report under their respective duties and responsibilities.
b. The related work units submit the risk profile report to the coordinating work unit.
c. The coordinating work unit consolidates the risk profiles and subsequently submits them to the regulator.
d. The coordinating work unit coordinated with related work units to do the following:
   1) Assessing Good Corporate Governance (GCG).
   2) Assessing Profitability (Earnings).
   3) Assessing Capital (Capital).
e. The Coordinating Work Unit conducted an RBBR composite assessment.
f. The results of the RBBR Assessment were approved by the Board of Directors and reported to the Regulator and the Board of Commissioners.

The aforementioned risk management policies are comprehensively described in internal provision of Bank Mandiri Taspen.

Adequacy of Process of Identification, Measurement, Monitoring and Control of Risks, as Well as Risk Management Information System

Risk management process of Bank Mandiri Taspen includes identification, measurement, monitoring, and control of 8 (eight) kinds of risks as well as Risk Management Information System. Bank Mandiri Taspen identifies risks by analyzing source of risks in its businesses (products/ portfolios/activities) and then performs measurements quantitatively and qualitatively in accordance with measurements set by the Regulator. Risk measurement system is accompanied with stress testing method for Liquidity risk. Furthermore, the risk monitoring process carried out by the Risk Owner Unit and Risk Control Unit are presented in the form of portfolio reports, risk profile reports, and Bank Health Level reports.

portofolio, laporan profil risiko, dan laporan Tingkat Kesehatan Bank. Sistem Informasi Manajemen Risiko Bank Mandiri Taspen digunakan untuk mendukung pelaksanaan proses indentifikasi, pengukuran, pemantauan serta pengendalian risiko. Bank Mandiri Taspen telah mengembangkan beberapa aplikasi manajemen risiko, antara lain Dashboard Kualitas Portofolio Kredit, *Operational Risk Focus* (ORCUS), Treasury System, *Aset & Liabilities Management System* (ATLAS), dan *Fraud Detection System* (FDS)

SISTEM INFORMASI MANAJEMEN RISIKO

1. Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan dalam rangka penerapan Manajemen Risiko.
2. Sebagai bagian dari proses Manajemen Risiko, sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
3. Sistem informasi Manajemen Risiko dapat memastikan:
   a. Tersedianya informasi yang akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan agar dapat digunakan Dewan Komisaris, Direksi, dan Satuan Kerja yang terkait dalam penerapan Manajemen Risiko untuk menilai, memantau, dan memitigasi Risiko yang dihadapi baik Risiko keseluruhan/komposit maupun per Risiko dan/atau dalam rangka proses pengambilan keputusan oleh Direksi.
   b. Efektivitas penerapan Manajemen Risiko mencakup kebijakan, prosedur, dan penetapan limit Risiko.
   c. Tersedianya informasi tentang hasil (realisasi) penerapan Manajemen Risiko dibandingkan dengan target yang ditetapkan sesuai dengan kebijakan dan strategi penerapan Manajemen Risiko.
   d. Sistem informasi Manajemen Risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank serta adaptif terhadap perubahan.
   e. Kecukupan cakupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko di*review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha.
   f. Sebagai bagian dari sistem informasi Manajemen Risiko, laporan profil Risiko disusun secara berkala oleh Satuan Kerja Manajemen Risiko yang independen terhadap unit kerja yang melakukan kegiatan bisnis. Frekuensi penyampaian laporan kepada Direksi terkait dan Komite Manajemen Risiko ditingkatkan sesuai kebutuhan.
   g. Sistem informasi Manajemen Risiko mendukung pelaksanaan pelaporan kepada Otoritas Jasa Keuangan dan regulator terkait lainnya.

Sistem Pengendalian Intern yang Menyeluruh

Proses penerapan Manajemen Risiko yang efektif dilengkapi dengan sistem pengendalian intern yang handal. Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus

Risk Management Information System of Bank Mandiri Taspen is used to support the implementation of process of identification, measurement, monitoring, and control of risks. Bank Mandiri Taspen has developed several risk management applications, including the Credit Portfolio Quality Dashboard, Operational Risk Focus (ORCUS), Treasury System, Aset & Liabilities Management System (ATLAS), dan Fraud Detection System (FDS).

RISK MANAGEMENT INFORMATION SYSTEM

1. The Risk Management information system is a part of the management information system owned and developed in accordance with the needs for the implementation of Risk Management.
2. As a part of Risk Management process, Risk Management Information System is used to support the implementation of process of identification, measurement, monitoring, and control of risks.
3. The Risk Management Information System is able to ensure:
   a. The availability of accurate, complete, informative, timely and reliable information, in order to be used by the Board of Commissioners, Board of Directors and relevant Working Units in the implementation of Risk Management to assess, monitor and mitigate Risks that are faced both entire/composite Risk and per Risk and/ or in the process of decision making by the Board of Directors.
   b. The effectiveness of Risk Management implementation including policies, procedures, and Risk limit setting;
   c. The availability of information on the result (realization) of Risk Management implementation compared with target established in accordance with the policy and strategy of Risk Management implementation.
   d. Risk Management Information System and the information produced are adjusted with the characteristics and complexity of business activities of the Bank and are adaptable to change.
   e. The adequacy of the scope of information generated from the Risk Management information system is reviewed periodically to ensure that the scope is adequate in accordance with the development of business activities complexity.
   f. As a part of Risk Management Information System, Risk Profile Report is prepared periodically by Risk Management Unit independent from working units conducting business activities. The frequency of report submission towards the relevant Board of Directors and the Risk Management Committee are upgraded as needed.
   g. The Risk Management information system supports the implementation of reporting towards the Financial Services Authority and other related regulators.

Comprehensive Internal Control

The process of effective Risk Management implementation is accompanied with reliable internal control system. The implementation of effective internal control system is able

menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian intern yang handal dan efektif menjadi tanggung jawab dari seluruh Satuan Kerja Operasional dan Satuan Kerja pendukung serta Satuan Kerja Audit Intern.

Hal-hal yang diperhatikan dalam pelaksanaan sistem pengendalian intern antara lain:

1. Melaksanakan sistem pengendalian intern secara efektif dalam penerapan Manajemen Risiko dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*four eyes principle)* yang memadai dan dilaksanakan secara konsisten.
2. Sistem pengendalian intern dalam penerapan Manajemen Risiko mencakup:
   a. Kesesuaian antara sistem pengendalian intern dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank.
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur, dan limit.
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
   d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu.
   e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
   f. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.
   g. Kaji ulang yang efektif, independen, dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank.
   h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen.
   i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit, serta tanggapan pengurus berdasarkan hasil audit.
   j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan-kelemahan yang bersifat material dan tindakan pengurus untuk memperbaiki penyimpangan-penyimpangan yang terjadi.
3. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko sebagai berikut:
   a. Kaji ulang dan evaluasi dilakukan secara berkala, setiap tahun oleh Satuan Kerja Manajemen Risiko (SKMR) dan Satuan Kerja Audit Intern (SKAI).
   b. Cakupan kaji ulang dan evaluasi dapat ditingkatkan frekuensi/intensitasnya, berdasarkan perkembangan eksposur Risiko, metode pengukuran, dan pengelolaan Risiko.
   c. Khusus untuk kaji ulang dan evaluasi terhadap pengukuran Risiko oleh SKMR, mencakup:
      1) Kesesuaian kerangka Manajemen Risiko, yang meliputi

to help securing Bank's assets, assuring the availability of trustworthy financial and managerial reports, improving compliance with applicable laws and regulations, and reducing the risks of loss, deviation, and violation to prudential aspect. The implementation of effective and reliable internal control system is the responsibility of all Operational Unit and Supporting Unit as well as Internal Audit Unit.

Matters to be considered in the implementation of internal control system include:

1. The application of effective internal control system in the implementation of Risk Management is referring to the policies and procedures that has been set. The adequate implementation and consistent application of functions separation principles (the four eyes principle).
2. Internal control system in the implementation of Risk Management includes:
   a. Conformity between the internal control system and the Risk type and level attached to the Bank's business activities.
   b. Setting the authorities and responsibilities for compliance monitoring of policies, procedures and limits;
   c. Establishment of clear reporting line and function separation of operational unit to the unit performing control function;
   d. Organizational structure that clearly describes the duties and responsibilities of each unit and individual;
   e. Accurate and timely financial reporting and operational activity;
   f. Adequacy of procedure to ensure compliance with applicable laws and regulations;
   g. Effective, independent, and objective review on policy, framework and operational procedure of the Bank;
   h. Adequate testing and review towards the management information system;
   i. Comprehensive and adequate documentation on the scope, operational procedures, audit findings, as well as management's remarks on audit result;
   j. Periodic and continuous verification and review on overcoming material disadvantages and management's actions to repair deviations happen.
3. The conduct of review on the implementation of Risk Management are as follows:
   a. Review and evaluation are conducted periodically, annually by Risk Management Unit (SKMR) and Internal Audit Unit (SKAI);
   b. Scope of review and evaluation can be increased in its frequency/intensity, based on the development of Risk exposure, measurement method, and Risk management;
   c. Review and evaluation specifically for Risk measures by SKMR, include:
      1) Conformity between Risk Management framework,

kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan praktek terbaik (*best practice*) terkait Manajemen Risiko.

2) Metode, asumsi, dan variabel yang digunakan untuk mengukur Risiko dan menetapkan limit eksposur Risiko.
3) Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi di masa datang dengan hasil aktual.
4) Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya/aktual.
5) Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.
6) Penentuan kesesuaian antara pengukuran dan limit eksposur Risiko dengan kinerja di masa lalu dan posisi permodalan saat ini.

d. Kaji ulang oleh pihak independen maupun SKAI antara lain mencakup:
1) Keandalan kerangka Manajemen Risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko.
2) Penerapan Manajemen Risiko oleh unit bisnis/aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh SKMR.

4. Hasil penilaian kaji ulang oleh SKMR disampaikan kepada Dewan Komisaris, Satuan Kerja Audit Intern (SKAI), Direktur Kepatuhan, Komite Audit, dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko.
5. Perbaikan atas hasil temuan audit intern maupun ekstern dipantau oleh SKAI. Temuan audit yang belum ditindaklanjuti diinformasikan oleh SKAI kepada Direksi untuk diambil langkah-langkah yang diperlukan.
6. Tingkat responsif terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

Profil Risiko dan Pengelolaannya

Penjelasan mengenai jenis risiko yang dihadapi oleh Bank Mandiri Taspen dan cara pengelolaannya dijabarkan sebagai berikut.

Risiko Kredit

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya, kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar

covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting and business needs of the Bank and development of regulations and best practice on Risk Management;

2) Method, assumption, and variable used to measure Risk and Risk exposure limit setting.
3) Comparison between the result of Risk measurement method using simulation or projection in the future and the actual result;
4) Comparison between assumption used in the aforementioned method and the actual condition;
5) Comparison between specified limit and actual exposure.
6) Determination of conformity between past measurement and Risk exposure limit and current capital position.

d. Review by independent party or SKAI include:

1) Reliability of Risk Management framework covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting;
2) Risk Management implementation by business units/supporting activities including review on the on monitoring conducted by SKMR.

4. The assessment results of review conducted by SKMR is presented to the Board of Commissioners, Internal Audit Unit (SKAI), Director of Compliance, and other related Directors as inputs in refining Risk Management framework and process.
5. Refinements on internal audit findings result or external audit result monitored by SKAI. Audit findings that have not been followed up are informed by SKAI to the Board of Directors as to undergo such measurements.
6. The level of responsiveness towards disadvantages and/or deviations occurred against the applicable internal and external provisions.

Risk Profile and its Management

An explanation of the types of risks faced by Bank Mandiri Taspen and how to manage them are described as follows.

Loan Risk

Loan risk is a risk occurred due to the failure of debtor and/or other parties in fulfilling their responsibility to the Bank. In managing its risks, the Bank measure loan risk from existing portfolios quantitatively or qualitatively. This is to make sure that the possibility of losses from non-paid loan granted to a minimum, for debtors both individual and as a whole.

In managing credit risk, the Bank focused on several main elements including risk-aware risk resources, credit policies and procedures

risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

that prioritized the prudential principle, a transparent and tiered loans approval process by the Credit Committee, clear criteria and risk measurement tools. , equitable risk distribution, complete administration and documentation as well as continuous loans supervision to maintain the quality of loans.

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

The Bank carried out continuous monitoring to identify potential credit risks that may arise early so that efficient and effective rescue and settlement measures can be taken.

Beberapa aktivitas *monitoring* dan evaluasi secara periodik sangat penting dilakukan untuk mewujudkan manajemen portofolio yang sejalan dengan perkembangan bisnis Bank secara tepat dan akurat. Aktivitas yang diperlukan antara lain, sebagai berikut:

1. Menyusun ***Risk Threshold Triger and Action Plan*** **(RTTA)**, merupakan *report* bulanan dari unit portofolio *risk* yang ditujukan kepada Direksi hingga level Cabang. RTTA berisikan *summary performance portofolio* kredit Bank pada posisi *End of Month* serta membahas aspek – aspek terkait *credit risk, operational risk,* market & *liquidity risk.*
2. Mengimplementasikan **Kebijakan evaluasi *Booking*,** diberlakukan untuk produk yang mengalami pemburukan *performance* dibandingkan bulan sebelumnya.
3. Mengimplementasikan **Kebijakan Restrukturisasi Kredit,** diberlakukan untuk debitur yang sudah kesulitan untuk memenuhi kewajiban setiap bulannya.

Several monitoring and evaluation activities periodically were very important to carry out in order to realize portfolio management that was in line with the Bank's business development in a precise and accurate manner. The required activities include the following:

1. Preparing the **Risk Threshold Triger and Action Plan (RTTA)**, a monthly report from the risk portfolio unit addressed to the Board of Directors to the Branch level. The RTTA contained a summary of the Bank's credit portfolio performance at the End of Month position and discusses aspects related to credit risk, operational risk, market & liquidity risk.
2. Implementing **the Booking evaluation policy**, applied to products that experienced poor performance compared to the previous month.
3. Implementing t**he Credit Restructuring Policy**, applied to debtors who have difficulty meeting their monthly obligations.

Risiko Likuiditas

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee* (ALCO) secara rutin.

Liquidity Risk

Matured liabilities of sources of cash flow and/or of high quality liquid assets that can be pledged, without disrupting the Bank's financial activity and condition. Liquidity risk management, among others, is carried out through efforts to improve services to customers in order to maintain stability and continuity of the amount of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and daily monitoring of liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

Bank Mandiri Taspen melakukan pengelolaan risiko likuiditas agar dapat memenuhi setiap kewajiban *financial* yang sudah diperjanjikan secara tepat waktu dan senantiasa dapat memelihara tingkat likuiditas yang seimbang antara biaya dan risiko. Untuk mencapai tujuan tersebut Bank menetapkan kebijakan pengelolaan risiko likuiditas, yang mencakup antara lain pemeliharaan cadangan likuiditas yang optimal.

Bank Mandiri Taspen conducts liquidity risk management in order to fulfill every financial obligation that has been agreed upon in a timely manner and can always maintain a balanced level of liquidity between costs and risks. To achieve this objective, the bank establishes a liquidity risk management policy, including among others the maintenance of optimum liquidity reserves.

Tingkat likuiditas bank diukur melalui *primary reserve* dan *secondary reserve*. Bank memelihara *primary reserve* dan *secondary reserve* untuk memenuhi kebutuhan operasional harian dan sebagai cadangan untuk memenuhi kebutuhan likuiditas dan penarikan dana tidak terjadwal maupun ekspansi kredit.

The liquidity level of a bank is measured through primary reserve and secondary reserve.The Bank maintains primary reserve and secondary reserve to meet daily operational needs and as reserves to meet liquidity needs and unscheduled funds withdrawal and loan expansion.

Bank menggunakan metodelogi *liquidity gap* untuk mengestimasi potensi risiko likuiditas yang akan dihadapi bank dimasa mendatang. Di samping *primary reserve* dan *secondary reserve*, bank memelihara rasio *Loan to Funding Ratio* (LFR) untuk memelihara seberapa besar sumber dana masyarakat (umumnya jangka pendek) digunakan untuk membiayai aset jangka panjang yang tidak likuid. LFR merupakan rasio kredit yang diberikan terhadap dana pihak ketiga. Bank juga menjaga kecukupan likuiditas Bank dengan menjaga rasio *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR). LCR merupakan rasio antara *High Quality Liquid Assets* (HQLA) dengan estimasi total arus kas keluar bersih (*net cash outflow*) selama 30 (tiga puluh) hari ke depan dalam skenario krisis, sedangkan NSFR merupakan rasio perbandingan antara pendanaan stabil yang tersedia (*Available Stable Funding*) dengan pendanaan stabil yang diperlukan (*Required Stable Funding*).

The Bank utilizes the liquidity gap methodology to estimate potential liquidity risks that may be faced in the future. In addition to maintaining primary and secondary reserves, the Bank monitors the Loan to Funding Ratio (LFR) to evaluate the extent to which public funds (typically short-term) are used to finance long-term illiquid assets. LFR is the ratio of loans granted to third-party funds. The Bank also maintains its liquidity adequacy by monitoring the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). LCR is the ratio of High Quality Liquid Assets (HQLA) to the stimated total net cash outflows over the next 30 days under a crisis scenario, whereas NSFR is the ratio of Available Stable Funding to Required Stable Funding.

Risiko Pasar

Komponen utama kewajiban Bank Mandiri Taspen yang sensitif terhadap pergerakan tingkat sukubunga adalah simpanan nasabah serta surat berharga yang diterbitkan, sedangkan aset Bank Mandiri Taspen yang sensitif adalah surat berharga yang dimiliki, penempatan Bank Lain dan kredit yang diberikan. Sampai saat ini faktor yang mempengaruhi tingkat risiko pasar adalah suku bunga.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan. Bank Mandiri Taspen menentukan tingkat suku bunga simpanan berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh Bank pesaing dalam rangka mendukung target bisnis dengan tetap memperhatikan prinsip kehatian-hatian. Bank Mandiri Taspen telah memiliki Pedoman Kebijakan dan prosedur *Treasury.* Selain itu agar pengelolaan risiko pasar berjalan efektif, Bank Mandiri Taspen berpedoman pada Kebijakan dan Prosedur internal. Bank melakukan *monitoring* secara harian terhadap parameter risiko.

Market Risk

The main components of Bank Mandiri Taspen's liabilities that are sensitive to interest rate fluctuations include customer deposits and issued securities, while its assets sensitive to interest rate changes include owned securities, interbank placements, and loans provided. So far, the primary factor influencing market risk is interest rate movement.

ALCO regularly monitors market developments and adjusts interest rates on deposits and loans accordingly. Bank Mandiri Taspen determines deposit interest rates based on market conditions and competition, by monitoring benchmark interest rate trends and the rates offered by competitors, in support of business targets while maintaining prudential principles. The Bank has established Treasury Policy Guidelines and Procedures. To ensure effective market risk management, Bank Mandiri Taspen also follows internal Policies and Procedures.The Bank conducts daily monitoring of risk parameters.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari Satuan Kerja Audit Intern yang secara regular akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

Operational Risk

Operational risks are risks due to inadequacy and/or malfunction of internal processes, human error, system failure, or any external problems affecting the Bank's operations.

To minimize operational risks to arise, the Bank has enhanced its control function in the transaction processing among others by implementing procedures that guarantee the timeliness of transaction settlement, adjusting accounting methods according to the applicable standards, maintaining documents and archives in an orderly manner, and securing access to assets and data. In addition, the Bank is also improving the function of its Internal Audit Unit which will regularly conduct checks on banking operations.

Pada saat ini bank memiliki Kebijakan Operasional Bank Mandiri Taspen , Standar Prosedur Operasional pada proses bisnis bank dan Standar Pedoman *Business Continuity Plan* (BCP) yang mengatur mengenai prosedur jika unit kerja bank mengalami suatu keadaan darurat diluar kendali bank yang didukung *Disaster Recovery Plan* (DRP) untuk mengatur mengenai ketersediaan teknologi.

Currently, the Bank is carrying out the Operational Policy of Bank Mandiri Taspen, the Standard Operating Procedure on banking business processes, and the Business Continuity Plan (BCP) Standard Guideline which regulate the procedures when a bank's working unit experiences an emergency situation out of the control of the bank supported with the Disaster Recovery Plan (DRP) to manage the availability of technology.

Saat ini Bank dalam pengembangan *tools* penerapan manajemen risiko operasional yaitu:

a. *Risk and Control Self assessment* (RCSA) melalui *Operational Risk Focus* (ORCUS), dipergunakan untuk mengidentifikasi dan menilai risiko yang melekat pada aktivitas dan menilai kualitas kontrol. Melalui penggunaan RCSA, unit kerja dapat mengidentifikasi serta menilai risiko dan kontrol yang ada dan membuat rencana untuk mitigasi risiko.
b. *Risk Library,* database risiko potensial dan risiko yang pernah terjadi di Bank Mandiri Taspen lengkap dengan data frekuensi kejadian serta dampaknya terhadap bank.

At present, the bank is implementing the operational risk management tools, namely:

a. Risk and Control Self Assessment (RCSA) through Operational Risk Focus (ORCUS) is used to identify and assess the inherent risks in activities and evaluate the quality of controls. By using RCSA, a working unit can identify and assess any existing risks and controls as well as develop plans for risk mitigation.
b. Risk Library, a database of potential risks and risks that have occurred at Bank Mandiri Taspen complete with data on the frequency of events and their impact on the bank.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisasi kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

Risiko hukum inheren dinilai berdasarkan potensial kerugian atas kasus-kasus yang terjadi di Bank Mandiri Taspen dan Perusahaan Anak yang sedang dalam proses di pengadilan dibagi dengan modal Bank Mandiri Taspen dan modal konsolidasian. Parameter yang digunakan untuk menghitung potensial kerugian atas kasus yang sedang dalam proses di pengadilan adalah dasar gugatan (kasus posisi), nilai perkara, dan dokumentasi hukum.

Legal Risk

Legal risks are risks due to lawsuits and /or weaknesses in juridical aspects. Legal risk management is performed among others by documenting, managing the completeness and validity of documents, minimizing losses/costs associated with legal cases, and avoiding violations of banking regulations and legal provisions.

The inherent legal risk is assessed based on the potential losses on cases occurring in Bank Mandiri Taspen which are in litigation divided by Bank Mandiri Taspen capital. The parameters used to calculate potential losses on cases that are in court are the basis of lawsuits (case positions), case values, and legal documentation.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Pengelolaan risiko stratejik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

Pengelolaan risiko strategik dilakukan oleh unit perencanaan di bawah pengawasan aktif SEVP *Finance, Retail & Digital Banking*. Manajemen Risiko Strategik dilakukan melalui serangkaian proses perencanaan strategis (*planning and bugeting*) yang mencangkup penyelarasan strategi perusahaan dengan strategi unit serta target *bankwide*. Dokumen perencanaan strategis meliputi:

1. *Corporate Plan*, disusun 5 (lima) tahun sekali.
2. *Business Plan*, disusun 1 (satu) tahun sekali.

Strategic Risk

Strategic risks are risks due to inaccuracy in the taking and/or execution of a strategic decision as well as failure in anticipating changes in the business environment. Strategic risk management, among others, is made by optimizing existing resources and monitoring the realization of Bank Business Plan (RBB), and adjusting policies and procedures to external changes.

Strategic risk management is carried out by the planning unit under the active supervision of the Director of Finance, Risk & Operations. Strategic Risk Management is carried out through a series of strategic planning processes (planning and budgeting) that include the adjustment of corporate strategy to a unit strategy and bankwide targets. Strategic planning documents include:

1. Corporate Plan, compiled every 5 (five) years.
2. Business Plan, compiled once a year.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang undangan dan ketentuan yang berlaku. Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (BMPK), restrukturisasi kredit, *Know Your Customers* (KYC) dan komitmen terhadap ketentuan tertentu.
Manajemen risiko kepatuhan dilakukan oleh Unit Kepatuhan *(compliance*) di bawah pengawasan aktif Direktur *Compliance & Control.* Implementasi manajemen risiko kepatuhan mengacu pada Pedoman Manajemen Risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen.

Dalam rangka efektivitas pelaksanaan fungsi kepatuhan dalam mendukung pertumbuhan bisnis yang sehat dan berkelanjutan, unit Kepatuhan melakukan proses manajemen risiko kepatuhan berupa:
1. Memberikan pendapat/analisis kepatuhan terhadap penyusunan kebijakan dan prosedur apakan sudah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku.
2. Memberikan analisis dampak peraturan eksternal.
3. Melakukan analisis kepatuhan terhadap rencana produk dan aktivitas baru.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank. Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

Manajemen risiko reputasi dilakukan oleh Divisi *Corporate Secretary and Legal*. Beberapa hal yang dilakukan dalam mengelola risiko reputasi unit kesekretariatan melakukan manajemen pemberitaan, melakukan pengelolaan dalam *monitoring* opini/komentar di media masa dan melakukan pengelolaan komplain/keluhan nasabah.

Implementasi manajemen risiko reputasi mengacu pada Pedoman Penerapan Manajemen risiko serta kebijakan dan prosedur lainnya. Proses yang dilakukan dalam mengelola risiko reputasi antara lain melakukan *monitoring* dan evaluasi terhadap keluhan, komentar dan masukan yang berkembang dimedia masa dan pemilihan strategi dalam merespon opini yang berkembang.

Penilaian Risiko

Untuk mendapatkan gambaran kondisi profil risiko komposit Bank secara *bankwide* dan sesuai dengan ketentuan regulator telah disusun Laporan Profil Risiko secara individu Bank Mandiri Taspen yang menggambarkan risiko yang melekat dalam kegiatan bisnis dan fungsional bank *(inherent risk*) termasuk kualitas penerapan manajemen risiko (KPMR) untuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko legal, risiko stratejik, risiko reputasi dan risiko kepatuhan.

Compliance Risk

Compliance risks are risks due to the Bank's failure to comply with and/or not to enforce the applicable laws and regulations. The compliance risks are attached to the Bank's risks related to legislation and other applicable provisions such as the Legal Lending Limit (BMPK), loan restructuring, Know Your Customers (KYC), and a commitment to certain provisions.

Compliance risk management is carried out by the compliance unit under the active supervision of Compliance Director, Legal and Human Capital. The implementation of compliance risk management refers to the Risk Management Guidelines and Bank Mandiri Taspen Compliance Policy.

In order to effectively implement the compliance function to support a healthy and sustainable business growth, the Compliance Unit performs a compliance risk management process in the form of:
1. Giving a compliance opinion/analysis to the formulation of policies and procedures whether it is in accordance with the applicable laws or regulations.
2. Providing an impact analysis of external regulations.
3. Conducting an analysis of the impact of compliance on potential products and activity plans.

Reputation Risk

Reputation risks are risks due to the decrease of shareholder confidence stemming from negative perceptions of the Bank. The Bank will respond actively in the event of a negative publication so that any matters that may potentially harm the Bank can be detected earlier.

The reputation risk management is performed by the Corporate Secretary and Legal unit. In carrying out the reputation risk management, the secretarial unit is managing news coverage, managing in monitoring opinions/comments in mass media, and managing complaints of customers.

The implementation of reputation risk management refers to the Risk Management Implementation Guidelines and other policies and procedures. The processes involved in managing reputation risk include monitoring and evaluating complaints, comments and inputs that have developed in the mass media and choosing strategies to respond to the opinions that have developed.

Risk Assesment

In order to obtain bank's composite risk profil condition in bankwide manner and in line with regulator provision, Individual position of Risk Profil Report of Bank Mandiri Taspen has been arranged. The report depicts the inherent risk on business activities and bank functional (inherent risk), including quality of risk management implementation (KMPR) for credit, market, liquidity, operational, legal, strategic, reputation, and compliance risks.

Adapun penilaian profil risiko per 31 Desember 2024 adalah sebagai berikut.

The risk profile assessment as of December 31, 2024 is as follows.

Jenis Risiko	Penilaian Per Posisi Assessment Per Position			Penilaian Posisi Sebelumnya Previous Position Assessment			Types of Risk
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat KPMR KPMR Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat KPMR KPMR Rating	Peringkat Tingkat Risiko Risk Level Rating	
Risiko Kredit	1	2	1	1	2	1	Credit Risk
Risiko Pasar	2	2	2	2	2	2	Market Risk
Risiko Likuiditas	2	2	2	1	2	1	Liquidity Risk
Risiko Operasional	2	2	2	1	2	1	Operational Risk
Risiko Hukum	1	2	1	1	2	1	Legal Risk
Risiko Reputasi	1	2	1	1	2	1	Reputational Risk
Risiko Stratejik	1	2	1	1	2	1	Strategic Risk
Risiko Kepatuhan	1	2	1	1	2	1	Compliance Risk
Peringkat Profil Risiko	1	2	1	1	2	1	Risk Profile Rating

Profil Risiko Bank Mandiri Taspen secara Individu posisi 31 Desember 2024 menunjukkan peringkat risiko "1". Penilaian tersebut mencerminkan bahwa risiko-risiko yang dihadapi Bank Mandiri Taspen secara individu mampu dikelola dengan sangat baik sehingga dapat mendukung pengembangan bisnis Bank dengan aman dan berkelanjutan. Peringkat risiko Inheren dan KPMR stabil dibandingkan periode sebelumnya, dengan demikian secara keseluruhan peringkat komposit profil risiko Bank Mandiri Taspen stabil jika dibandingkan dengan posisi 30 Juni 2024.

Bank Mandiri Taspen's Individual Risk Profile as of December 31, 2024 shows a risk rating of "1". This assessment reflects that the risks faced by Bank Mandiri Taspen individually can be managed very well so that they can support the Bank's business development safely and sustainably. The Inherent Risk and KPMR ratings are stable compared to the previous period, thus overall the composite rating of Bank Mandiri Taspen's risk profile is stable when compared to the position of June 30, 2024.

Evaluasi Pelaksanaan Manajemen Risiko

Bank Mandiri Taspen secara periodil melakukan evaluasi atas efektivitas sistem manajemen risiko. Evaluasi meliputi penyesuaian strategi dan kerangka risiko sebagai bagian dari manajamen risiko, kecukupan sistem informasi manajemen risiko serta kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Bank melakukan evaluasi tahunan terhadap sistem manajemen risiko yang telah dijalan. Selama tahun 2024, Hasil evaluasi atas pelaksanaan manajemen risiko di Bank Mandiri Taspen telah telah memadai.

Evaluation of Risk Management Implementation

Bank Mandiri Taspen always evaluates the effectiveness of risk management system. The evaluation includes strategy adjustment and risk framework as the part of risk management, addequate risk management system information, addequate identification process, measurement, monitoring, and risk control.

The Bank performs annual evaluation on applicable risk management system. During 2024, the result of evaluation on risk management implementation in Bank Mandiri Taspen has sufficient enough.

Pernyataan Direksi dan/atau Dewan Komisaris Atau Komite Audit Atas Kecukupan Sistem Manajemen Risiko

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi

Statement of The Board of Directors and/ or The Board of Commissioners or Audit Committee on The Adequacy of The Risk Management System

The Board of Commissioners and the Board of Directors were responsible for the implementation of risk management at Bank Mandiri Taspen. Active Supervision of the Board of Commissioners of Bank Mandiri Taspen was reflected in the approval of the Risk Management Policy drawn up by the Board of Directors, as

dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP) dan Asset Liability Committee (ALCO).

Berdasarkan hasil evaluasi atas sistem manajemen risiko pada tahun 2024, Dewan Komisaris dan Direksi menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

Fungsi Kepatuhan

Fungsi Kepatuhan Bank Mandiri Taspen dibentuk sebagai serangkaian Tindakan atau Langkah-langkah yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat Bank kepada Regulator dan/atau otoritas pengawas lain yang berwenang.

Seiring perkembangan dan cakupan bisnis Bank Mandiri yang semakin besar serta pesatnya kemajuan teknologi, merupakan tantangan untuk mewaspadai risiko kepatuhan. Untuk itu diperlukan suatu tindakan pencegahan untuk meminimalisir terjadinya pelanggaran atas peraturan internal maupun peraturan perundangundangan yang berlaku.

Saat ini, semua transaksi yang dilakukan Bank Mandiri Taspen mengarah berbasis teknologi, hal ini menuntut Bank bergerak cepat dan maju berkolaborasi untuk meningkatkan sistem dan strategi sehingga dapat memenuhi kebutuhan masyarakat. Pengelolaan risiko kepatuhan yang baik dan tepat waktu serta sejalan dengan penerapan manajemen risiko terkini, diharapkan dapat meminimalisir dampak risiko sedini mungkin. Untuk menghadapi eksposur risiko tersebut, diperlukan penerapan fungsi kepatuhan untuk meminimalisir timbulnya pelanggaran yang dapat menyebabkan kerugian bagi Perseroan.

Dalam menerapkan fungsi kepatuhan, Bank Mandiri Taspen mengacu pada Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Saat ini, Bank telah memiliki kebijakan dan standar prosedur kepatuhan yang menjabarkan tugas dan tanggung jawab Satuan Kerja Kepatuhan (SKK) dalam menjalankan fungsi kepatuhan.

Struktur Organisasi

Dalam pelaksanaan kepatuhan, Bank memiliki Direktur yang membawahkan fungsi kepatuhan dan membentuk Divisi Kepatuhan sebagai pelaksana fungsi kepatuhan. Selain hal

well as evaluation of the implementation of risk management policies through periodic Board of Directors and Commissioners meeting forums, in which the active supervision of the Board of Commissioners was supported by the Risk Monitoring Committee.

The active supervision of the Board of Directors of Bank Mandiri Taspen was carried out through the preparation, implementation and evaluation of risk management policies and procedures. Active supervision was also carried out through the Board of Directors and Risk Management Committee (KMR) meeting forums, Credit Policy Division and Asset and Liability Division (ALCO).

Based on the results of the evaluation of the risk management system in 2024, the Board of Commissioners and Directors assessed that the risk management system was adequate.

Compliance Function

The Compliance Function at Bank Mandiri Taspen is established as a series of preventive actions and measures designed to ensure that the Bank's policies, regulations, systems, procedures, and business activities are in full alignment with prevailing laws and regulations. It also aims to ensure the Bank's adherence to commitments made to regulators and/or other authorized supervisory bodies.

In line with the expansion of Bank Mandiri's business and the rapid advancement of technology, managing compliance risk has become increasingly challenging. Preventive measures are therefore essential to minimize violations of both internal policies and applicable legal regulations.

Currently, all transactions at Bank Mandiri Taspen are shifting towards technology-based systems, requiring the Bank to move swiftly and proactively in enhancing its systems and strategies to meet public needs. Effective and timely compliance risk management, aligned with the implementation of current risk management practices, is expected to mitigate potential risk impacts as early as possible. To manage these risk exposures, a robust compliance function is essential to reduce the likelihood of violations that could result in losses to the Bank.

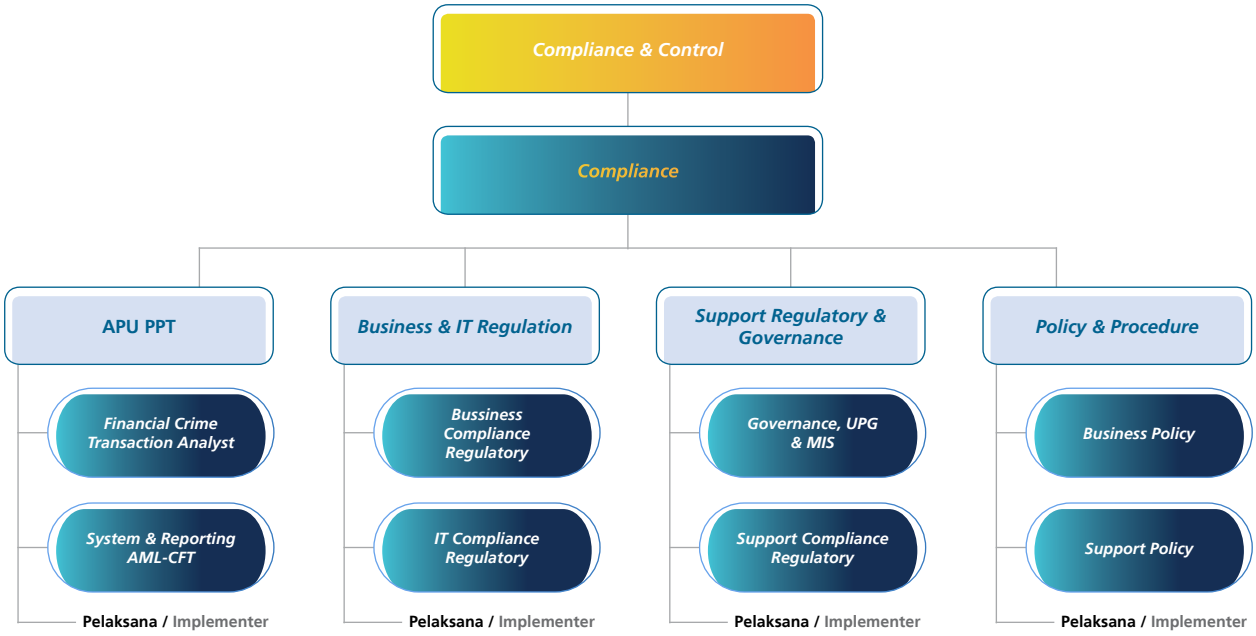
In implementing the compliance function, Bank Mandiri Taspen refers to OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Commercial Banks. Currently, the Bank has a compliance policy and standard procedure that outlines the duties and responsibilities of the Compliance Unit (SKK) in carrying out the compliance function.

Organizational structure

In implementing compliance, the Bank has a Director who oversees the compliance function and establishes the Compliance Division as the executor of the compliance function. In addition to this,

tersebut, Dewan Komisaris juga terlibat melakukan pengawasan aktif terhadap pelaksanaan kepatuhan bank. Adapun struktur organisasi satuan kerja kepatuhan sebagaimana Surat Keputusan Direksi No. KP.DIR/221/XII/2022 tanggal 23 Desember 2022, sebagai berikut:

the Board of Commissioners is also involved in active supervision of the implementation of bank compliance. The organizational structure of the compliance work unit is as stated in the Decree of the Board of Directors No. KP.DIR/221/XII/2022 dated December 23, 2022, as follows:



Pengawasan Direksi dan Dewan Komisaris Mengacu pada kewajiban pemenuhan POJK no. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Direksi wajib menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank serta wajib memastikan terlaksananya Fungsi Kepatuhan Bank.

Supervision of the Board of Directors and Board of Commissioners Referring to the obligation to fulfill OJK Regulation no. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks, the Board of Directors is required to foster and realize the implementation of a Compliance Culture at all levels of the organization and business activities of the Bank and is required to ensure the implementation of the Bank's Compliance Function.

Terkait hal tersebut, guna memastikan terlaksananya Fungsi Kepatuhan, Direksi senantiasa melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan yang antara lain dilakukan melalui mekanisme sebagai berikut:

- Laporan pelaksanaan tugas dan tanggung jawab Unit Kepatuhan kepada Direktur Kepatuhan (bulanan).
- Laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris (triwulanan).
- Laporan hasil pemantauan terhadap risiko kepatuhan kepada Dewan Direksi pada Rapat Direksi dan kepada Dewan Komisaris pada forum pertemuan Dewan Direksi dengan Dewan Komisaris serta pada Komite Audit secara berkala.

In this regard, in order to ensure the implementation of the Compliance Function, the Board of Directors always supervises the implementation of the Compliance Function carried out through the following mechanisms:

- Report on implementation of duties and responsibilities of the Compliance Unit to the Director of Compliance (monthly).
- Report on the implementation of the duties and responsibilities of the Compliance Director to the Main Director with a copy to the Board of Commissioners (quarterly).
- Report on the results of monitoring of compliance risk to the Board of Directors at the Board of Directors' Meeting and to the Board of Commissioners at the meeting forum of the Board of Directors with the Board of Commissioners as well as to the Audit Committee on a regular basis.

Di samping itu, Direksi telah menyetujui Kebijakan dan Prosedur Kepatuhan yang merupakan infrastruktur dasar dalam pelaksanaan tata kelola Fungsi Kepatuhan yang akan digunakan sebagai pedoman dalam penerapan Fungsi Kepatuhan Bank.

In addition, the Board of Directors has approved the Compliance Policy and Procedure which is the basic infrastructure in implementing the governance of the Compliance Function which will be used as a guide in implementing the Bank's Compliance Function.

Sebagai pemenuhan terhadap POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Dewan Komisaris telah melakukan evaluasi terhadap pelaksanaan Fungsi Kepatuhan Bank yang dilaksanakan minimal 2 (dua) kali dalam satu tahun (semesteran).

Direktur yang Membawahkan Fungsi Kepatuhan

Direktur yang membawahkan fungsi kepatuhan saat ini adalah Bpk. Judhi Budi Wirjanto selaku Direktur Compliance & Control. Pengangkatan dan pelaksanaan tugas Direktur yang membawahkan fungsi kepatuhan tersebut dilaksanakan berdasarkan ketentuan yang berlaku, khususnya ketentuan mengenai Pelaksanaan Fungsi Kepatuhan, Ketentuan Umum, Ketentuan Uji Kemampuan dan Kepatutan (*Fit and Proper Test*).

Satuan Kerja Kepatuhan (SKK)

Satuan kerja yang melaksanakan fungsi kepatuhan dilaksanakan oleh Divisi Kepatuhan. Divisi Kepatuhan merupakan satuan kerja yang independen dan bertanggung jawab secara langsung kepada Direktur yang membawahkan fungsi kepatuhan. Selain itu, Divisi Kepatuhan juga ditetapkan sebagai Satuan Kerja Kepatuhan Terintegrasi.

Satuan Kerja Kepatuhan Terintegrasi (SKKT)

Dalam rangka pelaksanaan Peraturan OJK No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan, Divisi Kepatuhan selaku Satuan Kerja Kepatuhan Terintegrasi (SKKT) BNI telah melakukan tugas memantau dan mengevaluasi penerapan fungsi kepatuhan di masing-masing Perusahaan Anak, yaitu:

1. Memastikan penerapan fungsi kepatuhan dan penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT);
2. Menyelaraskan metodologi Pengelolaan Risiko Kepatuhan termasuk Pelaksanaan ketentuan APU dan PPT;
3. Mengintegrasikan dan menyelaraskan kebijakan dan prosedur fungsi kepatuhan, termasuk kebijakan dan prosedur APU dan PPT;
4. Memastikan kepatuhan Perusahaan Anak atas pelaksanaan kewajiban pelaporan internal dan eksternal.

As compliance with OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks, the Board of Commissioners has evaluated the implementation of the Bank's Compliance Function carried out at least 2 (two) times in one year (semester).

Director in charge of the Compliance Function

The current director in charge of the compliance function was Mr. Judhi Budi Wirjanto as Director of Compliance & Control. The appointment and implementation of the duties of the Director in charge of the compliance function was carried out based on the applicable provisions, in particular the provisions concerning the Implementation of the Compliance Function, General Provisions, Provisions for Fit and Proper Test.

Compliance Work Unit (SKK)

The work unit that carried out the compliance function was carried out by the Compliance Division. The Compliance Division was an independent work unit and is directly responsible to the Director in charge of the compliance function. In addition, the Compliance Division was also designated as an Integrated Compliance Work Unit.

Integrated Compliance Work Unit (SKKT)

In the context of implementing OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates, the Compliance Division as the BNI Integrated Compliance Work Unit (SKKT) has carried out the task of monitoring and evaluating the implementation of the compliance function in each Subsidiary Company, namely:

1. Ensuring the implementation of the compliance function and implementation of Anti Money Laundering and Counter-Terrorism Financing (AML-CFT);
2. Aligning the Compliance Risk Management methodology including the Implementation of AML and CFT provisions;
3. Integrate and align compliance function policies and procedures, including AML and CFT policies and procedures;
4. Ensuring the Subsidiary's compliance with the implementation of internal and external reporting obligations.

Profil Kepala Fungsi Kepatuhan

Head of Compliance Function Profile

Sisi Rahmina

Division Head Compliance

Head of Compliance Division

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile:
Jakarta, Indonesia

Lahir di Bogor pada tahun 1978. Usia 46 tahun Per Desember 2024.
Born in Bogor in 1978. Age 46 years as of December 2024.

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Trisakti (2000)
- Master of Business Administration dari Universitas Gadjah Mada (2008)

Educational Background

- Bachelor of Accounting from Trisakti University (2000).
- Master of Business Administration from Gajah Mada University (2008).

Pengalaman Kerja

- Assistant Manager Medan Balai Kota (2001-2003)
- AML-CFT Analist, Compliance & AML-CFT Group (2003-2009)
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group (2009-2013)
- Head of Compliance & Operational Risk Unit, Risk Management (2013-2016)
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group (2016 – 2020)
- Senior Compliance Officer Wholesale Banking (2020 - 2024)
- Division Head Compliance (2024-sekarang)

Work Experience

- Assistant Manager Medan City Hall (2001-2003)
- AML-CFT Analyst, Compliance & AML-CFT Group (2003-2009)
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group (2009-2013)
- Head of Compliance & Operational Risk Unit, Risk Management (2013-2016)
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group (2016 – 2020)
- Senior Compliance Officer Wholesale Banking (2020 - 2024)
- Head Compliance Division (2024-present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Compliance sejak 12 Januari 2024 berdasarkan Surat Keputusan No. DIR.UTM/001/I/2024 tanggal 02 Januari 2024 dan Berita Acara Serah Terima Jabatan No. CMC.CPL/001/2024 tanggal 12 Januari 2024.

Legal Basis of Appointment

Served as Head of Compliance Division since January 12, 2024 based on Decree No. DIR.UTM/001/I/2024 dated January 2, 2024 and Minutes of Handover of Position No. CMC.CPL/001/2024 dated January 12, 2024.

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Pelaksanaan fungsi kepatuhan sesuai POJK No. 46/POJK.03/2017 merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Sasaran Jajaran Kepatuhan dalam menjalankan Fungsi Kepatuhan adalah secara proaktif menjaga Bank agar selalu mematuhi peraturan perundang-undangan dan ketentuan yang berlaku serta menerapkan prinsip kehati-hatian. SKK Kantor Pusat, melaksanakan tugas-tugas Fungsi Kepatuhan (*compliance assurance services*) dalam bentuk:

1. ***Supervisory***, yaitu melakukan supervisi secara ex-ante terhadap proses kegiatan (pelayanan nasabah, pengambilan keputusan) kepada seluruh Unit Kerja.
2. ***Examination***, yaitu melakukan *review* atas kebijakan/ peraturan eksternal dan internal maupun prosedur kerja agar menunjang kemajuan bisnis dan tetap berpedoman pada prinsip kehati-hatian serta regulasi.

Duty and Responsibility of Compliance Function

Implementation of the compliance function in accordance with OJK Regulation No. 46/POJK.03/2017 is a series of actions or steps that are preventive (ex-ante) in nature to ensure that policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions laws and regulations, as well as ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.

The Compliance Team's goal in carrying out the Compliance Function is to proactively ensure that the Bank always complies with applicable laws and regulations and applies the precautionary principle. SKK Head Office, performs the duties of the Compliance Function (compliance assurance services) in the form of:

1. **Supervisory**, namely conducting ex-ante supervision of activity processes (customer service, decision making) to all Work Units.
2. **Examination**, which is to review external and internal policies/ regulations and work procedures to support business progress and remain guided by prudential principles and regulations.

3. ***Consultation***, yaitu memberikan pertimbangan/*compliance opinion* dalam kaitannya dengan regulasi, proses kegiatan dan prinsip kehati-hatian kepada seluruh Unit Kerja.
4. ***Regulatory***, yaitu melakukan penyediaan, pengkajian, sosialisasi atas peraturan perundang-undangan dan ketentuan yang berlaku serta penyediaan alat bantu dengan tujuan memudahkan jajaran Bank dalam mematuhinya.

3. **Consultation**, namely providing consideration/compliance opinion concerning regulations, activity processes, and prudential principles to all Work Units.
4. Regulatory, namely providing, reviewing, socializing the prevailing laws and regulations and providing aids to facilitate the Bank's ranks in complying with them.

Pengembangan Kompetensi Fungsi Kepatuhan

Competency Development of Compliance Function

No	Nama Pegawai Employee Name	Materi	Material
1	**Komando Dewantara**	**Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia**	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Sosialisasi Pelaporan Penilaian Sendiri *(Self Assessment)* melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen **(SiPEDULI)**	Socialization of Self-Assessment Reporting through the Consumer Protection and Education Reporting Information System **(SiPEDULI)**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 5	**BSMR Level 5**
		BSMR Jenjang 5	**BSMR Level 5**
2	**Liliek Krisnawati**	**RAKOR 2024**	**RAKOR 2024**
		Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pendanaan Terorisme (TPPT) yang Berasal Dari Tindak Pidana Perdagangan Orang dan Pada Teknologi Finansial Tahun 2024	**Risk-Based Mentoring Program on Money Laundering (ML) and Terrorism Financing (TF) Originating from Human Trafficking and Financial Technology Crimes in 2024**
		Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**
		Coaching Penyusunan Dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM Secara Individual (Individual Risk Assessment/IRA) oleh PJK	**Coaching for the Preparation of Risk Assessment Documents for TPPU, TPPT, and/or PPSPM Individually (Individual Risk Assessment/IRA) by PJK**
		Penyusunan IRA	Preparation of IRA
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Optimalisasi Peran IndustriKeuangan Guna Pencegahan Green Financial Crime & Tindak Pidana Asal Lainnya	Optimizing the Role of the Financial Industry in Preventing Green Financial Crime and Other Predicate Crimes
		Sosialisasi Pelaporan Penilaian Sendiri *(Self Assessment)* melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen **(SiPEDULI)**	Socialization of Self-Assessment Reporting through the Consumer Protection and Education Reporting Information System **(SiPEDULI)**
		Penanganan Kejahatan Siber termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang	Cybercrime Handling Including Online Gambling as Predicate Offenses of Money Laundering
		Keluarga, Mata Hati, meraih Prestasi untuk Kewaspadaan Fraud & Pelanggaran Conduct of Gratifikasi, Judol, & Perbuatan Asusila	Family, Heart of the Matter, Achieving Excellence in Fraud and Conduct Violation Awareness: Gratification, Online Gambling, and Immoral Behavior
		Fundamental Analisis Anti Pencucian Uang - Identifikasi Transaksi Scam Pelaku Penipuan	Fundamentals of Anti-Money Laundering Analysis – Identifying Scam Transactions by Fraud Perpetrators
		Green Financial Crime dengan tema "Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045	Green Financial Crime dengan tema "Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045
		Hasil Penilaian Indeks Efektivitas Kinerja PPATK Tahun 2024	PPATK Effectiveness Index Assessment Results for 2024
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
3	**Hartono Mantowijono**	**BSMR Jenjang 5**	**BSMR Level 5**
		Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**

No	Nama Pegawai Employee Name	Materi	Material
		Sertifikasi Manajemen Risko Jenjang 5	**Risk Management Certification Level 5**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Sosialisasi Pelaporan Penilaian Sendiri *(Self Assessment)* melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen **(SiPEDULI)**	Socialization of Self-Assessment Reporting through the Consumer Protection and Education Reporting Information System (SiPEDULI)
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
4	**Stevanie Umardi**	**Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia**	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
5	**Kukuh Setiawan**	**Crafting & Delivering Powerfull Presentations**	**Crafting & Delivering Powerfull Presentations**
6	**Bayu Mahendra Arapenta Sinulingga**	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		BSMR Jenjang 4	BSMR Level 4
		BSMR Jenjang 4	**BSMR Level 4**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
7	**Yulia Karina**	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
8	**Patrick Armando Tambunan**	**Crafting & Delivering Powerfull Presentations**	**Crafting & Delivering Powerfull Presentations**
		Teknik Penyusunan Individual Risk Assessment (IRA)	**Technique for Preparing Individual Risk Assessment (IRA)**
		Coaching Penyusunan Dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM Secara Individual (Individual Risk Assessment/IRA) oleh PJK	**Coaching for the Preparation of Risk Assessment Documents for TPPU, TPPT, and/or PPSPM Individually (Individual Risk Assessment/IRA) by PJK**
		Penyusunan IRA	Preparation of IRA
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		BSMR Jenjang 4	BSMR Level 4
		Fundamental Analisis Anti Pencucian Uang - Identifikasi Transaksi Scam Pelaku Penipuan	Fundamental Analysis of Anti-Money Laundering – Identification of Scam Transactions by Fraud Perpetrators
		BSMR Jenjang 4	**BSMR Level 4**
		Pelatihan AI & Chat GPT	AI & Chat GPT Training
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
9	**Putu Febiola Dewi**	**Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia**	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**
		Crafting & Delivering Powerfull Presentations	**Crafting & Delivering Powerfull Presentations**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System

No	Nama Pegawai Employee Name	Materi	Material
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Pengkinian Manajemen Risiko Jenjang 4 (LSPP)	Risk Management Update Level 4 (LSPP)
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
10	**Ibrahim Irvan**	Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia	Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Pengkinian Manajemen Risiko Jenjang 4 (LSPP)	Risk Management Update Level 4 (LSPP)
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
11	**Made Krisna Arta Anggarkusuma**	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		BSMR Jenjang 5	BSMR Level 5
		BSMR Jenjang 5	**BSMR Level 5**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
12	**Ira Perdanawati**	**Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pendanaan Terorisme (TPPT) yang Berasal Dari Tindak Pidana Perdagangan Orang dan Pada Teknologi Finansial Tahun 2024**	**Risk-Based Mentoring Program for Money Laundering (TPPU) and Terrorism Financing (TPPT) Originating from Human Trafficking and Financial Technology in 2024**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Penanganan Kejahatan Siber termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang	Handling Cybercrime, Including Online Gambling, as a Predicate Offense for Money Laundering
		Fundamental Analisis Anti Pencucian Uang - Identifikasi Transaksi Scam Pelaku Penipuan	Fundamental Analysis of Anti-Money Laundering – Identification of Scam Transactions by Fraud Perpetrators
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
13	**Fx Rudolf Sitanggang**	**RAKOR 2024**	**RAKOR 2024**
		BSMR JENJANG 4	**BSMR LEVEL 4**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Sosialisasi Pelaporan Penilaian Sendiri *(Self Assessment)* melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen **(SiPEDULI)**	Socialization of Self-Assessment Reporting through the Consumer Protection and Education Reporting Information System (SiPEDULI)
		BSMR Jenjang 4	BSMR Level 4
		Fundamental Analisis Anti Pencucian Uang - Identifikasi Transaksi Scam Pelaku Penipuan	Fundamental Analysis of Anti-Money Laundering – Identification of Scam Transactions by Fraud Perpetrators
		BSMR Jenjang 4	**BSMR Level 4**
		Hasil Penilaian Indeks Efektivitas Kinerja PPATK Tahun 2024	Results of the 2024 Performance Effectiveness Index Assessment by the PPATK
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
14	**Diaz Priatna**	SPPUR	SPPUR
		SPPUR	SPPUR
		Sertifikasi Manajemen Risko Jenjang 5	Risk Management Certification Level 5
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Sertifikasi Manajemen Risko Jenjang 5	**Risk Management Certification Level 5**

No	Nama Pegawai Employee Name	Materi	Material
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
15	**Nurma Gupitasari**	**Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia**	**Implementation of Personal Data Protection in Banking Industry: How PDP is Transforming the World**
		Crafting & Delivering Powerfull Presentations	**Crafting & Delivering Powerfull Presentations**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		SPPUR	SPPUR
		SPPUR	SPPUR
		Pengkinian Manajemen Risiko Jenjang 4 (LSPP)	Risk Management Update Level 4 (LSPP)
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
17	**Fitri Sagita Angelina**	SPPUR	SPPUR
		SPPUR	SPPUR
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Pengkinian Manajemen Risiko Jenjang 4 (LSPP)	Risk Management Update Level 4 (LSPP)
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
18	**Syarif**	**Implementation of Personal Data Protection in Banking Industry: Bagaimana PDP mengubah dunia**	**Implementation of Personal Data Protection in the Banking Industry: How PDP is Transforming the World**
		SPPUR	SPPUR
		SPPUR	SPPUR
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		FLOOR WARDEN	FLOOR WARDEN
		FIRST AID (Pertolongan Pertama Pada Kecelakaan /P3K)	FIRST AID (Initial Emergency Response to Accidents / P3K
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
19	**Carlo**	SPPUR	SPPUR
		SPPUR	SPPUR
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
20	**Johan Susanto Tarihoran**	**Teknik Penyusunan Individual Risk Assessment (IRA)**	**Technique for Preparing Individual Risk Assessment (IRA)**
		Coaching Penyusunan Dokumen penilaian risiko TPPU, TPPT, dan/atau PPSPM Secara Individual (Individual Risk Assessment/IRA) oleh PJK	**Coaching for the Preparation of Risk Assessment Documents for TPPU, TPPT, and/or PPSPM Individually (Individual Risk Assessment/IRA) by PJK**
		ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		Penanganan Kejahatan Siber termasuk Perjudian Daring sebagai Tindak Pidana Asal Tindak Pidana Pencucian Uang	Handling of Cybercrime Including Online Gambling as a Predicate Offense of Money Laundering
		Fundamental Analisis Anti Pencucian Uang - Identifikasi Transaksi Scam Pelaku Penipuan	Fundamental Analysis of Anti-Money Laundering – Identification of Scam Transactions by Fraud Perpetrators

No	Nama Pegawai Employee Name	Materi	Material
		Green Financial Crime dengan tema "Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Indonesia Emas 2045	Green Financial Crime with the Theme: "Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Toward Golden Indonesia 2045"
		Hasil Penilaian Indeks Efektivitas Kinerja PPATK Tahun 2024	Results of the 2024 Performance Effectiveness Index Assessment by PPATK
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
21	**Sisi Rahmina**	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Mangement System
		ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System
		SESPI Bank	SESPI Bank
		BSMR Jenjang 6	BSMR Level 6
		BSMR Jenjang 6	**BSMR Level 6**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
22	**M. Habibulloh**	BSMR Jenjang 4	BSMR Level 4
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
		SPPUR	SPPUR
		SPPUR	**SPPUR**
23	**Raisah Amalia**	BSMR Jenjang 4	BSMR Level 4
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
24	**Shekina Glory Sebayang**	BSMR Jenjang 4	BSMR Level 4
		Pelatihan AI & Chat GPT	AI & Chat GPT Training
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
		SPPUR	SPPUR
		SPPUR	SPPUR
25	**Faiz Lazuardi Zein**	**BSMR Jenjang 4**	**BSMR Level 4**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
		SPPUR	SPPUR
		SPPUR	**SPPUR**
26	**Ignatia Ardhanareswari Anindyaguna Pascha**	**BSMR Jenjang 4**	**BSMR Level 4**
		RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
		SPPUR	SPPUR
		SPPUR	**SPPUR**
27	**Andreas Noviandika**	RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 4	**BSMR Level 4**
		BSMR Jenjang 4	**BSMR Level 4**
28	**Mumu Mukhaemin**		
29	**Ajeng Rahayu Cahyani**	RoPA & DPIA (PDP)	RoPA & DPIA (PDP)
		BSMR Jenjang 5	BSMR Level 5
		BSMR Jenjang 5	**BSMR Level 5**

Pelaksanaan Program Kerja Fungsi Kepatuhan

1. Pemenuhan Kebijakan, Ketentuan, Sistem dan Prosedur Internal senantiasa sesuai dengan peraturan perundang-undangan yang berlaku, baik yang diterbitkan oleh Pemerintah, Otoritas Jasa Keuangan, maupun Otoritas lainnya
   a. Memantau perkembangan regulasi untuk menjadi dasar penyusunan atau revisi ketentuan internal
      — Melakukan pengecekan *website* setiap hari
      — Pembuatan materi dan sosialisasi untuk disampaikan dalam Compliance Lab
      — Membuat kajian/*review* atas regulasi terbaru dan/ atau yang berdampak bagi Bank
      — *Monitoring* penyesuaian ketentuan internal dengan regulator oleh owner berdasarkan *compliance* lab
      — Menginformasikan kepada Manajemen untuk mendapat persetujuan atas penyesuaian perubahan ketentuan
   b. Melakukan *review* atas rancangan kebijakan/prosedur/ petunjuk teknis dan manual produk agar sejalan dengan ketentuan dan peraturan perundang-undangan yang berlaku serta berlandaskan prinsip kehati-hatian.
      — Melaksanakan fungsi *reviewer* atas permohonan *review* rancangan Kebijakan/ SP/PT/MP dengan SLA maksimal 5 Hari Kerja sejak dokumen lengkap diterima dari Divisi Owner.
      — Menyampaikan hasil *review* kepada Unit Kerja Pemohon terkait tidak substansial/substansial (beserta *review* konten)
   c. Menerbitkan ketentuan internal untuk menjadi pedoman, panduan dan aturan yang harus dipatuhi dalam kegiatan usaha bank.
      — Menyusun *draft* SP PKP dan SP PAB
      — Melakukan *review meeting* atas SP PKP dan SP PAB
      — Finalisasi SP PKP dan SP PAB dan diupload ke e-hukum
      — Membuat kajian/ review atas regulasi terbaru yang berdampak bagi Bank
   d. Membuat kajian dan resume terhadap ketentuan yang dikeluarkan regulator dan melakukan sosialisasi ke unit-unit kerja terkait melalui program Compliance Laboratorium (Compliance Lab).
      — Menyusun materi sosialisasi/kajian dan melakukan Compliance Lab atas dampak dari adanya regulasi baru kepada Unit Kerja terkait
      — Membuat dan menyampaikan form tindaklanjut kepada Unit Kerja terkait atas dampak regulasi baru terhadap ketentuan internal
      — *Monitoring* implementasi penyesuaian ketentuan regulator dengan ketentuan internal
2 Mengelola Risiko Kepatuhan yang dihadapi oleh Bank
   a. Melaksanakan fungsi advisory terkait penerapan peraturan yang berlaku melalui pemberian saran/ tanggapan atas inisiatif aktifitas operasional bank.

Implementation of the Compliance Function Work Program

1. Fulfillment of Internal Policies, Provisions, Systems, and Procedures in Accordance with Applicable Laws and Regulations Issued by the Government, the Financial Services Authority (OJK), or Other Relevant Authorities
   a. Monitoring regulatory developments as the basis for formulating or revising internal provisions
      — Conducting daily website checks
      — Preparing materials and socializing updates through Compliance Lab sessions
      — Conducting studies/reviews of the latest regulations and/or those with potential impact on the Bank
      — Monitoring internal policy adjustments by respective owners in accordance with regulatory changes discussed in the Compliance Lab
      — Informing Management to obtain approval for necessary amendments to internal policies
   b. Reviewing drafts of policies/procedures/technical guidelines and product manuals to ensure alignment with prevailing laws and regulations, and adherence to the principle of prudence
      — Performing the review function on draft requests for Policies/SP/PT/MP within a maximum SLA of 5 working days after complete documentation is received from the Owner division
      — Providing review results to the requesting work unit, including whether the changes are substantial/non-substantial (along with content review)
   c. Issuing internal provisions to serve as guidelines, references, and rules to be followed in the Bank's business operations
      — Drafting internal provisions for Compliance Policy Standards (SP PKP) and Anti-Bribery Policy Standards (SP PAB)
      — Conducting review meetings for SP PKP and SP PAB
      — Finalizing SP PKP and SP PAB and uploading them to the e-hukum platform
      — Preparing studies/reviews of newly issued regulations that impact the Bank
   d. Preparing analyses and summaries of regulatory provisions issued by regulators and conducting socialization to relevant work units through the Compliance Laboratory (Compliance Lab) program
      — Preparing socialization/study materials and conducting Compliance Lab sessions on the impact of new regulations for the relevant units
      — Creating and submitting follow-up forms to relevant work units regarding the impact of new regulations on internal policies
      — Monitoring the implementation of internal policy adjustments in line with regulatory requirements
2. Managing Compliance Risk Faced by the Bank
   a. Carrying out the advisory function regarding the implementation of applicable regulations by providing input/responses to operational initiatives of the Bank

— Pelaksanaan fungsi *advisory* terhadap permintaan saran/tanggapan dilakukan dengan SLA 5 hari kerja setelah permohonan diterima dan dokumen lengkap dari unit kerja
— Memberikan tanggapan dengan menghadiri undangan meeting yang dicantumkan dalam *Minutes of Meeting*.

b. Melakukan *onsite review* ke Kantor Cabang untuk sosialisasi, *monitoring* dan validasi terkait implementasi penerapan ketentuan Kepatuhan dan program APU PPT.
— Melakukan sampling atas dokumen kredit yang ada di kantor cabang
— Melakukan pengecekan terhadap pemenuhan aspek keamanan kantor, kelengkapan informasi suku bunga baik deposito, tabungan, maupun suku bunga LPS yang terbaru
— Menyusun laporan hasil Onsite Review Monitoring
— Melakukan sosialisasi kepada Kantor Cabang/Kantor Cabang Pembantu yang dikunjungi terkait hasil review monitoring terhadap aspek Kepatuhan dimaksud
— Melakukan sosialisasi atas penerapan APU PPT dan PPPSPM ke Unit Jaringan Kantor berdasarkan parameter yang telah ditetapkan

c. Bekerjasama dengan unit kerja Risk Management dan Risk Business Control atas pelaksanaan pengelolaan risiko kepatuhan.
— Mengidentifikasi, menyusun, dan menyampaikan hasil assessment RCSA terkait risiko Kepatuhan.
— Parameter risiko Kepatuhan telah terdapat pada aplikasi ORCUS untuk mengukur risiko Kepatuhan pada unit kerja.
— Melaksanakan Forum Komunikasi dengan Divisi Risk Business Control 1 (satu) kali dalam sebulan.

d. Menyediakan informasi mengenai peraturan perundangan-undangan yang up to date dan relevan, baik internal maupun ekternal, baik yang diterbitkan oleh otoritas perbankan maupun otoritas lainnya, dalam jaringan internal bank, sehingga dapat diakses oleh seluruh karyawan.
— Menyampaikan peraturan perundang-undangan yang terbaru kepada Unit Kerja terkait
— Melakukan *monitoring* penginputan peraturan perundang-undangan yang terbaru pada aplikasi e-hukum
— Ketentuan regulasi terkini telah masuk dalam aplikasi internal (e-hukum) yang dapat di akses oleh seluruh unit kerja paling lambat H-14 hk dari ketentuan yang telah masuk dalam web regulator

e. Menyelenggarakan workshop/training/ webinar Kepatuhan dan APU PPT untuk meningkatkan awareness dan pemahaman seluruh karyawan terhadap penerapan, serta risiko kepatuhan dan APU PPT dengan mengundang pembicara dari internal Bank atau eksternal (Bank Mandiri, Taspen, PPATK, maupun instansi berwenang lainnya).

— The advisory function is carried out within a SLA of 5 working days after the request and complete documentation are received from the respective work unit
— Providing responses by attending meetings as recorded in the Minutes of Meeting

b. Conducting onsite reviews at Branch Offices for socialization, monitoring, and validation related to the implementation of Compliance regulations and the APU PPT program
— Performing sampling of credit documents at the branch
— Verifying the fulfillment of office security aspects and the completeness of interest rate information for deposits, savings, and the latest LPS rates
— Preparing reports on the results of the Onsite Review Monitoring
— Conducting socialization with Branch/Branch Sub-offices regarding the monitoring review results on Compliance aspects
— Conducting socialization on the implementation of APU PPT and PPPSPM programs to branch network units based on predefined parameters

c. Collaborating with the Risk Management and Risk Business Control units in managing compliance risks
— Identifying, preparing, and submitting the results of RCSA related to Compliance risk
— Compliance risk parameters are embedded in the ORCUS application to measure compliance risk in each work unit
— Conducting a Communication Forum with the Risk Business Control Division once per month

d. Providing up-to-date and relevant information on internal and external regulations, issued by banking or other authorities, through the Bank's internal network, accessible to all employees
— Delivering updated regulations to the relevant work units
— Monitoring the entry of new regulations into the e-hukum (electronic legal) application
— Ensuring the latest regulatory provisions are available in the internal application (e-hukum) no later than 14 business days before the effective date as published by the regulator

e. Organizing compliance and APU PPT workshops/trainings/ webinars to enhance awareness and understanding among employees regarding compliance implementation and associated risks

— Menyelenggarakan *workshop* Kepatuhan sebanyak 2x dalam 1 (satu) tahun dengan narasumber dari Bank Mandiri, PT Taspen, PPATK, LAPS-SJP, maupun narasumber lainnya.
— Menyelenggarakan *Training & Assessment* APU PPT kepada seluruh Pegawai minimal 1 kali untuk meningkatkan kompetensi dan awareness karyawan;
— Mengadakan sosialisasi/webinar khusus AMLO koordinator dan AMLO.

f. Meningkatkan kompetensi personil unit kerja kepatuhan melalui pelatihan/training, seminar, sosialisasi peraturan dari regulator dan/atau sertifikasi profesi kepatuhan dan sertifikasi manajemen risiko.
— Mengikuti training/ refreshment/sosialisasi/ webinar yang berkaitan dengan perbankan

g. Meningkatkan kapabilitas unit kerja kepatuhan melalui implementasi ISO 37301:2021 Sistem Manajemen Kepatuhan Compliance Management Systems (CMS), sebagai standar pedoman untuk menerapkan, mengevaluasi, memelihara, dan meningkatkan sistem manajemen kepatuhan Bank yang efektif.
— Membuat Ijin Prinsip Pengadaan Jasa Konsultan dan Sertifikasi ISO 37301, 37001, 9001
— Membuat dokumen Request for Proposal
— Membuat Nota permohonan pengadaan ke Divisi Procurement
— Melaksanakan kegiatan training ISO, auditor internal.
— Menyiapkan dokumen untuk annual ISO 37301,37001 dan 9001 : Identifikasi, kebutuhan dan harapan pihak, lembar kerja penilaian risiko, kebijakan manajemen mutu, saran mutu program kerja, SP manajemen Mutu, PT Manajemen Mutu
— Pelaksanaan Audit ISO

h. Membuat Compliance White Book, sebagai referensi bank dalam pelaksanaan kepatuhan bank.
— Pembuatan draft compliance white book mulai Januari 2024 dan pembagian Compliance Whitebook ke Unit Kerja.

i. Melakukan campaign budaya kepatuhan dan awereness atas penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (Anti Bribery Management System) melalui sosialisasi dilakukan melalui berbagai jenis media
— Pembuatan materi sosialiasasi yang disampaikan kepada stakeholder melalui media sosial bank maupun media cetak berskala nasional

j. Peningkatan skor CGPI dari tahun sebelumnya
— Bank memperoleh predikat "Most Trusted" pada pelaksanaan CGPI dengan skor mencapai 90.56, meningkat dari periode sebelumnya 90.06. Pelaksanaan CGPI 2023/2024 dengan Tema "Membangun Kematangan Perusahaan dalam Kerangka GCG"

— Conducting Compliance workshops twice per year with speakers from Bank Mandiri, PT Taspen, PPATK, LAPS-SJP, and other relevant institutions
— Organizing APU PPT Training & Assessment for all employees at least once to enhance their competence and awareness
— Holding dedicated webinars/socializations for AMLO Coordinators and AMLOs

f. Enhancing the competence of compliance personnel through training, seminars, regulatory socializations, and professional or risk management certifications
— Participating in trainings/refreshments/socializations/ webinars related to banking

g. Strengthening the capability of the compliance unit through implementation of ISO 37301:2021 Compliance Management Systems (CMS), as a guideline standard for implementing, evaluating, maintaining, and improving the Bank's compliance management system
— Preparing Requests for Principal Approval for Consultancy Services and Certification of ISO 37301, 37001, and 9001
— Drafting the Request for Proposal document
— Submitting a procurement request memo to the Procurement Division
— Conducting ISO training activities, including internal auditor training
— Preparing documentation for the annual ISO 37301, 37001, and 9001 audit: identification of stakeholder needs and expectations, risk assessment worksheets, quality management policy, quality improvement suggestions, work programs, quality management SOPs, and Quality Management Decrees
— Executing ISO audits

h. Developing the Compliance White Book as a reference for the Bank in executing its compliance practices
— Drafting the Compliance White Book starting in January 2024 and distributing it to relevant work units

i. Promoting a culture of compliance and raising awareness on the implementation of ISO 37001:2016 Anti-Bribery Management System through various media channels
— Creating awareness materials distributed via the Bank's social media and national print media

j. Increasing the CGPI score from the previous year
— The Bank received the "Most Trusted" predicate in the CGPI with a score of 90.56, an improvement from the previous period's score of 90.06. The 2023/2024 CGPI was held under the theme "Building Corporate Maturity Within the GCG Framework"

3. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank
   a. Melakukan gap analysis atas implementasi tata kelola perusahaan (structure, process & outcome) untuk mendapatkan nilai tata kelola baik individu dan terintegrasi menimal 2 serta mengikuti kegiatan Corporate Governance Perception Index (CGPI) dengan target predikat Most trusted.
      — Pembuatan analisis penilaian Tata Kelola
      — Persetujuan Direktur bidang atas hasil penilaian Self-Assesment Tata Kelola
   b. Melakukan *review* dan memberikan pendapat atas rencana produk Bank (dasar dan/atau lanjutan) untuk memastikan bahwa produk dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku.
      — Melakukan *meeting* pembahasan RPPB
      — Melakukan *review* laporan RPPB sebelum di submit ke regulator
      — Menyampaikan laporan RPPB yang telah ditandatangani oleh Direksi melalui aplikasi SIPENA OJK
   c. Melakukan *review* atas rencana Jaringan Kantor, termasuk melakukan onsite lokasi jaringan kantor (jika diperlukan) guna memastikan bahwa proses jaringan kantor yang akan dilakukan telah sesuai dengan ketentuan yang berlaku.
      — Memberikan advis/*review* atas jaringan kantor dan rencana dengan SLA 5 hari kerja setelah surat permohonan diterima lengkap dari unit kerja dan dokumen diterima lengkap
   d. Melakukan *review* atas pengembangan dan rencana strategis IT yang akan dilakukan, untuk memastikan bahwa pengembangan rencana tersebut telah sesuai dengan ketentuan yang berlaku.
      — Melakukan *review* terhadap dokumen CR dan menyampaikan hasil review dalam bentuk Nota tertulis kepada Unit Kerja terkait.
      — Melakukan *review* terhadap *script* UAT dan menyampaikan hasil review dalam bentuk Nota tertulis kepada Unit Kerja terkait.
   e. Melakukan penelahaan atas compliance event untuk mendapatkan tindakan perbaikan guna mencegah kesalahan berulang baik pelaporan maupun aktivitas lainnya yang berdampak dikenakannya sanksi denda oleh Regulator.
      — Pembuatan Nota ke Unit Kerja terkait untuk di lakukan pembuatan analisa ( ) atas kesalah yang terjadi dan pembuatan *action* mitigasinya.
   f. Membantu proses perijinan atau persetujuan terkait produk Bank, pengembangan Teknologi Informasi, Jaringan Kantor dan *corporate action* yang ditujukan kepada OJK dan BI serta regulator lainnya.
      — Melakukan *review* terhadap dokumen perizinan maupun realisasi terkait produk dan aktivitas baru.
      — Menyampaikan laporan dokumen perizinan dan laporan realisasi produk dan aktivitas baru melalui SIPENA.
   g. Memastikan ketertiban penyampaian laporan telah sesuai dengan *Checklist* Daftar Laporan.

3. Managing Compliance Risk Faced by the Bank
   a. Conducting gap analysis on corporate governance implementation (structure, process, and outcome) to achieve a minimum individual and integrated governance score of 2, and participating in the Corporate Governance Perception Index (CGPI) program with a target rating of "Most Trusted."
      — Preparing Corporate Governance assessment analysis
      — Obtaining approval from the relevant Director on the results of the Corporate Governance Self-Assessment
   b. Reviewing and providing opinions on the Bank's product plans (basic and/or advanced) to ensure that new products and activities comply with applicable regulations
      — Holding meetings to discuss RPPB
      — Reviewing the RPPB report prior to submission to the regulator
      — Submitting the signed RPPB report by the Board of Directors through the OJK's SIPENA application
   c. Reviewing branch network plans, including conducting onsite visits to branch office locations (if necessary), to ensure compliance with applicable regulations
      — Providing advisory/review on branch network plans with a SLA of 5 working days after the complete request letter and supporting documents are received
   d. Reviewing IT development and strategic plans to ensure compliance with prevailing regulations
      — Reviewing CR documents and providing feedback in the form of a formal memo to the relevant Work Unit
      — Reviewing UAT scripts and providing feedback in the form of a formal memo to the relevant Work Unit
   e. Reviewing compliance events to identify corrective actions aimed at preventing recurring errors, whether in reporting or other activities that may result in regulatory penalties or fines
      — Issuing a memo to the relevant Work Unit to conduct an analysis of the incident and to develop mitigation actions
   f. Supporting the licensing or approval process related to Bank products, IT development, branch network, and corporate actions addressed to OJK, BI, and other regulators
      — Reviewing licensing documents and realization reports for new products and activities
      — Submitting licensing and realization reports for new products and activities through the SIPENA application
   g. Ensuring orderly submission of reports in accordance with the Reporting Checklist

— Melakukan *review* terkait kelengkapan dokumen laporan yang disampaikan kepada regulator atau otoritas
— Membuat *compliance cheklist* terhadap laporan yang akan disampaikan kepada regulator atau otoritas

h. Sampling laporan dan memastikan materi dan format laporan telah sesuai dengan informasi yang wajib disampaikan dalam laporan berdasarkan regulasi.
Sampling terhadap beberapa laporan antara lain:
— Laporan Rencana Bisnis Bank.
— Laporan Realisasi Rencana Bisnis Bank
— Laporan Strategi Anti *Fraud*

4. Memastikan komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
a. Pemantauan atas kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada BI/OJK dan/atau pengawas lain yang berwenang, baik sebagai bagian dari hasil pemeriksaan maupun komitmen lainnya.
— Melakukan *monitoring* ketentuan regulasi melalui website setiap hari
— Membuat *action plan* dalam hal terdapat adanya ketentuan yang berdampak pada Bank
— Memasukan kewajiban pelaporan dalam sistem CMRS
— Menginformasikan adanya kewajiban pelaporan/ permintaan regulator ke unit kerja terkait
— Melakukan *review* atas ketentuan internal yang disesuaikan dengan temuan pengawas.
— Melakukan finalisasi sampai dengan pengesahan tidak melewati target komitmen Bank
b. Melakukan *monitoring* terhadap kepatuhan bank dalam kewajiban pelaporan kepada regulator (OJK, BI, PPATK dan regulator lainnya) melalui aplikasi CMRS (*Compliance Monitoring & Reporting System*) sehingga kewajiban pelaporan dilakukan tepat waktu.
— Melakukan reminder via Nota tertulis kepada Unit Kerja terkait setiap bulan maksimal di tanggal 27 untuk pelaporan bulan berikutnya.
— Melakukan *monitoring* harian atas penyampaian laporan oleh Unit Kerja Terkait
c. Memantau dan menindaklanjuti permintaan informasi/ data oleh Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya.
— Melakukan koordinasi dengan Unit Kerja Terkait perihal permintaan data oleh Regulator.
— Menyampaikan pemenuhan data yang diminta oleh regulator via surat resmi atau e-mail.
— Memastikan Seluruh kewajiban pelaporan telah tersubmit tepat waktu kepada regulator.
d. *Liaison officer* kepada Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya.
— Menginformasikan adanya kewajiban pelaporan/ permintaan regulator ke unit kerja terkait
— Menjalin komunikasi dan hubungan baik dengan regulator untuk memudahkan komunikasi atas perubahan regulasi

— Reviewing the completeness of documents submitted to regulators or authorities

— Preparing a compliance checklist for reports to be submitted to regulators or authorities

h. Sampling reports and ensuring that the content and format of the reports comply with the regulatory reporting requirements
Sampled reports include:
— Bank Business Plan Report
— Realization of Bank Business Plan Report
— Anti-Fraud Strategy Report

4. Ensuring the Bank's Commitments to the Financial Services Authority and/or Other Relevant Supervisory Authorities

a. Monitoring the Bank's compliance with commitments made to Bank Indonesia (BI)/Financial Services Authority (OJK) and/or other authorized supervisory bodies, either as part of audit findings or other commitments
— Conducting daily monitoring of regulatory provisions through official websites
— Developing an action plan in response to new regulations impacting the Bank
— Inputting reporting obligations into the CMRS system
— Informing relevant work units of regulatory reporting obligations/requests
— Reviewing internal provisions based on supervisory findings
— Finalizing and obtaining approval in accordance with the Bank's commitment timelines
b. Monitoring the Bank's compliance in fulfilling reporting obligations to regulators (OJK, BI, PPATK, and other regulators) through the CMRS (Compliance Monitoring & Reporting System) to ensure timely reporting

— Sending monthly reminders via formal memos to relevant work units by the 27th of each month for the following month's reports
— Conducting daily monitoring of report submissions by relevant work units
c. Monitoring and following up on information/data requests by the Financial Services Authority, Bank Indonesia, or other regulators
— Coordinating with relevant work units regarding data requests from regulators
— Submitting the required data to regulators via official letters or email
— Ensuring all reporting obligations are submitted on time to the respective regulators
d. Acting as liaison officer to the Financial Services Authority, Bank Indonesia, or other regulators
— Informing relevant work units of reporting obligations or regulator requests
— Establishing and maintaining good communication with regulators to facilitate updates on regulatory changes

— Memasukkan data dari regulator pada sistem SMART AML untuk dijadikan watchlist internal.

5. Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) sebagai wujud komitmen bank dalam pencegahan pencucian uang dan pendanaan terorisme.
   a. Pengkinian data nasabah
      Realisasi Pengkinian Data Triwulan IV/2024 telah mencapai 198.569 data atau 100% dari target 198.569 data.
   b. *Training* dan sosialisasi.
      — *MenyelenggarakanTraining* bersama Divisi Human Capital – Learning dengan tema *Know Your Customer* khusus unit Jaringan Kantor untuk meningkatkan kompetensi dan *awareness* karyawan.
      — Memberikan materi terkait penerapan program APU PPT dan PPPSPM kepada peserta ODP.
      — Sosialisasi dan Studi Kasus penerapan program APU dan PPT.
   c. *Onsite Review Monitoring.*
      Sosialisasi dan Monitoring Penerapan APU PPT di Unit Jaringan Kantor melalui kegiatan Onsite Review *Monitoring* (ORM)
   d. *SMART AML*
      Sistem yang dimiliki oleh Bank untuk melakukan:

      — Melakukan *screening* Calon Nasabah/ Nasabah/ WIC untuk mengetahui profil risiko nasabah dan kriteria PEP;
      — Penyelesaian alert transaksi;
      — *Monitoring* untuk meyampaikan pelaporan Transaksi Keuangan Tunai (LTKT) dan Laporan Transaksi Keuangan Mencurigakan (LTKM);
      — *Update & Profilling Blacklist Reference;*
      — Memantau data nasabah eksisting;
      — *Monitoring* aktivitas pengguna user SMART AML;
      — *Monitoring progress* penyelesaian pengkinian data;

      — Penyelesaian *Enhanced Due Diligance* terhadap *High Risk Customer.*

Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa bank (Nasabah atau *Walk In Customer*) dengan berpedoman pada POJK Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan

Secara operasional dalam penerapannya di Bank, Penerapan Program APU & PPT telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU & PPT. Tujuan penerapan program adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money*

— Inputting regulator-provided data into the SMART AML system as part of the internal watchlist

5. Anti-Money Laundering and Counter-Terrorism Financing (APU and PPT) Program as a manifestation of the Bank's commitment to the prevention of money laundering and terrorism financing.
   a. Customer Data Update
      The realization of Customer Data Updates in Q4/2024 has reached 198,569 data entries, or 100% of the target of 198,569 data entries.
   b. Training and Socialization
      — Conducted training in collaboration with the Human Capital – Learning Division with the theme *Know Your Customer*, specifically for Branch Network units, to enhance employees' competencies and awareness.
      — Delivered materials related to the implementation of APU, PPT, and PPPSPM programs to ODP participants.
      — Organized socialization and case studies on the implementation of the APU and PPT programs.
   c. *Onsite Review Monitoring.*
      Socialization and monitoring of the APU PPT program implementation in Branch Network Units through Onsite Review Monitoring (ORM) activities.
   d. *SMART AML*
      system owned by the Bank to perform the following functions:
      — Screening of Prospective Customers/ Customers/ WICs to assess customer risk profiles and identify PEP criteria;
      — Resolution of transaction alerts;
      — Monitoring and submission of Cash Financial Transaction Reports (LTKT) and Suspicious Financial Transaction Reports (LTKM);
      — Updating and profiling of Blacklist References;
      — Monitoring existing customer data;
      — Monitoring activities of SMART AML system users;
      — Monitoring the progress of customer data update completion;
      — Performing Enhanced Due Diligence for High-Risk Customers.

Anti-Money Laundering (AML) and Terrorism Financing Prevention (TFP) Programs

The implementation of the Anti-Money Laundering and Prevention of Terrorism Financing Program is a program that must be implemented by Banks in conducting business relations with prospective customers and users of bank services (Customers or Walk In Customers) by referring to OJK Regulation Number 8 of 2023 concerning the Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing, and Prevention of Proliferation Funding of Weapons of Mass Destruction in the Financial Services Sector

Operationally in its implementation at the Bank, the AML & CFT Program Implementation was regulated in the AML & CFT Policies, Standard Procedures and Technical Guidelines. The purpose of implementing the program was to prevent and protect the Bank from being used as a means of money laundering and terrorism

Laundering) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

Dalam penerapan Program APU & PPT Bank telah membentuk Unit Kerja Khusus (UKK) APU & PPT yang mempunyai tugas dan kewenangan sebagai berikut:

1. Menyusun dan mengusulkan pedoman penerapan program APU & PPT kepada Direktur yang membawahkan fungsi kepatuhan;
2. Memastikan adanya sistem yang mendukung program APU & PPT, yaitu sistem yang antara lain dapat mengidentifikasi Nasabah, Transaksi Keuangan Mencurigakan, *screening* data teroris dan transaksi keuangan lainnya yang diwajibkan oleh Undang-Undang melalui SMART AML;
3. Memantau pengkinian profil Nasabah dan profil transaksi Nasabah;
4. Melakukan koordinasi dan pemantauan terhadap pelaksanaan kebijakan program APU & PPT dengan unit kerja terkait yang berhubungan dengan Nasabah/ WIC/ BO;
5. Melakukan koordinasi dengan Bank Mandiri dan grup konglomerasi terkait pelaksanaan APU & PPT dan tukar menukar informasi data PEP;
6. Memastikan kebijakan dan prosedur telah sesuai dengan perkembangan program APU & PPT yang terkini, risiko produk, kegiatan dan kompleksitas usaha, dan volume transaksi di bank termasuk dengan kondisi pandemi;
7. Memantau kesesuaian transaksi keuangan nasabah dengan profil nasabah khususnya nasabah dengan transaksi yang berisiko tinggi;
8. Menerima laporan transaksi keuangan yang berpotensi mencurigakan (*red flag*) dari unit kerja terkait dan melakukan analisis atas laporan tersebut;
9. Membuat sistem *screening* nasabah sesuai dengan sistem SIPENDAR PPATK;
10. Mengidentifikasi transaksi yang memenuhi kriteria mencurigakan berdasarkan laporan hasil analisis transaksi keuangan dari unit kerja terkait dan/atau hasil pemantauan yang dilakukan;
11. Meminimalisasi risiko operasional dengan melakukan pembatasan transaksi WIC;
12. Menyusun LTKM dan laporan lainnya sebagaimana diatur dalam peraturan perundang-undangan mengenai pencegahan dan pemberantasan tindak pidana pencucian uang dan tindak pidana pendanaan terorisme, untuk disampaikan kepada PPATK berdasarkan persetujuan Direktur;
13. Memastikan bahwa:
    a. Terdapat mekanisme kerja yang memadai dari setiap satuan kerja terkait kepada Unit Kerja Khusus (UKK) atau pejabat yang bertanggungjawab terhadap penerapan program APU & PPT dengan menjaga kerahasiaan informasi.
    b. Satuan kerja terkait melakukan fungsi dan tugas dalam rangka mempersiapkan laporan transaksi keuangan yang berpotensi mencurigakan sebelum menyampaikannya kepada UKK atau pejabat yang bertanggung jawab terhadap penerapan program APU & PPT.

financing, including the financing of the proliferation of weapons of mass destruction carried out directly or indirectly by criminals.

In implementing the AML & CFT Program the Bank established a Special AML & CFT Work Unit (UKK) which had the following duties and authorities:

1. Develop and propose guidelines for the implementation of the AML & CFT program to the Director in charge of the compliance function;
2. Ensuring the existence of a system that supports the AML & CFT program, namely a system that can, among other things, identify Customers, Suspicious Financial Transactions, terrorist data screening and other financial transactions required by law through SMART AML.;
3. Monitoring customer profile updates and customer transaction profiles;
4. Coordinating and monitoring the implementation of AML & CFT program policies with related work units related to Customers/ WIC/ BO;
5. Coordinating with Bank Mandiri and the conglomerate group regarding the implementation of AML & CFT and exchanging PEP data information;
6. Monitor the suitability of customer financial transactions with customer profiles, especially customers with high-risk transactions;
7. Receive reports of potentially suspicious financial transactions (red flags) from the relevant work units and perform analysis on these reports;
8. Identify transactions that meet suspicious criteria based on reports on the results of financial transaction analysis from the relevant work units and/or the results of monitoring
9. Creating a customer screening system in accordance with the Center for Reporting and Analysis of Financial Transactions 's SIPENDAR system;
10. Identify transactions that meet suspicious criteria based on reports on the results of financial transaction analysis from the relevant work units and/or the results of monitoring carried out;
11. Minimizing operational risk by limiting WIC transactions;
12. Prepare LTKM and other reports as regulated in laws and regulations regarding the prevention and eradication of money laundering and terrorism financing crimes, to be submitted to PPATK based on the approval of the Director;
13. Ensure that:
    a. There is an adequate working mechanism from each work unit related to the UKK or officials responsible for implementing the AML and CFT programs by maintaining the confidentiality of information.
    b. the relevant work units carry out functions and tasks in the context of preparing reports on potentially suspicious financial transactions before submitting them to the UKK or officials responsible for implementing the AML and CFT programs.

c. Memastikan satuan kerja APU & PPT cabang (AMLO) memiliki *checklist* APU & PPT di unit masing-masing.

14. Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan program APU & PPT bagi Karyawan Bank; dan

15. Berperan sebagai *contact person* bagi Lembaga Pengawas, dan Pengatur serta Penegak Hukum.

Selain pembentukan UKK, guna peningkatan kualitas penerapan APU & PPT, Bank telah menunjuk pejabat PIC APU & PPT di tingkat cabang (AMLO Cabang) sebagai pelaksana fungsi penerapan APU & PPT ditingkat cabang serta menyediakan aplikasi system SMART AML (*System Monitoring, Analysis & Reporting Transaction*) sebagai alat bantu dalam *monitoring* transaksi nasabah, kualitas data nasabah serta penggolongan risiko nasabah berbasis *Risk Based Approach* (RBA) yang dapat diakses oleh UKK kantor pusat maupun oleh petugas cabang dan AMLO (PIC APU & PPT di cabang). Pelaksanaan penerapan APU & PPT selain dilakukan terhadap nasabah/pengguna jasa, juga dilakukan kepada seluruh Jajaran Bank yaitu dengan menerapkan ketentuan terkait *Know Your Employee* (KYE).

KYE merupakan bagian integral dari manajemen risiko operasional, reputasi dan legal bagi Bank, dalam hal ini Bank perlu meyakini bahwa seluruh pegawai yang seharusnya menerapkan program APU & PPT di Bank tidak menjadi target pelanggaran terhadap ketentuan yang berlaku atau menjadi pelaku *money laundering,* Pendanaan terorisme ataupun pendanaan proliferasi senjata pemusnah massal baik yang aktif maupun potensial.

KYE dilaksanakan dari awal penerimaan pegawai sampai dengan pasca berakhirnya hubungan kerja pegawai dengan perusahaan di antaranya melalui:

a. Prosedur penyaringan dalam rangka penerimaan karyawan baru (*pre employee screening*); dan
b. Pengenalan dan pemantauan terhadap profil dan aktivitas pegawai.

Untuk mendukung komitmen bank secara rutin dan berkala bank melakukan pelatihan dan sosialisasi penerapan APU dan PPT kepada seluruh jajaran bank, baik melalui *training*, *classroom, e-learning, vicon, assessment* dan sosialisasi melalui media komunikasi. Adapun penerapan APU PPT pada tahun 2024 adalah sebagai berikut:

c. Ensure that branch AML & CFT work units (AMLO) have an AML & CFT checklist in their respective units.

14. Monitoring, analyzing, and providing recommendations related to training needs of the AML and CFT programs for PT Bank Mandiri Taspen employees, and.

15. Acting as a contact person for the Supervisory Agency, Regulators and Law Enforcer.

In addition to the establishment of UKK, in order to improve the quality of AML & CFT implementation, the Bank appointed AML & CFT PIC officers at the branch level (AMLO Branch) to carry out the AML & CFT implementation function at the branch level as well as provide the SMART AML (System Monitoring, Analysis & Reporting Transaction) system application as a tool in monitoring customer transactions, quality of customer data and classification of customer risks based on a Risk Base Approach (RBA) which could be accessed by head office UKKs as well as by branch officers and AMLO (PIC AML & CFT in branches). The implementation of AML & CFT was not only carried out for customer's/service users, but also for all Bank officials, namely by applying the provisions related to Know Your Employee (KYE).

KYE was an integral part of operational, reputation and legal risk management for the Bank, in this case the Bank needed to ensure that all employees who were supposed to implement the AML & CFT program at the Bank were not targets of violations of applicable regulations or become perpetrators of money laundering, terrorism funding or funding for the proliferation of weapons of mass destruction, both active and potential.

KYE was carried out from the initial recruitment of employees until after the end of the employee's working relationship with the company, including through:

a. Screening procedures for accepting new employees (pre-employee screening); and
b. Introduction and monitoring of employee profiles and activities.

To support the bank's commitment, the bank regularly and periodically conducted training and dissemination of AML and CFT implementation to all levels of the Bank, through training, classroom, e-learning, vicon, assessment and socialization through communication media. The implementation of AML CFT in 2024 is as follows:

No	Informasi Informations	Tindak lanjut Follow-up
1	Rekapitulasi pemenuhan kewajiban pelaporan kepada Regulator Summary of Compliance Reporting Obligations to Regulators	- Seluruh laporan TKT telah disampaikan ke PPATK melalui aplikasi GOAML tepat waktu dan terhadap transaksi -transaksi keuangan tunai dalam jumlah yang signifikan dilakukan monitoring dengan ketat. - Pelaporan SIPESAT Triwulan IV disampaikan ke regulator pada tanggal 09 Januari 2025; - Tidak terdapat laporan LTKL, dikarenakan Bank Mantap bukan merupakan Bank Devisa dan belum mendapatkan izin untuk melakukan transaksi valuta asing; - pelaporan TKM telah disampaikan kepada PPATK melalui aplikasi GOAML - All TKT reports have been submitted to PPATK via the GOAML application on time and significant cash financial transactions are monitored strictly. - The SIPESAT Quarter IV report was submitted to the regulator on January 9, 2025; - There was no LTKL report, because Bank Mantap is not a Foreign Exchange Bank and has not received permission to conduct foreign exchange transactions; - TKM reporting has been submitted to PPATK via the GOAML application

No	Informasi Informations	Tindak lanjut Follow-up
2	Pengehentian Sementara Transaksi Temporary Transaction Suspension	Sampai dengan periode Semester II, terdapat 2 (dua) Permintaan Penghentian dan penundaan Sementara Transaksi dari regulator Up to Semester II, there were 2 (two) Requests for Temporary Suspension and Suspension of Transactions from the regulator
3	Laporan Aktivitas Mencurigakan (LAM) Suspicious Activity Report (LAM)	Total pelaporan LAM sampai dengan Triwulan IV yang telah disampaikan kepada pihak regulator adalah 7 (tujuh) LAM The total LAM reports up to Quarter IV that have been submitted to the regulator are 7 (seven) LAM
4	Pemblokiran dan Pembukaan Blokir Rekening Account Blocking and Unblocking	Sampai dengan Semester II terdapat 1 (satu) permintaan pembukaan blokir Rekening Nasabah pada bulan Agustus dengan dilengkapi Berita Acara buka blokir Up to Semester II, there was 1 (one) request to unblock Customer Accounts in August, accompanied by an Unblocking Minutes of Meeting
5	Rekapitulasi pemenuhan *inquiry* kepada Regulator dan/ atau Aparat Penegak Hukum (Apgakum) Recapitulation of fulfillment of inquiries to Regulators and/ or Law Enforcement Officers (Apgakum)	Sampai dengan Semester II, permintaan data/ informasi untuk kepentingan analisa dan telah di sampaikan ke regulator sebanyak 39 (tiga puluh sembilan) laporan. Up to Semester II, there were 39 (thirty-nine) reports of requests for data/information for analysis purposes.
6	Ketentuan baru atau perubahan ketentuan terkait APU PPT (jika ada) New provisions or changes to provisions related to AML CFT (if any)	Penyesuian Standart Prosedur, Kebijakan APU, PPT dan PPPSPM dan Petunjuk teknis SMART AML sesuai dengan: - Indikator Perbaikan Financial Integrity Rating Tahun 2023; - MSMPG Adjustment of Standard Procedures, APU, PPT and PPPSPM Policies and SMART AML Technical Instructions in accordance with: - Financial Integrity Rating Improvement Indicators for 2023; - MSMPG
7	Ketentuan dalam Kebijakan dan Standar Prosedur APU PPT yang bertentangan dengan regulasi setempat atau sebaliknya (jika ada) Provisions in the AML CFT Policy and Standard Procedures that conflict with local regulations or vice versa (if any)	Nihil Nil
8	Pergantian Pejabat *Compliance Officer / AML Officer* yang berwenang mengelola pelaksanaan dan pelaporan APU PPT (jika ada) Change of Compliance Officer / AML Officer authorized to manage the implementation and reporting of AML CFT (if any)	Terdapat penambahan pegawai AML Officer pada tanggal 18 September 2024 sesuai SK Nomor UTM. HCM/HEE.2022/2024 There was an addition of AML Officer employees on September 18, 2024 according to Decree Number UTM.HCM/HEE.2022/2024
9	Kendala-kendala yang dihadapi (jika ada)	Nihil Nil
10	Usulan perbaikan penerapan program APU PPT dalam Konglomerasi Keuangan	Nihil Nil

Perkara Hukum — Lawsuit

Permasalahan Hukum	Jumlah Amount		Legal Issues
	Perdata Civil	Pidana Criminal	
Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di pengadilan (belum ada putusan)	-	-	Cases/Legal Issues that are still in the process of being resolved in court (no decision yet)
Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di kepolisian/kejaksaan	-	10	Cases/Legal Issues that are still in the process of being resolved at the police/prosecutor's office
Perkara/Permasalahan Hukum yang telah selesai (telah mempunyai kekuatan hukum tetap)	4	-	Cases/Legal Issues that have been completed (have permanent legal force)
Perkara/Permasalahan Hukum dicabut oleh Penggugat	-	-	The plaintiff revokes case/Legal Issue

Permasalahan Hukum	Jumlah Amount		Legal Issues
	Perdata Civil	Pidana Criminal	
Perkara/Permasalahan Hukum yang telah selesai prosesnya di kepolisian	-	10	Cases/Legal issues that have been completed by the police
Total	4	20	Total

Perkara Hukum yang Dihadapi Perusahaan

Perkara/Permasalahan Hukum Perdata yang telah selesai (telah mempunyai kekuatan hukum tetap).

Legal Cases Facing the Company

Civil Law Cases/Problems that have been resolved (have permanent legal force).

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
1	462/Pdt.G/2023/ PN.Jkt.Pst tanggal 25 Juli 2023 **Penggugat :** Undang Siregar dan 14 debitur lainnya **Tergugat I :** Elmamber Petamu Sinaga (Bank Mandiri Taspen) **Tergugat II :** Mahendra Siregar (OJK) Perbuatan Melawan Hukum	• Undang Siregar (US) melakukan pengaduan ke Bank Mandiri Taspen KC Medan pada 11 Juni 2021 dan ditanggapi oleh Bank pada 2 Juli 2021 • US melalui kuasa hukumnya (Suyatno) memberikan somasi kepada Bank pada 21 Juli 2921 • US melakukan pelaporan ke Diskrimsus Polda Sumut pada 26 Juli 2021 • US dan 12 debitur Melalui kuasa hukumnya Forum Banduan Hukum Indonesia (FBHI) pada 4 Januari 2022 dan 12 Januari 2022 kembali memberikan somasi kepada Bank • Terkait pelaporan pidana, Diskrimsus Polda Sumut telah mengeluarkan Surat Pemberitahuan Perkembangan Hasil Penyelidikan (SP2HP) pada 22 Maret 2022, menyatakan Unsur Pidana Tak Terbukti, Polisi Hentikan Pemeriksaan Laporan Undang Siregar • OJK melalui surat tanggal 10 Maret 2022 perihal Klarifikasi Pemberitaan Media meminta kepada Bank Mandiri Taspen KC Medan untuk memberikan tanggapan terhadap adanya pemberitaan atas US dan 12 debitur lainnya di media medan bisnis daily • Bank telah menanggapi surat OJK pada 14 Maret 2022 perihal Klarifikasi Pemberitaan Media, baik secara tertulis dan menyatakan bahwa seluruh transaksi yang dilakukan sesuai dengan prosedur yang berlaku. • 31 Maret 2023, US beserta beberapa debitur datang ke Graha Mantap guna meminta penjelasan yang berujung pada dilakukan unjuk rasa. Sehingga melatarbelakangi pelaporan kepolisian di Polres Jakarta Timur. • 1 Agustus 2023, Bank menerima Relaas Panggilan dari Pengadilan Negeri Jakarta Pusat untuk memenuhi panggilan pertama pada 9 Agustus 2023	Melalui Putusan Pengadilan	• Kerugian Materiil (1 miliar/nasabah) + Imateriil sebesar 3 Miliar • Total kerugian 18Miliar Rupiah	• Pada tanggal 26 Februari 2024 PN Jakarta Pusat telah menjatuhkan putusan Nomor 462/Pdt.G/2023/ PN.Jkt.Pst, dengan Amar Putusan sebagai berikut : 1. Menyatakan Gugatan yang diajukan oleh Para Penggugat tidak dapat diterima 2. Menghukum Para Penggugat untuk membayar segala biaya yang timbul dalam perkara ini sejumlah Rp422.000	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
	462/Pdt.G/2023/ PN.Jkt.Pst dated July 25, 2023 **Plaintiff:** Undang Siregar and 14 other debtors **Defendant I:** Elmamber Petamu Sinaga (Bank Mandiri Taspen) **Defendant II:** Mahendra Siregar (OJK) Unlawful Acts	• Undang Siregar (US) filed a complaint to Medan Branch Office of Bank Mandiri Taspen on June 11, 2021 and was responded to by the Bank on July 2, 2021 • US through his attorney (Suyatno) issued a warning to the Bank on July 21, 2921 • US filed a report to the North Sumatra Police's Special Criminal Investigation Unit on July 26, 2021 • US and 12 debtors through their attorneys, the Indonesian Legal Advice Forum (FBHI) on January 4, 2022 and January 12, 2022 again issued a warning to the Bank • Regarding the criminal report, the North Sumatra Police's Special Criminal Investigation Unit has issued a Notification Letter on the Progress of the Investigation Results (SP2HP) on March 22, 2022, stating that the Criminal Elements Have Not Been Proven, the Police Have Stopped Examination of Undang Siregar's Report • OJK through a letter dated March 10, 2022 regarding Clarification of Media Reporting, requested Medan Branch Office of Bank Mandiri Taspen to provide a response to the news about US and 12 other debtors in the Medan Bisnis Daily media • The Bank has responded to the OJK letter on March 14, 2022 regarding the Clarification of Media Reporting, both in writing and stating that all transactions carried out are in accordance with applicable procedures. • March 31, 2023, US and several debtors came to Graha Mantap to ask for an explanation which led to a demonstration. Thus, as a background to the police report at the East Jakarta Police Department. • August 1, 2023, the Bank received a Summons Release from the Central Jakarta District Court to fulfill the first summons on August 9, 2023	Through Court Decisions	• Material Loss (IDR 1 billion/ customer) + Intangible Loss of IDR 3 Billion • Total loss of IDR 18 Billion	• On February 26, 2024, the Central Jakarta District Court issued a verdict Number 462/Pdt.G/2023/ PN.Jkt.Pst, with the following verdict: 1. Declaring the lawsuit filed by the Plaintiffs unacceptable 2. Punishing the Plaintiffs to pay all costs incurred in this case in the amount of IDR 422,000	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
2	6/Pdt.G/2020/PN Pbg Tanggal 07 Februari 2020 **Penggugat:** PT Taspen Abadi Sentosa yang diwakili oleh Direktur Utama Yusup Permana **Tergugat**: 1. Kusworo (Tergugat I) 2. Bank BTN (Tergugat II) Turut Tergugat I: PT Bank Mandiri Taspen Turut Tergugat II PT POS Indonesia (Persero) Perbuatan Melawan Hukum	• PT Taspen Abadi Sentosa selaku agen fronting Bank Mantap menggugat Sdr. Kusworo (mantan pegawai marketingnya) yg telah diduga telah melakukan perbuatan melawan hukum penipuan kepada nasabah Bank Mantap.	Melalui putusan pengadilan	• Tidak ada kerugian bagi Bank pada gugatan ini	• Putusan dibacakan melalui upaya Peninjauan Kembali, dengan amar putusan sebagai berikut : **Dalam Provisi** • Menolak tuntutan provisi Penggugat. DalamEksepsi • Menolak Eksepsi Para Tergugat dan Turut Tergugat II untuk seluruhnya. **Dalam Pokok Perkara** - Mengabulkan Gugatan Penggugat untuk sebagian • Menyatakan Tergugat I telah melakukan Perbuatan Melawan Hukum. • Menghukum Tergugat I untuk membayar ganti kerugian materiil kepada Penggugat sejumlah Rp. 2.436.962.487,- • Menghukum Para Turut Tergugat untuk mematuhi isi Putusan ini. • Menolak gugatan Penggugat untuk selebihnya.	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
	6/Pdt.G/2020/PN Pbg Date February 07, 2020 **Plaintiff:** PT Taspen Abadi Sentosa represented by President Director Yusup Permana **Defendant:** Kusworo (Defendant I) Bank BTN (Defendant II) Co-Defendant I: PT Bank Mandiri Taspen **Co-Defendant II** PT POS Indonesia (Persero) Unlawful Acts	• PT Taspen Abadi Sentosa as a fronting agent for Bank Mantap sued Mr. Kusworo (its former marketing employee) who was suspected of committing an unlawful act of fraud against Bank Mantap customers.	Decisions	• There is no loss for the Bank in this lawsuit	• The verdict was read through a judicial review effort, with the following verdict: • In Provision Rejecting the Plaintiff's provisional claim. • In Exception Rejecting the Exceptions of the Defendants and Co-Defendant II in their entirety. • In the Main Case - Granting the Plaintiff's Claim in part Declaring that Defendant I has committed an Unlawful Act. Sentencing Defendant I to pay material compensation to the Plaintiff in the amount of IDR 2,436,962,487 Sentencing the Co-Defendants to comply with the contents of this Decision. Rejecting the Plaintiff's claim for the rest.	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
3	9/Pdt.G/2024/PN Mnd **Penggugat :** PT BPR Kredit Mandiri Celebes Sejahtera Manado **Tergugat I:** Nelly Sulu **Tergugat II** : PT Bank Mandiri Taspen **Tergugat III:** PT Bank Mandiri Taspen Cabang Manado **Turut Tergugat :** PT Taspen Manado Wanprestasi	• Dalam Perjanjian Kredit antara Penggugat dan Tergugat I, Penggugat merasa Tergugat I telah wanprestasi serta telah menunggak selama 13 bulan. • Dalam petitum Penggugat menyatakan bahwa telah bekerjasama dengan PT Bank Syariah Indonesia sebagai Bank Bayar (namun deb belum terflagging di Bank BSI). • Maka atas kondisi tersebut Tergugat I dengan sengaja melakukan pemindahan Bank Bayar secara sepihak ke PT Koperasi Mantap Mulia Sejahtera dan PT Bank Mandiri Taspen dan telah memiliki fasilitas kredit baru dan berstatus flagging di Bank Mantap.	Melalui putusan pengadilan	Tidak ada kerugian bagi Bank pada gugatan ini	• Majelis mengeluarkan putusan dengan amar sebagai berikut : • Menyatakan Gugatan Nomor 9/Pdt.G/2024/PN Mnd Gugur; • Menyatakan Gugatan Penggugat yang telah didaftarkan di Kepaniteraan Pengadilan Manado tanggal 11 Januari 2024 dengan Register Perkara 9/ Pdt.G/2024/PN Mnd tersebut gugur; • Menghukum Para Penggugat untuk membayar biaya perkara yang hingga kini ditaksir sejumlah Rp379.000,-	Perkara tidak berdampak langsung atas kondisi perusahaan.
	9/Pdt.G/2024/PN Mnd Plaintiff: PT BPR Kredit Mandiri Celebes Sejahtera Manado **Defendant I:** Nelly Sulu **Defendant II:** Cooperative Head Office **Defendant III:** PT Bank Mandiri Taspen Manado Branch **Co-Defendant:** PT Taspen Manado Breach of Contract	• In the Credit Agreement between the Plaintiff and Defendant I, the Plaintiff feels that Defendant I has defaulted and has been in arrears for 13 months. • In the petitum, the Plaintiff stated that he had collaborated with PT Bank Syariah Indonesia as the Paying Bank (but the debt had not been flagged at Bank BSI). • Therefore, due to these conditions, Defendant I intentionally unilaterally transferred the Paying Bank to PT Koperasi Mantap Mulia Sejahtera and PT Bank Mandiri Taspen and has a new credit facility and flagging status at Bank Mantap	Through Court Decisions	There is no loss for the Bank in this lawsuit	• The council issued a verdict with the following ruling: • Declaring Lawsuit Number 9/ Pdt.G/2024/ PN Mnd to be dismissed; • Declaring the Plaintiff's Lawsuit which had been registered at the Manado Court Clerk's Office on January 11, 2024 with Case Register 9/Pdt.G/2024/ PN Mnd to be dismissed; • Punishing the Plaintiffs to pay court costs which are estimated to be IDR 379,000	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Main Case/Claim	Uraian Kasus Case Description	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Sanksi yang dikenakan/ Putusan Perkara Sanctions imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
4	1220/Pdt.G/2023/ PN.Dps **Penggugat** Emiliana Wilujeng **Tergugat I** Kadek Redika **Tergugat II** Ketut Alit Nariasih **Turut Tergugat I (TT I)** BPN Gianyar **Turut Tergugat II (TT II)** Bank Mandiri Taspen	• Tergugat I merupakan mantan debitur yang sudah melakukan pelunasan pada Desember 2018, adapun terhadap kredit yang diajukan disertai dengan 4 bidang tanah yang dibebankan Hak Tanggungan sbg jaminan • Diketahui bahwa, terjadi proses jual beli sebidang tanah antara Penggugat dengan Tergugat I yang dilakukan dihadapan notaris yaitu Tergugat II • Proses jual beli yang terjadi antara Penggugat dan Tergugat I tidak berjalan lancar karena tidak dilakukan penyerahan sertifikat tanah setelah pembayaran sudah selesai dilakukan. • Setelah dilakukan pengecekan diketahui bahwa sebidang tanah tsb masih dibebankan Hak Tanggungan atas nama TT II	Melalui putusan pengadilan	Tidak ada kerugian bagi Bank pada gugatan ini	- Bahwa pada sidang terakhir yang dilakukan pada 8 Mei 2024, Penggugat mengajukan Surat Permohonan Pencabutan Gugatan kepada Majelis Hakim. - Melalui pencabutan tersebut, gugatan tidak dilanjutkan dan Surat Persetujuan Pencabutan akan dilakukan melalui ecourt/ disampaikan melalui Surat ke Kantor Cabang Pembahntu Ubud	Perkara tidak berdampak langsung atas kondisi perusahaan.
	1220/Pdt.G/2023/ PN.Dps **Plaintiff** Emiliana Wilujeng **Defendant I** Kadek Redika **Defendant II** Ketut Alit Nariasih **Co-Defendant I (TT I)** BPN Gianyar **Co-Defendant II (TT II)** Bank Mandiri Taspen	• Defendant I is a former debtor who has paid off the loan in December 2018, while the credit submitted was accompanied by 4 plots of land that were subject to Mortgage Rights as collateral • It is known that there was a process of buying and selling a plot of land between the Plaintiff and Defendant I which was carried out before a notary, namely Defendant II • The buying and selling process that occurred between the Plaintiff and Defendant I did not run smoothly because the land certificate was not handed over after the payment was completed. • After checking, it was discovered that the plot of land was still subject to Mortgage Rights in the name of TT II	Through court decisions	There is no loss for the Bank in this lawsuit	- That at the last hearing held on May 8, 2024, the Plaintiff submitted a Letter of Application for Withdrawal of the Lawsuit to the Panel of Judges. - Through the withdrawal, the lawsuit will not be continued and the Letter of Approval for Withdrawal will be carried out through ecourt/ delivered by Letter to the Ubud Branch Office	The case does not have a direct impact on the company's condition.

Perkara/Permasalahan Hukum Pidana yang telah selesai prosesnya di kepolisian

Criminal Law Cases/Problems that have been processed by the police

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
1	LP/B/43/II/2023 Reskrim tanggal 13 Februari 2023 **Pelapor:** Wiratno **Terlapor:** Bank Mandiri Taspen KCP Magelang	Ybs. merupakan debitur KCP Magelang, melakukan 2 pinjaman dengan rincian pinjaman sbg berikut: 1. KMPP - Tanggal Pengajuan: 27 September 2017 - Plafond: Rp225.000.000,- - Jangka Waktu: 180 bulan - Angsuran: Rp2.825.000,- - Cash on Hand: Rp53.802.500,- 2. KMPP THT - Tanggal Pengajuan: 15 Oktober 2018 - Plafond: Rp281.900.000,- - Jangka Waktu: 240 bulan - Angsuran: Rp3.176.073,- - Cash on Hand: Rp29.113.795,5 Ybs melakukan permohonan mediasi dengan LSM dengan maksud dan tujuan: 1. Pembukaan blokir dan pencairan uang blokir 2. Pinjaman debitur dianggap tidak sesuai dengan UU Perbankan Atas kondisi tersebut Bank memberikan penjelasan terkait dengan produk yang diberikan, namun debitur tidak menerima penjelasan yang diberikan. Selanjutnya debitur melakukan aduan OJK dan terhadap pengaduan tersebut ditanggapi oleh Bank dihari yang sama. Atas surat tanggapan tersebut, Debiur menindaklanjuti dengan meneruskan mediasi melalui LAPS SJK.	Telah dilakukan pencabutan laporan pengaduan di Polres Magelang.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Kasus dinyatakan selesai pada tingkat Kepolisian.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	LP/B/43/II/2023 Criminal Investigation dated February 13, 2023 Reporter: Wiratno Reported: Bank Mandiri Taspen KCP Magelang	The person concerned is a KCP Magelang debtor, who has 2 loans with the following loan details: 1. KMPP - Application Date: September 27, 2017 - Ceiling: IDR 225,000,000,- - Term: 180 months - nstallment: IDR3,176,073,- - Cash on Hand: IDR 53,802,500,- 2. KMPP THT - Application Date: October 15, 2018 - Ceiling: IDR 281,900,000,- - Term: 240 months - Installment: IDR3,176,073,- - Cash on Hand: IDR 29,113,795.5 The person concerned has requested mediation with an NGO with the intent and purpose of: 1. Unblocking and disbursement of blocked funds 2. The debtor's loan is considered not in accordance with the Banking Law Regarding these conditions, the Bank provides an explanation related to the product provided, but the debtor did not accept the explanation given. The debtor then filed a complaint with the OJK and the complaint was responded to by the Bank on the same day. Based on the response letter, Debiur followed up by continuing mediation through the LAPS SJK.	The complaint report has been withdrawn at the Magelang Police Department.	In this lawsuit, there is no nominal claim associated with the Bank.	The case was declared closed at the Police Department level.	The case did not have a direct impact on the company's condition.
2	LI/485/XII/RES.2/ 2023/ Dit Reskrimsus tanggal 4 Desember 2023 **Pelapor:** Mahdi **Terlapor:** Bank Mandiri Taspen	Pelapor adalah debitur KCP Banjarbaru dengan 2 (dua) kali melakukan *Top Up*. Debitur membuat Surat Pengaduan Masyarakat di Polda Kalimantan Selatan pada 14 November 2023 Debitur melakukan pengaduan dikarenakan merasa tertipu atas pinjaman *Top Up* kedua.	Desember 2023, diinfokan bahwa debitur meninggal dunia dan hingga saat ini cabang sedang dalam proses pengurusan klaim asuransi.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah diterbitkan Surat Pemberitahuan Perkembangan Hasil Penyelidikan (SP2HP) Nomor B/40/III/ RES.2.2/2024/Dit. Reskrimsus pada 13 Maret 2024 yang menjelaskan pada pokoknya penyelidikan dihentikan karena tidak terdapat peristiwa tindak pidana.	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
	LI/485/XII/RES.2/ 2023/ Dit Reskrimsus dated December 4, 2023 **Whistleblower:** Mahdi **Reported:** Bank Mandiri Taspen	The whistleblower is a debtor of KCP Banjarbaru with 2 (two) Top Ups. The debtor made a Public Complaint Letter at the South Kalimantan Regional Police on November 14, 2023 The debtor filed a complaint because he felt cheated on the second Top Up loan.	December 2023, it was reported that the debtor had died and currently the branch is in the process of processing the insurance claim.	In this lawsuit there is no nominal amount of the lawsuit linked to the Bank.	A Notification Letter issued regarding the Progress of Investigation Results (SP2HP) Number B/40/III/ RES.2.2/2024/Dit. Reskrimsus was issued on March 13, 2024, which explained that in principle the investigation was stopped because there was no criminal incident.	The case did not have a direct impact on the company's condition.
3	Laporan Pengaduan No 034/LDTPP/KPK-P/ III/2024 tanggal 21 Maret 2024 **Pelapor:** Komunitas Pemberantas Korupsi Pasundan **Terlapor:** Bank Mandiri Taspen KCP Bima	Syamsuddin adalah debitur KCP Bima, dengan jenis kredit KMPP dan rincian pinjaman sbg berikut: - Tanggal Pengajuan: 20 November 2020 - Plafond: Rp300.000.000,- - Jangka Waktu: 240 bulan - Angsuran: Rp3.350.000,- Debitur datang ke Bank Mandiri Taspen KCP Bima pada November 2023 unutk konfirmasi pinjaman topup, namun setelah penghitungan belum bisa dilakukan topup karena pinjaman yang sudah maksimal. Karena tidak bisa melakukan topup, ybs meminta rincian pelunasan dan terhadap angka yang diberikan ybs merasa keberatan sehingga dilakukan penjelasan secara detail oleh ROP. Akhir November 2023, KCP Bima menerima surat mengatasnamakan LSM Komunitas Pemberantas Korupsi Pasundan yang pada pokoknya meminta penjelasan terkait pinjaman ybs. Bank kembali menjelaskan detail produk dan debitur mengerti serta memahami. 19 Maret 2024, debitur datang ke KCP Bima untuk meminta rincian pelunasan, dan atas angka terebut debitur masih keberatan. Debitur menghendaki agar angka pelunasan hanya berdasarkan nominal cash in hand yang sejumlah Rp105.940.205,-. Atas permintaan tersebut Bank merespon bahwa hal itu tidak bisa dilakukan. 23 April 2024, Bank Mandiri Taspen KCP Bima menerima surat panggilan dari Polres Bima kota guna memenuhi panggilan untuk dimintai keterangan	Panggilan akan didampingi oleh Dept Legal bersama dengan KCP Bima	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah dilakukan perdamaian antara Bank dengan Debitur melalui Surat Kesepakatan Perdamaian yang ditandatangani pada 25 Juni 2024. Melalui Surat Perdamaian ini Debitur melakukan pencabutan Laporan di Kepolisian.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Complaint Report No. 034/LDTPP/KPK-P/ III/2024 dated March 21, 2024 **Whistleblower:** Pasundan Corruption Eradication Community **Reported:** Bank Mandiri Taspen KCP Bima	Syamsuddin is a debtor of KCP Bima, with a KMPP credit type and loan details as follows: - Application Date: November 20, 2020 - Ceiling: IDR 300,000,000 - Term: 240 months - Installment: IDR 3,350,000 The debtor came to Bank Mandiri Taspen KCP Bima in November 2023 to confirm the top-up loan, but after the calculation, the top-up could not be done because the loan was already at its maximum. Because he could not top up, he asked for details of the repayment and he objected to the figures given so that a detailed explanation was given by the ROP. At the end of November 2023, KCP Bima received a letter on behalf of the Pasundan Corruption Eradication Community NGO which basically asked for an explanation regarding the loan. The bank again explained the product details and the debtor understood and comprehended. March 19, 2024, the debtor came to the Bima KCP to request details of the settlement, and the debtor still objected to the figure. The debtor wanted the settlement figure to be based only on the cash in hand amounting to IDR 105,940,205. The Bank responded to this request that this could not be done. April 23, 2024, Bank Mandiri Taspen KCP Bima received a summons from the Bima City Police to fulfill the summons for questioning	The call will be accompanied by the Legal Department together with KCP Bima	In this lawsuit there is no nominal amount of the lawsuit linked to the Bank.	A peace agreement has been made between the Bank and the Debtor through a Peace Agreement Letter signed on June 25, 2024. Through this Peace Agreement Letter, the Debtor withdrew the Police Report.	The case did not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
4	Laporan Polisi Nomor LP/B/87/V/2024/SPKT/ Res Ende/Polda NTT tanggal 16 Mei 2024 **Pelapor:** Theresia Seze **Terlapor:** Bank Mandiri Taspen KCP Ende	Pelaporan dilakukan atas dugaan tindak pidana pemalsuan dokumen. Ybs merupakan debitur KCP Ende, dengan rincian pinjaman sebagai berikut: Pinjaman 1 - Tanggal Pengajuan: 11 November 2019 - Plafond: Rp141.000.000,- - Jangka Waktu: 132 bulan - Angsuran: Rp2.196.182,- Pinjaman Top Up 1 - Tanggal Pengajuan: 20 Maret 2020 - Plafond: Rp210.000.000,- - Jangka Waktu: 127 bulan - Angsuran: Rp3.333.543,- Pinjaman Top Up 2 - Tanggal Pengajuan: 26 Oktober 2021 - Plafond: Rp227.000.000,- - Jangka Waktu: 110 bulan - Angsuran: Rp3.652.525,8 Debitur datang ke KCP Ende dan bersikeras tidak mengakui adanya TopUp II, setalah dilakukan penjelasan dengan menyertakan rekening koran, debitur juga menyatakan bahwa tidak merasa melakukan penarikan pada mesin ATM yang mana kartu ATM ada pada penguasaanya. Atas keadaan tersebut debitur meminta untuk pelunasan.	Telah dilakukan perdamaian antara Bank dengan Debitur melalui Surat Kesepakatan Perdamaian yang ditandatangani pada 6 Juni 2024	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Melalui Surat Perdamaian Debitur melakukan pencabutan Laporan di Kepolisian.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Police Report Number LP/B/87/V/2024/SPKT/ Res Ende/NTT Regional Police dated May 16, 2024 **Whistleblower:** Theresia Seze **Reported:** Bank Mandiri Taspen KCP Ende	The report was made on suspicion of criminal acts of document falsification. The person concerned is a debtor of KCP Ende, with the following loan details: Loan 1 - Application Date: November 11, 2019 - Ceiling: IDR 141,000,000 - Term: 132 months - Installment: IDR 2,196,182 Top Up Loan 1 - Application Date: March 20, 2020 - Ceiling: IDR 210,000,000 - Term: 127 months - Installment: IDR 3,333,543 Top Up Loan 2 - Application Date: October 26, 2021 - Ceiling: IDR 227,000,000,- - Term: 110 months - Installment: IDR 3,652,525.8 The debtor came to KCP Ende and insisted on not admitting the existence of TopUp II, after an explanation was given by including a bank statement, the debtor also stated that he did not feel like he had made a withdrawal at an ATM machine where the ATM card was in his possession. Due to this situation, the debtor asked for payment.	A peace settlement has been made between the Bank and the Debtor through a Peace Agreement Letter signed on June 6, 2024	In this lawsuit, there is no nominal claim associated with the Bank.	Through the Peace Agreement Letter, the Debtor withdrew the Police Report.	The case does not have a direct impact on the condition of the company.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
5	Laporan Pengaduan tanggal 22 April 2024 **Pelapor:** Sarjono **Terlapor:** Bank Mandiri Taspen KCP Sragen	Pelaporan dilakukan atas dugaan tindak pidana penipuan atau penggelapan. Pelapor merupakan debitur KCP Sragen dengan rincian pinjaman sebagai berikut: - Produk: KMPP THT - Tanggal Pengajuan: 24 April 2018 - Plafond: Rp107.900.000,- - Jangka Waktu: 240 bulan - Angsuran: Rp1.334.363,33 - Cash on Hand: Rp10.601.959,- Debitur merasa tidak memiliki hutang atas nominal diatas, hutang yang diakui oleh debitur adalah sejumlah Rp 10.000.000,- 26 Maret 2024, Bank menerima surat somasi dari Kantor Advokat & Konsultan Hukum Pitoyo dengan point somasi sebagai berikut: - Klarifikasi - Pembukaan blokir dan pencairan uang blokir debitur a.n. Sarjono - Mediasi dengan pihak Bank Bank memberikan respon atas Somasi yang diterima namun tidak diberi respon oleh debitur. 21 Juni 2024, Bank menerima Surat dari Polres Sragen dengan perihal Wawancara Klarifikasi terkait aduan dari Sarjono serta membawa dokumen pendukung lainnya.	Telah dilakukan perdamaian antara Bank dengan debitur pada 10 Oktober 2024. Atas kesepakatan perdamaian tersebut debitur akan mencabut laporannya di Kepolisian.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Proses pencabutan laporan di Polres Sragen.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Complaint Report dated April 22, 2024 **Whistleblower:** Sarjono **Reported:** Bank Mandiri Taspen KCP Sragen	The report was made on suspicion of fraud or embezzlement. The whistleblower is a debtor of KCP Sragen with the following loan details: - Product: KMPP THT - Date of Submission: April 24, 2018 - Ceiling: IDR 107,900,000 - Term: 240 months - Installment: IDR 1,334,363.33 - Cash on Hand: IDR 10,601,959 The debtor feels that he does not have a debt for the nominal amount above, the debt recognized by the debtor is IDR 10,000,000 March 26, 2024, the Bank received a warning letter from the Pitoyo Lawyer & Legal Consultant Office with the following warning points: - Clarification - Unblocking and disbursement of blocked money from the debtor a.n. Sarjono - Mediation with the Bank The Bank responded to the warning received but was not responded to by the debtor. June 21, 2024, the Bank received a letter from the Sragen Police regarding a Clarification Interview regarding the complaint from Sarjono and bringing other supporting documents.	A peace settlement has been made between the Bank and the debtor on October 10, 2024. Based on the peace agreement, the debtor will withdraw his report to the Police.	In this lawsuit, there is no nominal claim associated with the Bank.	The process of withdrawing the report at the Sragen Police Department.	The case does not have a direct impact on the condition of the company.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
6	Laporan Informasi Nomor: LI/125/VIII/ RES.2.2/2024/Dit Reskrimsus tanggal 22 Agustus 2024 **Pelapor:** Abdul Haris **Terlapor:** Bank Mandiri Taspen KC Banjarmasin	Debitur datang ke KC Banjarmasin pada agustus 2023 untuk menanyakan sisa bade pinjaman dan dijelaskan nominalnya, tapi debitur tidak merasa keberatan atas nominal yang disebutkan oleh petugas Bank. Pada September 2023 debitur datang lagi dan meminta penjelasan secara detail tentang produk KMPP dan nasabah tidak terima dengan blokiran (Cadangan Angsuran) yang sangat besar. Awal Oktober 2023, Bank berinisiatif melakukan pertemuan dengan debitur dan ternyata debitur mengajak wartawan dan keluarga. Bank kembali menjelaskan mengenai produk KMPP serta Bank menawarkan skema pelunasan KMPP. 27 Oktober 2023, debitur menyampaikan permohonan pelunasan tanpa penalty dan bunga berjalan. 6 November 2023, pelunasan dilakukan oleh debitur. 29 November, debitur kembali melapor ke OJK secara online dan Bank memberikan tanggapan.	Telah diterbitkan Surat Pemberitahuan Perkembangan hasil Penyelidikan (SP2HP) pada tanggal 7 November 2024 yang pada pokoknya menyatakan telah dilakukan proses penyelidikan terhadap dugaan peristiwa Tindak Pidana Perbankan berdasarkan Gelar Perkara Internal Polda Kalsel tanggal 01 November 2024.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Dengan diterbitkannya SP2HP, maka proses penyidikan dilakukan penghentian	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Information Report Number: LI/125/ VIII/RES.2.2/2024/ Dit Reskrimsus dated August 22, 2024 **Whistleblower:** Abdul Haris **Reported:** Bank Mandiri Taspen KC Banjarmasin	The debtor came to the Banjarmasin Branch Office in August 2023 to ask about the remaining loan balance and the nominal amount was explained, but the debtor did not object to the nominal amount mentioned by the Bank officer. In September 2023, the debtor came again and asked for a detailed explanation of the KMPP product and the customer did not accept the very large block (Installment Reserve). Early October 2023, the Bank took the initiative to hold a meeting with the debtor and it turned out that the debtor invited journalists and family. The Bank again explained the KMPP product and the Bank offered a KMPP repayment scheme. October 27, 2023, the debtor submitted a request for repayment without penalty and current interest. November 6, 2023, the repayment was made by the debtor. November 29, the debtor reported to the OJK online again and the Bank responded.	A Notification Letter on the Progress of Investigation Results (SP2HP) was issued on November 7, 2024, which in essence stated that an investigation process had been carried out into the alleged Banking Crime incident based on the Internal Case Title of the South Kalimantan Regional Police on November 1, 2024.	In this lawsuit there is no nominal claim associated with the Bank.	With the issuance of SP2HP, the investigation process is terminated	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
7	Laporan Polisi Nomor: LP/B-84/VIII/2024/ SPKT/Polres Belitung /Polda Kep Babel tanggal 6 Agustus 2024 **Pelapor:** Bank Mandiri Taspen KC Palembang **Terlapor:** Della Agustin (CS KCP Belitung)	Pelaporan berasal dari penyalahgunaan dana nasabah KCP Belitung oleh CS KCP Belitung an Della Agustin dengan modus membuat kartu ATM dan aktivasi Mobile Banking tanpa sepengetahuan nasabah. Awal mula ditemukan penyalahgunaan dana ini berangkat dari pemeriksaan/ control testing yang dilakukan oleh RBC Cabang sebagai fungsi pemeriksaan. Penyalahgunaan dana berdasarkan data anomali dimana terdapat pengaktifan rekening dormant nasabah dan transaksi aplikasi Movin sebesar Rp6.000.000,- ke rekening a.n. Della Agustin. Atas *anomaly* transaksi tersebut RBC Cabang berinisiatif untuk melakukan pendalaman terhadap transaksi dan ditemukan 16 rekening nasabah yang melakukan transfer ke rekening Della Agustin. Nilai kerugian yang sudah diakui oleh Della Agustin dan menjadi kerugian Bank adalah sebesar Rp1.015.955.800,-	Kasus telah dilimpahkan kepada Kejaksaan Negeri Tanjung Pandan. Sidang telah dilaksanakan pada 29 Agustus 2024 dengan agenda Pembacaan dakwaan, keterangan saksi dan alat bukti. Saksi yang dihadirkan adalah KC Palembang, KCP Belitung, Teller KCP, RBC KC Belitung dan Internal Audit.	Nilai kerugian yang sudah diakui oleh Della Agustin dan menjadi kerugian Bank adalah sebesar Rp1.015.955.800,-	Dibacakan putusan pengadilan oleh Pengadilan Negeri Tanjung Pandan pada 3 September 2024 dengan amar putusan sebagai berikut: 1. Menyatakan terdakwa an Della Agustin Wiana telah terbukti secara sah dan meyakinkan bersalah melakukan tindak pidana yang melakukan "Penggelapan dalam jabatan sebagaimana dakwaan primair" 2. Menjatuhkan pidana kepada Terdakwa oleh karena itu dengan pidana penjara selama 2 tahun dan 6 bulan. 3. Menetapkan masa penangkapan dan penahanan yang telah dijalani terdakwa dikurangkan seluruhnya dari pidana yang dijatuhkan. 4. Memerintahkan terdakwa tetap ditahan. 5. Menetapkan barang bukti dimusnahkan. 6. Membebankan biaya perkara kepada terdakwa.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Police Report Number: LP/B-84/VIII/2024/ SPKT/Polres Belitung/ Polda Kep Babel dated August 6, 2024 **Whistleblower:** Bank Mandiri Taspen KC Palembang **Reported:** Della Agustin (CS KCP Belitung)	The report originated from the misuse of Belitung Sub-branch Office customer funds by Belitung Sub-branch Office CS in the name of Della Agustin with the mode of making ATM cards and activating Mobile Banking without the customer's knowledge. The initial discovery of this misuse of funds came from the inspection/control testing carried out by the RBC Branch as an inspection function. The misuse of funds was based on anomalous data where there was an activation of a customer's dormant account and a Movin application transaction of IDR 6,000,000 to the account in the name of Della Agustin. Due to the transaction anomaly, the RBC Branch took the initiative to conduct an in-depth investigation of the transaction and found 16 customer accounts that made transfers to Della Agustin's account. The amount of loss that has been recognized by Della Agustin and has become a Bank loss is IDR 1,015,955,800	The case has been transferred to the Tanjung Pandan District Attorney's Office. The trial was held on August 29, 2024 with the agenda of Reading the indictment, witness statements and evidence. The witnesses presented were KC Palembang, Belitung Sub-branch Office, Sub-branch Office Teller, RBC Belitung Sub-branch Office and Internal Audit.	The value of the loss that has been acknowledged by Della Agustin and is a loss to the Bank is IDR 1,015,955,800.	The court decision was read out by the Tanjung Pandan District Court on September 3, 2024 with the following verdict: 1. Declaring that the defendant Della Agustin Wiana has been proven legally and convincingly guilty of committing a crime of "Embezzlement in office as per the primary charge" 2. Sentencing the Defendant to a prison sentence of 2 years and 6 months. 3. Determining that the period of arrest and detention that the defendant has served is deducted entirely from the sentence imposed. 4. Ordering that the defendant remain detained. 5. Determining that evidence be destroyed. 6. Charging the defendant with court costs.	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
8	Laporan Pengaduan Masyarakat No : LPM/116.SATRESKRIM/ IX/2024/SPKT/POLRES TRENGGALEK tanggal 7 September 2024 **Pelapor:** Alpiah (nasabah) **Terlapor:** Bank Mandiri Taspen KCP Trenggalek	Kasus bermula atas data pensiunan yang dikirimkan oleh PT Taspen dengan arahan untuk ditindaklanjuti pembuatan rekening. Pembuatan rekening oleh KCP Trenggalek dilakukan tanpa adanya tanda tangan dari calon nasabah. KCP Trenggalek mengantarkan buku rekening kepada nasabah, namun terdapat penolakan karna ybs merasa tidak pernah membuka rekening di Bank Mandiri Taspen dan tidak merasa mengalihkan gaji pensiun serta THT Bank kepada Mandiri Taspen. KC Kediri dan Manager Layanan PT Taspen bertemu dengan nasabah dan menjelaskan alur proses transaksi gaji pensiun dan nasabah mengerti. Namun pada 23 September 2024, KCP Trenggalek menerima surat klarifikasi perkara dari Polres Trenggalek.	Bank telah memenuhi panggilan	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah dilakukan perdamaian antara Bank dengan Debitur.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	Public Complaint Report No: LPM/116. SATRESKRIM/ IX/2024/SPKT/POLRES TRENGGALEK dated September 7, 2024 **Whistleblower:** Alpiah (customer) **Reported:** Bank Mandiri Taspen KCP Trenggalek	The case began with retirees data sent by PT Taspen with instructions to follow up on account creation. The account creation by KCP Trenggalek was carried out without a signature from the prospective customer. KCP Trenggalek delivered the account book to the customer, but there was a rejection because the person felt that he had never opened an account at Bank Mandiri Taspen and did not feel that he had transferred his retirement salary and THT Bank to Mandiri Taspen. KC Kediri and PT Taspen Service Manager met with the customer and explained the flow of the retirement salary transaction process and the customer understood. However, on September 23, 2024, KCP Trenggalek received a clarification letter of the case from the Trenggalek Police Department.	Banks have answered the call	In this lawsuit there is no nominal amount of the lawsuit linked to the Bank.	Peace agreement has been made between the Bank and the Debtor.	The case does not have a direct impact on the company's condition.
9	Laporan Pengaduan No : 001/B/FORMAT-P2 SULTRA/VIII/2024 tanggal 15 Agustus 2024 **Pelapor:** Basir **Terlapor:** Bank Mandiri Taspen KC Kendari	Terdapat pelaporan an Basir kepada Bank Mandiri Tapen atas dugaan Tindak Pidana Bank. Pelapor adalah debitur Bank Mandiri Taspen kelolaan KC Kendari. Bahwa debitur sebelum TMT pension mendapatkan sanksi pidana tipikor sehingga pada saat pensiun tidak menerima gaji pensiun. Dalam hal ini Pelapor hanya menerima THT dan Dana Iuran Pensiun yang dibayarkan kepada Pelapor berdasarkan surat intruksi dari Taspen kepada Bank Mandiri Taspen. Diketahui bahwa saat TMT Pensiun masih terdapat angsuran berjalan yang perlu dibayarkan Pelapor kepada Bank. Hal ini membuat Bank melakukan pendebetan otomatis atas dana THT dan Dana Iuran Pensiun yang masuk ke rekening Bank sebagai sumber pembayaran angsuran.	Bank telah memenuhi permintaan klarifikasi ke 2 pada 7 & 8 Oktober 2024.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah dilakukan perdamaian antara Bank dengan debitur pada 9 Oktober 2024. Atas kesepakatan perdamaian tersebut debitur akan mencabut laporannya di Kepolisian.	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Subject Matter/ Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions Imposed/Case Decision	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
	Complaint Report No: 001/B/FORMAT-P2 SULTRA/VIII/2024 dated August 15, 2024 **Whistleblower:** Basir **Reported:** Bank Mandiri Taspen KC Kendari	There is a report by the name Basir to Bank Mandiri Tapen on suspicion of Bank Crime. The whistleblower is a debtor of Bank Mandiri Taspen managed by KC Kendari. That the debtor, before the TMT retirement, received a criminal sanction for corruption so that when he retired he did not receive a retirement salary. In this case, the whistleblower only received THT and retirement Contribution Funds paid to the whistleblower based on a letter of instruction from Taspen to Bank Mandiri Taspen. It is known that when the TMT Retirement there were still ongoing installments that the whistleblower needed to pay to the Bank. This caused the Bank to automatically debit the THT funds and Retirement Contribution Funds that entered to the Bank account as a source of installment payments.	The Bank has fulfilled the 2nd clarification request on October 7 & 8, 2024.	In this lawsuit, there is no nominal claim associated with the Bank.	A peace agreement has been made between the Bank and the debtor on October 9, 2024. Based on the peace agreement, the debtor will withdraw his report to the Police.	The case does not have a direct impact on the company's condition.
10	B/417/XII/ Res.1.24./2024/Reskrim tanggal 13 Desember 2024 **Pelapor:** Isak Ronumbre **Terlapor:** Bank Mandiri Taspen KCP Merauke	Debitur melakukan pengaduan yang berisi bedanya plafond pinjaman yang diterima oleh debitur. Sudah pernah bertemu dengan pihak kepolisian di Polres Merauke akan tetapi tidak ada titik terang. Nasabah melaporkan ke kepolisian terkait perbedaan plafond ini.	Bank telah menghadiri panggilan pada tanggal 17 Desember	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Dalam proses perdamaian	Perkara tidak berdampak langsung atas kondisi perusahaan.
	B/417/XII/ Res.1.24./2024/Reskrim dated December 13, 2024 **Whistleblower:** Isak Ronumbre **Reported:** Bank Mandiri Taspen KCP Merauke	The debtor filed a complaint containing the difference in the loan ceiling received by the debtor. Had met with the police at the Merauke Police but there was no bright spot. The customer reported to the police regarding this difference in the ceiling.	The bank has attended the call on December 17	In this lawsuit there is no nominal claim associated with the Bank.	In the peace agreement process	The case does not have a direct impact on the company's condition.

Perkara/Permasalahan Hukum Pidana yang telah selesai prosesnya di kepolisian

Criminal Law Cases/Issues Resolved at the Police Level

No	Pokok Perkara/ Gugatan Main Case / Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Claim Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions / Case Verdict	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
1	LP/A/172/X/2021/ SPKT/POLRES METRO JAKARTA TIMUR/ POLDA METRO JAYA, tanggal 21 Oktober 2021 **Pelapor:** D.M. Sagala (Penyidik Polres Jakarta Timur) **Terlapor:** Siti Zaenabun	Adanya dugaan penyalahgunaan kewenangan yang dilakukan oleh oknum *Account Officer Pension* (AOP) terhadap 9 debitur dengan total kerugian sebesar Rp1.154.050.000,- Adapun modus yang dilakukan oleh ybs adalah sebagai berikut: - Oknum AOP melakukan penarikan sejumlah uang dari rekening debitur melalui teller dengan slip penarikan yang diduga dipalsukan tanda tangannya. - Melakukan penarikan sejumlah uang dari rekening debitur dengan menggunakan kartu ATM debitur. - Tidak dilakukannya pembatalan kredit atas debitur yang gagal dilakukan take over. Kegagalan take over disebabkan nominal pelunasan di Bank asal lebih besar daripada plafond kredit yang diberikan oleh Bank Mantap. - Uang hasil pencairan kredit dititipkan kepada calo untuk selanjutnya diserahkan kepada debitur. - Dugaan pemalsuan bukti pelunasan di Bank asal.	Pengembalian berkas pada saat pelimpahan ke Kejaksaan Negeri dengan alasan adanya petunjuk penyempurnaan pemeriksaan di tingkat Kepolisian dengan menambahkan dugaan pelanggaran Pemberantasan Tindak Pidana Korupsi. Merupakan tindak lanjut dari laporan pertama, dimana adanya perubahan pihak yang melaporkan (Kanit Reskrimsus Polres Jaktim). Berdasarkan pada surat Polres Jakarta Timur kepada Kejari Jakarta Timur nomor B/298/I/ RES.1.11/ 2024/ Res.Jt perihal pengiriman tersangka dan barang bukti tgl 23 Januari 2024 menyatakan bahwa telah terjadi pelimpahan perkara ke kejaksaan negeri Jakarta timur	Total kerugian sebesar Rp1.154.050.000,-	Kasus dilanjutkan dengan penanganan oleh External Lawyer. Kejaksaan sudah melimpahkan perkara kepada Pengadilan Negeri Jakarta PusatDiketahui bahwa telah dibacakan Putusan oleh majelis Hakim Pengadilan Negeri Jakarta Pusat. Dengan putusan 6 (enam) tahun 6 (enam) bulan, dengan denda Rp.200 juta dan uang pengganti sebesar Rp.934 juta.Untuk Salinan putusan, sampai dengan saat ini belum kami dapatkan dari PTSP Pengadilan Negeri Jakarta Pusat. Akan diproses untuk permintaan Salinan putusan dimaksud	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Main Case / Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Claim Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions / Case Verdict	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
	LP/A/172/X/2021/ SPKT/POLRES METRO JAKARTA TIMUR/ POLDA METRO JAYA, dated October 21, 2021 **Reporter:** D.M. Sagala (East Jakarta Police Investigator) **Reported Party:** Siti Zaenabun	Alleged abuse of authority by an individual Pension Account Officer (AOP) involving 9 debtors with a total loss of IDR 1.154.050.000. The alleged modus operandi is as follows: - The AOP withdrew a sum of money from the debtor's account via a teller using withdrawal slips suspected to have forged signatures. - Withdrawal of funds using the debtor's ATM card - Failure to cancel loans for debtors whose takeovers failed. The failure was due to the original bank's repayment amount being higher than the credit plafond provided by Bank Mantap - Loan disbursement funds were entrusted to a broker to be forwarded to the debtor. - Alleged forgery of repayment proof from the original bank.	Return of the file upon transfer to the District Attorney's Office due to instructions for improvement of investigation at the Police level by adding suspected violations of the Corruption Eradication Law. This is a follow-up to the initial report with a change in the reporting party (Head of Special Crimes Unit, East Jakarta Police). Based on the East Jakarta Police letter to East Jakarta DA No. B/298/I/ RES.1.11/2024/ Res.Jt dated January 23, 2024, the case has been transferred to the East Jakarta District Attorney.	Total loss IDR 1.154.050.000,-	Case handled by external legal counsel. Prosecutor submitted the case to the Central Jakarta District Court. It is known that a verdict has been read by the Panel of Judges: 6 years and 6 months imprisonment, IDR 200 million fine, and IDR 934 million in restitution. copy of the verdict has not yet been obtained from the PTSP of the Central Jakarta District Court. Request for a copy is in process.	The case does not have a direct impact on the company's condition.

No	Pokok Perkara/ Gugatan Main Case / Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Claim Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions / Case Verdict	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
2	LP-B/93/III/2020/Res. Serang Kota/SPKT-C tanggal 2/3/2020 **Pelapor:** Bank Mandiri Taspen **Terlapor:** N. Husnia alias Ene Husnia	Adanya dugaan penyalahgunaan kewenangan yang dilakukan oleh oknum Relation Officer Pension (ROP) terhadap 17 debiturnya. Total kerugian Bank sebesar Rp623.658.701,- Terlapor N.Husnia (Ene Husnia)-mantan ROP Adapun modus yang dilakukan oleh terduga pelaku adalah sebagai berikut: - Mengambil uang (menggelapkan) hasil pencairan kredit debitur utk keperluan take over.Mamalsukan slip penarikan rekening debitur. Memalsukan slip setoran di Bank Bukopin. - Memberikan informasi yang tidak sesuai kepada bank dan debitur	Bank Mantap telah melaporkan Sdri. N. Husnia alias Ene Husnia (mantan ROP) ke Polres Serang Kota pada tanggal 02 Maret 2020. Dugaan tindak pidana yang dilaporkan adalah melanggar pasal 49 ayat (1) dan (2) UU Perbankan dan pasal 3 UU No. 8 tahun 2010 tg Tindak Pidana Pencucian Uang (TPPU). Potensi kerugian: Rp.623.658.701,- Untuk memperkuat laporan dimaksud ke depan akan dimintai keterangan beberapa karyawan Bank Mantap yang terkait sebagaigaksi. Saksi ahli telah hadir untuk dimintai keterangan. Terdapat permintaan tambahan keterangan saksi ahli dari regulator (OJK) dari Polres Serang. Koordinasi dengan Polres Serang akan dilakukan proses cabut laporan dengan Kasatreskrim yang baru.	Total kerugian Bank sebesar Rp623.658.701,-	Pencabutan laporan di Kepolisian sudah dilaksanakan oleh Lawyer yang ditunjuk oleh Bank, namun atas pencabutan laporan yang dilakukan tidak bisa ditindaklanjuti karena perkara sudah masuk dalam proses penyidikan. Dikarenakan sudah masuk proses penyidikan, proses pencabutan laporan harus dilakukan bersamaan dengan Restorative Justice, namun tidak bisa dilakukan karena tersangka posisi menghilang (DPO) Hingga saat ini masih dalam proses penjajakan pencabutan laporan kepolisian di Polrestabes Serang	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Main Case / Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Claim Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions / Case Verdict	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
	LP-B/93/III/2020/Res. Serang Kota/SPKT-C dated March 2, 2020 **Reporter:** Bank Mandiri Taspen **Reported Party:** N. Husnia a.k.a Ene Husnia	Alleged abuse of authority by a former Pension Relation Officer (ROP) involving 17 debtors. Bank loss totals IDR 623.658.701. Modus includes: -Reported Party N.Husnia (Ene Husnia)-a former ROP The modus operandi carried out by the alleged perpetrator is as follows: - Embezzling credit disbursement funds meant for takeovers. Forging withdrawal slips of debtor accounts. Forging deposit slips at Bank Bukopin. - Providing false information to the bank and the debtor.	Bank Mantap reported N. Husnia a.k.a. Ene Husnia (former ROP) to the Serang City Police on March 2, 2020. Alleged criminal acts: violating Article 49 paragraphs (1) and (2) of the Banking Law and Article 3 of Law No. 8 of 2010 on Money Laundering (TPPU). Potential loss: IDR 623.658.701. To strengthen the report, testimonies from related Bank Mantap employees will be collected. Expert witnesses have been presented. There was a request for additional statements from expert witnesses by the regulator (OJK). Coordination with Serang Police is ongoing regarding the withdrawal of the report with the new Head of the Criminal Investigation Unit.	Total Bank loss: IDR 623.658.701,-	The withdrawal of the police report has been carried out by the lawyer appointed by the Bank. However, the withdrawal could not be processed further as the case has already entered the investigation stage. Since it is already under investigation, the withdrawal must be accompanied by a Restorative Justice process. However, this cannot be carried out as the suspect is currently at large (on the wanted list). As of now, the Bank is still in the process of exploring the possibility of withdrawing the police report at the Serang Metropolitan Police (Polrestabes Serang).	The case does not have a direct impact on the company's condition.
3	LP/B/291/VII/2022/ SPKT/Polres Indramayu/Polda Jabar, tanggal 16 Juli 2022 **Pelapor:** Nandang Sudrajat **Terlapor:** Bank Mandiri Taspen KCP Indramayu	Ybs. merupakan debitur KCP Indramayu dengan produk KMPP Take Over (Bank BJB) dengan plafond Rp350.000.000,-TO dilakukan sejumlah Rp27.750.000 di Bank BJB. Tgl 18 Februari 2021 ybs melakukan penarikan sejumlah Rp100.000.000 di KCP Indramayu sesuai dengan slip penarikanDiinfokan dari ybs bahwa langsung menyerahkan sejumlah uang tersebut kepada Kartani Pringgodhani – Sales Fronting (SF) dengan alasan meminjam dan akan dikembalikan dengan sejumlah bunga.Juni 2021 SF meninggal dunia, sehingga istri alm menyerahkan seluruh buku tabungan yang sebelumnya masih dipegang oleh ybs kepada Roby (ROP). Setelah itu buku tabungan diserahkan kepada Verifikator untuk disimpan.Agustus 2021 Tim SKAI melakukan investigasi case SF Juli 2022, debitur mendatangi KCP indramayu untuk meminta keterangan karna ybs merasa sudah membatalkan pinjaman dan ybs memberikan keterangan bahwa tidak pernah melakukan pelunasan Bank BJB	Pegawai Bank Mandiri Taspen KCP Indramayu sudah dimintai keterangan di Kepolisian antara lain Raditya selaku KCP Indramayu, dan Roby selaku ROP yang menjabat pada waktu itu.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Masih dalam proses di Kepolisian Indramayu. Dalam proses pencabutan perkara karena sudah dilakukan takeover atas pinjaman Nandang Sudrajat	Perkara tidak berdampak langsung atas kondisi perusahaan.

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	LP/B/291/VII/2022/ SPKT/Polres Indramayu/Polda Jabar, dated July 16, 2022 **Reporter:** Nandang Sudrajat **Reported Party:** Bank Mandiri Taspen Indramayu Sub-Branch	The complainant is a debtor of KCP Indramayu under the KMPP Take Over (Bank BJB) loan product with a ceiling of IDR 350.000.000. A take-over was conducted in the amount of IDR 27.750.000 at Bank BJB. n February 18, 2021, the complainant made a withdrawal of IDR 100,000,000 at KCP Indramayu, as per the withdrawal slip. The complainant stated that he immediately handed over the funds to Kartani Pringgodhani – Sales Fronting (SF) under the reason of borrowing and promised to return it with interest. In June 2021, the SF passed away. Subsequently, the late SF's wife handed over all savings books, which were still in the complainant's possession, to Roby (ROP). The savings books were later submitted to the Verificator for safekeeping. In August 2021, the SKAI Team conducted an investigation into the SF case. In July 2022, the debtor visited KCP Indramayu seeking clarification, claiming that he had already cancelled the loan and stating that he had never repaid Bank BJB.	Employees of Bank Mandiri Taspen KCP Indramayu, including Raditya (Head of KCP Indramayu) and Roby (former ROP), have been questioned by the Police.	This lawsuit does not involve any specific monetary claim against the Bank.	The case is still under police investigation in Indramayu. The withdrawal of the case is being processed since the loan of Nandang Sudrajat has already been taken over.	The case does not have a direct impact on the company's condition.
4	Sp.Lidik/64/I/2023/ Reskrim tanggal 10 Januari 2023 **Pelapor:** Esteria Sitanggang **Terlapor:** Bank Mandiri Taspen KC Jambi	Ybs merupakan debitur KC Jambi, dengan rincian pinjaman sbg berikut: - Tanggal Pengajuan: 18 September 2017 - Plafond: Rp215.000.000,- - Jangka Waktu: 106 bulan - Angsuran: Rp2.940.705,- Ybs mendatangi KC Jambi guna melakukan penarikan uang THT Pensiun, dan kemudian dimintakan oleh pihak Bank untuk menyerahkan SK Pensiun sebagai jaminan karena ybs memasuki usia pensiun dan belum menyerahkan SK Pensiun. Debitur kembali mendatangi Bank guna menanyakan dana blokiran untuk dicairkan, dan telah dijelaskan oleh petugas bank peruntukan dari dana blokir yang sbg angsuran ketika pegawai masih aktif. Namun debitur tidak menerima penjelasan tsb, dikarenakan pada saat penjelasan debitur terinfo bahwa dana blokir dapat dicairkan.Telah dilakukan upaya mediasi di Taspen, karena ybs melaporkan ke PT Taspen. Pada tanggal 30 januari 2023 Bank Mantap Jambi menerima surat panggilan dari kepolisian Resort Kota besar Jambi untuk memberikan keterangan terkait pengaduan debitur an Esteria Sitanggang	Masih dalam proses permintaan klarifikasi di Kepolisian.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah dilakukan pencabutan laporan pengaduan di Polres Magelang. Dengan ini kasus dinyatakan selesai pada tingkat Kepolisian.	Perkara tidak berdampak langsung atas kondisi perusahaan.

No	Pokok Perkara/ Gugatan Main Case / Lawsuit	Uraian Kasus Case Description	Status Penyelesaian Settlement Status	Risiko dan Nominal Gugatan Risk and Claim Amount	Sanksi yang dikenakan/ Putusan Perkara Sanctions / Case Verdict	Pengaruhnya terhadap kondisi Perusahaan Impact on Company Condition
	Sp.Lidik/64/I/2023/ Reskrim dated January 10, 2023 **Reporter:** Esteria Sitanggang **Reported Party:** Bank Mandiri Taspen Jambi Branch	The complainant is a debtor of the Jambi Branch, with loan details as follows: - Application Date: September 18, 2017 - Loan Ceiling: IDR 215.000.000 - Loan Term: 106 months - Installment: IDR 2.940.705 The complainant visited the Jambi Branch to withdraw Pension THT funds, but was asked by the bank to submit her Retirement Decree (SK Pensiun) as collateral, since she was reaching retirement age and had not yet submitted the decree. DeThe debtor returned to the bank to inquire about the blocked funds for disbursement. Bank officers explained that the blocked funds were intended as loan repayments when the employee was still active. However, the complainant did not accept this explanation, as she had previously been informed that the blocked funds could be disbursed. A mediation effort was conducted at PT Taspen, following the complainant's report to Taspen. On January 30, 2023, Bank Mantap Jambi received a summons letter from the Jambi City Police to provide clarification regarding the complaint from the debtor, Esteria Sitanggang.	Still in the process of clarification at the Police.	There is no financial claim directed against the Bank in this complaint.	The police report was withdrawn at Magelang Police Station, and the case is considered closed at the Police level.	The case does not have a direct impact on the company's condition.
5	STTLP/B/453/IV/2023/ SPKT/POLDA SUMUT **Pelapor:** Bank Mandiri Taspen **Terlapor:** Undang Siregar, Idham Kasim, Firdaus Tarigan	FBHI yang mewakili 38 nasabah menyampaikan pengaduan melalui APPK OJK ditanggal 5 November 2022. Dalam aduan tersebut, FBHI melampirkan Surat Kuasa No. 234/ SK/PID/FBHI/X/2022 dan Surat Kuasa No. 235/SK/PID/FBHI/X/2022 yang berisikan kuasa 38 nasabah kepada FBHI. Berdasarkan hasil analisis yang dilakukan Bank, terdapat beberapa kekeliruan yang ditemukan dalam Surat Kuasa tersebut antara lain: - 9 nasabah yang tidak sesuai antara tanda tangan dalam surat kuasa dengan data Bank (Poniati, Nury Herti, Nasir Husein, Syamsudin Harahap, Idham, Hasnah Maha, MHD Ridwan, Rastiliana, Mahmud); - 2 nasabah atas nama Idham dan Sophan Sembiring telah lunas kreditnya, namun masih ikut dalam pengaduan ; dan - 5 nasabah tidak terdeteksi dalam data Bank dan terindikasi bukan merupakan nasabah Bank (Ponisyah, Verdy Octavianus, Ratna Khairani, Menyzarchan, Sutrisman). Pengaduan yang dilakukan FBHI tersebut, bersifat repetitif karena: - SP2HP Polda Sumut yang menghentikan proses penyelidikan di tanggal 22 Maret 2022 - APPK OJK tertanggal 23 Juni 2022 yang telah ditanggapi oleh Bank Mandiri Taspen (materi aduan sama).	Pelaporan terhadap Undang Siregar, Idham Kasim dan Firdaus Tarigan telah dilakukan di Poldasu pada tanggal 11 April 2023, dengan delik yang dipersangkakan adalah pasal 263 KUHP terkait pemalsuan surat dengan pelapor dari Bank Sdr. Davit Meringgo sesuai Surat Tanda Penerimaan Laporan tertanggal 11 April 2023.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Pada 6 Februari 2024, Penyelidik telah melakukan gelar perkara dan berdasarkan hasil gelar perkara terdapat beberapa poin yang terlebih dahulu perlu dilengkapi oleh Penyelidik guna dapat meningkatkan status menjadi Penyidikan.JSP telah berkoordinasi dengan penyelidik untuk dapat menjadwalkan pemanggilan terhadap OJK yang baru dapat dilakukan pada minggu ke 2/3 maret 2024. Terhadap putusan perdata, JSP telah berkoordinasi dengan penyelidik dan menyerahkan Salinan putusan perdata tersebut guna dapat mendukung proses pemeriksaan lebih lanjut.	Perkara tidak berdampak langsung atas kondisi perusahaan.

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		- Rapat Dengar Pendapat Komisi C DPRD Sumut tertanggal 26 Juli 2022 dengan tindak lanjut meminta Bank untuk menjelaskan langsung kepada Nasabah mengenai produk Bank Mandiri Taspen. Bank telah melaksanakan tindaklanjut dimaksud dan melaporkan kepada DPRD Sumut atas tindak lanjut yang telah dilakukan masing-masing di tanggal 12 Agustus 2022, 22 Agustus 2022 dan 10 Oktober 2022			Penyelidik juga berencana akan mengirimkan panggilan-panggilan kembali kepada para nasabah Bank Mandiri Taspen yang terdapat dalam Surat Kuasa sebelum diajukannya Gelar Perkara kembali atas Laporan Polisi.	
	STTLP/B/453/IV/2023/ SPKT/POLDA SUMUT **Reporter:** Bank Mandiri Taspen **Reported Parties:** Undang Siregar, Idham Kasim, Firdaus Tarigan	The FBHI, representing 38 customers, filed a complaint through APPK OJK on November 5, 2022. In the complaint, FBHI attached Power of Attorney Letters No. 234/SK/PID/FBHI/X/2022 and 235/SK/PID/FBHI/X/2022, which authorized FBHI to act on behalf of the 38 customers. Based on the Bank's analysis, several discrepancies were found in the Power of Attorney documents: - 9 customers had mismatched signatures compared to bank records (Poniati, Nury Herti, Nasir Husein, Syamsudin Harahap, Idham, Hasnah Maha, MHD Ridwan, Rastiliana, Mahmud); - 2 customers (Idham and Sophan Sembiring) had already fully repaid their loans but were still included in the complaint; and - 5 individuals were not found in the bank's records and were suspected not to be actual bank customers (Ponisyah, Verdy Octavianus, Ratna Khairani, Menyzarchan, Sutrisman). The complaint by FBHI is considered repetitive due to: - SP2HP by North Sumatra Police dated March 22, 2022; - The APPK OJK dated June 23, 2022, which has been responded to by Bank Mandiri Taspen (with the same complaint material). - The Public Hearing (Rapat Dengar Pendapat) of Commission C of the North Sumatra Regional House of Representatives (DPRD Sumut) dated July 26, 2022, with a follow-up request for the Bank to directly explain Bank Mandiri Taspen's products to the customers. The Bank has carried out the requested follow-up and reported to DPRD Sumut on the actions taken on August 12, 2022, August 22, 2022, and October 10, 2022, respectively.	The report against Undang Siregar, Idham Kasim, and Firdaus Tarigan was filed with the North Sumatra Regional Police (Poldasu) on April 11, 2023, with the alleged offense being Article 263 of the Indonesian Criminal Code (KUHP) concerning document forgery. The report was submitted by the Bank's representative, Mr. Davit Meringgo, in accordance with the Police Report Receipt Letter dated April 11, 2023.	There is no specific claim amount directed at the Bank in this lawsuit.	On February 6, 2024, the investigators conducted a case review and based on the results, several points must first be fulfilled by the investigators in order to escalate the status to the investigation stage. JSP has coordinated with the investigators to schedule a summons for OJK, which can only be conducted in the second or third week of March 2024. Regarding the civil court ruling, JSP has also coordinated with the investigators and submitted a copy of the decision to support the ongoing examination process. The investigators also plan to reissue summonses to the Bank Mandiri Taspen customers listed in the Power of Attorney before proceeding with another case review for the Police Report.	The case does not have a direct impact on the company's condition.

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6	STTLP/B/453/IV/2023/ SPKT/POLDA SUMUT **Pelapor:** Bank Mandiri Taspen **Terlapor:** Sopan Sembiring	Sopan sembiring mengaku sebagai korban dari Bank Mandiri Taspen. Namun setelah dilakukan pengecekan dan diketahui berdasarkan system bank Mandiri Taspen telah terbukti bahwa Sopan Sembiring tidak lagi memiliki fasilitas kredit di Bank Mandiri Taspen sejak 14 Januari 2022.Atas hal tersebut, Bank meminta pihak-pihak untuk hadir dalam musyawarah adalah nasabah dan debitur, dikarenakan pada diskusi yang akan dibahas adalah terkait dengan fasilitas kredit aktif dari masing-masing nasabah yang mengajukan keluhan atas fasilitas kredit aktifnya. Atas kondisi tersebut, Sopan Sembiring tidak diterima kehadirannya sebagai perwakilan dan melakukan provokasi agar nasabah tidak ikut musyawarah dan mengajak turun seluruh nasabah ke depan Graha Mantap dan melakukan pemblokiran di jalan raya. Sopan Sembiring mulai melakukan provokasi dan berteriak-teriak dengan menyatakan: - Bank Mandiri Taspen merupakan penipu dan merugikan nasabah (hal ini jelas tidak didasarkan fakta, dikarenakan terhadap dalil-dalil tersebut telah disampaikan pada pertemuan OJK, Ombudsman RI, DPRD Medan dan tidak terbukti terdapat pelanggaran yang dimaksud) - Menyatakan terdapat potongan asuransi dalam fasilitas kreditnya yang dahulu, tapi asuransi tersebut tidak ada sehingga Bank mengambil uang dengan mengatasnamakan asuransi (hal ini tidak benar, dikarenakan terdapat sertifikat asuransi atas fasilitas kreditnya dahulu). - Menyatakan telah memberikan pemberitahuan kepada pihak kepolisian mengenai aksi yang dilakukan di depan Graha Mantap. (hal ini tidak benar, dikarenakan pihak Polsek Menteng yang hadir menyatakan tidak pernah menerima pemberitahuan tersebut dan tidak ada informasi mengenai unjuk rasa)	Proses pelaporan terhadap Sopan Sembiring telah dilakukan di 31 Maret 2023 di Polda Metro dengan pelapor dari Bank ialah Sdr. Yudhistria, dengan delik yang dilakukan pasal 310 dan 311 KUHP terkait pencemaran nama baik, sesuai Surat Penerimaan Tanda Laporan tertanggal 31 Maret. BAP atas pelapor dan 2 saksi dari pelapor (Sdr fickry dan Sdr Gino) telah dilakukan di Polres Jakpus di tanggal 13 April 2023 sesuai SP2HP tertanggal 17 April 2023. Telah dilakukan BAP Pelapor dan BAP Saksi dengan didampingi oleh Tim Kuasa Hukum Jimmy Simanjuntak & Partners Lawfirm. Telah dilakukan BAP Pelapor dan BAP Saksi dengan didampingi oleh Tim Kuasa Hukum Jimmy Simanjuntak & Partners Lawfirm	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Telah dilakukan pemanggilan kepada Terlapor sebanyak 2 kali, namun ybs tidak memenuhi panggilan. Penyidik melakukan pemeriksaan atas ahli Bahasa dan ahli pidana, serta saksi lain yang berada dilapangan selain dari pihak Bank Bahwa saat ini JSP sedang berkoordinasi dengan pihak Penyelidik Polres Jakarta Pusat untuk dapat menambahkan ahli bahasa maupun ahli pidana lainnya guna memperkuat bukti bukti maupun keterangan, sehubungan dengan dugaan tindak pidana pencemaran nama baik tersebut agar penyelidik dapat meningkatkan status perkara ini ke tingkat Penyidikan	Perkara tidak berdampak langsung atas kondisi perusahaan.

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	STTLP/B/453/IV/2023/ SPKT/POLDA SUMUT **Complainant**: Bank Mandiri Taspen **Reported:** Sopan Sembiring	Sopan Sembiring admitted to being a victim of Bank Mandiri Taspen. However, after checking and finding out based on the Bank Mandiri Taspen system, it was proven that Sopan Sembiring no longer has credit facilities at Bank Mandiri Taspen since January 14, 2022. Regarding this matter, the Bank asked the parties to attend the deliberation namely customers and debtors, because the discussion would be related to the active credit facilities of each customer who submitted a complaint regarding their active credit facilities. Due to these conditions, Sopan Sembiring was not accepted as a representative and provoked customers not to participate in the deliberation and invited all customers to come down to the front of Graha Mantap and block the main road. Sopan Sembiring started provoking and shouting, stating that: - Bank Mandiri Taspen is a fraud and is causing harm to customers (this is clearly not based on facts, because these arguments were presented at meetings of the OJK, the Indonesian Ombudsman, the Medan DPRD and it was not proven that there were any violations in question) - there is an insurance deduction in the previous credit facility, but the insurance does not exist so the Bank takes the money in the name of insurance (this is not true, because there is an insurance certificate for the previous credit facility). - he had notified the police regarding the action carried out in front of Graha Mantap. (This is not true, because the Menteng Police who were present stated that they had never received the notification and there was no information regarding the demonstration)	The reporting process against Sopan Sembiring was filed on March 31, 2023, at Polda Metro with Mr. Yudhistria from the Bank serving as the complainant, with the offense committed under Article 310 and 311 of the Criminal Code regarding defamation, according to the Report Receipt Letter dated March 31. The BAP for the complainant and 2 witnesses (Mr. Fickry and Mr. Gino) was conducted at the Central Jakarta Police on April 13, 2023, in accordance with the SP2HP dated April 17, 2023. The BAP process of the complainant and the Witnesses was accompanied by the Legal Team of Jimmy Simanjuntak & Partners Lawfirm.	The lawsuit contains no monetary demand against the Bank.	Summons have been made to the Reported Party 2 times, but he did not fulfill the summons. Investigators examine linguistics and crime experts, as well as other witnesses in the field apart from the Bank. That currently JSP is coordinating with the Central Jakarta Police Investigators to be able to add language experts and other criminal experts to strengthen the evidence and statements, in connection with the alleged criminal act of defamation so that investigators can increase the status of this case to the Investigation level	The case does not have a direct impact on the condition of the company.

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7	Laporan Informasi Nomor: LI/13/ RES.2.2/2024/Subdit 2 Eksus tanggal 16 Juli 2024 **Pelapor:** Polda NTT (Kupang) **Terlapor:** Bank Mandiri Taspen KCP Soe	Permintaan klarifikasi berasal dari laporan informasi yang pihak kepolisian dapatkan dari media dan DPRD Timor Tengah Selatan (TTS)3 Juli, Bank mendapat panggilan dari DPRD TTS untuk menghadiri RDP namun tidak ada kejelasan terkait permasalahan di surat. Setelah dilakukan diskusi dengan kantor pusat disepakati panggilan akan dilakukan reschedule.Diketahui panggilan menghadiri RDP berasal dari adanya pengaduan 7 debitur KCP Soe yang merasa keberatan atas besarnya nominal pelunasan. DPRD TTS memberikan keterangan melalui media bahwa Bank tidak memberikan penjelasan kepada debitur dan adanya indikasi perizinan yang tidak lengkap di KCP Soe.KCP Soe didatangi dinas perizinan guna pengecekan kelengkapan dokumen perizinan. KCP soe menunjukkan keseluruhan dokumen perizinan yang telah diperoleh dari kantor pusat. Bank melakukan upaya penyelesaian dengan debitur, dan disepakati perdamaian antara Bank dengan 7 Debitur melalui topUp dan pelunasan. Lampiran risalah perdamaian antara Bank dengan debitur dikirimkan kepada DPRD TTS guna menginfokan bahwa telah terjadi penyelesaian permasalahan antara Bank dengan debitur. 27 agustus Bank menerima surat permintaan klarifikasi dari Polda Kupang	Tim Legal telah melakukan pendampingan kepada KCP Soe dan Team Leader Complain Handling atas permintaan klarifikasi di Polda Kupang pada 5 September 2024.11 September 2024, KC Kupang menerima surat permintaan dokumen dari Polda Kupang dan telah dipenuhi oleh Bank.23 September 2023, Department Legal menerima informasi dari Polda Kupang bahwa penyidik akan melakukan permintaan klarifikasi kepada debitur, Dinas Perizinan dan DPRD TTS di Soe, TTS.Klarifikasi telah dilaksanakan pada 26 & 27 September 2024. Polda NTT menunggu Surat dari DPMPTSP TTS terkait dengan kelengkapan perizinan Bank	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Saat ini masih dalam proses di Polda Kupang. Department Legal telah melakukan pengkondisian kepada Polda NTT. Menunggu dan mengawal Surat Pemberhentian Proses Hasil Penyelidikan (SP2HP) dirilis oleh Polda NTT.	Perkara tidak berdampak langsung atas kondisi perusahaan.

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	Number Information Report: LI/13/ RES.2.2/2024/Subdit 2 Eksus dated July 16, 2024 **Complainant:** Polda NTT (Kupang) **Reported:** Bank Mandiri Taspen KCP Soe	The request for clarification came from information reports that the police received from the media and the Timor Tengah Selatan (TTS) DPRD. On July 3, the Bank received a summons from TTS DPRD to attend an RDP but there was no clarity regarding the problems in the letter. After discussions with the head office, it was agreed that the summons would be rescheduled. It was discovered that the summons to attend the RDP resulted from complaints from 7 KCP Soe debtors who objected to the large amount of the settlement. TTS DPRD provided information through the media that the Bank did not provide an explanation to the debtors and there were indications of incomplete permits at KCP Soe. KCP Soe was visited by the licensing office to check the completeness of the permit documents. KCP Soe showed all the permit documents that had been obtained from the head office. The Bank made efforts to resolve the issue with the debtors, and a peace agreement was reached between the Bank and the 7 Debtors through top-ups and settlements. Attachments of the minutes of the peace agreement between the Bank and the debtors were sent to the TTS DPRD to inform that there had been a resolution of the problem between the Bank and the debtors. On August 27, the Bank received a letter requesting clarification from the Kupang Police	The Legal Team provided assistance to KCP Soe and the Complain Handling Team Leader regarding the request for clarification at Kupang Police on September 5, 2024. On September 11, 2024, KC Kupang received a letter requesting documents from Kupang Police and it was fulfilled by the Bank. On September 23, 2023, the Legal Department received information from Kupang Police that investigators would request clarification from the debtors, the Licensing Service and TTS DPRD in Soe, TTS. The clarifications were held on September 26 & 27, 2024. NTT Police were waiting for a letter from the DPMPTSP TTS regarding the completeness of the Bank's licensing	The lawsuit contains no monetary demand against the Bank.	The case is currently still in process at Polda Kupang. The Legal Department has coordinated with Polda NTT to facilitate the handling of the matter. Awaiting dan monitoring the issuance of Letter of Termination of Investigation Result Process (SP2HP) by Polda NTT.	The case does not have a direct impact on the condition of the company.
8	B-1928/M.3.26/ Gp.2/08/2024 tanggal 27 Agustus 2024 **Pelapor:** BPD Jateng **Terlapor:** Bank Mandiri Taspen KCP Sragen	Panggilan pemberian klarifikasi dilakukan oleh Kejaksaan Negeri Sragen.Pokok pelaporan adalahnya terjadinya double financing kepada debitur di Bank Mandiri Taspen dan BPD Jawa Tengah. Akibat adanya double financing pinjaman yang diajukan di BPD Jateng menjadi turun kolektibilitasnya.	Panggilan dilakukan reschedule pada 12 September 2024 dan akan didampingi oleh Tim Legal.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Permintaan klarifikasi dilakukan oleh Kejaksaan Negeri Sragen Atas mediasi yang dilakukan oleh Bank Mandiri Taspen, BPD Jateng, debitur dan Kejaksaan belum terjadi kesepakatan.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	B-1928/M.3.26/ Gp.2/08/2024 dated August 27, 2024 **Complainant:** BPD Jateng **Reported:** Bank Mandiri Taspen KCP Sragen	The summons for clarification was conducted by the Sragen District Attorney's Office. The main issue in the report was the occurrence of double financing to debtors at Bank Mandiri Taspen and BPD Central Java. As a result, the loan submitted to BPD Central Java experienced a decline in collectibility.	The summons was rescheduled for September 12, 2024 and would be accompanied by the Legal Team.	The lawsuit contains no monetary demand against the Bank.	The request for clarification was made by the Sragen District Attorney's Office No agreement has been reached after the mediation carried out by Bank Mandiri Taspen, BPD Jateng, the debtor and the Attorney's Office.	The case does not have a direct impact on the condition of the company.

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9	PRIN-996/P.3.11/ Fd.2/10/2024 tanggal 08 Oktober 2024 Berdasarkan LAPINSUS (Laporan Informasi Khusus) Kejaksaan Negeri Baubau	Adanya penggunaan dana deposito Nasabah PT bank Mandiri Taspen an. La Narianto oleh petugas Customer Service (CS) KCP Baubau an. Wa Ode Ridha Mahapana yang saat ini menjabat sebagai petugas Control Unit Partner (CUP) KCP Baubau.	Bank telah memenuhi panggilan di Kejaksaan Negeri Baubau.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Saat ini masih dalam proses di Kejaksaan Negeri Baubau. Department Legal telah melakukan pengkondisian kepada Kejaksaan Negeri Baubau. Menunggu dan mengawal Proses Penyidikan Permasalahan tersebut oleh Kejaksaan Negeri Baubau.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	PRIN-996/P.3.11/ Fd.2/10/2024 dated October 08, 2024 Based on the LAPINSUS (Special Information Report) of the Baubau District Attorney's Office	The misuse of deposit funds belonging to a PT Bank Mandiri Taspen customer named La Narianto was allegedly carried out by Wa Ode Ridha Mahapana, a Customer Service (CS) officer at KCP Baubau, who currently serves as the Control Unit Partner (CUP) officer at KCP Baubau.	The bank has complied with the summons at the Baubau District Attorney's Office.	The lawsuit contains no monetary demand against the Bank.	The case is currently still in process at the Baubau District Attorney's Office. The Legal Department has coordinated with Baubau District Attorney's Office. Awaiting and monitoring the Investigation Process of the Problem by Baubau District Attorney's Office.	The case does not have a direct impact on the condition of the company.
10	SP.Lidik/397/ XII/RES.2/2024/ Ditreskrimsus tanggal 9 Desember 2024 **Pelapor:** Hamsiah **Terlapor:** Bank Mandiri Taspen KCP Baubau	Ybs adalah debitur KCP Bau-bau, dengan 2 fasilitas pinjaman, yaitu pada 2021 dan 2024.Diketahui dari petugas BNI bahwa debitur melakukan permohonan kredit di Bank BNI, dan cabang memberikan penjelasan kepada petugas BNI bahwa debitur telah dilakukan flagging oleh Bank Mandiri Taspen. Namun terinfo bahwa fasilitas kredit debitur di Bank BNI juga telah cair.Debitur menghubungi ROP untuk menanyakan sisa hutangnya di Bank Mandiri Taspen dan meminta rincian pelunasan. 9 Desember 2024, cabang menerima surat undangan klarifikasi data pinjaman an Debitur dari Disreskrimsus Polda Sultra.	Panggilan akan dilakukan reschedule pada 3 Januari 2025.	Pada gugatan ini tidak terdapat nominal gugatan yang dikaitkan kepada Bank.	Dalam proses pemeriksaan di Polda Sulawesi Tenggara.	Perkara tidak berdampak langsung atas kondisi perusahaan.
	SP.Lidik/397/ XII/RES.2/2024/ Ditreskrimsus dated December 9, 2024 **Complainant**: Hamsiah **Reported:** Bank Mandiri Taspen KCP Baubau	The person in question is a KCP Bau-Bau debtor, with two loan facilities, one from 2021 and another from 2024. According to BNI officers, the debtor applied for credit at Bank BNI, and the branch informed them that the debtor had been flagged by Bank Mandiri Taspen. However, it was also noted that the debtor's credit facility at Bank BNI had been disbursed. The debtor then contacted the ROP to inquire about their remaining debt at Bank Mandiri Taspen and requested details regarding the repayment. On December 9, 2024, the branch received an invitation letter for clarification of the debtor's loan data from Disreskrimsus Polda Sultra.	The summons was rescheduled for January 3, 2025.	The lawsuit contains no monetary demand against the Bank.	The case is currently still in the process of examination at Polda Sulawesi Tenggara.	The case does not have a direct impact on the condition of the company.

Permasalahan Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama periode tahun 2024, tidak ada anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen yang sedang menjabat memiliki permasalahan hukum, baik perdata maupun pidana.

Permasalahan Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2024, Bank Mandiri Taspen belum memiliki Entitas Anak, sehingga tidak terdapat informasi permasalahan hukum yang yang sedang dihadapi oleh Entitas Anak.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi Oleh Otoritas Pasar Modal dan Otoritas Lainnya

Sepanjang tahun 2024 tidak terdapat sanksi yang dikenakan kepada Anggota Dewan Komisaris maupun Direksi, serta tidak terdapat sanksi yang dikenakan kepada Perusahaan yang mempengaruhi kelangsungan usaha Perusahaan.

Akses Informasi dan Data Perusahaan

Bank Mandiri Taspen telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

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Errinto Sahat Pahala Pardede
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Kantor Pusat Bank Mandiri Taspen
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Youtube (Bank Mandiri Taspen)
Tiktok (Bank Mandiri Taspen)

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, Bank Mandiri Taspen juga telah memuat informasi-informasi meliputi informasi produk dan layanan, laporan keuangan, pedoman-pedoman GCG Bank serta kegiatan

Legal Cases Currently Faced by The Board of Commissioners and Directors In Office

During the period of 2024, there are no in office members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen who have legal problems, both civil and criminal.

Legal Cases Currently Faced by The Subsidiary

Throughout 2024, Bank Mandiri Taspen does not have a Subsidiary yet, so there is no information on legal issues being faced by the Subsidiary.

Imposed on Companies, Members of The Board of Commissioners and Board of Directors By Capital Market Authorities and Other Authorities

Throughout 2024 there were no sanctions imposed on Members of the Board of Commissioners or Directors, but there were sanctions imposed on the Company and these sanctions did not affect the continuity of the Company's business.

Access to Company Information and Data

Bank Mandiri Taspen has provided information access for stakeholders to get more information through:

Corporate Secretary and Legal
Errinto Sahat Pahala Pardede
PT Bank Mandiri Taspen
Kantor Pusat Bank Mandiri Taspen
Graha Mantap
Jl. Proklamasi No.31
Kec. Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320
Telp. (62-21) 212-31772
Fax. (62-21) 212-31984
Indonesia
Email: corporate.secretary@bankmandiritaspen.co.id
Website: www.bankmandiritaspen.co.id
X (Twitter): (@MandiriTaspen)
Facebook (Bank Mandiri Taspen)
Whatsapp resmi Bank (0811 8857 770)
Instagram (bank.mandiritaspen)
Youtube (Bank Mandiri Taspen)
Tiktok (Bank Mandiri Taspen)

In addition to through the Corporate Secretary, in order to provide convenience for stakeholders in accessing information related to the Bank, Bank Mandiri Taspen also publishes information concerning products and services, financial reports, the Bank's GCG guidelines as well as company activities that can be accessed

perusahaan yang dapat diakses melalui situs web perusahaan di www.bankmandiritaspen.co.id.

Bank Mandiri Taspen belum menjadi perusahaan yang mencatat sahamnya di bursa saham sehingga tidak terdapat investor relation. Adapun fungsi investor relation dijalankan oleh Sekretaris Perusahaan.

Analisyt Meeting

Sebagai emiten yang hanya menerbitkan obligasi, Bank Mandiri Taspen tidak berkewajiban melaksanakan kegiatan *analyst meeting*.

Siaran Pers

Sepanjang tahun 2024 terdapat 653 pemberitaan atau siaran pers terkait Bank Mandiri Taspen yang tediri dari 395 pemberitaan terkait Kegiatan bisnis atau informasi produk, 151 pemberitaan terkait kegiatan CSR atau sumbangan dan donasi, 5 pemberitaan terkait pengumuman, 62 pemberitaan terkait kegiatan 3 Pilar Mantap Indonesia dan 40 pemberitaan terkait aktivitas non bisnis atau lainnya.

Pemberitaan tersebut diantaranya Bank Mandiri Taspen naik kelas menjadi Kelompok Bank Modal Inti (KBMI) 2, pengundian hadiah Program Undian Bertabur Hadiah Rp 900 Juta, pelaksanaan operasi katarak untuk pensiunan dan masyarakat, Sosialisasi Ketaspenan kepada Para ASN dan Pensiunan ASABRI, Penyerahan manfaat pensiuan kepada para pejabat yang telah pensiun, kegiatan Cooking class untuk wirausaha Mantap dan lainnya.

Buletin

through the company's website at www.bankmandiritaspen.co.id.

Bank Mandiri Taspen is not yet a company that lists its shares on the stock exchange, so there is no investor relation. The investor relations function is carried out by the Corporate Secretary.

Analisyt Meeting

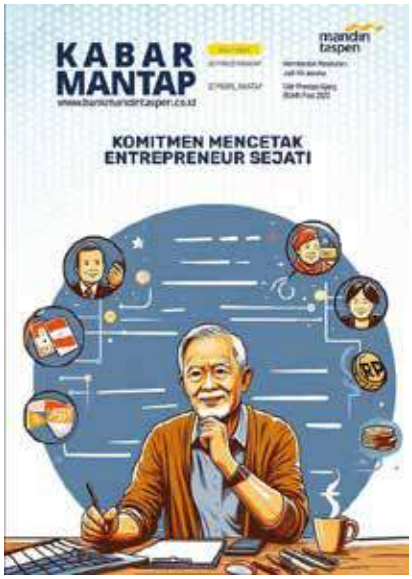
As an issuer that only issues bonds, Bank Mandiri Taspen is not obliged to carry out analyst meetings.

Press Release

In 2024, there were 653 news items or press releases related to Bank Mandiri Taspen, consisting of 395 news items related to business activities or product information, 151 news items related to CSR activities or donations, 5 news items related to announcements, 62 news items related to the 3 Pilar Mantap Indonesia activities, and 40 news items related to non-business or other activities.

The news items included Bank Mandiri Taspen's upgrade to Core Capital Bank Group (KBMI) 2, the prize drawing for the "Program Undian Bertabur Hadiah Rp 900 Juta," the implementation of cataract surgeries for pensioners and the community, the dissemination of Ketaspenan information to ASN and ASABRI pensioners, the handover of pension benefits to retired officials, cooking class activities for Mantap entrepreneurs, and other events.

Buletin

Buletin Bulletin	Terbit	Publish
	Komitmen Mencetak Entrepreneur Sejati Edisi VII 2023 terbit tahun 2024	Commitment to Creating True Entrepreneurs Edition VII 2023 published in 2024

Buletin Bulletin	Terbit	Publish
	Kebersamaan Dalam Integritas dan Kinerja Tinggi Edisi 2 - 2024	Togetherness in Integrity and High Performance Edition 2 - 2024

Transparansi Penyampaian Laporan

Laporan ke Bursa Efek Indonesia dan Otoritas Jasa Keuangan bidang Pasar Modal

Transparency for Submission of Reports

Report to the Indonesia Stock Exchange and the Financial Service Authority in the Capital Market Sector

Jenis Laporan	Tujuan Objective	Periode Laporan Reporting Period	Report Types
Laporan Tahunan dan Laporan Keberlanjutan	OJK & BEI	Tahunan Annual	Annual Report and Sustainability Report
Laporan Keuangan	OJK & BEI	Triwulan Quarterly	Financial Report
Laporan Hutang Valuta Asing	BEI	Bulanan Monthly	Foreign Currency Debt Report
Laporan Hasil Rating/Pemeringkatan tahunan	BEI	Tahunan Annual	Annual Rating/Ranking Report

Laporan ke Otoritas Jasa Keuangan Pengawas Perbankan dan Regulator lainnya

Report to the Banking Supervision Financial Services Authority and other Regulators

No	Jenis Laporan Report Type	Periode Period	Periode Laporan Reporting Period
1	Absensi Lapor PPh pasal 4 ayat 2 dan Pasal 23 Attendance Report for Income Tax Article 4 Paragraph 2 and Article 23	Bulanan Monthly	Tanggal 15 bulan Berikutnya 15th of the following month
2	Absensi Setor PPh Pasal 4 Ayat 2 dan Pasal 23 Attendance Record of Tax Payments under Income Tax Article 4 paragraph 2 and Article 23	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5th of the following month
3	Control Rating Perusahaan Anak (CRPA) Control Rating of Subsidiary Companies (CRPA)	Tahunan Annual	10 Desember 10th of December
4	Daftar Rincian Pihak Terkait Bank Detailed List of Related Parties of the Bank	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
5	Laporan keuangan XBRL XBRL Financial Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
6	Laporan GWM UMKM - Executing UMKM GWM Report - Executing	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
7	Laporan APOLO ATMR & KPMM APOLO RWA & KPMM Report	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5th of the following month

No	Jenis Laporan Report Type	Periode Period	Periode Laporan Reporting Period
8	Laporan Apolo Publikasi Bulanan Monthly Publication Apolo Report	Bulanan Monthly	Tanggal 26 bulan Berikutnya 26th of the following month
9	Laporan APU PPT APU PPT Report	Semesteran Semesternal	Tanggal 28 bulan pelaporan 28th of the reporting month
10	Laporan atas Pemungutan dan Penyetoran Bea Meterai Report on Stamp Duty Collection and Deposit	Bulanan Monthly	Tanggal 17 bulan Berikutnya 17th of the following month
11	Laporan Atas Penyetoran Bea Materai Report on Stamp Duty Deposit	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5th of the following month
12	Laporan BANCASSURANCE BANCASSURANCE Report	Triwulanan Quarterly	Tanggal 05 bulan pelaporan 5th of the following month
13	Laporan Berkala Bancassurance Bancassurance Periodic Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
14	Laporan Biaya Tahunan Tahap II -Juli Annual Cost Report Phase II - July	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
15	Laporan BMPK & Penempatan Dana Besar BMPK & Large Fund Placement Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the following month
16	Laporan Bulanan ANTASENA Data Kel. Informasi Keuangan & Data Pokok ANTASENA Monthly Report on Financial Information Group Data & Core Data	Bulanan Monthly	Tanggal 05 bulan berikutnya 5th of the following month
17	Laporan Bulanan ANTASENA Data Risiko, Sistem Keuangan, & Jasa Pembayaran ANTASENA Monthly Report Risk Data, Financial System, & Payment Services	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the following month
18	Laporan Bulanan Melalui Sistem ARIA Monthly Report Through ARIA System	Bulanan Monthly	Tanggal 12 bulan berikutnya 12th of the following month
19	Laporan Bulanan SDM Perbankan Indonesia Indonesian Banking HR Monthly Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the following month
20	Laporan CbCr CbCr Report	Tahunan Annual	31 Desember 31st of December
21	Laporan Data Jaringan Kantor Office Network Data Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 05th of the following month
22	Laporan Direktur yang Membawahkan Fungsi Kepatuhan Report of Director in Charge of Compliance Function	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
23	Laporan Eksposur Risiko Risk Exposure Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the following month
24	Laporan Financial Highlight (Quick Report - Excel) Financial Highlight Report (Quick Report - Excel)	Bulanan Monthly	Tanggal 05 bulan berikutnya 05th of the following month
25	Laporan Fraud Data Bank Mantap Bank Mantap Fraud Data Report	Bulanan Monthly	Tanggal 19 bulan berikutnya 19th of the following month
26	Laporan Gangguan Sistem and Availability Infrastruktur TI Sistem Pembayaran IT Infrastructure Payment System Disruption and Availability Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the following month
27	Laporan ICAAP / KPMM ICAAP / KPMM Report	Semesteran Semesternal	Tanggal 25 bulan pelaporan 25th of the reporting month
28	Laporan KDK Perlakuan Khusus Special Treatment KDK Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
29	Laporan Kepemilikan Sertifikat SPPUR SPPUR Certificate Ownership Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
30	Laporan Keuangan Tengah Tahunan Mid-Year Financial Report	Tahunan Annual	31 Juli 31st of July
31	Laporan Lalu Lintas Devisa Foreign Exchange Traffic Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the following month
32	Laporan Layanan Keungan Mikro Microfinance Service Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the following month
33	Laporan LCR LCR Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the following month
34	Laporan Leverage Ratio Leverage Ratio Report	Triwulanan Quarterly	Tanggal 05 bulan pelaporan 05th of the reporting month
35	Laporan LTV Kredit Properti & Kendaraan Bermotor berwawasan lingkungan LTV Report on Eco-Friendly Property and Motor Vehicle Loans	Bulanan Monthly	Tanggal 19 bulan berikutnya 19th of the following month
36	Laporan Neraca Per GL Balance Sheet Report Per GL	Bulanan Monthly	Tanggal 05 bulan berikutnya 05th of the following month
37	Laporan Nominal NPL Gross, Nominal CKPN & Coverage NPL Ratio Report on Gross NPL Nominal, CKPN Nominal, and NPL Coverage Ratio	Bulanan Monthly	Tanggal 03 bulan berikutnya 03rd of the following month
38	Laporan NSFR NSFR Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
39	Laporan Pelaksanaan dan Pokok-pokok hasil Audit Intern Internal Audit Implementation and Main Results Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
40	Laporan Pelaksanaan Penilaian Self Assessment Self-Assessment Implementation Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month

No	Jenis Laporan Report Type	Periode Period	Periode Laporan Reporting Period
41	Laporan Pemanfaatan Data Kependudukan Population Data Utilization Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
42	Laporan Pemeliharaan SPPUR SPPUR Maintenance Report	Triwulanan Quarterly	Tanggal 12 bulan pelaporan 12th of the reporting month
43	Laporan Pemeriksaan Kualitas data dan Keandalan Sistem (LPS) Data Quality and System Reliability (LPS) Inspection Report	Tahunan Annual	30 September 30th of September
44	Laporan Penanganan dan Penyelesaian Pengaduan Nasabah Customer Complaint Handling and Resolution Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
45	Laporan Penanganan Pengaduan Nasabah Ke BI Customer Complaint Handling Report to BI	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
46	Laporan penerbitan kartu ATM dan/atau kartu debit berlogo nasional Report on the issuance of ATM cards and/or debit cards with national logos	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the reporting month
47	Laporan Pengaduan Nasabah Customer Complaint Report	Triwulanan Quarterly	Tanggal 07 bulan pelaporan 07th of the reporting month
48	Laporan Pengawasan Rencana Bisnis Business Plan Supervision Report	Semesteran Semesternal	Tanggal 28 bulan pelaporan 28th of the reporting month
49	Laporan Pengelolaan Investasi Investment Management Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the reporting month
50	Laporan Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Perusahaan Corporate Governance Implementation Self-Assessment Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
51	Laporan Perhitungan Premi LPS LPS Premium Calculation Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
52	Laporan Perubahan RPPB RPPB Change Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
53	Laporan Profil Risiko Risk Profile Report	Triwulanan Quarterly	Tanggal 19 bulan pelaporan 19th of the reporting month
54	Laporan Profil Risiko Operational Risk Operational Risk Profile Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
55	Laporan Publikasi Keuangan Triwulanan Quarterly Financial Publication Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
56	Laporan Rasio Keuangan Perusahaan Anak Subsidiary Company Financial Ratio Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 05th of the following month
57	Laporan Realisasi Inklusi Keuangan Financial Inclusion Realization Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
58	Laporan Realisasi Literasi dan Inklusi Keuangan c.q Kepala Eksekutif Pengawas Perilaku PUJK, Edukasi, dan Pelindungan Konsumen Report on the Realization of Financial Literacy and Inclusion, c.q. Chief Executive of PUJK Conduct Supervision, Education, and Consumer Protection	Tahunan Annual	10 Juli July 10th
59	Laporan Realisasi Literasi Keuangan Financial Literacy Realization Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
60	Laporan Realisasi Pemb. Kredit/Pemby. UMKM Dengan Pola Excecuting Credit/Lending Realization Report. SMSE With Excecuting Pattern	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10th of the reporting month
61	Laporan Realisasi Penghentian Produk Bank Report on Realization of Bank Product Termination	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
62	Laporan Realisasi RBB Report on Realization of RBB	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
63	Laporan Rekstrukturisasi Kredit Report on Credit Restructuring	Bulanan Monthly	Tanggal 05 bulan berikutnya 5th of the following month
64	Laporan Rencana Bisnis Bank Report on Bank Business Plan	Tahunan Annual	29 November November 29
65	Laporan Rencana Edukasi Report on Education Plan	Tahunan Annual	15 November November 15
66	Laporan rencana kegiatan dalam rangka meningkatkan inklusi keuangan Report on activity plan in order to increase financial inclusion	Tahunan Annual	29 November November 29
67	Laporan Rencana Literasi Keuangan dan Inklusi Keuangan c.q Kepala Eksekutif Pengawas Perilaku PUJK, Edukasi, dan Pelindungan Konsumen Report on Planned Financial Literacy and Inclusion, c.q. Chief Executive for PUJK Conduct Supervision, Education, and Consumer Protection	Tahunan Annual	25 November November 25
68	Laporan Rencana Pelaksanaan Edukasi Report on Education Implementation Plan	Tahunan Annual	29 November November 29
69	Laporan Rencana Pengembangan Teknologi Informasi (RPTI) Report on Information Technology Development Plan (RPTI)	Tahunan Annual	29 November November 29
70	Laporan Rencana Pengkinian Data Report on Data Update Plan	Tahunan Annual	31 Desember December 31
71	Laporan Rencana Penyelenggaraan Produk Bank (RPPB) Report on Bank Product Implementation Plan (RPPB)	Tahunan Annual	29 November November 29
72	Laporan Rencana Tenaga Ahli Daya Report on Expert Power Plan	Tahunan Annual	31 Desember December 31

No	Jenis Laporan Report Type	Periode Period	Periode Laporan Reporting Period
73	Laporan Rincian SBDK Report on SBDK Details	Bulanan Monthly	Tanggal 07 bulan berikutnya 07th of the following month
74	Laporan RPIM RPIM Report	Semesteran Semesternal	Tanggal 25 bulan pelaporan 25th of the reporting month
75	Laporan SCV Ke LPS SCV Report to LPS	Tahunan Annual	31 Juli 31st of July
76	Laporan SDM Perbankan Indonesia Indonesian Banking HR Report	Semesteran Semesternal	Tanggal 31 bulan pelaporan 31st of the reporting month
77	Laporan Self Assesment Edukasi dan Perlindungan Edukasi (Laporan disampaikan melalui SIPEDULI) Education and Protection Self-Assessment Report (Report submitted through SIPEDULI)	Tahunkan Annual	30 September 30th of September
78	Laporan Self Assesment Ke Mandiri Self-Assessment Report to Mandiri	Semesteran Semesternal	Tanggal 15 bulan pelaporan 15th of the reporting month
79	Laporan Sensitivity to Market Risk Sensitivity to Market Risk Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
80	Laporan Setor & Lapor Pajak PPh Pasal 25 Bulanan ke KPP Report on Income Tax Article Deposit & Report 25 Monthly to KPP	Bulanan Monthly	Tanggal 15 bulan berikutnya 15th of the reporting month
81	Laporan Setor & Lapor Pajak PPN VAT Tax Deposit & Report Report	Bulanan Monthly	Tanggal 25 bulan berikutnya
82	Laporan SI PESAT SI PESAT Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
83	Laporan SiMuda SiMuda Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
84	Laporan SIPINA SIPINA Report	Tahunan Annual	01 Agustus 01 August
85	Laporan Sistem Pembayaran Payment System Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
86	Laporan SKAIT SKAIT Report	Triwulanan Quarterly	Tanggal 12 bulan pelaporan 12th of the reporting month
87	Laporan SLIK Bulanan Monthly SLIK Report	Bulanan Monthly	Tanggal 12 bulan berikutnya 12th of the reporting month
88	Laporan SPM Update Kinerja Bulanan (Template OJK) Monthly Performance Update SPM Report (OJK Template)	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the reporting month
89	Laporan Strategy Anti Fraud Anti-Fraud Strategy Report	Semesteran Semesternal	Tanggal 15 bulan pelaporan 15th of the reporting month
90	Laporan Subsidiaries Operational Risk Subsidiaries Operational Risk Report	Bulanan Monthly	Tanggal 19 bulan berikutnya 19th of the following month
91	Laporan Suku Bunga Dasar Kredit (SBDK) Basic Loans Interest Rate (SBDK) Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 05th of the following month
92	Laporan Surat Surat Berharga (SSB) Valuable Securities (SSB) Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the reporting month
93	Laporan Tahunan PJSP PJSP Annual Report	Tahunan Annual	13 Desember 13th of December
94	Laporan Taksonomi Hijau Indonesia Indonesian Green Taxonomy Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
95	Laporan Tingkat Kesehatan Bank Bank's Soundness Level Report	Semesteran Semesternal	Tanggal 30 bulan pelaporan 30th of the reporting month
96	Laporan Triwulanan ANTASENA (28 Item) ANTASENA Quarterly Report (28 Items)	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30th of the reporting month
97	Pelaporan SPT PPh Pasal 21 Report on Income Tax Return (PPh) Article 21	Bulanan Monthly	Tanggal 19 bulan berikutnya 19th of the reporting month
98	Penyetoran PPh Pasal 21 Payment of Income Tax (PPh) Article 21	Bulanan Monthly	Tanggal 10 bulan berikutnya 10th of the reporting month
99	Publikasi Laporan Keuangan Triwulanan - WEB Publication of Quarterly Financial Report - WEB	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15th of the reporting month
100	Revisi Rencana Bisnis Bank Bank Business Plan Revision	Tahunan Annual	29 November 29th of November

Kode Etik

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku Jajaran Bank Mandiri Taspen dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik Bank terdapat

Code of Conduct

The Code of Ethics (Code of Conduct) is a guideline for the behavior of Bank Mandiri Taspen staff in carrying out their daily duties and duties as well as in conducting business relations with customers, partners and co-workers. The Bank's Code of Conduct

dalam Arsitektur Kebijakan Bank Mandiri Taspen No. KEB/001/IV/2022 tanggal 18 April 2022 atas perubahan pertama Arsitektur Kebijakan No. KEB/010/2019 tanggal 16 September 2019.

Kode Etik Bank Mandiri Taspen mengatur tentang pedoman perilaku yang berkaitan dengan Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku *Insiders*, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan, dijelaskan sebagai berikut.

Benturan Kepentingan
Benturan kepentingan adalah suatu kondisi dimana Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan obyektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya.

Kerahasiaan
Seluruh Jajaran Bank wajib memahami dan menjaga kerahasiaan setiap informasi, baik informasi mengenai nasabah maupun informasi lainnya sesuai ketentuan yang berlaku. Informasi mengenai kegiatan bisnis Bank tidak dapat disebarluaskan kepada pihak lain diluar Bank oleh pihak manapun kecuali oleh pihak yang berwenang untuk mewakili Bank serta diharuskan oleh ketentuan perundang-undangan.

Penyalahgunaan Jabatan dan Gratifikasi
Seluruh Jajaran Bank dilarang menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank. Seluruh Jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku

Perilaku *Insiders*
Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya.

Integritas dan Akurasi Data Bank
Seluruh Jajaran Bank harus menyajikan data yang akurat dan dapat dipertanggungjawabkan. Seluruh Jajaran Bank, tidak diperkenankan membukukan dan/atau mengubah dan/atau menghapus pembukuan, dengan maksud untuk mengaburkan transaksi.

Integritas Sistem Perbankan
Seluruh Jajaran Bank harus senantiasa mawas diri dan menghindarkan keterlibatan Bank dalam kegiatan kriminal di bidang keuangan dan perbankan. Jajaran Bank wajib mencurigai adanya transaksi yang tidak biasa dan wajib melakukan tindakan preventif dalam mendeteksi rekening-rekening yang dicurigai telah digunakan untuk kegiatan seperti *money laundering, terrorism financing*, korupsi. dan tindak kejahatan lainnya

is contained in the Bank Mandiri Taspen Policy Architecture No. KEB/001/IV/2022 dated April 18, 2022 for the first amendment to Policy Architecture No. KEB/010/2019 dated September 16, 2019.

The Bank Mandiri Taspen Code of conduct regulates behavioral guidelines relating to Conflict of Interest, Confidentiality, Position Abuse, Insiders' Behavior, Integrity and Accuracy of Bank Data and Banking System Integrity, described as follows.

Conflict of Interest
Conflict of interest is a condition where Bank Staff in carrying out their duties and obligations have interests outside of official interests, whether concerning personal interests, family interests or the interests of other parties so that the Bank Staff may lose their objectivity in making decisions and policies in accordance with the authority that the Bank has given them.

Confidentiality
All Bank Officers are prohibited from misusing their authority and taking profits, directly or indirectly.They are also prohibited from misusing information obtained from the Bank's business activities. All Bank Officers are prohibited from requesting or accepting, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

Position Abuse and Gratification
All employees of the Bank are prohibited from abusing their authority and taking advantage, either directly or indirectly, of information obtained from the Bank's business activities. All employees of the Bank are prohibited from requesting or accepting, permitting, or agreeing to receive gratuities related to their positions and contrary to their obligations following the prevailing laws and regulations

Behavior of Insiders
Bank employees who have confidential information are not permitted to use the information to take advantage of themselves, their families or other third parties.

Bank Data Integrity and Accuracy
All levels of the Bank must present accurate data and can be accounted for. All of the Bank's employees are not permitted to book and/or change and/or delete books, with the aim of obscuring the transaction.

Banking System Integrity
All levels of the Bank must always be introspective and avoid involvement of the Bank in criminal activities in finance and banking. The Bank's employees are required to suspect unusual transactions and must take preventive actions in detecting accounts suspected of being used for activities such as money laundering, terrorist financing, corruption, and other crimes.

Kepatuhan Terhadap Kode Etik

Kepatuhan terhadap *Code of Conduct* merupakan standar perusahaan dalam menjalankan aktivitas bisnisnya. Memahami hukum dan peraturan yang berlaku di segala aktivitas harus dihayati oleh Jajaran Bank yaitu Dewan Komisaris, Direksi dan seluruh karyawan dalam setiap kegiatan bisnis melalui komitmen sebagai berikut:

1. Seluruh Jajaran Bank berkewajiban untuk memahami, mematuhi dan melaksanakan kebijakan/peraturan yang diterbitkan oleh perusahaan dan peraturan perundang-undangan secara konsisten.
2. Setiap Jajaran Bank harus menghindari setiap tindakan dan perilaku yang dapat menimbulkan pelanggaran terhadap hukum dan perundang-undangan.
3. Segala bentuk ketidakpatuhan yang dilakukan Jajaran Bank terhadap hukum dan perundang-undangan tidak dapat ditolerir dan akan dikenakan sanksi sesuai dengan tingkat ketidakpatuhannya.
4. Setiap Jajaran Bank tidak melakukan tindakan yang melawan hukum dengan pihak lain yang merugikan perusahaan, baik secara sendiri-sendiri maupun bekerja sama dengan pihak lain
5. Mengedepankan penyelesaian dengan jalur musyawarah mufakat dalam setiap permasalahan dan apabila tidak tercapai kesepakatan maka digunakan jalur hukum dan menghormati proses hukum dan keputusan yang dihasilkan.

Penyebarluasan Kode Etik

Setiap Jajaran Bank harus memiliki komitmen untuk dapat menyelaraskan diri dengan sistem nilai dan budaya kerja di Bank Mandiri Taspen . Oleh karena itu, seluruh Jajaran Bank wajib menempa diri untuk menyamakan dan menyatukan keyakinan dan tekad agar dapat menerapkan sikap dan perilaku kerja yang sesuai dengan sistem nilai dan budaya kerja yang dianut Bank Mandiri Taspen, yang dikodifikasikan dalam *Code of Conduct* Bank Mandiri Taspen .

Seluruh Kepala Unit Kerja bertanggung jawab dalam memberikan pemahaman penerapan *Code of Conduct* di lingkungan unit kerja masing-masing untuk keberhasilan penerapannya. Sebagai bagian dalam upaya pemberian pemahaman Karyawan dalam penerapan *Code of Conduct* maka:

1. *Code of Conduct* disosialisasikan kepada seluruh Jajaran Bank melalui Kepala Unit Kerja masing-masing sehingga dapat dipahami dan diterapkan dengan tepat, baik, dan benar.
2. Setiap Kepala Unit Kerja mendapat satu salinan *Code of Conduct* dan menandatangani formulir pernyataan bahwa telah menerima, memahami, dan setuju untuk mematuhi *Code of Conduct*.
3. *Code of Conduct* merupakan bagian yang tidak terpisahkan dari perjanjian kerja setiap Insan Perusahaan sehingga setiap Karyawan Perusahaan harus mengetahui bahwa ketidakpatuhan terhadap *Code of Conduct* dapat mempengaruhi hasil penilaian kinerja dan jenjang karir Karyawan.

Compliance with the Code of Conduct

Compliance with the Code of Conduct is the company's standard in carrying out its business activities. Understanding applicable laws and regulations in all activities must be executed by The Bank's ranks, namely the Board of Commissioners, Directors and all employees in every business activity through the following commitments:

1. All Board of Directors are obliged to understand, comply with and implement policies/regulations issued by the company and legislation consistently
2. All level in the Bank should avoid being involved from any act and behaviour which could violate the law and regulation.
3. All forms of non-compliance made by the Bank towards law and legislation cannot be tolerated and will be sanctioned based on the level of the disobedience.
4. All the rank in the Bank should not, together with other parties, do activities that violate the law which harms the company, irrespective the violation is committed individually by the staff or by involving other parties.
5. Prioritizing the settlement with the deliberation point of consensus on each issue and if no agreement is reached then legal channels are used to respect the legal process and the decisions that are made.

Dissemination of the Code of Conduct

All Bank officers should have commitment to be relevant with the value and work ethics of Bank Mandiri Taspen. Therefore, all Bank officers is obliged to forge themselves to equalize and be united in a determination in order to be able to apply work attitudes and behaviors that are in accordance with the system of values and work culture adopted by Bank- which is codified in Bank Mandiri Taspen Code of Conduct.

All Heads of Work Units are responsible for providing an understanding of the application of the Code of Conduct within their respective work units for successful implementation of the conduct. As part of efforts to provide employee understanding in the implementation of the Code of Conduct, therefore:

1. Code of Conduct is socialized to all Bank Staff through their respective Head of Work Unit so that can be understood and applied correctly, well and correctly.
2. Each Head of Work Unit receives a copy of the Code of Conduct and signs a statement form that has accepted, understood and agreed to comply with the Code of Conduct.
3. Code of Conduct is an inseparable part of the work agreement of each Company Person so that every Employee of the Company must know that noncompliance with the Code of Conduct can affect the results of the employee's performance assessment and career path.

4. Formulir pernyataan harus diperbaharui dan ditandatangani kembali setiap tahun oleh setiap Jajaran Bank.

Pada tahun 2024 telah dilaksanakan sosialisasi Kode Etik pegawai yang dilaksanakan melalui penyebaran informasi secara digital dengan email blast kepada seluruh pegawai dalam program GEMAR-i (Gerakan Mantap Sadar Informasi) adapun informasi yang disebarkan terkait kode etik diantaranya:

1. Rahasia Bank Tanggung Jawab Bersama disampaikan pada tanggal 31 Oktober 2024
2. Mitigasi Dalam Pelindungan Data Pribadi disampaikan tanggal 19 Dersember 2024

Upaya Penerapan dan Penegakan Kode Etik

Setiap jajaran Bank wajib untuk menyusun dan menandatangani Pernyataan Tahunan (*Annual Disclosure*) sebagaimana terlampir dalam Surat Keputusan ini yang isinya adalah pernyataan penundukan diri pada hal-hal berikut ini:

a. Kode Etik Bankir Indonesia.
b. Ketentuan Perilaku Bank.
c. Sumpah Jabatan.
d. Semua peraturan yang berlaku di Bank, baik yang sudah ada maupun peraturan yang akan ada dikemudian hari termasuk sistem penilaian kinerja pegawai dengan segala konsekuensinya.
e. Semua peraturan perundangan yang berlaku, baik yang berlaku umum maupun yang berhubungan dengan kegiatan perbankan.

Surat Pernyataan Tahunan (*Annual Disclosure*) ditandatangani satu kali dalam satu tahun dan disampaikan kepada Bank paling lambat pada akhir bulan pertama dalam setiap tahunnya atau setiap saat pada tahun pertama yang bersangkutan bergabung dengan Bank, dimana berlaku ketentuan sebagai berikut:

a. Surat Pernyataan Tahunan (*Annual Disclosure*) Anggota Direksi dan Anggota Dewan Komisaris disampaikan kepada Direktur yang membawahkan Fungsi Kepatuhan Bank
b. Surat Pernyataan Tahunan (*Annual Disclosure*) Pegawai disampaikan kepada Unit Kerja Human Capital melalui Kepala Unit Kerjanya masing-masing.

Jenis Sanksi Pelanggaran Kode Etik

Apabila terjadi pelanggaran atau ketidakpatuhan terhadap ketentuan yang ditetapkan dalam Surat Keputusan ini, maka setiap pelanggaran akan dikenai sanksi sesuai dengan tingkat pelanggarannya. Keputusan yang akan diambil oleh Bank sehubungan dengan hal ini akan disesuaikan dengan jenis dan keseriusan pelanggaran yang teriadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran. Sanksi atas pelanggaran tersebut dapat berupa:

4. The statement form must be renewed and re-signed every year by each Bank Board.

In 2024, the employee Code of Ethics socialization was carried out through the digital dissemination of information via an email blast to all employees as part of the GEMAR-i program (*Gerakan Mantap Sadar Informasi* or Information Awareness Movement) program. The information shared regarding the Code of Ethics includes, among others:

1. Bank Secrecy Shared Responsibility was delivered on October 31, 2024
2. Mitigation in Personal Data Protection was delivered on December 19, 2024

The Efforts of Application and Enforcement of the Code of Conduct

Each Bank's staff is obliged to prepare and sign the Annual Disclosure as attached in this Decree which contains a statement of submission to the following matters:

a. Indonesian Bankers Code of Ethics.
b. Bank Code of Conduct.
c. Position Oath.
d. All applicable regulations in the Bank, both existing and future regulations, include an employee performance appraisal system with all the consequences.
e. All applicable laws and regulations, both general and banking related activities.

The Annual Disclosure is signed once in a year and submitted to the Bank no later than the end of the first month of each year or at any time in the first year concerned joins the Bank, where the following provisions apply:

a. (Annual Disclosure) Members of the Board of Directors and Members of the Board of Commissioners are conveyed to the Director in charge of the Bank's Compliance Function
b. (Annual Disclosure) Employee Annual Disclosure is submitted to the Human Capital Work Unit through their respective Head of Work Unit.

Types of Sanctions for Violation of The Code of Conducts

If there is a violation or non-compliance with the provisions stipulated in this Decree, every violation will be sanctioned according to their levels. The decisions, in connection with this matter, will be taken by the Bank and will also be adjusted to the level of severity of the violations. It will also involve a thorough evaluation of the individuals who commit the violations. Sanctions for violations can be in the form of:

Tabel Jenis Sanksi Pelanggaran Code of Conduct
Table of Types of Sanctions in Violation of Code of Conduct

Jenis Sanksi	Types of Sanctions
Teguran lisan	Verbal warning
Teguran tertulis	Written warning
Skorsing	Suspension
Penurunan Pangkat /Jabatan	Demotion in rank/position
Pemutusan Hubungan Keria	Keria Termination
Ganti rugi	Compensation
Dilaporkan kepada pihak yang berwajib	Reported to the authorities

Jumlah Pelanggaran dan Sanksi yang Diberikan Tahun 2024

Total Violations and Sanctions Given in 2024

Jenis Sanksi	Jumlah Total	Types of Sanctions
Pembinaan	2	Coaching
Pembinaan Tertulis	-	Written Coaching

Jenis Sanksi	Jumlah Total	Types of Sanctions
Teguran Tertulis Pertama	1	First Written Warning
Teguran Tertulis Kedua	-	Second Written Warning
Peringatan Tertulis Pertama	1	First Written Warning
Peringatan Tertulis Kedua	-	Second Written Warning
Peringatan Tertulis Keras & Terakhir	-	Strong & Final Written Warning
PHK	5	Layoffs
Jumlah	**9**	**Total**

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Bank Mandiri Taspen memiliki Kebijakan Remunerasi dengan perubahan terakhir Nomor KEB/010/X/2024 tanggal 1 Oktober 2024, Standar Prosedur Remunerasi dengan Perubahan Terakhir Nomor SP/012/VIII/2024 tanggal 1 Agustus 2022. Besaran remunerasi ditetapkan berdasarkan keputusan dalam Rapat Umum Pemegang Saham (RUPS) dan dapat dilimpahkan kepada Dewan Komisaris Bank. Penetapan Remunerasi terdiri dari:

1. Remunerasi yang bersifat tetap:
   Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan pensiun.
2. Remunerasi yang bersifat variabel:
   Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Kebijakan Remunerasi yang bersifat Variabel diberikan dalam bentuk tunai. Remunerasi yang bersifat variabel ini tidak dapat dilindungnilaikan oleh Material Risk Taker.

Penetapan Remunerasi dapat dilakukan dengan 2 (dua) kebijakan:

1. Malus, yaitu kebijakan yang diambil Bank berdasarkan kriteria tertentu yang dapat menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
2. Clawback, yaitu kebijakan yang diambil Bank dalam bentuk suatu perjanjian antara Bank dengan anggota Direksi, anggota Dewan Komisaris atau Pegawai dimana anggota Direksi, anggota Dewan Komisaris atau Pegawai setuju untuk mengembalikan Remunerasi yang Bersifat Variabel yang diterima sesuai kriteria yang ditetapkan Bank.

Bank menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel bagi Direksi, Dewan Komisaris, dan Pegawai Bank. Dari pengukuran kinerja ini kemudian ditetapkan Material Risk Taker (MRT) yang dilakukan berdasarkan:

1. Kriteria Material Risk Taker (MRT) Direksi/Dewan Komisaris/ Pegawai yang mendapat Remunerasi yang bersifat Variabel dengan nilai besar.

Performance-Based Long-Term Compensation Policy

Bank Mandiri Taspen has a Remuneration Policy with the latest amendment Number KEB/010/X/2024 dated October 1, 2024, Remuneration Standard Procedure with the Latest Amendment Number SP/012/VIII/2024 dated August 1, 2022. The amount of remuneration is determined based on a decision in the General Meeting of Shareholders (GMS) and can be delegated to the Bank's Board of Commissioners. Determination of Remuneration consists of:

1. Fixed remuneration:
   Remuneration that is not linked to performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday allowance and pension.
2. Variable remuneration:
   Remuneration that is linked to performance and risk, including bonuses or other forms considered equivalent. The Variable Remuneration Policy is given in cash. This variable remuneration cannot be hedged by the Material Risk Taker.

Remuneration determination can be conducted with 2 (two) policies:

1. Malus, which is a policy taken by the Bank based on certain criteria that can delay payment of part or all of the deferred Variable Remuneration.

2. Clawback, which is a policy taken by the Bank in the form of an agreement between the Bank and members of the Board of Directors, members of the Board of Commissioners or Employees where members of the Board of Directors, members of the Board of Commissioners or Employees agree to return the Variable Remuneration received according to the criteria set by the Bank.

The Bank determines the performance measurement method and type of risk in determining the provision of Variable Remuneration for the Board of Directors, Board of Commissioners, and Bank Employees. From this performance measurement, the Material Risk Taker (MRT) is then determined based on:

1. Material Risk Taker (MRT) Criteria for Directors/Board of Commissioners/Employees who receive Variable Remuneration with a large value.

2. Remunerasi yang Bersifat Variabel dengan nilai besar Bank dapat menangguhkan pembayaran Remunerasi yang Bersifat Variabel kepada pihak yang menjadi Material Risk Taker (MRT) sebesar presentase tertentu yang disesuaikan dengan tingkat jabatan.

Penangguhan Remunerasi yang Bersifat Variabel bagi MRT

Bank dapat menunda pembayaran Remunerasi yang Bersifat Variabel yang ditangguhkan (Malus) atau menarik kembali Remunerasi yang Bersifat Variabel yang sudah dibayarkan (Clawback) kepada pihak yang menjadi Material Risk Takers dalam kondisi tertentu. Pihak yang menjadi Material Risk Takers dilarang melakukan lindung nilai atas Remunerasi yang Bersifat Variabel yang ditangguhkan. Penangguhan Remunerasi yang Bersifat Variabel untuk MRT dilakukan berdasarkan:

1. Besarnya penangguhan pembayaran Remunerasi yang Bersifat Variabel berdasarkan tingkat Jabatan yaitu semakin tinggi tingkat Jabatan maka semakin besar persentase Remunerasi yang Bersifat Variabel yang ditangguhkan.
2. Remunerasi yang Bersifat Variabel diberikan dalam bentuk tunai serta dalam bentuk saham atau instrumen yang berbasis saham yang diterbitkan Bank maka penangguhan dilakukan terhadap semua bentuk Remunerasi yang Bersifat Variabel tersebut.

Penerapan Malus dan/atau Clawback dilakukan dengan risiko yang seminimal mungkin, perlu memperhatikan hal-hal antara lain memperhatikan aspek hukum dan perpajakan, Penerapan Malus dan Clawback bagi anggota Direksi, anggota Dewan Komisaris atau Pegawai yang ditetapkan menjadi MRT baik yang masih bekerja maupun yang sudah tidak bekerja di Bank dilakukan sebagai berikut:

a. Malus diterapkan terhadap Remunerasi yang Bersifat Variabel yang masih ditangguhkan.
b. Clawback diterpkan terhadap Remunerasi yang Bersifat Variabel yang sudah dibayarkan.

Nilai besar yang menjadi faktor penentu Material Risk Taker adalah remunerasi variabel dengan besaran remunerasi lebih dari 10 (sepuluh) kali gaji yang diterima sebagai remunerasi variabel pegawai, sedangkan untuk Direksi dan Dewan Komisaris ditentukan berdasarkan persetujuan pemegang saham atas usulan yang disampaikan oleh komite remunerasi melalui Komisaris.

Bank memilih menggunakan sistem malus dalam melakukan penangguhan pembayaran remunerasi variabel dengan komposisi persentase sebagai berikut:

2. Variable remuneration with a significant value allows the bank to suspend the payment of variable remuneration to parties who are Material Risk Takers (MRT) by a certain percentage, adjusted according to their level of position.

Suspension of Variable Remuneration for MRT

The Bank may suspend the payment of deferred Variable Remuneration (Malus) or withdraw the Variable Remuneration that has been paid (Clawback) to parties who are Material Risk Takers under certain conditions. Parties who are Material Risk Takers are prohibited from hedging the deferred Variable Remuneration. Suspension of Variable Remuneration for MRT is carried out based on:

1. The amount of deferral of Variable Remuneration payment is based on the Position level, namely the higher the Position level, the greater the percentage of Variable Remuneration that is deferred.
2. Variable Remuneration is given in cash and in the form of shares or share-based instruments issued by the Bank, then the deferral is carried out on all forms of Variable Remuneration.

The implementation of Malus and/or Clawback is carried out with minimal risk, it is necessary to pay attention to things including paying attention to legal and taxation aspects, the implementation of Malus and Clawback for members of the Board of Directors, members of the Board of Commissioners or Employees who are appointed as MRTs, both those who are still working or who are no longer working at the Bank, is carried out as follows:

a. Malus is applied to Variable Remuneration that is still deferred.
b. Clawback is applied to Variable Remuneration that has been paid.

The significant value that is the determining factor for Material Risk Taker is variable remuneration with a remuneration amount of more than 10 (ten) times the salary received as variable remuneration for employees, while for the Board of Directors and Board of Commissioners it is determined based on the approval of shareholders on the proposal submitted by the remuneration committee through the Commissioner.

The Bank chooses to use a malus system for suspending the payment of variable remuneration, with the following percentage composition:

No	Posisi Position	Malus	H+1 Tahun H+1 Year	H+2 Tahun H+2 Years	H+3 Tahun H+3 Years
1	Direksi, dan Komisaris Directors, and Commissioners	20%	10%	5%	5%
2	*Business Unit/Risk Taking Unit* Business Unit/Risk Taking Unit	20%	10%	5%	5%
3	*Supporting Unit/control unit* Supporting Unit/control unit	10%	5%	2,50%	2,50%

Jangka waktu penangguhan pembayaran remunerasi yang bersifat variabel adalah selama 3 (tiga) tahun sejak pembayaran remunerasi variabel, Nilai penangguhan malus memperhitungkan present value.

Remunerasi variabel yang ditangguhkan dapat dibayarkan dengan syarat:
a. Penilaian kinerja minimal Performance Level (PL) 3 di tahun berjalan
b. Tidak dalam masa pengenaan sanksi
c. Tidak dalam masa pemeriksaan karena indikasi fraud

Apabila pada saat masa pembayaran yang ditangguhkan salah satu variabel tersebut di atas tidak terpenuhi, maka remunerasi variabel dimaksud tetap ditangguhkan dan/atau tidak dibayarkan, dan baru akan dibayarkan setelah pegawai dinyatakan tidak terbukti dan/atau tidak terlibat dalam kasus fraud dimaksud.

Realisasi atas penangguhan remunerasi yang Bersifat Variabel bagi MRT telah disampaikan pada Sub Bab Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015 dalam Bab Tata Kelola Perusahaan pada Laporan Tahunan ini.

Selain itu, Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak memiliki program kepemilikan saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP).

Whistleblowing System

Keberadaan dan Tujuan *Whistleblowing System*

Penyelesaian pengaduan pelanggaran oleh Bank merupakan salah satu bentuk peningkatan perlindungan *stakeholders* dalam rangka menjamin hak-haknya dalam berhubungan dengan Bank dan menjamin penanganan yang memenuhi ketentuan dan persyaratan yang ditetapkan oleh Bank, Pemerintah dan Aparat Berwajib. Untuk itu maka perlu dirumuskan kebijakan, sistem dan prosedur penanganan yang selaras untuk mengatur penyelesaian pengaduan pelanggaran bagi *stakeholders* dalam suatu Kebijakan Pengelolaan Pengaduan Pelanggaran.

Penanganan pengaduan harus dapat diimplementasikan secara efektif agar memberikan dorongan serta kesadaran kepada pegawai dan pejabat Bank untuk melaporkan indikasi atas dugaan terjadinya *fraud* atau *non fraud.* Kebijakan Pengelolaan Pengaduan Pelanggaran yang juga disebut *Whistleblowing* merupakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasi terjadi di dalam suatu perusahaan.

Pengelolaan *Whistleblowing System*

Dalam rangka penerapan Strategi Anti *Fraud*, Divisi Internal Audit ditunjuk sebagai unit kerja koordinator penerapan dan pelaksanaan Strategi Anti *Fraud* di Bank Mandiri Taspen. Untuk

The deferral period for variable remuneration payments is 3 (three) years from the date of payment of the variable remuneration. The malus deferral value takes into account the present value.

Deferred variable remuneration may be paid subject to conditions:
a. Minimum performance assessment of Performance Level (PL) 3 in the current year
b. Not under sanctions
c. Not under inspection due to indications of fraud

If during the deferred payment period one of the above variables is not met, then the variable remuneration in question remains deferred and/or not paid, and will only be paid after the employee is declared not proven and/or not involved in the fraud case in question.

The realization of the deferral of variable remuneration for MRT has been conveyed in the Sub-Chapter on the Implementation of Governance in the Provision of Remuneration for Commercial Banks in Accordance with OJK Regulation 45/POJK.03/2015 in the Corporate Governance Chapter in this Annual Report.

In addition, Bank Mandiri Taspen is a closed Limited Liability Company so that it does not have a stock ownership program by Employees and/or Management (ESOP/MSOP).

Whistleblowing System

Existence and Objectives of The Whistleblowing System

Settlement of complaints of violations by the Bank is one form of increasing protection of stakeholders in order to guarantee their rights in dealing with the Bank and guaranteeing handling that meets the requirements and requirements set by the Bank, Government and Mandatory Apparatus. For this reason, it is necessary to formulate policies, systems and handling procedures that are aligned to regulate the settlement of complaints of violations for stakeholders in a Policy for Management of Complaints of Violations.

Complaint handling must be implemented effectively in order to provide encouragement and awareness to Bank employees and officials to report indications of suspected fraud or non-fraud. The policy on the Management of Complaints Complaints also called Whistleblowing is a system that can be used as a medium for reporting witnesses to convey information about indicated violations occurring within a company.

Management of Whistleblowing System

In order to implement the Anti Fraud Strategy, the Internal Audit Division was appointed as the coordinating work unit for the implementation and implementation of the Anti Fraud Strategy

mendukung penerapan strategi anti *fraud* tersebut PT Bank Mandiri Taspen telah menerbitkan Standar Prosedur Strategi Anti *Fraud* (SPSAF) pada tahun 2017 dan telah dilakukan revisi penyempurnaan yang berlaku sejak 31 Oktober 2024 serta menerbitkan Petunjuk Teknis Pelaporan Strategi Anti Fraud dan Pengelolaan *Whistleblowing System* (WBS) yang berlaku sejak 24 Februari 2025.

Untuk pengelolaan sarana pengaduan, Bank Mandiri Taspen telah memiliki *Whistleblowing System* (WBS) yang dapat di akses melalui *website* Bank Mandiri Taspen, dan untuk meningkatkan profesionalisme dan independensi dalam pengelolaannya, maka sejak tanggal 10 Desember 2021, Bank Mandiri Taspen melakukan pengelolaan WBS dengan pihak eksternal yaitu PT RSM Indonesia Konsultan sehingga dapat memberikan kepercayaan yang lebih baik kepada seluruh *stakeholder* Bank Mandiri Taspen, di samping itu dapat memberikan efek gentar kepada calon *fraudster*.

Laporan pengaduan atas dugaan terjadinya *fraud* dapat disampaikan dengan tidak menyebutkan identitas pelapor (*anonymous*) atau menyebutkan identitas pelapor disertai nomor telepon/email aktif yang dapat dihubungi yang akan dijamin kerahasiannya. Laporan pengaduan yang diterima akan ditindaklanjuti apabila memenuhi unsur 4W dan 1H sebagai berikut:

a. *What* : Perbuatan pelanggaran yang diketahui
b. *Where* : Dimana perbuatan tersebut dilakukan
c. *When* : Kapan perbuatan tersebut dilakukan
d. *Who* : Siapa saja yang terlibat dalam perbuatan tersebut
e. *How* : Bagaimana gambaran perbuatan tersebut dilakukan

Terhadap laporan pengaduan yang masuk akan ditindaklanjuti melalui 2 (dua) mekanisme pemeriksaan/investigasi, antara lain oleh:

a. Divisi Internal Audit atau;
b. Joint antara Divisi Internal Audit dan Divisi Risk Business Control

Laporan WBS-LTC yang ditindaklanjuti ke proses pemeriksaan investigasi, teknis pelaksanaan investigasi mengacu kepada Petunjuk Teknis Investigasi. Status dan informasi progres atas penanganan pengaduan melalui *whistleblowing system* akan diinformasikan kepada pengelola WBS-LTC untuk selanjutnya disampaikan kepada kepada pelapor/*whisteblower* melalui pengelola pihak ketiga.

Penyampaian Laporan Pelanggaran

Pengaduan pelanggaran yang diduga dilakukan pegawai ditujukan kepada pengelola *whistleblowing (WBS)*. Pengaduan pelanggaran dapat dilakukan melalui:

1. E-mail : ltc@rsm.id
2. Website :https://whistleblowing.tips/wbs/@bankmandiritaspen

Semua laporan dugaan pelanggaran *(fraud)* yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor *(whistleblower)* dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya.

at Bank Mandiri Taspen. To support the implementation of the antifraud strategy, PT Bank Mandiri Taspen has issued the Standard Procedures for the Anti-Fraud Strategy (SPSAF) in 2017 and a revision of improvements was made, which has been in effect since October 31, 2024, along with the issuance of Technical Instructions for Reporting Anti-Fraud Strategies and Managing the Whistleblowing System (WBS), which have been in effect since February 24, 2025.

For the management of complaints facilities, Bank Mandiri Taspen already has a Whistleblowing System (WBS) which can be accessed through the Bank Mandiri Taspen website, and to increase professionalism and independence in its management, since December 10, 2021, Bank Mandiri Taspen has managed WBS with external parties, so that it can provide better trust to all stakeholders of Bank Mandiri Taspen, besides that it can give a fearful effect to potential fraudsters.

Reports of complaints of suspected fraud are conveyed by stating the identity of the reporter who will be guaranteed confidentiality. Complaint reports received will be followed up if they fulfill the 4W and 1H elements as follows:

a. What : Known violations
b. Where : Where the violations are committed
c. When : When the violations are committed
d. Who : Anyone involved in the act
e. How : How is the description of the action done

Incoming complaint reports will be followed up through 2 (two) inspection/investigation mechanisms, namely by:

a. Internal Audit Division or;
b. A join effort between Internal Audit Division and Risk Business Control Division

WBS-LTC reports that are followed up with an investigation process, the technical execution of the investigation refers to the Technical Instructions for Investigation. The status and progress information regarding the handling of complaints through the whistleblowing system will be communicated to the WBS-LTC manager, who will then relay it to the complainant/whistleblower through the third-party manager.

Submission of Violation Report

Complaints of violations allegedly committed by employees are addressed to the whistleblowing manager (WBS). Complaints of violations can be made through:

1. E-mail : ltc@rsm.id
2. Website : https://whistleblowing.tips/wbs/@bankmandiritaspen

All reports of alleged frauds will be guaranteed confidentiality and security by the Bank and the whistleblower is guaranteed the right to obtain information regarding the status of follow-up on the report.

Perlindungan Bagi *Whistleblower*

1. Identitas *Whistleblower* hanya diketahui oleh PIC *Whistleblowing*. Perlindungan kepada *Whistleblower* dilakukan dengan menjaga kerahasiaan identitas *Whistleblower* sehingga mendorong keberanian untuk melaporkan adanya dugaan *Fraud*
2. Seluruh laporan pengaduan dugaan *Fraud* akan dijamin kerahasiaan dan keamanannya oleh Bank dan *Whistleblower* dijamin haknya untuk memperoleh informasi atas status tindak lanjut dari laporan pengaduan yang disampaikan;
3. Tidak ada sanksi jika laporan pengaduan tidak terbukti

Jenis Pelanggaran yang Dapat Dilaporkan

Pelanggaran meliputi banyak hal dan masalah, akan tetapi dibatasi dengan apa yang dilakukan, terjadi atau terkait dengan Bank**.** Beberapa jenis pelanggaran dan penyimpangan yang dapat dilaporkan berdasarkan kebijakan yang dimiliki Bank, antara lain adalah:

1. *Fraud*, antara lain terdiri dari:
   1) Korupsi meliputi:
      a) Pemerasan;
      b) Benturan kepentingan yang merugikan Bank dan/ atau Konsumen;
      c) Penyuapan;
      d) Penerimaan tidak sah.

Protection for Whistleblower

1. The identity of the Whistleblower is only known by the Whistleblowing PIC. Protection for the Whistleblower is carried out by maintaining the confidentiality of the Whistleblower's identity so as to encourage people to report any suspected Fraud
2. All reports of complaints of suspected Fraud will be guaranteed confidentiality and security by the Bank and the Whistleblower is guaranteed the right to obtain information on the status of the follow-up of the complaint report submitted;
3. There are no sanctions if the complaint report is not proven

Types of Abuses That can be Reported

Violations cover many things and problem. However, they are limited to what they could do to impact the Bank. Some types of violations and deviations that the rapporteur can report- in relations with the Bank's policies are:

1. Fraud, including but not limited to:
   1) Corruption includes:
      a) Extortion;
      b) Conflict of interest that is detrimental to the Bank and/or Consumer;
      c) Bribery;
      d) Unauthorized receipt.

2) Penyalahgunaan aset meliputi:
   a) Penyalahgunaan uang tunai;
   b) Penyalahgunaan persediaan; dan/atau
   c) Penyalahgunaan aset lainnya;
3) Kecurangan laporan keuangan yaitu tindakan yang meliputi melebihkan kekayaan bersih dan/atau pendapatan bersih atau mengurangi kekayaan bersih dan/atau pendapatan bersih;
4) Penipuan;
5) Pembocoran informasi rahasia; dan/atau;
6) Tindakan lain yang dapat dipersamakan dengan *Fraud* sesuai dengan ketentuan peraturan perundangundangan.

2. *Non-Fraud*, adalah tindakan pelanggaran ketentuan eksternal maupun internal termasuk pelanggaran norma dan etika (*code of conduct*), dengan contoh antara lain:
   - Penyalahgunaan kewenangan dan/atau jabatan.
   - Tindakan yang dapat menurunkan reputasi dan/atau nama baik Bank.
   - Perbuatan asusila di dalam dan di luar Bank.
   - Pelecehan.
   - Penggunaan narkoba.
   - Terlibat dalam kegiatan masyarakat yang dilarang

Seluruh jajaran internal dan eksternal Bank dapat menyampaikan laporan pengaduan atas dugaan fraud, pelanggaran kode etik maupun pelanggaran benturan kepentingan kepada Direktur Utama melalui Saluran *Whistleblowing* Bank Mandiri Taspen.

Penanganan Pengaduan *Whistleblowing System*

Setiap pengaduan *fraud/non-fraud* yang masuk akan dikelola oleh Unit Strategi *Anti Fraud,* apabila laporan telah memenuhi unsur pelaporan selanjutnya Unit Strategi *Anti Fraud* akan melakukan investigasi atas laporan yang diterima. Unit Strategi *Anti Fraud* harus bersifat *Netral, Independency, Profesionalisme* dalam menerima pengaduan pelanggaran dengan menggunakan asas Praduga Tak Bersalah atau "*Presumption of Innocence*" yaitu *asas* dimana seseorang dinyatakan tidak bersalah hingga dinyatakan bersalah.

Dalam Sistem Laporan Dugaan Pelanggaran ini, Divisi Internal Audit bertugas untuk:
1. Menerima pelaporan dugaan pelanggaran.
2. Menilai dan menyeleksi laporan dugaan pelanggaran untuk diproses lebih lanjut.
3. Menjaga kerahasiaan identitas pelapor.
4. Menangani keluhan ataupun pengaduan dari pelapor yang mendapat tekanan atau perlakuan ancaman dari terlapor.
5. Melakukan komunikasi dengan pelapor.
6. Menyampaikan laporan kepada Direktur Utama yang telah diyakini terjadinya *fraud/non fraud*.
7. Mendokumentasikan setiap laporan dugaan pelanggaran yang diterima.
8. Apabila potensi kerugian Bank di atas nominal Rp100.000.000 ditangani oleh Tim Pertimbangan Penilaian Pegawai.

2) Misuse of assets includes:
   a) Misappropriation of cash;
   b) Misappropriation of inventory; and/or
   c) Misappropriation of other assets;
3) Financial reporting fraud is an act that includes overstating net assets and/or net income or reducing net assets and/or net income;
4) Fraud;
5) Disclosure of confidential information; and/or;
6) Other actions that can be equated with fraud in accordance with the provisions of laws and regulations.

2. Non-Fraud, is an act of violating external and internal provisions including violations of norms and ethics (code of conduct), with examples including:
   - Abuse of authority and/or position.
   - Actions that can degrade the reputation and/or good name of the Bank.
   - Immoral acts inside and outside the Bank.
   - Harassment.
   - Drug use.
   - Engage in prohibited community activities

All internal and external levels of the Bank can submit complaint reports regarding suspected fraud, violations of the code of ethics or violations of conflicts of interest to the President Director through the Bank Mandiri Taspen Whistleblowing Channel.

Whistleblowing System Complaints Handling

Every fraud/non-fraud report received will be managed by the Anti-Fraud Strategy Unit, if the report meets the reporting criteria, the Anti-Fraud Strategy Unit will then investigate the report received. The Anti-Fraud Strategy Unit must remain Neutral, Independent, Professional in receiving complaints of violations by adhering to the principle of the Presumption of Innocence, a principle where a person is declared innocent until proven guilty.

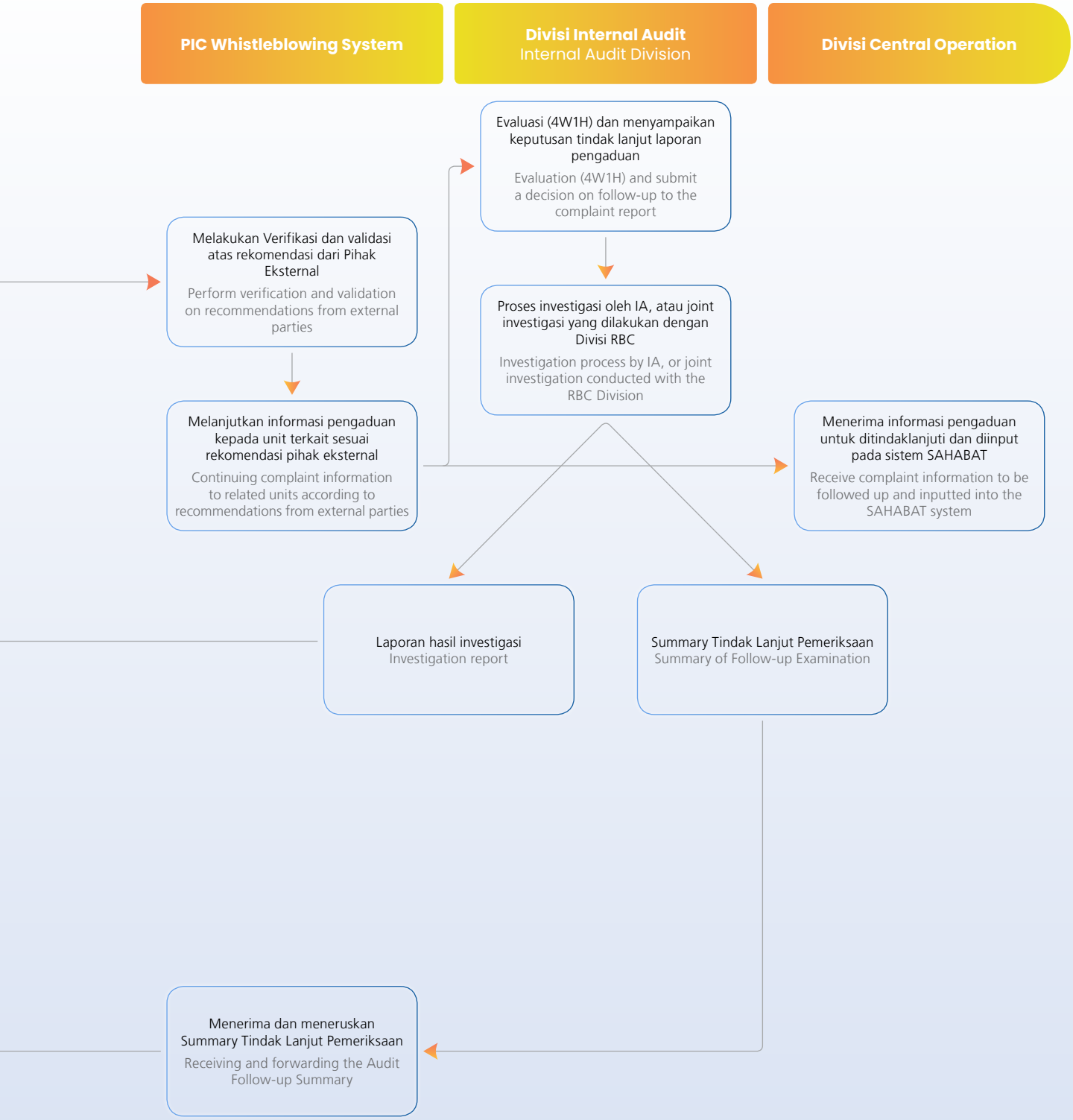
In the Reporting System for Alleged Violations, the Internal Audit Division is tasked with:
1. Receive reports on suspected violation.
2. Assess and select the reports on the suspected violation for further processing.
3. Maintain the confidentiality of the rapporteur's identity.
4. Handle complaints from the rapporteur who receives pressures or threats from the reported party.
5. Communicate with the reporter.
6. Submit a report to the President Director after the fraud has occurred
7. Document any reports of alleged violations received.
8. If the Bank's potential loss is above a nominal value of IDR 100,000,000, it will be handled by the Employee Assessment Consideration Team.

Bagan Alur Penyampaian Pelaporan Pelanggaran

Adapun alur pelaporan pelanggaran pada Bank Mandiri Taspen, dijelaskan dalam bagan berikut.

Flowchart for Submitting Violation Reports

The flow for reporting violations at Bank Mandiri Taspen is explained in the following chart.


PIC Whistleblowing System
Divisi Internal Audit
Internal Audit Division
Divisi Central Operation
Evaluasi (4W1H) dan menyampaikan keputusan tindak lanjut laporan pengaduan
Evaluation (4W1H) and submit a decision on follow-up to the complaint report
Melakukan Verifikasi dan validasi atas rekomendasi dari Pihak Eksternal
Perform verification and validation on recommendations from external parties
Proses investigasi oleh IA, atau joint investigasi yang dilakukan dengan Divisi RBC
Investigation process by IA, or joint investigation conducted with the RBC Division
Melanjutkan informasi pengaduan kepada unit terkait sesuai rekomendasi pihak eksternal
Continuing complaint information to related units according to recommendations from external parties
Menerima informasi pengaduan untuk ditindaklanjuti dan diinput pada sistem SAHABAT
Receive complaint information to be followed up and inputted into the SAHABAT system
Laporan hasil investigasi
Investigation report
Summary Tindak Lanjut Pemeriksaan
Summary of Follow-up Examination
Menerima dan meneruskan Summary Tindak Lanjut Pemeriksaan
Receiving and forwarding the Audit Follow-up Summary

Sosialisasi *Whistleblowing System*

Dalam rangka meningkatkan pemahaman strategi anti *fraud* Bank, maka Divisi Internal Audit melakukan sosialiasi Strategi Anti *Fraud* secara langsung kepada cabang bersamaan dengan proses audit regular, pemasangan BOD *Message* pada setiap lantai di Kantor Pusat dan Kantor Cabang, memberikan edukasi kepada pegawai terhadap pemahaman *fraud awareness, risk awareness,* dan *Security Awareness* melalui sarana penyampaian/pemasangan poster melalui media sosial maupun melalui *newsletter* yaitu media komunikasi yang dimiliki internal Bank Mantap, seluruh Divisi memberikan materi *Morning Briefing Library* (MBL) terkait pengetahuan atau pencerahan secara *end to end* process baik aspen ketentuan, bisnis, *risk*, *service* dan *operation* yang dilakukan pada saat *morning briefing* di Kantor Cabang/Kantor Cabang Pembantu, dan Dalam rangka meningkatkan upaya perbaikan peran dan fungsi *second line of defense* secara berkesinambungan Divisi Risk Business Control bersama dengan Divisi-Divisi terkait dan Unit Kerja Distribution menyelenggarakan Forum Komunikasi Compliance, Risk & Control dan Operational Risk & Control (ORIC) Forum.

Whistleblowing System Socialization

In order to improve the understanding of the Bank's anti-fraud strategy, the Internal Audit Division conducted direct dissemination of the Anti-Fraud Strategy to subsidiaries along with the regular audit process, installed BOD Messages on each floor at the Head Office and Branch Offices, provided employees with education on fraud awareness, risk awareness, and Security Awareness through the means of delivering/installing posters via social media or through newsletters, which are internal communication media owned by Bank Mantap, all divisions delivered Morning Briefing Library (MBL) materials related to knowledge or insights on end-to-end processes, covering aspects such as regulations, business, risk, service, and operations, during morning briefings at Branch Offices/Sub-Branch Offices, and as part of ongoing efforts to enhance the role and function of the second line of defense, the Risk Business Control Division, in collaboration with relevant divisions and the Distribution Work Unit, organized the Compliance, Risk & Control Communication Forum and the Operational Risk & Control (ORIC) Forum.

Jumlah Pengaduan dan Proses Pengaduan

Sejak WBS dikelola oleh Provider Eksternal (Desember 2021), terdapat peningkatan laporan WBS yang cukup signifikan dengan rincian sebagai berikut:

Number of Complaints and Complaints Process

Since WBS has been managed by an external provider (December 2021), there has been a significant increase in WBS reports with the following details:

No	Tahun Years	Jumlah Laporan Number of Reports	Media Penyimpanan Storage Media		Kategori Pelaporan Reporting Category			Tidak Ditindaklanjuti (Tidak Memenuhi Unsur Pelaporan 4 W 1 H) Not Followed Up (Does Not Meet the 4 W 1 H Reporting Elements)	Laporan Dinyatakan Selesai Report Declared Completed
					Ditindaklanjuti Followed up				
			Email	*Website*	*Fraud*	*Non-Fraud*	Pengaduan Umum General Complaints		
1	2018	1	1	-	1	-			1
2	2019	1	1	-	-	-	1		1
3	2020	1	1	-	1	-			1
4	2021	8	8	-	1	-	2	5	8
5	2022	69	30	39	1	1	44	23	69
6	2023	81	25	56	1	2	58	20	81
7	2024	105	44	61	-	1	61	43	105

Program Anti Korupsi

Sebagai salah satu upaya penerapan Strategi Nasional Pencegahan Korupsi yaitu Penerapan Manajemen Anti Suap pada Lembaga Pemerintah dan Sektor Swasta, serta menindaklanjuti penandatanganan komitmen bersama penerapan SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan (SMAP) antara Otoritas Jasa Keuangan dengan Asosiasi Perbankan tanggal 18 Agustus 2020. Bank Mandiri Taspen turut mendukung Strategi Nasional Pencegahan Korupsi dengan merencanakan penerapan SNI ISO 37001 SMAP dimana Bank Mandiri Taspen telah mendapatkan sertifikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor. Pelaksanaan *surveillance* atau audit telah dilakukan oleh

Anti-Corruption Program

As one of the efforts to implement the National Strategy for Corruption Prevention, namely the Implementation of Anti- Bribery Management in Government Institutions and the Private Sector, as well as following up on the signing of a joint commitment to the implementation of SNI ISO 37001 regarding Anti-Bribery Management System (SMAP) between the Financial Services Authority and the Banking Association on August 18, 2020. Bank Mandiri Taspen also supported the National Strategy for Corruption Prevention by planning the implementation of SNI ISO 37001 SMAP in which Bank Mandiri Taspen received the ISO 37001:2016 certificate on December 9, 2021 with audit results that there were no major and minor errors. Surveillance or audit was carried out by

Lembaga Sertifikasi ISO pada tanggal 26 Agustus 2022 dengan hasil Bank Mandiri Taspen berhak mendapatkan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan.

Program dan Prosedur yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Sistem Manajemen Anti Penyuapan

Dalam menjalankan kegiatan bisnis, Bank tidak dapat terlepas dari interaksi dengan banyak pihak, baik pihak internal Bank maupun pihak eksternal guna menjalin kerjasama bisnis yang harmonis, serasi dan berkesinambungan.

Terkait dengan hubungan bisnis, hal yang sering terjadi dan tidak terhindarkan dalam kegiatan kerja sehari-hari adalah adanya praktik suap dan gratifikasi dari suatu pihak kepada pihak lainnya. Oleh sebab itu, untuk menjaga hubungan bisnis tetap berada pada koridor etika dan prinsip-prinsip tata kelola perusahaan yang baik dan sesuai SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan, maka diperlukan pengaturan mengenai anti penyuapan dan gratifikasi yang mengatur tata cara/mekanisme pelaporannya di lingkungan Bank.

Bank telah membentuk Unit Anti Penyuapan dan Gratifikasi untuk membangun nilai-nilai Tata Kelola yang Baik dan menanamkan *value integrity*. Untuk memastikan penerapan kebijakan dapat berjalan dengan baik terhadap insan Bank tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal terdapat setiap penerimaan gratifikasi yang berkaitan dengan jabatannya agar melaporkan kepada Unit Pengendali Gratifikasi yang telah dibentuk. Pengaturan larangan gratifikasi diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/118/X/2024, tanggal 23 Oktober 2024.

Bank Mandiri Taspen telah memiliki beberapa kebijakan yang terkait dengan Pencegahan Korupsi, antara lain dalam kebijakan internal kontrol dengan penerapan Strategi *Anti Fraud* (SAF), Peraturan Disiplin Pegawai, *Code of Conduct*, Etika Bisnis (*Business Ethic*) serta menyusun Nilai-nilai Budaya Perusahaan (*Corporate Culture*) antara lain menanamkan *value integrity* dari setiap jajaran Bank Mandiri Taspen.

Tindakan-tindakan yang dilakukan Bank Mandiri Taspen untuk mengatasi isu-isu praktek korupsi, secara khusus dalam *Code of Conduct* telah diatur antara lain sebagai berikut:

a. Larangan menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank untuk:
   1) keuntungan pribadi;
   2) keuntungan bagi anggota keluarganya;
   3) keuntungan bagi pihak-pihak lainnya;
b. Larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku.

the ISO Certification Institute on August 26, 2022 with the results that Bank Mandiri Taspen has the right to receive ISO 37001: 2016 Anti-Bribery Management System certification.

Programs and Procedures In Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratituity Practices

Anti-Bribery Management System

In carrying out business activities, the Bank cannot be separated from interactions with many parties, both internal and external parties in order to establish harmonious and sustainable business cooperation.

Regarding business relationships, what often happens and is unavoidable in daily work activities is the practice of bribery and gratituity from one party to another. Therefore, in order to maintain business relationships within the corridor of ethics and principles of good corporate governance and in accordance with SNI ISO 37001 regarding Anti-Bribery Management System, it is necessary to regulate anti-bribery and gratuities that regulate the reporting procedures/mechanisms in the environment. Bank.

The Bank established an Anti-Bribery and Gratituity Unit to build Good Governance values and instill value integrity. To ensure that the implementation of policies could run well, the Bank's personnel did not accept and/or give gratuities related to their positions and contrary to their obligations or duties. In the event that there was any receipt of gratituity related to his position, he/she was required to report it to the Gratituity Control Unit that had been established. The regulation on the prohibition of gratification was regulated in the Anti-Bribery and Gratituity Technical Instructions Number PT/118/X/2024, dated October 23, 2024.

Bank Mandiri Taspen already had several policies related to Corruption Prevention, including internal control policies with the implementation of the Anti Fraud Strategy (SAF), Employee Discipline Regulations, Code of Conduct, Business Ethics (Business Ethic) and compiling Corporate Cultural Values by instilling the value of integrity from every level of Bank Mandiri Taspen.

The actions taken by Bank Mandiri Taspen to address issues of corrupt practices, specifically in the Code of Conduct, had been regulated by as follows:

a. Prohibition of abusing authority and taking advantage, either directly or indirectly, from information obtained from the Bank's business activities to:
   1) personal gain;
   2) benefits for family members;
   3) benefits for other parties;
b. Prohibition of requesting or receiving, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

Termasuk pula larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank dalam bentuk fasilitas kredit (*cash loan* dan atau *non cash loan*), atau dalam rangka pembelian atau pendiskontoan surat-surat wesel, surat promes, cek dan kertas dagang atau bukti kewajiban lainnya, ataupun fasilitas lain yang berkaitan dengan kegiatan operasional Bank.

c. Seluruh jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan pekerjaan yang berkaitan dengan pengadaan barang maupun jasa dari Bank.
d. Dalam rangka pengadaan barang dan jasa dari pihak ketiga untuk keperluan dinas Bank, jajaran Bank harus berusaha mendapatkan harga terbaik dengan potongan harga maksimal. Potongan harga (diskon) yang diperoleh harus dibukukan untuk keuntungan Bank.
e. Seluruh jajaran Bank dilarang memanfaatkan kesempatan menggunakan fasilitas Bank untuk keuntungan sendiri di luar yang telah disediakan oleh Bank.

Strategi Anti *Fraud*

Sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud bagi Lembaga Jasa Keuangan (POJK SAF LJK), disampaikan bahwa untuk meminimalisir terjadinya *fraud* diperlukan penguatan sistem pengendalian intern berupa penerapan strategi anti *fraud* serta Bank wajib menyusun dan menerapkan strategi anti *fraud* secara efektif. Menindaklanjuti hal tersebut di atas, saat ini Bank telah memiliki Standar Prosedur Strategi Anti *Fraud*, Petunjuk Teknis Strategi Anti *Fraud* dan Petunjuk Teknis Investigasi, yang di dalamnya memuat strategi Bank dalam upaya penerapan strategi anti *fraud*. Penerapan strategi anti *fraud* sebagai upaya untuk mencegah terjadinya kasus penyimpangan operasional pada perbankan dan pelanggaran terhadap ketentuan peraturan perundang-undangan, khususnya *fraud*, yang dapat mengakibatkan kerugian bagi Bank, Nasabah, dan/atau pihak lain, diperlukan peningkatan efektivitas pengendalian intern, sebagai upaya meminimalisasi risiko *fraud* dengan cara menerapkan strategi anti *fraud*.

Selama ini, baik secara langsung maupun tidak langsung, pelaksanaan pencegahan *fraud* telah dilaksanakan Bank, antara lain melalui penerapan manajemen risiko, khususnya sistem pengendalian intern dan pelaksanaan tata kelola yang baik. Namun demikian, agar penerapan strategi anti *fraud* menjadi lebih efektif masih diperlukan upaya peningkatan budaya sadar risiko agar pencegahan *fraud* menjadi fokus perhatian dan kepedulian bagi seluruh jajaran organisasi Bank, yang antara lain diwujudkan dengan kesediaan penandatanganan pakta integritas oleh Direksi, Dewan Komisaris, dan Pegawai Bank.

Berdasarkan SK Direksi No. SKD/008/I/2017 tanggal 31 Januari 2017, Divisi Internal Audit ditugaskan sebagai unit kerja yang bertanggung jawab atas pengelolaan dan pelaksanaan Strategi

This included the prohibition on requesting or receiving, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain a facility from the Bank in the form of a credit facility (cash loan and/or noncash loan), or for the purpose of purchasing or discounting documents, money orders, promissory notes, checks and trading papers or other evidence of obligations, or other facilities related to the Bank's operational activities.

c. All levels of the Bank were prohibited from requesting or accepting, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain work related to the procurement of goods or services from the Bank.

d. In the context of procuring goods and services from third parties for the purposes of the Bank's service, the Bank's ranks had to try to get the best price with the maximum discount. The discount obtained had to be recorded for the benefit of the Bank.
e. All levels of the Bank were prohibited from taking advantage of the opportunity to use the Bank's facilities for their own benefit other than those provided by the Bank.

Anti-Fraud Strategy

In accordance with the Regulation of the Financial Service Authority of the Republic of Indonesia Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Service Institutions (POJK SAF LJK), it is stated that in order to minimize the occurrence of fraud, it is necessary to strengthen the internal control system in the form of implementing anti-fraud strategies and Banks are required to prepare and implement anti-fraud strategies effectively. Following the above, the Bank had Standard Operating Procedures for Anti-Fraud Strategy, Technical Guidelines for Anti-Fraud Strategy, and Technical Guidelines for Investigation, which contained the Bank's strategies in implementing anti fraud strategies. The implementation of anti-fraud strategies as an effort to prevent operational deviations in banking and violations of legal regulations, especially fraud, which could result in losses to the Bank, Customers, and/or other parties, required the enhancement of internal control effectiveness as an effort to minimize fraud risks by implementing anti-fraud strategies.

So far, both directly and indirectly, fraud prevention measures had been implemented by the Bank, including through risk management implementation, especially internal control systems, and good governance practices. However, to make the implementation of anti-fraud strategies more effective, efforts to enhance a risk-aware culture were still needed so that fraud prevention became the focus of attention and concern for all levels of the Bank's organization, which included willingness to sign integrity pacts by the Board of Directors, Board of Commissioners, and Bank employees.

Based on Board of Directors Decree No. SKD/008/I/2017 dated January 31, 2017, the Internal Audit Division was assigned as the unit responsible for the management and implementation of the

Anti *Fraud*. Divisi Internal Audit bertanggung jawab langsung kepada Direktur Utama dan melaporkan hasil pengawasannya ke Dewan Komisaris melalui Komite Audit. Penerapan Strategi Anti *Fraud* ditunjukkan pada gambar sebagai berikut:

* Pelaksanaan kaji ulang & evaluasi penerapan Strategi Anti *Fraud* dilaksukan oleh Department Quality Assurance, Development & Support

Anti-Fraud Strategy. The Internal Audit Division reported directly to the President Director and reported the results of its supervision to the Board of Commissioners through the Audit Committee. The implementation of the Anti-Fraud Strategy is illustrated in the following diagram:

* The review and evaluation of the implementation of the Anti-Fraud Strategy is carried out by the Quality Assurance, Development & Support Department

Kebijakan Gratifikasi

Dalam menjalankan kegiatan bisnis, Bank tidak dapat terlepas dari interaksi dengan banyak pihak, baik pihak internal Bank maupun pihak eksternal guna menjalin kerjasama bisnis yang harmonis, serasi dan berkesinambungan. Terkait dengan hubungan bisnis, hal yang sering terjadi dan tidak terhindarkan dalam kegiatan kerja sehari-hari adalah adanya praktik suap dan gratifikasi dari suatu pihak kepada pihak lainnya. Oleh sebab itu, untuk menjaga hubungan bisnis tetap berada pada koridor etika dan prinsip-prinsip tata kelola perusahaan yang baik dan sesuai SNI ISO 37001 mengenai sistem manajemen anti penyuapan, maka diperlukan pengaturan mengenai anti penyuapan dan gratifikasi yang mengatur tata cara/mekanisme pelaporannya di lingkungan Bank.

Bank telah membentuk Unit Pengendali Gratifikasi (UPG) untuk membangun nilai-nilai GCG dan menanamkan value integrity. Untuk memastikan penerapan kebijakan dapat berjalan dengan baik terhadap insan Bank tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal terdapat setiap penerimaan gratifikasi yang berkaitan dengan jabatannya agar melaporkan kepada Unit Pengendali Gratifikasi yang telah dibentuk. Pengaturan larangan gratifikasi diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/118/X/2024, tanggal 23 Oktober 2024.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Setiap anggota jajaran Bank Mandiri Taspen yang menerima bingkisan harus segera mengembalikan bingkisan tersebut disertai penjelasan secara sopan bahwa seluruh jajaran Bank tidak diperkenankan menerima bingkisan. Berkenaan dengan hal tersebut dan komitmen Bank Mandiri Taspen dalam melaksanakan Tata Kelola Perusahaan, maka kepada setiap jajaran Bank Mandiri Taspen (Penerima/Pelapor) diwajibkan untuk:

1. Melakukan penolakan atas gratifikasi yang dianggap suap pada kesempatan pertama.
2. Mengembalikan penerimaan gratifikasi tersebut dalam jangka waktu selambat-lambatnya 24 jam sejak penerimaan, apabila penerimaan gratifikasi tidak dapat ditolak pada kesempatan pertama.
3. Menyertakan bukti otentik pengembalian gratifikasi misalnya berita acara serah terima pengembalian barang gratifikasi yang ditandatangani oleh penerima dan pemberi atau bukti setoran/transfer jika penerimaan dalam bentuk uang.
4. Mengisi formulir gratifikasi secara lengkap dan benar serta menyampaikan kepada UPG dengan melampirkan formulir yang telah ditandatangani berikut *soft copy*-nya dan dokumen pendukung. Laporan disampaikan melalui sarana email dengan alamat lapor.gratifikasi@bankmandiritaspen.co.id dan subjek "Pelaporan Gratifikasi" paling lambat 5 (lima) hari kerja sejak penolakan gratifikasi dengan tembusan kepada Kepala Unit Kerja pelapor.

Gratification Policy

In conducting business activities, the Bank cannot be separated from interactions with many parties, both internal and external, to establish harmonious, coordinated, and sustainable business cooperation. Related to business relationships, what often occurs and cannot be avoided in daily work activities is the practice of bribery and gratification from one party to another. Therefore, to maintain business relationships within the ethical boundaries and principles of good corporate governance in accordance with SNI ISO 37001 regarding anti-bribery management systems, regulations regarding anti-bribery and gratification are needed to govern the reporting procedures in the Bank's environment.

The Bank has formed a Gratification Control Unit (UPG) to build GCG values and instill integrity values. To ensure that the implementation of policies can run well towards Bank personnel, they do not accept and/or provide gratuities related to their positions and contrary to their obligations or duties. In the event of any receipt of gratuities related to their positions, they must report to the Gratification Control Unit that has been formed. The regulation on the prohibition of gratuities is stipulated in the Technical Guidelines on Anti-Bribery and Gratuities Number PT/118/X/2024, dated October 23, 2024.

MANAGEMENT OF GRATIFICATION CONTROL

Every member of Bank Mandiri Taspen who receives a gift must immediately return the gift along with a polite explanation that all levels of the Bank are not permitted to receive gifts. With regard to this and the commitment of the Bank to be strong in implementing Corporate Governance, then to every level of the Bank Mandiri Taspen (Recipients/Reporters) are required to:

1. Spending on gratuities that are considered bribes at the first opportunity
2. Return the receipt of the gratification within a period of no later than 24 hours from receipt, if the acceptance of gratuity cannot be refused at the first opportunity.
3. Include authentic proof of return on gratuities, for example the minutes of handover of returns on gratuities signed by the recipient and the giver or proof of deposit/transfer if the receipt is in the form of money.
4. Fill out the gratification form completely and correctly and deliver it to the UPG by attaching the signed form along with the soft copy and supporting documents. The report is submitted by e-mail with the address antipenyuapandangratifikasi@bankmantap.co.id. co.id and the subject of the email is "Gratification Reporting" no later than 5 (five) working days after the refusal of gratification with a copy to the Head of the reporting Unit.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Sosialisasi terkait Anti Penyuapan dan Gratifikasi telah dilakukan oleh Bank Mandiri Taspen, diantaranya melalui penayangan artikel maupun informasi lain terkait dengan Gratifikasi pada *website* Bank Mandiri Taspen, yang disampaikan pada seluruh kantor, media internal Bank Mandiri Taspen antara lain melalui portal Bank Mandiri Taspen, Surat Edaran kepada segenap Divisi/ Satuan/Unit, maupun *leaflet* mengenai Gratifikasi.

SOCIALIZATION OF GRATIFICATION POLICY

The Bank's socialization related to Gratuity has been done well, including through the screening of articles and other information related to Gratuity on the Bank Mandiri Taspen website, which is delivered to all offices, Bank Mandiri internal media, including Bank Mandiri Taspen portal, Circular Letter to all Division/ Group/ Unit and leaflets regarding Gratification.

LAPORAN GRATIFIKASI TAHUN 2024

GRATIFICATION REPORTS IN 2024

No	Jenis Type	Taksiran Harga Estimated Price	Alasan Pemberian Reason for Grant	Tanggal Penerimaan Receipt date	Keterangan Description
1	Barang berupa kain batik Makanan Goods in the form of batik cloth	Rp 900.000,00 IDR 900,000.00	Barang diberikan saat dilakukan kunjungan ke Bank dalam rangka menjelaskan performance penggunaan periode Januari-Juni 2024 The goods were given during a visit to the Bank in order to explain the performance for the period of January-June 2024	31 Juli 2024 July 31, 2024	Diserahkan kepada UPG Submitted to UPG
2	Uang Food	Rp 1.900.000,00 IDR 1,900,000.00	Honorarium atas keikutsertaan pelapor dalam konferensi, di mana pelapor diundang sebagai Deputy Director of Research dari ACFE Indonesias Chapter dalam agenda Seminar Call for Papers dan National Anti Fraud Conference (NAFC) 2024 Honorarium for the complainant's participation in the conference, where the complainant was invited as the Deputy Director of Research of the ACFE Indonesia Chapter for the Call for Papers Seminar and the 2024 National Anti-Fraud Conference (NAFC).	11 September 2024 September 11, 2024	Termasuk gratifikasi lainnya sehingga menjadi milik pelapor Including other gratuities so that they become the property of the complainant

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Sosialisasi terkait Anti Penyuapan dan Gratifikasi telah dilakukan oleh Bank Mandiri Taspen, sebagai berikut:

1. Instagram Bank,
2. Surat kepada seluruh jajaran Bank
   a. Nomor DIR.CMC/004/2024 tanggal 3 April 2024 tentang Larangan Pemberian,Permintaan dan Penerimaan Gratifikasi
   b. Nomor DIR.CMC/012/2024 tanggal 17 Desember 2024 tentang Larangan Pemberian,Permintaan dan Penerimaan Gratifikasi dalam menyambut hari Raya Natal dan Tahun Baru 2025
3. Pemasangan *wallpaper* Desktop,
4. Video di Kantor Cabang,
5. *Assessment* kepada seluruh pegawai dengan rata-rata nilai 87,9
6. *E-learning* melalui aplikasi Greatday
7. Sosialisasi di Kantor Cabang pada saat pelaksanaan *Onsite Review & Monitoring*, sebagai berikut:

Anti-Corruption Training/Socialization for Employees

Socialization regarding Anti-Bribery and Gratuities has been carried out by Bank Mandiri Taspen through the following means:

1. Instagram posts by the Bank,
2. Official letters to all levels of Bank personnel
   a. Letter No. DIR.CMC/004/2024 dated April 3, 2024, regarding the Prohibition of Giving, Requesting, and Receiving Gratuities
   b. Letter No. DIR.CMC/012/2024 dated December 17, 2024, regarding the Prohibition of Giving, Requesting, and Receiving Gratuities in celebration of Christmas and New Year 2025
3. Desktop wallpaper displays,
4. Informative videos shown at Branch Offices,
5. Employee assessments with an average score of 87.9,
6. E-learning through the Greatday application,
7. Socialization at Branch Offices during the Onsite Review & Monitoring sessions, as follows:

No	Cabang	Branch	Tanggal Date
1	**KC Padang** KCP Padang Taspen KCP Pariaman KCP Bukittinggi KCP Dharmasraya KCP Solok KCP Pasaman Barat KCP Payakumbuh	**Padang Branch Office** Padang Taspen Sub-Branch Office Pariaman Sub-Branch Office Bukittinggi Sub-Branch Office Dharmasraya Sub-Branch Office Solok Sub-Branch Office Pasaman Barat Sub-Branch Office Payakumbuh Sub-Branch Office	21 Agustus 2024 August 21, 2024
2	**KC Makasar** KCP Mamuju KCP Polewali Mandar KCP Bulukumba KCP Makassar Daya KCP Pangkep KCP Wajo KCP Sungguminasa KCP Bone KCP Palopo KCP Toraja Utara KCO Parepare	**Makasar Branch Office** Mamuju Sub-Branch Office Polewali Mandar Sub-Branch Office Bulukumba Sub-Branch Office Makassar Daya Sub-Branch Office Pangkep Sub-Branch Office Wajo Sub-Branch Office Sungguminasa Sub-Branch Office Bone Sub-Branch Office Palopo Sub-Branch Office Toraja Utara Sub-Branch Office KCO Parepare	24 Agustus 2024 August 24, 2024
3	**KC Manado** KCP Manado Taspen KCP Gorontalo Nani Wartabone KCP Ternate KCP Tomohon KCP Kotamobagu KCP Bitung	**Manado Branch Office** Manado Taspen Sub-Branch Office Gorontalo Nani Wartabone Sub-Branch Office Ternate Sub-Branch Office Tomohon Sub-Branch Office Kotamobagu Sub-Branch Office Bitung Sub-Branch Office	12 September 2024 September 12, 2024
4	**KC Semarang** KCP Pati KCP Kudus Sudirman KCP Salatiga Sukowati KCP Semarang ASABRI KCP Ungaran KCP Magelang KCP Candisari KCP Kendal KCP Jepara KCP Rembang KCP Kebumen Bumirejo KCP Blora Kota KCP Temanggung KCP Purwodadi KCP Purworejo Ahmad Yani	**Semarang Branch Office** Pati Sub-Branch Office Kudus Sudirman Sub-Branch Office Salatiga Sukowati Sub-Branch Office Semarang ASABRI Sub-Branch Office Ungaran Sub-Branch Office Magelang Sub-Branch Office Candisari Sub-Branch Office Kendal Sub-Branch Office Jepara Sub-Branch Office Rembang Sub-Branch Office Kebumen Bumirejo Sub-Branch Office Blora Kota Sub-Branch Office Temanggung Sub-Branch Office Purwodadi Sub-Branch Office Purworejo Ahmad Yani Sub-Branch Office	12 Oktober 2024 October 12, 2024
5	**KC Pematangsiantar** KCP Padangsidempuan KCP Sibolga KCP Simalungun Raya KCP Tarutung KCP Sidikalang	**Pematangsiantar Branch Office** Padangsidempuan Sub-Branch Office Sibolga Sub-Branch Office Simalungun Raya Sub-Branch Office Tarutung Sub-Branch Office Sidikalang Sub-Branch Office	17 Oktober 2024 October 17, 2024
6	**KC Melati** KCP Ubud KCP Nusa Penida KCP Sempidi KCP Teuku Umar KCP Taspen Renon KCP Renon KCP Karangasem KCP Kerobokan Barat KCP Kubu KCP Klungkung KCP Kutu KC Sukawati	**Melati Branch Office** Ubud Sub-Branch Office Nusa Penida Sub-Branch Office Sempidi Sub-Branch Office Teuku Umar Sub-Branch Office Taspen Renon Sub-Branch Office Renon Sub-Branch Office Karangasem Sub-Branch Office Kerobokan Barat Sub-Branch Office Kubu Sub-Branch Office Klungkung Sub-Branch Office Kutu Sub-Branch Office Sukawati Branch Office	19 Oktober 2024 October 19, 2024

No	Cabang	Branch	Tanggal Date
7	**KC Surabaya** KCP Madiun KCP Bojonegoro Teuku Uma KCP Lamongan KCP Sidoarjo KCP Surabaya Hr Muhammad KCP Jombang KCP Surabaya Taspen KCP Sumenep KCP Surabaya ASABRI KCP Mojokeryo KCP Surabaya Rungkut KCP Sampang KCP Tuban KCP Gresik KCP Pemekasan KCP Bangkalan	Surabaya Branch Office Madiun Sub-Branch Office Bojonegoro Teuku Uma Sub-Branch Office Lamongan Sub-Branch Office Sidoarjo Sub-Branch Office Surabaya Hr Muhammad Sub-Branch Office Jombang Sub-Branch Office Surabaya Taspen Sub-Branch Office Sumenep Sub-Branch Office Surabaya ASABRI Sub-Branch Office Mojokeryo Sub-Branch Office Surabaya Rungkut Sub-Branch Office Sampang Sub-Branch Office Tuban Sub-Branch Office Gresik Sub-Branch Office Pemekasan Sub-Branch Office Bangkalan Sub-Branch Office	25 Oktober 2024 October 25, 2024
8	**KC Surakarta** KCP Wonogiri Sudirman KCP Klaten KCP Sukoharjo KCP Sragen Sukowati KCP Boyolali Pandanaran KCP Karanganyar	Surakarta Branch Office Wonogiri Sudirman Sub-Branch Office Klaten Sub-Branch Office Sukoharjo Sub-Branch Office Sragen Sukowati Sub-Branch Office Boyolali Pandanaran Sub-Branch Office Karanganyar Sub-Branch Office	14 November 2024 November 14, 2024
9	**KC Kediri** KCP Kediri Taspen KCP Magetan KCP Pacitan KCP Ngawi Sudirman KCP Nganjuk KCP Tulungagung Supriadi KCP Blitar KCP Trenggalek KCP Ponorogo	Kediri Branch Office Kediri Taspen Sub-Branch Office Magetan Sub-Branch Office Pacitan Sub-Branch Office Ngawi Sudirman Sub-Branch Office Nganjuk Sub-Branch Office Tulungagung Supriadi Sub-Branch Office Blitar Sub-Branch Office Trenggalek Sub-Branch Office Ponorogo Sub-Branch Office	22 November 2024 November 22, 2024
10	**KC Tasikmalaya** KCP Pangandaran KCP Singaparna KCP Kawali KCP Ciamis KCP Karangnunggal KCP Banjar	Tasikmalaya Branch Office Pangandaran Sub-Branch Office Singaparna Sub-Branch Office Kawali Sub-Branch Office Ciamis Sub-Branch Office Karangnunggal Sub-Branch Office Banjar Sub-Branch Office	11 Desember 2024 December 11, 2024

Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

Bank Mandiri Taspen dalam kedudukannya sebagai anak perusahaan BUMN, maka Direksi dan Dewan Komisaris tidak memiliki kewajiban menyampaikan laporan LHKPN kepada KPK. Namun demikian sesuai dengan kebijakan internal dari Pemegang Saham Bank Mandiri Taspen yaitu Bank Mandiri mewajibkan setiap pegawai yang ditempatkan sebagai Direktur/Dewan Komisaris di Entitas Anak dan Dana Pensiun wajib melaporkan LHKPN. Sesuai dengan ketentuan tersebut terhadap tiga orang pegawai yang ditugaskan sebagai Direksi di Bank Mandiri Taspen telah melaporkan LHKPN.

Management of Assets Report on State Property (LHKPN)

Bank Mandiri Taspen in its position as a subsidiary of SOEs, the Board of Directors and the Board of Commissioners did not have the obligation to submit LHKPN reports to the KPK. However, in accordance with the internal policy of Bank Mandiri Taspen Shareholders, Bank Mandiri required every employee who was placed as a Director/Board of Commissioners in Subsidiaries and Pension Funds had to report LHKPN. In accordance with these provisions, three employees assigned as Directors at Bank Mandiri Taspen had reported LHKPN.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Total Development (Internal Fraud) and Attention Attempts

Internal *Fraud* Dalam 1 tahun	Jumlah kasus yang dilakukan oleh The number of cases carried out by						Internal Fraud Within 1 Year
	Pengurus Manager		Pegawai tetap Permanent employee		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employees and Outsourced Workers		
	2023	2024	2023	2024	2023	2024	
Total *Fraud*							Total *Fraud*
Yang telah diselesaikan	-	-	-	1	1	-	Resolved
Dalam proses penyelesaian di internal Bank	-	-	-	-	-	-	In the process of resolution within the Bank
Belum diupayakan penyelesaiannya	-	-	-	-	-	-	Resolution has not been attempted
Telah ditindak-lanjuti melalui proses hukum.	-	-	-	1	-	-	Has been followed up through legal process.

*) Internal *fraud* lebih dari Rp 100.000.000,00 (seratus juta rupiah)
*) Internal fraud exceeding IDR 100.000.000.00 (one hundred million Indonesian Rupiah).

Pemberian Dana Kegiatan Sosial dan/atau Politik

Sepanjang tahun 2024, Bank Mandiri Taspen telah merealisasikan dana TJSL/CSR sebesar Rp2.945.718.960, secara rinci informasi terkait realisasi dana kegiatan sosial telah disampaikan pada Laporan Keberlanjutan Tahun 2024. Selain itu, Bank Mandiri Taspen tidak terlibat dalam pemberian dana kegiatan politik.

Granting of Funds for Social and/or Political Activities

Throughout 2024, Bank Mandiri Taspen has disbursed a total of IDR 2.945.718.960 in TJSL/CSR funds. Detailed information regarding the realization of these social activity funds has been presented in the 2024 Sustainability Report. In addition, Bank Mandiri Taspen has not been involved in the provision of funding for political activities.

Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar

Bank Mandiri Taspen memiliki kebijakan mengenai penyediaan dana kepada pihak terkait dan penyediaan dana besar, sebagaimana diatur dalam Manual Ketentuan Kredit. Evaluasi dan pengkinian atas kebijakan dalam Manual Ketentuan Kredit tersebut dilakukan secara berkala. Pendanaan kepada pihak terkait dan kepada debitur dengan dana dalam jumlah besar senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku, antara lain menyangkut aspek Batas Maksimum Pemberian Kredit (BMPK). Selain itu, pendanaan kepada pihak terkait juga harus diputuskan oleh Dewan Komisaris secara independen. Selama tahun 2024 tidak terdapat pelanggaran dan/atau pelampauan terhadap BMPK atas penyediaan dana kepada Pihak Terkait Bank Mandiri Taspen.

Provision of Funds for Related Parties and Provision of Large Exposures

Bank Mandiri Taspen has policies regarding the provision of funds to related parties and the provision of substantial funds, as provided for in the Credit Provisions Manual. Evaluation and updating policies in the Credit Policy Manual shall be made periodically. Funding to related parties and to debtors with large amounts of funds is always done with due observance of prudential principles, and has complied with the provisions of the Financial Services Authority as well as other applicable laws and regulations, including the Legal Lending Limit (BMPK). In addition, funding to related parties must also be decided by the Board of Commissioners independently. Throughout 2024, there was no violation or exceedance of BMPK for the provision of funds to the Related Party of Bank Mandiri Taspen.

Tabel Penyediaan Dana Kepada Pihak Terkait
Table of Provision of Funds for Related Parties

No	Penyediaan Dana Fund Provider	Jumlah 2024 Total 2024		Jumlah 2023 Total 2023	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in millions of Rupiah)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in millions of Rupiah)
1	Kepada Pihak Terkait To Related Parties	43	62,309	35	37,921
2	Kepada 20 Debitur Inti To 20 Core Debtors	26	110,244	30	36,109
	a. Individu a. Individual	26	110,244	30	36,109
	b. Grup b. Group	0	0	0	0
	Total Debitur Inti Total Core Debtors	69	172,553	65	74,030

Buyback Saham dan *Buyback* Obligasi

Selama tahun 2024 tidak terdapat *buyback* saham maupun *buyback* obligasi.

Buyback of Stock and Buyback of Bonds

During 2024 there will be no stock buybacks or bond buybacks.

Rencana Strategis Bank

Informasi terkait Rencana Strategis Bank dapat dilihat pada Bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini.

Bank's Strategic Plan

Information regarding the Bank's Strategic Plan can be found in the Management Analysis and Discussion section of this Annual Report.

Transaksi yang Mengandung Benturan Kepentingan

Sepanjang tahun 2024 tidak terdapat benturan kepentingan yang melibatkan manajemen perusahaan yang menimbulkan kerugian pada Bank.

Transactions That Contained Conflicts of Interest

Throughout 2024 there were no conflicts of interest involving company management that caused losses to the Bank.

Nama dan Jabatan yangMemiliki Benturan Kepentingan Names and Positions That Have Conflicts of Interest	Nama dan Jabatan PengambilKeputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (jutaan Rupiah) Transaction Value (millions of Rupiah)	Keterangan Information
-	-	-	-	-

Perselisihan Internal

Dalam perjalanan operasional Bank Mandiri Taspen sepanjang tahun 2023 tidak terdapat perselisihan internal sebagai bentuk intervensi dari pemegang saham baik itu terhadap permasalahan yang disebabkan oleh kebijakan remunerasi yang telah diambil Bank, kecuali dalam hal tugas dan pengawasan kinerja Perseroan yang dilakukan ditetapkan pada Rapat Umum Pemegang Saham (RUPS).

Internal Disputes

Throughout the operational journey of Bank Mandiri Taspen in 2024, there were no internal disputes as a form of intervention from shareholders, including issues arising from the remuneration policy adopted by the Bank, except regarding the tasks and performance oversight of the Company established during the General Meeting of Shareholders (GMS).

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Ketentuan internal terkait tindakan *Insider Trading* yang dilakukan oleh orang dalam Bank Mandiri Taspen tertuang pada Arsitektur Kebijakan Bank Mandiri Taspen yang mengatur sebagai berikut:
Dalam menjaga jajaran Bank dari perilaku *insider*, maka:

a. Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya, dengan:
   1) mempengaruhi nasabah atau individu atau institusi dalam melakukan transaksi dengan Bank.
   2) menyebarluaskan informasi tersebut kepada nasabah atau individu atau institusi.
b. Jajaran Bank dilarang menyalahgunakan posisinya dan mengambil keuntungan baik langsung maupun tidak langsung bagi dirinya sendiri, anggota keluarganya ataupun pihak-pihak lainnya dan/atau mempengaruhi proses keputusan yang berhubungan dengan dirinya.
c. Pengambilan keputusan untuk menjual atau membeli aset Bank serta jasa lainnya harus dilakukan dengan mengutamakan kepentingan Bank tanpa dipengaruhi oleh *Insider*.

Transparansi Kondisi Keuangan dan Non Keuangan

Bank menyampaikan pelaporan kondisi keuangan dan non keuangan kepada *stakeholders* serta publik antara lain melalui Laporan Keuangan Publikasi Triwulanan dan laporan yang diaudit tahunan. Bank Mandiri Taspen menyusun dan menyajikan laporan keuangan dengan tata cara dan cakupan sebagaimana yang diatur dalam Ketentuan Otoritas Jasa Keuangan, meliputi:

1. Laporan Tahunan yang diaudit
   Laporan Tahunan dimaksud antara lain mencakup:
   a. Ikhtisar data keuangan penting termasuk kepemilikan saham, laporan Dewan Komisaris, Laporan Direksi, Profil Perusahaan, Laporan Analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan.
   b. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan dan dibuat untuk 1 (satu) Tahun Buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya.
   c. Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang dibubuhi tanda tangan oleh seluruh anggota Dewan Komisaris dan Direksi.

2. Laporan Keuangan Publikasi Triwulanan
   a. Bank Mandiri Taspen telah mengumumkan Laporan Keuangan Publikasi secara triwulanan sesuai dengan ketentuan terkait. Laporan ditandatangani oleh 2 (dua) orang anggota Direktur Bank Mandiri Taspen .

Prevention of Insider Transactions (Insider Trading)

Internal provisions related to Insider Trading actions carried out by people within Bank Mandiri Taspen were contained in the Bank Mandiri Taspen Policy Architecture which regulated the following:
In safeguarding the Bank's ranks from insider behavior, then:

a. Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties, by:
   1) Influence customers or individuals or institutions in conducting transactions with the Bank.
   2) Disseminate the information to customers or individuals or institutions.
b. Bank employees were prohibited from abusing their position and taking advantage, either directly or indirectly, for themselves, their family members or other parties and/ or influence the decision process relating to themselves.
c. Decisions to sell or buy Bank assets and other services had to be made with priority to the interests of the Bank without being influenced by Insiders.

Transparency of Bank Financial and Non-Financial Condition

Bank presents the financial and non-financial condition reporting to the stakeholders and public, among others, through Quarterly Published Financial Report and Audited Annual Report. Bank Mandiri Taspen prepares and presents the financial statement with the following procedures and coverage as provided in the Rules of Financial Services Authority, which include:

1. Audited Annual Report
   Annual Report referred to, include:
   a. Summary of financial data highlight including shares ownership, Board of Commissioners' report, Board of Directors' report, Company profile, Analysis and management discussion Report regarding business and financial performance, corporate governance.
   b. Annual Financial Statement audited by Public Accountant and Public Accounting Firm which is registered in the Financial Services Authority and made for 1 (one) Accounting Year and presented with comparison to 1 (one) previous accounting year.
   c. Statement of responsibilities of the Board of Commissioners and Board of Directors concerning the truth of the Annual Report's content. The statement is written in a statement sheet signed by all members of the Board of Commissioners and Board of Directors.
2. Quarterly Published Financial Report
   a. Bank Mandiri Taspen has announced the Quarterly Published Financial Report with relevant provisions. The report is signed by 2 (two) members of Bank Mandiri Taspen's Board of Directors.

b. Bank Mandiri Taspen telah mempublikasikan informasi keuangan dan non keuangan dalam *homepage/ website* yaitu http://www.bankmandiritaspen.co.id dan mempublikasikan sekurang-kurangnya pada satu surat kabar berbahasa Indonesia yang memiliki peredaran luas di tempat kedudukan Kantor Pusat Bank Mandiri Taspen .

3. Laporan Keuangan Publikasi Bulanan
   Bank Mandiri Taspen telah menyusun dan menyampaikan Laporan Keuangan Publikasi Bulanan dalam format Laporan Bulanan Bank Umum (LBU) sesuai dengan peraturan dari Otoritas Jasa Keuangan. Selanjutnya, laporan tersebut dijadikan sebagai dasar oleh Otoritas Jasa Keuangan untuk mempublikasikan laporan keuangan bulanan di website Otoritas Jasa Keuangan.
4. Laporan Non-Keuangan Bank Mandiri Taspen
   Bank Mandiri Taspen telah memberikan informasi mengenai produk Bank Mandiri Taspen secara jelas, akurat dan terkini. Informasi ini dapat diperoleh secara mudah oleh nasabah seperti *leaflet*, brosur atau bentuk tertulis lainnya di setiap kantor cabang Bank Mandiri Taspen pada lokasi-lokasi yang mudah diakses oleh nasabah dan/atau dalam bentuk informasi secara elektronis yang disediakan melalui *hotline service/call center* atau *website*. Selain itu Bank Mandiri Taspen menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang pengaduan nasabah dan mediasi perbankan.

Sehubungan dengan hal-hal tersebut di atas, Bank Mandiri Taspen telah melakukan hal-hal sebagai berikut:

1. Menyusun dan menyajikan laporan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank
.
2. Menyediakan tata cara pengaduan nasabah dan penyelesaian sengketa bagi nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang Pengaduan Nasabah dan Mediasi Perbankan.

3. Mempublikasikan secara transparan kondisi keuangan dan non-keuangan kepada stakeholders, antara lain Laporan-laporan Keuangan Berkala, Pelaporan Rutin BMPK kepada Otoritas Jasa Keuangan, Laporan Keuangan Publikasi Triwulanan, serta menayangkannya pada *website* sesuai ketentuan yang berlaku.
4. Mempublikasikan informasi produk Bank Mandiri Taspen dan Suku Bunga Dasar Kredit (SBDK) sesuai ketentuan Otoritas Jasa Keuangan tentang transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah.

5. Menyampaikan Laporan Tahunan kepada Otoritas Jasa Keuangan, regulator dan lembaga-lembaga lainnya seperti yang dipersyaratkan ataupun yang dipandang perlu mendapatkannya.
6. Mengungkapkan Struktur Transparansi Kepemilikan pada Laporan Tahunan dan *website* Bank Mandiri Taspen .

b. Bank Mandiri Taspen has published financial and nonfinancial information in the homepage/ website which is https://www.bankmandiritaspen.co.id/ and published at least in one newspaper in Indonesian language which have a wide circulation in the domicile of Bank Mandiri Taspen Head Office.

3. Monthly Published Financial Report
   Bank Mandiri Taspen has prepared and presented Monthly Published Financial Report in Commercial Bank Monthly Report (LBU) format in accordance with the rules from Financial Services Authority. Further, the report is made as a basis by the Financial Services Authority to publish monthly financial report in the website of Financial Services Authority.
4. Bank Mandiri Taspen's Non-Financial Report
   Bank Mandiri Taspen has provided information concerning Bank Mandiri Taspen's product in a clear, accurate and updated manner. This information can be easily obtained by the customers such as leaflet, brochures or other written forms in every branch office of Bank Mandiri Taspen in locations that are easily accessible by the customers and/ or in the form of electronic information provided through hotline service/ call centre or website. In addition to that, Bank Mandiri Taspen provides and informs the procedure of customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning customers' complaints and banking mediation.

In relation to the above matters, Bank Mandiri Taspen has performed the following things:

1. To prepare and present the report with procedures, type and coverage as provided in the requirement of the Financial Services Authority concerning the Transparency of the Bank's Financial Condition.
2. To provide procedures customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning Customers' Complaints and Banking Mediation.
3. To publish transparently the financial and nonfinancial condition to the stakeholders, among others are, Periodic Financial Reports, LLL Routine Reporting to the Financial Services Authority, Quarterly Published Financial Report, and present them in the website according to the applicable requirements.
4. To publish the information of Bank Mandiri Taspen's product and Basic Credit Interest Rate (SBDK) in accordance with the requirement of the Financial Services Authority concerning Transparency of Bank's Product Information and Use of Customers' Personal Data.
5. To deliver the Annual Report to the Financial Services Authority, regulators and other institutions as required or deemed necessary to receive it.
6. To disclose the Transparency Structure of Ownership in the Annual Report and Bank Mandiri Taspen's website.

Penerapan Tata Kelola Terintegrasi

Sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No.15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Bank Mandiri sebagai Entitas Utama telah menerapkan Tata Kelola Terintegrasi yang meliputi:

1. Persyaratan Direksi Entitas Utama dan Dewan Komisaris Entitas Utama.
2. Tugas dan tanggung jawab Direksi dan Dewan Komisaris Entitas Utama.
3. Tugas dan tanggung jawab Komite Tata Kelola Terintegrasi.
4. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi.
5. Tugas dan tanggung jawab Satuan Kerja Audit Intern Terintegrasi.
6. Penerapan Manajemen Risiko Terintegrasi.
7. Penyusunan dan pelaksanaan pedoman tata kelola terintegrasi.

Dalam menerapkan Tata Kelola Perusahaan Terintegrasi, PT Bank Mandiri (Persero) Tbk. sebagai Entitas Utama memegang teguh hal-hal sebagai berikut:

1. Perusahaan Anak merupakan entitas terpisah dari Bank Mandiri dan memiliki tanggung jawab hukum tersendiri.
2. Pengelolaan oleh Entitas Utama terhadap Perusahaan-Perusahaan Anak dilakukan secara profesional dan tidak melakukan intervensi ke dalam operasioal Perusahaan Anak.
3. Pengelolaan oleh Entitas Utama terhadap Perusahaan Anak dilakukan tanpa mengesampingkan tugas dan tanggung jawab Direksi dan Dewan Komisaris masing-masing Perusahaan Anak sesuai Anggaran Dasar.

prinsip-prinsip tata kelola terintegrasi

Guna meningkatkan kepercayaan investor dan meningkatkan nilai tambah bagi *stakeholders* lainnya, Entitas Utama dan seluruh Perusahaan Anak wajib menerapkan prinsip-prinsip Tata Kelola Terintegrasi (TKT) yang kuat dan berkesinambungan, meliputi:

Keterbukaan (*Transparency*)

1. Mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh pihak yang berkepentingan (*stakeholders*).
2. Memiliki Kebijakan Perusahaan yang tertulis dan dikomunikasikan kepada *stakeholders* yang berhak memperoleh informasi tentang kebijakan tersebut.
3. Menerapkan prinsip keterbukaan tetap memperhatikan ketentuan perundang-undangan yang berlaku dan rahasia jabatan.

Implementation of Integrated Governance

In accordance with the Financial Services Authority Regulation No.18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration and Circular of the Financial Services Authority No.15/SEOJK.03/2015 on Integrated Governance Implementation for Financial Conglomeration, Bank Mandiri as the Primary Entity has implemented an Integrated Governance which includes:

1. Requirements of the Directors of the Main Entities and the Board of Commissioners of the Main Entity.
2. Duties and responsibilities of Directors and Board of Commissioners of the Main Entities.
3. Duties and responsibilities of Integrated Governance Committee.
4. Duties and responsibilities of Integrated Compliance Unit.
5. Duties and responsibilities of Integrated Internal Audit Unit.
6. Application of Integrated Risk Management.
7. Preparation and implementation of integrated governance guidelines.

In implementing the Integrated Corporate Governance, Bank Mandiri (Persero) Tbk as the Primary Entity holds the following matters:

1. Subsidiary Company is a separate entity from Bank Mandiri and has its own legal responsibilities.
2. Management by the Primary Entity of Subsidiaries is conducted professionally and does not intervene into the operations of the Subsidiary Company.
3. Management by the Main Entity of the Subsidiary Company shall be conducted without prejudice to the duties and responsibilities of the Board of Directors and Board of Commissioners of each Subsidiary Company in accordance with the Articles of Association.

Integrated Governance Principles

In order to increase investor confidence and increase added value for other stakeholders, the Company and Subsidiaries must apply strong and sustainable Integrated Governance Principles (TKT) principles, including:

Transparency

1. Disclose information in a timely, adequate, clear, accurate and comparable manner and can be accessed by interested parties (stakeholders).
2. Have a written Company Policy and communicate it to stakeholders who have the right to obtain information about the policy.
3. Applying the principle of openness while still paying attention to applicable statutory provisions and position confidentiality.

Akuntabilitas (*Accountability*)

1. Sasaran usaha dan strategi dapat dipertanggungjawabkan kepada *stakeholders*.
2. Tugas dan tanggung jawab yang jelas bagi masing-masing organ anggota Dewan Komisaris dan Direksi serta seluruh jajaran dibawahnya yang selaras dengan visi, misi, nilai-nilai perusahaan, sasaran usaha dan strategi perusahaan.
3. Masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran dibawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan GCG.
4. *Check and balance system* dilaksanakan dalam pengelolaan perusahaan.
5. Kinerja berdasarkan ukuran yang disepakati secara konsisten dengan nilai perusahaan (*Corporate Culture Values*), sasaran usaha dan strategi serta memiliki *rewards and punishment system.*

Tanggung jawab (*Responsibility*)

Wajib bertanggung jawab dengan berpegang pada prinsip-prinsip kehati-hatian dan menjamin kepatuhan terhadap peraturan perundang-undangan yang berlaku serta memiliki kepedulian terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.

Independensi (*Independency)* atau Profesional (*Professional*)

1. Menghindari terjadinya dominasi yang tidak wajar oleh *stakeholders* dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan (*conflict of interest*).
2. Mengambil keputusan secara objektif dan bebas dari segala tekanan dari pihak manapun.

Kewajaran (*Fairness*)

1. Memperhatikan kepentingan seluruh *stakeholders* berdasarkan asas kesetaraan dan kewajaran (*equal treatment*).
2. Memberikan kesempatan kepada seluruh *stakeholders* untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank Mandiri dan Perusahaan Anak.

Implementasi Tata Kelola Terintegrasi dilakukan melalui 5 (lima) tahapan, yaitu:

1. Komitmen Tata Kelola (*Governance Commitment*)
   Penetapan visi, misi dan strategi oleh seluruh Perusahaan Anak sejalan dengan visi, misi, strategi Bank Mandiri (Persero) Tbk.

2. Struktur Tata Kelola (*Governance Structure*)
   Penyempurnaan struktur dan infrastruktur Tata Kelola Terintegrasi agar proses pelaksanaan prinsip Tata Kelola Terintegrasi dapat menghasilkan *outcome* yang sesuai dengan harapan *stakeholder* yaitu antara lain melalui:
   a. Penyempurnaan struktur organisasi untuk menjamin terlaksananya *check and balance.*
   b. Pemenuhan jumlah dan komposisi Dewan Komisaris, Direksi, Komite-Komite di bawah Komisaris dan Direksi.

Accountability

1. Business and strategy targets can be accounted to stakeholders.
2. Clear duties and responsibilities for each organ of the members of the Board of Commissioners and the Board of Directors as well as all subordinates that are in harmony with the company's vision, mission, values, business goals and strategies.
3. Each member of the Board of Commissioners and the Board of Directors as well as all subordinates below has competence in accordance with its responsibilities and understand its role in the implementation of GCG.
4. Check and balance system implemented in the management of the company.
5. Performance based on agreed size consistently with corporate values (Corporate Culture Values), business goals and strategies and rewards and punishment system.

Responsibility

Mandatory responsible to adhering to the principles of prudence and ensuring compliance with legislation and regulations, and have concern for the environment and fulfil its social responsibility as a reasonable.

Independency or Professional

1. Avoiding unnatural domination by stakeholders and unaffected by unilateral interest and free from conflict of interest.
2. Make decisions objectively and be free from any pressure from any party.

Fairness

1. Taking into account the interests of all stakeholders based on the principle of equality and equal treatment.
2. Provide an opportunity to all stakeholders to provide input and express opinions for the benefit of Bank Mandiri and Subsidiaries.

Implementation of Integrated Governance is done through 5 (five) stages:

1. Governance Commitment
   The determination of vision, mission and strategy by all Subsidiaries is in line with Bank Mandiri (Persero) Tbk's vision, mission, strategy.
2. Governance Structure
   Completion of Integrated Governance structures and infrastructure so that the process of implementing the principles of Integrated Governance can produce outcomes that meet the expectations of stakeholders, among others through:
   a. Improvement of the organizational structure to ensure the implementation of checks and balances.
   b. Fulfil the number and composition of the Board of Commissioners, Board of Directors, Committees under the Board of Commissioners and Board of Directors.

c. Penguatan fungsi kepatuhan, fungsi internal audit dan manajemen risiko.

3. Mekanisme Tata Kelola (*Governance Mechanism*)
   Memastikan efektivitas proses implementasi Tata Kelola yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Terintegrasi antara lain melalui:

   a. Penyusunan Pedoman Tata Kelola.
   b. Penuangan prinsip-prinsip Tata Kelola dalam Kebijakan, Pedoman dan Peraturan Kerja serta *Standard Operation and Procedures*.
   c. *Code of Conduct*.
   d. *Business Ethics*
   e. Strategi *Anti Fraud*.
   f. *Whistleblowing System*.
   g. Larangan Gratifikasi.
   h. *Corporate Social Responsibility*.
   i. Transparansi Produk, dan
   j. Pakta Integritas.

4. Hasil Tata Kelola (*Governance Outcome*)
   a. Tercermin pada kinerja, tingkat kesehatan perusahaan, kepatuhan, hasil audit dan transparansi serta reward.
   b. Sosialisasi tidak hanya terkait dengan prinsip-prinsip Tata Kelola, namun termasuk sosialisasi terhadap budaya perusahaan, inisiatif strategis, dan kebijakan. Evaluasi Tata Kelola dapat dilaksanakan melalui self assessment maupun penilaian pihak independen.

5. *Walking The Talk*
   Mengimplementasikan Tata Kelola secara disiplin dan konsisten yang diwujudkan dalam tindakan nyata oleh seluruh jajaran, antara lain: *Service Excellent* dan *Change Agent*.

Pedoman Tata Kelola Terintegrasi

Sesuai dengan hal tersebut, Bank Mandiri telah menyusun Pedoman Tata Kelola Terintegrasi (TKT) yang disusun berdasarkan POJK mengenai Tata Kelola Terintegrasi dan Peraturan mengenai tata kelola yang berlaku bagi masing-masing perusahaan anak. Pedoman Tata Kelola Terintegrasi terdiri dari 2 (dua) kerangka utama, yaitu:

1. Kerangka Tata Kelola Terintegrasi bagi Bank Mandiri, dan
2. Kerangka Tata Kelola Perusahaan bagi Perusahaan Anak.

Pedoman Tata Kelola Terintegrasi dimaksudkan untuk digunakan oleh PT Bank Mandiri (Persero) Tbk, sebagai Entitas Utama dan Perusahaan Anak dalam Konglomerasi Keuangan.

c. Strengthening compliance function, internal audit function and risk management.

3. Governance Mechanism
   Ensure the effectiveness of the Governance implementation process supported by the adequacy of the structure and infrastructure of Integrated Governance through, among others, through:
   a. Preparation of the Governance Manual.
   b. Disposal of GCG principles in Policies, Guidelines and Work Regulations and Standard Operations and Procedures.
   c. Code of Conduct.
   d. Business Ethics
   e. Anti-Fraud Strategy.
   f. Whistleblowing System.
   g. Prohibition of Gratuities.
   h. Corporate Social Responsibility.
   i. Product Transparency
   j. Integrity Pact.

4. Governance Outcome
   a. Reflected on performance, corporate soundness level, compliance, audit results and transparency and rewards.
   b. Socialization is not only related to the principles of Governance, but includes socialization of corporate culture, strategic initiatives, and policies. Governance Evaluation can be done through self-assessment and independent party assessment.

5. *Walking The Talk*
   Implementing Governance in a disciplined and consistent manner manifested in concrete actions by all levels, including: Service Excellent and Change Agent.

Integrated Governance Guidelines

Accordingly, Bank Mandiri has developed an Integrated Governance Guideline (TKT) developed based on the POJK on Integrated Governance and Regulations on governance applicable to individual subsidiaries. The Integrated Governance Guidelines consist of 2 (two) main frameworks:

1. Integrated Governance Framework for Bank Mandiri, and
2. Corporate Governance Framework for Subsidiaries.

Integrated Governance Guidelines are intended for use by PT Bank Mandiri (Persero) Tbk, as a Principal Entity and Subsidiary Companies in Financial Conglomeration.

Kerangka Tata Kelola Terintegrasi Bagi Entitas Utama merupakan kerangka dasar bagi Bank Mandiri (sebagai Entitas Utama) dalam menerapkan prinsip-prinsip Tata Kelola Terintegrasi. Dalam bagian ini diatur tentang:

1. Persyaratan Direksi dan Dewan Komisaris.
2. Tugas dan Tanggung Jawab Dewan Komisaris.
3. Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi.
4. Tugas dan TanggungJawab Satuan Kerja Kepatuhan Terintegrasi (SKKT).
5. Tugas dan Tanggung Jawab Satuan Kerja Audit Internal Terintegrasi (SKAIT).
6. Penerapan Manajemen Risiko Terintegrasi.

Kerangka Tata Kelola Bagi Anggota Konglomerasi Keuangan merupakan kerangka dasar bagi perusahaan anak (anggota konglomerasi keuangan) dalam menerapkan prinsip-prinsip Tata Kelola Terintegrasi. Dalam bagian ini diatur tentang:

1. Persyaratan Calon Anggota Direksi dan Calon Anggota Komisaris.
2. Persyaratan Calon Anggota Dewan Pengawas Syariah.
3. Struktur Direksi dan Dewan Komisaris.
4. Struktur Dewan Pengawas Syariah.
5. Independensi Tindakan Dewan Komisaris.
6. Pelaksanaan Fungsi Pengurusan oleh Direksi.
7. Pelaksanaan Fungsi Pengawasan oleh Dewan Komisaris.
8. Pelaksanaan Fungsi Pengawasan oleh Dewan Pengawas Syariah.
9. Pelaksanaan Fungsi Kepatuhan, Fungsi Audit Intern, dan Pelaksanaan Audit Ekstern.
10. Pelaksanaan Fungsi Manajemen Risiko.

Bank Mandiri Taspen sebagai anggota konglomerasi keuangan wajib memiliki ketentuan internal mengenai tata kelola perusahaan yang mengacu pada kerangka tata kelola bagi perusahaan anak. Bank Mandiri Taspen telah memiliki Kerangka Tata Kelola Perusahaan Bagi Anggota Konglomerasi Keuangan yang merupakan bagian dari Pedoman Tata Kelola Perusahaan.

Integrated Corporate Governance Framework for the Main Entities is the basic framework for Bank Mandiri (as a Principal Entity) in applying the principles of Integrated Governance. In this section, it is set about:

1. Requirements of the Board of Directors and Board of Commissioners.
2. Duties and Responsibilities of the Board of Commissioners.
3. Duties and Responsibilities of the Integrated Governance Committee.
4. Duties and Responsibilities of the Integrated Compliance Unit (SKKT).
5. Duties and Responsibilities of the Integrated Internal Audit Unit (SKAIT).
6. Application of Integrated Risk Management.

Governance Framework for Members of Financial Conglomeration is the basic framework for subsidiary companies (members of financial conglomerates) in applying the principles of Integrated Governance. In this section, it is set about:

1. Requirements of Candidates of Members of the Board of Directors and Candidates of Members of the Board of Commissioners.
2. Requirements of Candidates of Members of the Sharia Supervisory Board.
3. Structure of the Board of Directors and Board of Commissioners.
4. Structure of the Sharia Supervisory Board.
5. Independence of the Acts of the Board of Commissioners.
6. Implementation of the Management Function by the Board of Directors.
7. Implementation of the Supervisory Function by the Board of Commissioners.
8. Implementation of the Supervision Function by Sharia Supervisory Board.
9. Implementation of the Compliance Function, Internal Audit Function, and External Audit Implementation.
10. Implementation of the Risk Management Function.

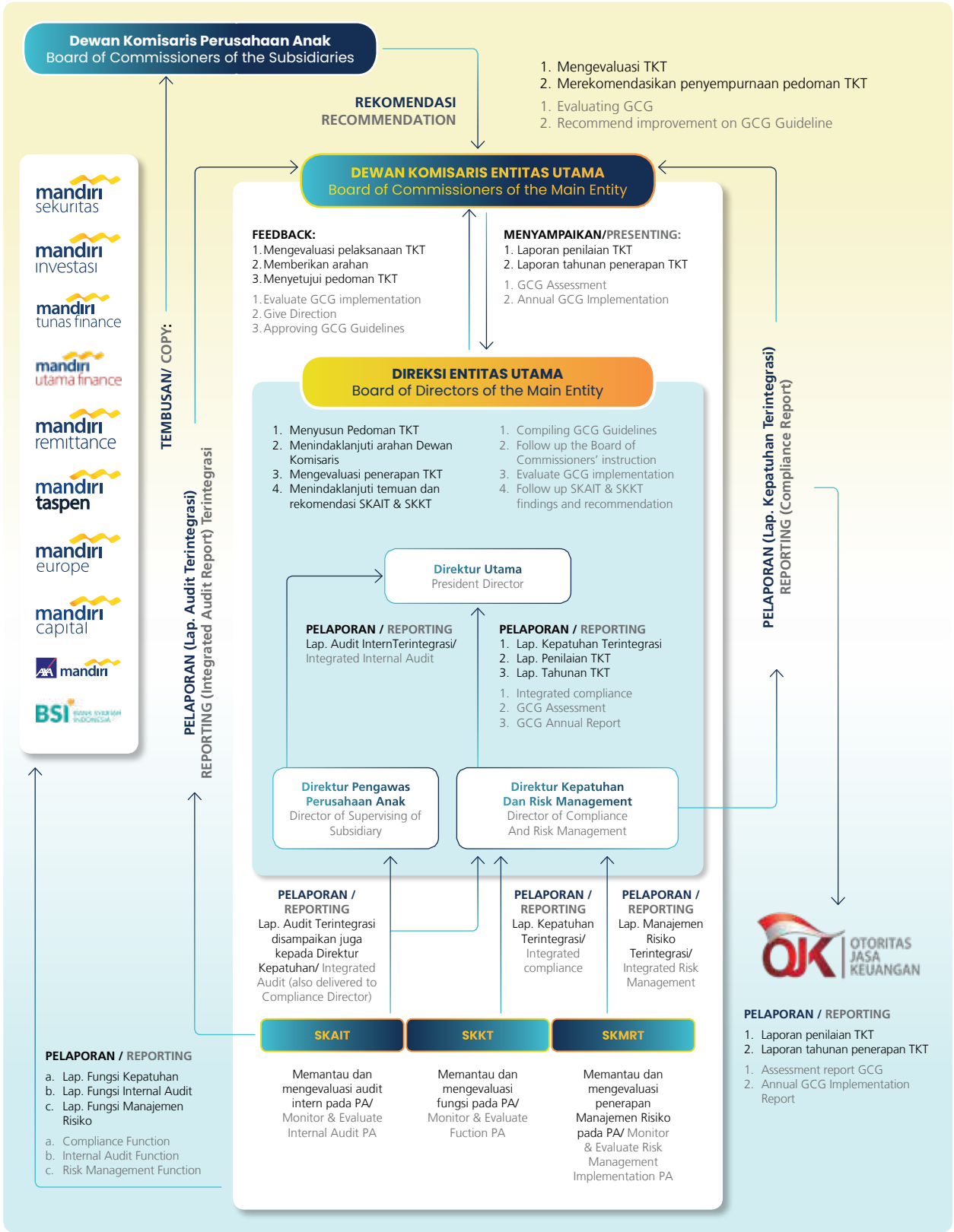
Bank Mandiri Taspen as a member of the financial conglomerate shall have an internal provision concerning corporate governance which refers to the governance framework for subsidiary companies. Bank Mandiri Taspen has a Corporate Governance Framework for Members of Financial Conglomeration which is part of the Corporate Governance Guidelines.

Framework Tata Kelola Terintegrasi

Pelaksanaan Tata Kelola Terintegrasi pada Bank Mandiri Taspen mengacu pada *framework* Tata Kelola Terintegrasi Bank Mandiri, yang dijelaskan pada gambar di bawah ini.

Integrated Governance Framework

Implementation of Integrated Governance at Bank Mandiri Taspen refers to the Bank Mandiri Integrated Governance framework, which is described in the figure below.



Assessment Tata Kelola Terintegrasi

Integrated Governance Assessment

No	Aspek Aspect	I/2024	II/2024
1	Direksi Board of Directors	1.44	1.11
2	Dewan Komisaris Board of Commissioners	1.80	1.80
3	Dewan Pengawas Syariah Sharia Supervisory Board	N/A	N/A
4	Komite Tata Kelola Terintegrasi Integrated Governance Committee	1.00	1.00
5	SKK (T) SKK (T)	1.75	1.75
6	SKAI (T) SKAI (T)	1.17	1.17
7	PMR (T) PMR (T)	1.40	1.40
8	Pedoman TK (T) TK Guidelines (T)	1.00	1.00
9	Benturan Kepentingan Conflict of Interest	1.00	1.00
10	Kebijakan Remunerasi Remuneration Policy	1.25	1.00
NILAI AKHIR **FINAL SCORE**		1.31	1.25

Hasil Penilaian Sendiri **Pelaksanaan Tata Kelola Terintegrasi** Self-Assessment Result Integrated Governance Implementation		
Peringkat **Rating**	**Definisi Peringkat**	Rating Definition
1 (1.25)	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum sangat baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh Entitas Utama dan/atau LJK.	The Financial Conglomerate is assessed to have implemented Integrated Governance very well overall. This is reflected in the adequate fulfillment of the principles of Integrated Governance. If there are any weaknesses in the implementation, they are generally insignificant and can be promptly addressed by the Main Entity and/or Financial Services Institutions (LJK).

Penerapan Keuangan Berkelanjutan

Informasi rinci terkait penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan telah disampaikan pada Laporan Keberlanjutan

Implementation of Sustainable Finance

Detailed information related to the implementation of sustainable finance, including the implementation of social and environmental responsibility has been presented in the Sustainability Report

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

The Implementation of Good Corporate Governance Guidelines

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
A.	**Aspek 1: Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.** **Aspect 1: Relationship of Public Company with Shareholders in Guaranteeing the Rights of Shareholders**	
A.1.	**Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).** **Principle 1: Increasing the Value of the General Meeting of Shareholders (GMS) Holding.**	
A.1.1.	**Rekomendasi 1:** Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. **Penjelasan:** Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*. **Recommendation1** : Public Company has technical ways or procedures for voting both in an open and closed manner that prioritize independence and the interests of shareholders. **Explanation :** Each share with issued voting rights has one voting right (one share, one vote). Shareholders can exercise their voting rights during decision-making, especially in making decisions through voting. However, the mechanism for decision-making through voting, both in an open and closed manner, has not been regulated in detail. Public Companies are recommended to have a voting procedure in making decisions on an agenda of the GMS. The voting procedure must maintain the independence or freedom of shareholders. For ex-ample, voting is held openly by raising hands following the instructions offered by the chairman of the GMS. Meanwhile, voting in a closed manner is carried out on decisions that require confidentiality or at the request of shareholders by using ballots or electronic voting.	**Terpenuhi (comply)** Perseroan telah membuat Tata Tertib RUPS dan dibagikan kepada Pemegang Saham pada saat pelaksanaan RUPS. **Complied** The Company made GMS Rules of Procedure and distributed it to Shareholders at the time of the GMS.
A.1.2.	**Rekomendasi 2:** Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. **Penjelasan:** Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS. **Recommendation 2:** All members of the Board of Directors and the Board of Commissioners of Public Company participate in the Annual GMS. **Explanation :** The presence of all members of the Board of Directors and members of the Board of Commissioners of Public Company has an aim. It is to ensure that every member of the Board of Directors and members of the Board of Commissioners can pay attention, explain, and directly answer the problems that occur or the questions asked by shareholders related to the agenda in the GMS.	**Terpenuhi (comply)** Seluruh anggota Direksi dan anggota Dewan Komisaris hadir untuk menyampaikan laporan/paparan terkait kegiatan perseroan selama 1 tahun buku termasuk pengawasan oleh Dewan Komisaris. **Complied** All members of the Board of Directors and members of the Board of Commissioners are present to submit reports/presentations regarding the company's activities during 1 financial year, including supervision by the Board of Commissioners.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
A.1.3.	**Rekomendasi 3:** Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. **Penjelasan:** Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut. **Recommendation 3 :** A summary of GMS minutes is available on the Website of the Public Company for at least one (1) year. **Explanation :** Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Num-ber 32/POJK.04/2014 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies, Public Companies are required to make a summary of GMS minutes in Indonesian and foreign languages (at least in English), and announced 2 (two) working days after the GMS is held to the public, one of which is through the Public Company Website. The availability of a summary of GMS minutes on the Public Company Website provides an opportunity for shareholders who are absent to easily and quickly obtain important information about the GMS implementation. Therefore, the provision on the minimum period of availability of a summary of GMS minutes on the Website is intended to provide sufficient time for shareholders to obtain such information.	**Terpenuhi (comply)** Hasil keputusan RUPS telah disampaikan kepada para Pemegang Saham melalui web Bank **Complied** The resolutions of the GMS had been submitted to the Shareholders via the Bank's website.
A.2.	**Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.** **Principle 2: Improving the quality of communication between Public Companies and Shareholders or Investors.**	
A.2.1.	**Rekomendasi 4:** Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. **Penjelasan:** Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut. **Recommendation 4 :** Public Company possesses a communication policy with Shareholders or Investors. **Explanation :** The existence of communication between the Public Company and shareholders or investors is intended for the shareholders or investors to get a clearer understanding of the information that has been published to the public, such as periodic reports, the disclosure of information, business conditions or prospects and performance, as well as the implementation of public company governance. In addition, shareholders or investors can also submit suggestions and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the Public Company's commitment to communicating with shareholders or investors. The policy may include strategies, programs, and communication execution timing, as well as guidance that supports shareholders or investors to participate in such communications.	**Terpenuhi (comply)** Bank saat ini telah menerapkan penyampaian informasi yang berimbang kepada seluruh pemegang saham. Perusahaan telah memiliki Standar Prosedur Komunikasi Korporasi yang diatur dalam Standar Prosedur Corporate Secretary **Complied** Currently, the Bank implemented a balanced information delivery to all shareholders. The company already had a Standard Corporate Communication Procedure set out in the Corporate Secretary Standard Procedure.
A.2.2.	**Rekomendasi 5:** Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. **Penjelasan:** Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka. **Recommendation 5 :** The Public Company discloses the communication policy of the Public Company with Shareholders or Investors on the Company Website. **Explanation :** Disclosure of communication policy is a form of transparency on the commitment of the Public Company to providing equality to all shareholders or investors regarding the implementation of communication. The disclosure of information also aims to increase the participation and role of shareholders or inves-tors in implementing the Public Company communication program.	**Terpenuhi (comply)** Bank mengungkapkan kebijakan komunikasi dengan pemegang saham atau investor (nasabah), termasuk alamat Perusahaan yang dapat dihubungi telah diunggah dalam situs web Perusahaan. **Complied** The Bank disclosed its communication policy with shareholders or investors (customers), including the Company's contact address uploaded on the Company's website.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
B.	**Aspek 2: Fungsi dan Peran Dewan Komisaris** Aspect 2: Board of Commissioners' Function and Role	
B.1.	**Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.** **Principle 3: Strengthening membership and composition of the Board of Commissioners**	
B.1.1.	**Rekomendasi 6:** Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. **Penjelasan:** Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris. **Recommendation 6 :** Determination of the number of members of the Board of Commissioners by considering the Public Company's condition. **Explanation:**The number of members of the Board of Commissioners may affect the effectiveness of the Board of Commissioners' duties. The number of the Board of Commissioners members in a Public Company must be determined by referring to the provisions of the applicable laws and regulations. The Board of Commissioners members consist of at least two people based on the requirements of the Financial Ser-vices Authority (FSA) Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider the condition of the Public Company. It includes characteristics, capacity, and size, as well as achieving goals and fulfilling different business needs among Public Companies. However, if the number of the Board of Commissioners members is too large, it could interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	**Terpenuhi (comply)** Jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan. **Complied** The number of members of the Board of Commissioners was in accordance with the provisions and takes into account the needs, conditions and capabilities of the Company.
B.1.2.	**Rekomendasi 7:** Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. **Recommendation 7 :** Determination of the composition of members of the Board of Commissioners considering the diversity of expertise, knowledge, and experience required. **Explanation :** The composition of the Board of Commissioners is a combination of characteristics both in terms of the organs of the Board of Commissioners and members of the Board of Commissioners individually, follow-ing the needs of the Public Company. These characteristics can be reflected in the determination of the expertise, knowledge, and experience needed in implementing supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that considers the needs of the Public Company is a positive matter, primarily related to decision-making in the context of implementing the supervisory function carried out by considering various broader aspects.	**Terpenuhi (comply)** Persyaratan-persyaratan untuk mengusulkan Calon Dewan Komisaris telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender. **Complied** The requirements for proposing Candidates for the Board of Commissioners had been carried out by taking into account the needs and complexity of the Bank's business, namely by taking into account the elements of diversity of expertise, educational background and experience and not differentiating gender.
B.2.	**Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.** Principle 4: Improving the Implementation Quality of Duties and Responsibilities of the Board of Commissioners.	
B.2.1.	**Rekomendasi 8:** Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. **Penjelasan:** Kebijakan penilaian sendiri (*self assessment*) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	**Terpenuhi (comply)** Sebagai media penilaian kinerja Dewan Komisaris, dilakukan self assessment atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan Komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. Penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja komisaris merupakan hasil kerja

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations			Comply or Explain Comply or Explain
			Recommendation 8 : The Board of Commissioners has in place a Self-Assessment policy that assesses the perfor-mance of the Board of Commissioners. **Explanation :**The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for collegial assessment of the Board of Commissioners' performance. Self-assessment is intended to be carried out by each member to assess the implementation of the Board of Commissioners' performance in a collegial manner. Self-assessment is not used to evaluate the individual performance of each mem-ber of the Board of Commissioners. With this self-assessment, each member of the Board of Commis-sioners is expected to improve the performance of the Board of Commissioners on an ongoing basis. The policy can include assessment activities carried out along with their purposes and objectives, the periodic implementation time, and the benchmarks or assessment criteria used following the recom-mendations given by the nomination and remuneration function of a Public Company. The existence of this function has been required in the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.	kolegial dari seluruh Dewan Komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan. Khusus dalam pelaksanaan GCG, penilaian kinerja Dewan Komisaris dilakukan melalui mekanisme Self assessment GCG sesuai ketentuan OJK dan Third Party Assessment dengan menggunakan hasil penilaian CGPI **Complied** As a medium for evaluating the performance of the Board of Commissioners, a self-assessment was carried out on the performance of the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners which was submitted in a Board of Commissioners report which was made every semester to be reported to the Financial Services Authority. The annual performance assessment of the Board of Commissioners was carried out every year in the GMS forum to report the supervisory function that had been carried out. The performance measurement for commissioners is the result of work collegiality of the entire Board of Commissioners which was reflected in a single unit in the realization of the Company's annual Work Plan and Budget (RKAP). Particularly in the implementation of GCG, the performance assessment of the Board of Commissioners was carried out through the GCG Selfassessment mechanism in accordance with FSA regulations and the Third Party Assessment using the results of the CGPI assessment.
B.2.2.			**Rekomendasi 9:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris. **Recommendation 9 :** Self-Assessment policies assessing the performance of the Board of Commissioners are to be disclosed through the Annual Report of the Public Company. **Explanation :** The disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not solely to fulfill the transparency aspect as a form of accountability for implementing the board's duties. In addition, it also provides assurance, especially to shareholders or investors, as at-tempts need to be made to improve the performance of the Board of Commissioners. With this disclo-sure, shareholders or investors know the check and balance mechanism for the performance of the Board of Commissioners.	**Terpenuhi (comply)** Dalam melaksanakan penilaian atas kinerja Dewan Komisaris media penilaian kinerja Dewan Komisaris, dilakukan self assessment atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. **Complied** In assessing the performance of the Board of Commissioners, media for the performance assessment of the Board of Commissioners, a selfassessment of the performance of the supervisory function of the Board of Commissioners and the Committees under the Board of Commissioners was carried out which is submitted in a report of the Board of Commissioners which is made every semester to be reported to the Financial Services Authority.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
B.2.3.	**Rekomendasi 10:** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. **Recommendation 10 :** The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if involved in financial crimes. **Explanation :** The policy regarding the resignation of members of the Board of Commissioners involved in financial crimes is a policy that can increase the trust of stakeholders in the Public Company, which will maintain the integrity of the Company. This policy is needed to help the legal process run smoothly so that the le-gal process does not interfere with the course of business activities. In addition, in terms of morality, this policy builds an ethical culture within the Public Company. The policy may be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, the status of a convict is given by the competent authority to a member of the Board of Commissioners who is involved in financial crimes. Financial crimes refer to manipulation and various forms of embezzlement in financial services activities and Money Laundering Crimes as referred to in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes.	**Terpenuhi (comply)** Bank telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Bank yaitu bahwa masa jabatan Dewan Komisaris berakhir salah satunya karena melanggar peraturan perundangan dan apabila mengundurkan diri. **Complied** The Bank had a policy regarding the resignation of a member of the Board of Commissioners if involved in a financial crime as stated in the Articles of Association of the Bank, namely that the term of office of the Board of Commissioners ended due to violation of laws and regulations and when resigning.
B.2.4.	**Rekomendasi 11:** Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. **Penjelasan:** Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan. Recommendation 11 : The Board of Commissioners or the Committee that performs the Nomination and Remuneration function composed a Nomination succession policy for members of the Board of Directors. Explanation : Based on the provisions of the Financial Services Authority Regulation Number 34/POJK.04/2014 con-cerning the Nomination and Remuneration Committee of Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Board of Directors. One of the policies that can support the Nomination process, as referred to, is the succession policy of members of the Board of Di-rectors. The policy on succession aims to maintain the continuity of the process of regeneration or re-generation of leadership in the Company to maintain business sustainability and the Company's long-term goals.	**Terpenuhi (comply)** Mengacu pada Charter Komite Remunerasi dan Nominasi Bank yang dilaksanakan sebagai berikut: 1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria; 2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham; 3. Dalam RUPS dilakukan Pengangkatan dan penetapan suksesi Direksi; dan 4. Calon yang telah disetujui diajukan ke OJK untuk fit and proper test dan memberikan persetujuan calon pengurus Bank. **Complied** Referring to the Bank's Remuneration and Nomination Committee Charter which is implemented as follows: 1. The Remuneration and Nomination Committee identifies candidates who meet the criteria; 2. The Board of Commissioners, on the basis of advice from the Remuneration and Nomination Committee, submits proposed candidates to the Shareholders; 3. In the GMS, the appointment and determination of the succession of the Board of Directors is carried out; And 4. Approved candidates are submitted to the OJK for a fit and proper test and provide approval for prospective bank management.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
C.	**Aspek 3: Fungsi dan Peran Direksi** **Aspect 3: Functions and Roles of the Board of Directors**	
C.1.	**Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.** **Principle 5: Strengthening the Membership and Composition of the Board of Directors.**	
C.1.1.	**Rekomendasi 12:** Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. **Penjelasan:** Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi. **Recommendation 12 :** Determination of the number of members of the Board of Directors considers the Public Company's condition and effectiveness in decision making. **Explanation :** As an authorized corporate organ that deals with the management of the Company, the determination of the number of Directors dramatically affects the performance of the Public Company. Thus, the number of members of the Board of Directors must be determined through careful consideration and refer to the applicable laws and regulations. It must be based on the Financial Services Authority Regulation Number 33 / POJK.04 / 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies consisting of at least 2 (two) people. In addition, the number of Directors must be determined based on the need to achieve the goals and objectives of the Public Company and adjusted to the conditions of the Public Company. This condition includes the characteristics, capacity, and size of the Public Company and how to achieve the effectiveness of the Board of Directors' decision making.	**Terpenuhi (comply)** Jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan. **Complied** The number of members of the Board of Directors was in accordance with the provisions and takes into account the needs, conditions and capabilities of the Company.
C.1.2.	**Rekomendasi 13:** Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial. **Recommendation 13 :** Determination of the composition of members of the Board of Directors considers the diversity of expertise, knowledge, and experience needed. **Explanation :** Similar to the Board of Commissioners, the diversity of the composition of members of the Board of Directors is a combination of desired characteristics. This combination is in terms of the organs of the Board of Directors and the individual members of the Board of Directors, following the needs of the Public Company. It is determined by considering the appropriate expertise, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Company. Thus, consideration of the characteristic combination will impact the accuracy of the nomination process and the individual appointment of members of the Board of Directors or collegial Board of Directors.	**Terpenuhi (comply)** Penetapan komposisi Direksi Bank telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender. Keberagaman komposisi Direksi diharapkan dapat memberikan alternatif penyelesaian terhadap suatu masalah yang semakin kompleks yang dihadapi bank, sehingga keputusan yang dihasilkan menjadi keputusan terbaik. **Complied** The composition of the Board of Directors of the Bank had been determined by taking into account the needs and complexity of the Bank's business, namely by taking into account the elements of diversity of expertise, educational background and experience and not differentiating gender. The diversity of the composition of the Board of Directors was expected to provide alternative solutions to an increasingly complex problem faced by banks, so that the resulting decision would be the best decision.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
C.1.3.	**Rekomendasi 14:** Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. **Penjelasan:** Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (stakeholders) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait. **Recommendation 14 :** Members of the Board of Directors in charge of Accounting or Finance have the required expertise and/or knowledge in accounting. **Explanation :** Financial Statements are management's accountability reports from managing resources owned by a Public Company. They must be prepared and presented following generally accepted Financial Accounting Standards in Indonesia and related FSA regulations, including laws and regulations in the Capital Market sector that regulate the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector that regulate the responsibility of the Board of Directors for the Financial Statements, the Board of Directors is jointly responsible for the Financial Statements. The President Director and members of the Board of Directors in charge of accounting or finance sign the Financial Statements. Thus, the disclosure and preparation of financial information presented in the financial statements will largely depend on the expertise and/or knowledge of the Board of Directors, especially members of the Board of Directors in charge of accounting or finance. The existence of expertise and/or knowledge qualifications in the accounting field that at least the members of the Board of Directors have can ensure the process of making the Financial Statements. Thus, the Financial Statements can be a reliable basis for stakeholders in making economic decisions related to the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/ or related work experience..	**Terpenuhi (comply)** Anggota Direksi yang membawahi bidang akuntansi berlatar belakang pendidikan Manajemen bisnis dan berpengalaman dalam mengelola Cabang sehingga memiliki keahlian dan/ atau pengetahuan di bidang akuntansi **Complied** Members of the Board of Directors in charge of accounting with educational background in Business Management and experience in managing Branches so that they have expertise and/or knowledge in accounting
C.2.	**Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.** **Principle 6: Improving the Quality of the Board of Directors' Duties and Responsibilities.**	
C.2.1.	**Rekomendasi 15:** Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. **Penjelasan:** Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*self assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. **Recommendation 15 :** The Board of Directors has in place a Self-Assessment policy used to assess the performance of the Board of Directors. **Explanation :** Similar to the Board of Commissioners, the Board of Directors self-assessment policy is a guideline used as a form of accountability for collegial assessment of the Board of Directors' performance. Self-assessment is intended to be carried out by each member of the Board of Directors. The aim is to assess the implementation of the Board of Directors' performance in a collegial manner. Self-Assessment is not used to evaluate the individual performance of each member of the Board of Directors. With this self-assessment, each member of the Board of Directors is expected to improve the performance of the Board of Directors on an ongoing basis. The policy may include assessment activities carried out along with their purposes and objectives, the periodic implementation time, and the benchmarks or assessment criteria used following the recommendations given by the nomination and remuneration function of a Public Company. The establishment of these functions has been required in the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.	**Terpenuhi (comply)** penilaian sendiri (self-assessment) Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota direksi dalam pelaksanaan tugas dan tanggung jawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam Key Performance Indicator (KPI) yang telah disepakati bersama dari awal tahun sesuai pembidangannya masing-masing. **Complied** Self-assessment of the Board of Directors individually was assessed annually to see the performance of each member of the board of directors in carrying out their duties and responsibilities. The assessment is carried out based on the targets set in the Key Performance Indicator (KPI) that had been mutually agreed upon from the beginning of the year according to their respective fields.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
C.2.2.	**Rekomendasi 16:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi. **Recommendation 16 :** Self-Assessment policies in order to assess the performance of the Board of Directors are disclosed through the Annual Report of the Public Company. **Explanation :** The disclosure of the self-assessment policy regarding the Board of Directors' performance is carried out not solely to fulfill the transparency aspect as a form of accountability for implementing the Board of Directors' duties. In addition, it also provides essential information regarding the attempts to improve the management of the Public Company. This information is beneficial to give assurance to shareholders or investors regarding the existence of certainty that the Company management continues to be carried out in a better direction. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Directors.	Terpenuhi (comply) Penilaian kinerja Direksi akan tercermin dalam satu kesatuan pada realisasi rencana kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegial dan kinerja individual/sektoral dengan mempertimbangkan faktor kuantitatif dan kualitatif. Penilaian Direksi akan mencakup Tingkat kesehatan bank yang mencakup aspek profil risiko, Good Corporate Governance (GCG) rentabilitas dan permodalan Bank. Penilaian kinerja Direksi dilakukan oleh Dewan Komisaris dan Pemegang saham, khususnya bank Bank Mandiri secara berkala melakukan penilaian atas kinerja Direksi serta pengawasan yang dilakukan oleh Dewan Komisaris dalam ajang Board forum yang rutin diselenggarakan setiap 3 (tiga) bulan sekali. **Complied** The performance appraisal of the Board of Directors would be reflected in an integral part of the realization of the annual work plan and Company Budget (RKAP), assessment based on collegial performance parameters and individual/sectoral performance by taking into account quantitative and qualitative factors. The Board of Directors' assessment would cover the soundness level of the bank which includes aspects of the risk profile, Good Corporate Governance (GCG) profitability and Bank capital. Assessment of the performance of the Board of Directors was carried out by the Board of Commissioners and shareholders, in particular Bank Mandiri Bank periodically assessed the performance of the Board of Directors as well as the supervision carried out by the Board of Commissioners in the Board forum which is regularly held every 3 (three) months.
C.2.3.	**Rekomendasi 17:** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. **Recommendation 17 :** The Board of Directors has a policy related to the resignation of members of the Board of Directors when involved in financial crimes. **Explanation :** The policy of resignation for members of the Board of Directors involved in financial crimes is a policy that can increase the stakeholders' trust in the Public Company, which in return will maintain the Company's integrity. This policy is needed to help the legal process runs smoothly and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy will build an ethical culture within the Public Company. The policy may be covered by the Guidelines or Code of Ethics applicable to the Board of Directors. Furthermore, the status of a convict is given by the competent authority to a member of the Board of Commissioners who is involved in financial crimes. Financial crimes refer to manipulation and various forms of embezzlement in financial services activities and Money Laundering Crimes as referred to in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes.	**Terpenuhi (comply)** Bank memiliki kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Perseroan. **Complied** The Bank had a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime as stated in the Articles of Association of the Company.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
D.	**Aspek 4: Partisipasi Pemangku Kepentingan** **Aspect 4: Stakeholder Participation**	
D.1.	**Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.** **Principle 7: Upgrading corporate governance aspects through stakeholder participation.**	
D.1.1.	**Rekomendasi 18:** Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. **Penjelasan:** Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya *insider trading* tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. **Recommendation 18 :** The Public Company has in place policies to prevent Insider Trading. **Explanation :** A person with insider information is prohibited from conducting a Securities transaction using insider information as referred to in the Law on Capital Market. Public Companies can minimize the occurrence of insider trading through prevention policies, for example, by strictly separating confidential data and/or information from public ones and dividing the duties and responsibilities for the management of such information proportionally and efficiently.	**Terpenuhi (comply)** Bank telah memiliki Kebijakan untuk mencegah terjadinya insider trading. Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya **Complied** The Bank had a policy to prevent insider trading. Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties.
D.1.2.	**Rekomendasi 19:** Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti *fraud*. **Penjelasan:**Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain. **Recommendation 19 :** The Public Company has in place an Anti-Corruption and Anti-Fraud policy. **Explanation :** Anti-corruption policies are useful for ensuring that the business activities of public companies are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of a code of conduct or in its own form. The policy may include, among others, programs and procedures carried out to overcome corrupt practices, kickbacks, fraud, bribery, and/ or gratification in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, either giving or receiving from other parties.	**Terpenuhi (comply)** Perseroan memiliki kebijakan anti fraud dan Standar Pedoman Strategi Anti Fraud (SPSAF). Setiap pegawai dapat menyampaikan informasi adanya dugaan terjadinya fraud dengan mempergunakan media yang telah disediakan, baik telpon, sms, fax, email maupun yang lainnya. Untuk peningkatan pelayanan pengaduan dan upaya menjaga kerahasiaan, sarana pelaporan yaitu Letter to CEO (LTC) melalui e-mail ltc@rsm.id. Semua laporan dugaan pelanggaran (fraud) yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor (whistleblower) dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya. **Complied** The Company had an anti-fraud policy and Standard Anti- Fraud Strategy Guidelines (SPSAF). Each employee could submit information on the alleged occurrence of fraud by using the media provided, whether by telephone, sms, fax, email or others. To improve complaint services and to maintain confidentiality, the reporting facility is the Letter to CEO (LTC) via e-mail ltc@ bankmantap. co.id. All reports of suspected violations (fraud) submitted would be guaranteed the confidentiality and security of the Bank, and the reporter (Whistleblowers) were guaranteed the right to obtain information regarding the status of followup reports.

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D.1.3.	**Rekomendasi 20:** Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. **Penjelasan:** Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement. **Recommendation 20 :** The Public Company has a policy in place regarding the selection and improvement of suppliers or vendor ability. **Explanation:** The supplier or vendor selection policy is useful to ensure that the Public Company obtains the necessary goods or services at competitive prices and good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors helps ensure that the supply chain runs efficiently and effectively. The suppliers' or vendors' ability to supply/provide the goods or services needed by the Company will affect the quality of the Company's output. Thus, implementing these policies can guarantee the continuity of supply, both in terms of quantity and quality needed by the Public Company. The scope of this policy includes criteria in selecting suppliers or vendors, transparent procurement mechanisms, attempts to improve the capabilities of suppliers or vendors, and the fulfillment of rights related to suppliers or vendors. The Company has policies related to the procurement of goods and services that contain the selection and improvement of supplier or vendor capabilities as stated in the Procurement Guidelines standards.	**Terpenuhi (comply)** Bank memiliki Kebijakan Procurement dan Standar Prosedur terkait penerimaan dan evaluasi pemasok atau vendor **Complied** The Bank had Procurement Policies and Standard Procedures related to acceptance and evaluation of suppliers or vendors.
D.1.4.	**Rekomendasi 21:** Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. **Penjelasan:** Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur. **Recommendation 21 :** The Public Company has a policy on fulfilling the creditors' rights. **Explanation :** The policy regarding the fulfillment of creditors' rights is utilized as a guideline in making loans to creditors. The policy aims to maintain the fulfillment of rights and maintain creditors' trust in the Public Company. The policy includes considerations in making agreements, as well as follow-up actions in fulfilling the obligations of the Public Company to creditors.	**Terpenuhi (comply)** Pemenuhan hak-hak kreditur di Bank Mandiri Taspen tertuang dalam Standar Prosedur Asset & Liability Management dan Petunjuk Teknis Penerbitan Obligasi. **Complied** Fulfillment of creditor rights at Bank Mandiri Taspen is stated in the Asset & Liability Management Standard Procedures and Technical Instructions for Issuing Bonds.
D.1.5.	**Rekomendasi 22:** Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. **Penjelasan:** Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan. **Recommendation 22 :** Public Company has a whistleblowing system policy. **Explanation :** A well-prepared whistleblowing system policy will provide certainty of protection to witnesses or whistleblowers for an indication of violations committed by employees or management of the Public Company. The implementation of these system policies will have an impact on the formation of good corporate governance culture. The whistleblowing system policy includes, among others, the types of violations that can be reported through the whistleblowing system, the way of complaints, protection, and guarantees of the confidentiality of the whistleblower, the handling of complaints, the party who manages the complaint, and the results of handling and following up complaints.	**Terpenuhi (comply)** Bank telah memiliki Kebijakan Whistleblowing yang juga diungkapkan dalam bagian pengungkapan Whistleblowing dalam Laporan Tahunan ini. **Complied** The Bank had a Whistleblowing Policy which was also disclosed in the Whistleblowing disclosure section of this Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
D.1.6.	**Rekomendasi 23:** Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. **Penjelasan:** Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada. **Recommendation 23 :** Public Company has a policy of providing long-term incentives to the Board of Directors and employees. **Explanation :** Long-term incentives are incentives based on the achievement of long-term performance. The longterm incentive plan assumes that the Company's longterm performance is reflected by the growth in value of the stock or other Company's long-term targets. Long-term incentives are useful to maintain loyalty and provide motivation to the Board of Directors and employees to increase their performance or productivity, which will have an impact on improving the Company's performance in the long run. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of long-term incentives to the Board of Directors and Employees with conditions, procedures, and forms adjusted to the long-term goals of the Public Company. The policy may include, among others, the purpose and objectives of providing long-term incentives, terms and procedures for providing incentives, and conditions and risks that the Public Company must consider in providing incentives. The policy can also be included in the remuneration policy of the existing Public Company.	**Penjelasan (explain)** Sehubungan dengan Bank Mandiri Taspen merupakan Perusahaan Perseroan Terbatas yang tertutup, maka Bank Mandiri Taspen belum memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan Karyawan. **Explanation (explain)** Since Bank Mantap was a closed Limited Liability Company, Bank Mantap did not yet have a policy for providing long-term incentives to Directors and Employees.
E.	**Aspek 5: Keterbukaan Informasi** **Aspect 5: Disclosure of Information**	
E.1.	**Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.** **Principle 8: Improving the Implementation of the disclosure of information**	
E.1.1.	**Rekomendasi 24:** Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. **Penjelasan:** Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan. **Recommendation 24 :** The Public Company utilizes information technology more broadly in addition to the Website as a medium for disclosing information. **Explanation :** The use of information technology can be a helpful medium for the disclosure of information. The disclosure of information is conducted not only to disclose information that has been regulated in laws and regulations but also to disclose other information related to Public Companies that are considered helpful for the knowledge of shareholders or investors. By using information technology more broadly apart from the Website, it is hoped that the Company can extend the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out while still considering the benefits and costs for the Company.	**Terpenuhi (comply)** Dalam situs web Bank, terdapat segala informasi yang terkait dengan Keterbukaan Informasi. Bank telah mengelola Situs Web Perusahaan seoptimal mungkin untuk selalu menyediakan informasi yang terbaru dan akurat untuk Publik. Selain Situs web, Bank Mandiri juga memanfaatkan teknologi dan aplikasi media sosial lainnya seperti SMS Banking, Mobile Banking, Instagram, Facebook dan X untuk media keterbukaan informasi. **Explanation (explain)** On the Bank's website, there was all information related to Information Disclosure. The Bank managed the Company's Website as optimal as possible to always provide the most upto- date and accurate information for the Public. Apart from the website, Bank Mandiri also utilized technology and other social media applications such as SMS Banking, Mobile Banking, Instagram, Facebook and Twitter for information disclosure media.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain Comply or Explain
E.1.2.	**Rekomendasi 25:** Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. **Penjelasan:** Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat akhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali. **Recommendation 25 :** The Annual Report of the Public Company discloses the ultimate benefit of the Ownership of the Public Company of at least 5%, in addition to the disclosure of the ultimate beneficial owner of the share ownership of the Public Company through the main and controlling shareholders. **Explanation :** Laws and regulations in the Capital Market sector governing the submission of Public Company annual reports have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of Public Company shares. In addition, the obligation to disclose information regarding major and controlling shareholders of Public Companies, either directly or indirectly, is up to the last beneficial owner in the ownership of the shares. In this Governance Guidelines, it is recommended to disclose the ultimate beneficial owner of share ownership of a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by major and controlling shareholders.	**Terpenuhi (comply)** Bank telah mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank. **Complied** The Bank has disclosed its share ownership of 5% (five percent) or more, both in the Bank concerned and in other banks and companies domiciled at home and abroad, as well as financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors and /or Controlling Shareholders of the Bank

Governance Principles for Banks yang Diterbitkan oleh *Basel Committee In Banking Supervision*

Governance Principles for Banks Published by Basel Committee on Banking Supervision

Pedoman Tata Kelola mencakup 12 (dua belas) prinsip *corporate governance*. Pedoman Tata Kelola adalah standar praktik terbaik yang bisa dijadikan acuan dalam penerapan tata kelola perusahaan di perbankan. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

The Governance Guidelines cover 12 (twelve) principles of corporate governance. The Governance Guidelines are the best practice standards that can be used as a reference in implementing corporate governance in banks. The description of the application, can be submitted, as follows.

Prinsip	Penjelasan Explanation	Implementasi di Bank Mandiri Taspen Implementation at Bank Mandiri Taspen
Prinsip 1 Tanggung Jawab Dewan Komisaris. Principle 1 Responsibilities of the Board of Commissioners.	Dewan Komisaris memiliki tanggung jawab yang antara lain: persetujuan dan pengawasan terhadap penerapan strategi bisnis, struktur dan mekanisme *governance* dan budaya perusahaan The Board of Commissioners has responsibilities which include: approval and supervision of the implementation of business strategy, structure and governance mechanisms and corporate culture.	Dalam melaksanakan fungsi pengawasan Dewan Komisaris telah membentuk Komite di bawah Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi yang melakukan kajian dan rekomendasi kepada Dewan Komisaris yang selanjutnya menjadi arahan dalam tata kelola perusahaan kepada Direksi. Pengawasan terhadap tindak lanjut atas temuan audit baik intern maupun ekstern dalam rangka penerapan fungsi kepatuhan Bank terhadap ketentuan otoritas. In carrying out its supervisory function, the Board of Commissioners established a Committee under the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee which conducted reviews and recommendations to the Board of Commissioners which then became directions in corporate governance to the Board of Directors. Supervision of follow-up on audit findings both internally and externally in the context of implementing the Bank's compliance function with regulatory authorities.

Prinsip	Penjelasan Explanation	Implementasi di Bank Mandiri Taspen Implementation at Bank Mandiri Taspen
Prinsip 2 Kualifikasi dan Komposisi Dewan Komisaris. Principle 2 Qualifications and Composition of the Board of Commissioners	Anggota Dewan Komisaris harus memiliki kualitas sesuai dengan tugas dan tanggungjawabnya, baik secara individu maupun secara kolegial. Dewan Komisaris harus memahami perannya dalam pengawasan dan penerapan *corporate governance*, serta mampu melaksanakan pengambilan keputusan secara sehat dan obyektif. Members of the Board of Commissioners must have quality in accordance with their duties and responsibilities, both individually and collegially. The Board of Commissioners must understand its role in supervising and implementing corporate governance, and being able to carry out sound and objective decision-making.	Anggota Dewan Komisaris telah memiliki kualitas sesuai dengan tugas dan tanggung jawabnya, baik secara individu maupun secara kolegial. Dewan Komisaris telah memahami perannya dalam pengawasan dan penerapan *corporate governance*, serta mampu melaksanakan pengambilan keputusan secara sehat dan obyektif sesuai dengan tata tertib Dewan Komisaris. Members of the Board of Commissioners had qualities in accordance with their duties and responsibilities, both individually and collegially. The Board of Commissioners understood its role in the supervision and implementation of corporate governance, and was able to carry out healthy and objective decision making in accordance with the rules of the Board of Commissioners.
Prinsip 3 Struktur dan Mekanisme Dewan Komisaris. Principle 3 Structure and Mechanism of the Board of Commissioners.	Dewan Komisaris harus menetapkan struktur dan praktik *governance* yang tepat dalam melaksanakan tugasnya dan secara periodik melakukan telaah atas efektivitasnya. The Board of Commissioners must establish appropriate governance structures and practices in carrying out their duties and periodically review their effectiveness.	Dewan Komisaris telah menetapkan struktur dan praktek *governance* yang tepat dalam melaksanakan tugasnya dan secara periodik melakukan telaah atas efektivitasnya. The Board of Commissioners established appropriate governance structures and practices in carrying out their duties and periodically reviews their effectiveness.
Prinsip 4 Direksi. Principle 4 Directors	Di bawah arahan dan pengawasan Dewan Komisaris, Direksi mampu mengelola kegiatan Bank sesuai dengan strategi bisnis, selera risiko, kebijakan remunerasi dan kebijakan lainnya yang telah disetujui oleh Dewan Komisaris. Under the direction and supervision of the Board of Commissioners, the Board of Directors is able to manage the Bank's activities in accordance with the business strategy, risk appetite, remuneration policies and other policies that have been approved by the Board of Commissioners	Di bawah arahan dan pengawasan Dewan Komisaris melalui Rapat Dewan Komisaris mengundang Direksi, Direksi mampu mengelola kegiatan Bank sesuai dengan strategi bisnis, selera risiko, kebijakan regulasi dan kebijakan lainnya yang telah disetujui oleh Dewan Komisaris. Under the direction and supervision of the Board of Commissioners through the Board of Commissioners meeting inviting the Board of Directors, the Board of Directors was able to manage the Bank's activities in accordance with business strategy, risk appetite, regulatory policies and other policies that had been approved by the Board of Commissioners.
Prinsip 5 Struktur *Governance* Kelompok Usaha. Principle 5 Business Group Governance Structure.	Dalam suatu kelompok usaha, Dewan Komisaris perusahaan induk memiliki tanggungjawab menyeluruh terhadap kelompok usaha tersebut dan untuk memastikan penetapan dan pelaksanaan praktek *governance* yang bersih terkait dengan struktur, bisnis, dan risiko kelompok usaha dan entitas. Dewan Komisaris dan Direksi harus memahami struktur organisasi kelompok usaha dan risiko yang dihadapi. Within a business group, the Board of Commissioners of the parent company has overall responsibility for the business group and for ensuring the establishment and implementation of clean governance practices related to the structure, business and risks of business groups and entities. The Board of Commissioners and Directors must understand the organizational structure of the business group and the risks it faces.	Dalam rangka penerapan tata kelola terintegrasi, Bank Mandiri Taspen telah menugaskan salah satu Komisaris sebagai anggota Tata Kelola Terintegrasi dengan Entitas Utama PT Bank Mandiri (Persero) Tbk. Efektivitas penerapan tata kelola telah dilakukan penilaian sendiri secara berkala (*Self assessment*) yang menjadi acuan pengelolaan Bank Mandiri Taspen sebagai suatu kelompok usaha dengan perusahaan induk dalam rangka Konglomerasi Keuangan. In the context of implementing integrated governance, Bank Mandiri Taspen assigned one of the Commissioners as a member of Integrated Governance with the Main Entity PT Bank Mandiri (Persero) Tbk. The effectiveness of the implementation of governance was carried out on a regular basis (Self assessment) which was the reference for the management of Bank Mandiri Taspen as a business group with a holding company within the framework of the Financial Conglomeration.
Prinsip 6 Fungsi Manajemen Risiko. Principle 6 Risk Management Function	Bank harus memiliki fungsi manajemen risiko yang berkualitas, independen, memiliki sumber daya yang berkualitas dan memiiki akses dengan Dewan Komisaris. Banks must have a quality risk management function, be independent, have quality resources and have access to the Board of Commissioners.	Penerapan fungsi Manajemen Risiko telah diwujudkan melalui pembentukan Satuan Kerja Manajemen Risiko (SKMR) yang bertugas dalam pengelolaan manajemen risiko yang dihadapi Bank Mandiri Taspen yang memiliki fungsi manajemen risiko yang berkualitas, independen, memiliki sumber daya yang berkualitas dan memiiki akses dengan Dewan Komisaris. The implementation of the Risk Management function had been realized through the establishment of a Risk Management Work Unit (SKMR) in charge of managing the risk management faced by Bank Mandiri Taspen which had a quality risk management function, was independent, had quality resources and had access to the Board of Commissioners.
Prinsip 7 Identifikasi Pemonitoran dan Pengendalian Risiko. Principle 7 Identification of Risk Monitoring and Control.	Risiko harus diidentifikasi, dimonitor dan dikendalikan untuk seluruh kegiatan aktivitas Bank. Kualitas dari infrastruktur manajemen risiko dan pengendalian internal harus mampu mengikuti perubahan profil risiko Bank, kondisi risiko eksternal dan praktik industri. Risks must be identified, monitored and controlled for all activities of the Bank. The quality of the risk management and internal control infrastructure must be able to keep up with changes in the Bank's risk profile, external risk conditions and industry practices.	Dalam pengelolaan Manajemen Risiko Bank Mandiri Taspen telah dilakukan identifkasi, pengukuran dan penilaian risiko secara bankwide dengan menyusun profl risiko secara berkala. Pengukuran dan penilaian risiko telah dapat berjalan dengan baik sesuai Kebijakan Manajemen Risiko yang telah ditetapkan yang disesuaikan dengan tingkat risiko yang dihadapi Bank Mandiri Taspen. In managing Bank Mantap Risk Management, identification, measurement and risk assessment had been carried out on a bankwide basis by compiling a risk profile on a regular basis. Risk measurement and assessment had been able to run well in accordance with the established Risk Management Policy adjusted to the level of risk faced by Bank Mandiri Taspen

Prinsip	Penjelasan Explanation	Implementasi di Bank Mandiri Taspen Implementation at Bank Mandiri Taspen
Prinsip 8 Komunikasi Risiko. Principle 8 Risk Communication	Implementasi *risk governance* yang efektif membutuhkan komunikasi risiko yang akurat dalam lingkungan Bank baik antar organisasi maupun melalui pelaporan kepada Dewan Komisaris dan Direksi. Effective implementation of risk governance requires accurate risk communication within the Bank both between organizations and through reporting to the Board of Commissioners and Directors.	Implementasi *risk governance* berjalan efektif dan telah melakukan komunikasi risiko yang akurat dalam lingkungan Bank baik antar organisasi maupun melalui pelaporan kepada Dewan Komisaris dan Direksi. Dalam penetapan risiko yang dapat diterima Bank, dilakukan melalui mekanisme pengambilan keputusan di Komite Manajemen Risiko yang beranggotakan Direksi dan pejabat yang membawahkan Unit Risk Management. Implementasi pengelolaan risiko dilakukan melalui beberapa keputusan antara lain; kajian *top ten risk* kredit dan operasional, pembahasan RTTA, pembobotan profl risiko . The implementation of risk governance was effective and carried out accurate risk communication within the Bank, both between organizations and through reporting to the Board of Commissioners and Directors. In determining the risk that was acceptable to the Bank, it was carried out through a decision-making mechanism in the Risk Management Committee consisting of the Board of Directors and officials in charge of the Risk Management Unit. Implementation of risk management was carried out through several decisions, including; top ten credit and operational risk studies, RTTA discussion, risk profile weighting.
Prinsip 9 Kepatuhan. Principle 9 Compliance	Dewan Komisaris bertanggungjawab dalam mengawasi manajemen terkait dengan risiko kepatuhan Bank. Dewan Komisaris harus menetapkan fungsi kepatuhan dan memberikan persetujuan terhadap kebijakan dan proses identifikasi, penilaian, pemonitoran dan pelaporan, dan pemberian nasihat kepada risiko kepatuhan. The Board of Commissioners is responsible for overseeing management related to the Bank's compliance risk. The Board of Commissioners must establish a compliance function and provide approval for policies and processes for identifying, assessing, monitoring and reporting, and providing advice on compliance risks.	Dewan Komisaris telah melakukan tanggung jawab dalam mengawasi manajemen terkait dengan risiko kepatuhan Bank. Dewan Komisaris menetapkan fungsi kepatuhan dan memberikan persetujuan terhadap kebijakan dan proses identifkasi, penilaian, pemonitoran dan pelaporan, dan pemberian nasihat risiko kepatuhan. Dalam penerapan fungsi kepatuhan, Bank telah menunjuk salah satu Direktur yang membawahkan fungsi kepatuhan untuk memastikan terselenggaranya penerapan kepatuhan dalam setiap aktivitas operasional Bank. Dalam pelaksanaan penerapan kepatuhan telah dibentuk Satuan Kerja Kepatuhan dengan menyusun kebijakan dan prosedur dalam rangka memastikan risiko kepatuhan dapat diminimalkan yang mengacu pada Kebijakan kepatuhan yang telah disetujui Dewan Komisaris. The Board of Commissioners carried out the responsibility in supervising management related to the Bank's compliance risk. The Board of Commissioners established the compliance function and approves policies and processes for identification, assessment, monitoring and reporting, and providing compliance risk advice. In implementing the compliance function, the Bank appointed a Director in charge of the compliance function to ensure the implementation of compliance in every operational activity of the Bank. In the implementation of compliance implementation, a Compliance Work Unit was established by formulating policies and procedures in order to ensure compliance risk can be minimized which referred to the compliance policy that had been approved by the Board of Commissioners.
Prinsip 10 Audit Internal. Principle 10 Internal Auditing.	Fungsi audit internal harus melaporkan kegiatan independen *assurance* kepada Dewan Komisaris dan harus mendukung Dewan Komisaris dan Direksi dalam mendorong penerapan proses *governance* yang efektif serta kesehatan Bank dalam jangka panjang. The internal audit function must report independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and Directors in encouraging the implementation of an effective governance process and the long term health of the Bank	Fungsi audit internal melaporkan kegiatan independen *assurance* kepada Dewan Komisaris dan mendukung Dewan Komisaris dan Direksi dalam mendorong penerapan proses *governance* yang efektif serta kesehatan Bank dalam jangka panjang. Audit internal yang telah dibentuk Bank telah dapat menjalankan fungsi secara independen untuk menjamin kelancaran audit serta wewenang dalam memantau tindak lanjut atas hasil audit. Untuk mendukung penerapan tata kelola secara efektif SKAI dapat berkomunikasi langsung dengan Dewan Komisaris dan Direktur Utama. Dalam pelaksanaan fungsi audit, SKAI telah menyusun *Annual Strategic Support Plan* (ASSP) dan *Annual Audit Plan* (AAP). The internal audit function reported independent assurance activities to the Board of Commissioners and supported the Board of Commissioners and the Board of Directors in encouraging the implementation of effective governance processes and the long term health of the Bank. The internal audit established by the Bank had been able to carry out its functions independently to ensure the smooth running of the audit as well as the authority to monitor the follow-up on the audit results. To support the implementation of effective governance, SKAI could communicate directly with the Board of Commissioners and the President Director. In carrying out the audit function, SKAI prepared an Annual Strategic Support Plan (ASSP) and an Annual Audit Plan (AAP).

Prinsip	Penjelasan Explanation	Implementasi di Bank Mandiri Taspen Implementation at Bank Mandiri Taspen
Prinsip 11 Kompensasi. Principle 11 Compensation.	Struktur remunerasi Bank harus mendukung penerapan *corporate governance* dan *risk management*. The Bank's remuneration structure must support the implementation of corporate governance and risk management	Bank dalam menerapkan tata kelola pemberian remunerasi telah mengacu pada POJK No.45/ POJK.03/2015 dan SEOJK No. 40/SEOJK.03/2016 tanggal 26 September 2016 dan dalam penerapannya telah dituangkan dalam Kebijakan Remunerasi Bank yang telah mendapatkan persetujuan Dewan Komisaris. Banks in implementing the governance of remuneration referred to POJK No.45/ POJK.03/2015 and SEOJK No. 40/SEOJK.03/2016 dated September 26, 2016 and in its implementation it had been stated in the Bank's Remuneration Policy approved by the Board of Commissioners.
Prinsip 12 Pengungkapan dan Transparansi. Principle 12 Disclosure and Transparency.	Penerapan *governance* dari Bank harus dilaksanakan secara transparan kepada Pemegang Saham, Depositor, *Stakeholder* relevan lainnya dan Partisipan Pasar. The implementation of governance from the Bank must be carried out in a transparent manner to Shareholders, Depositors, other relevant Stakeholders and Market Participants.	Penerapan *governance* dari Bank dilaksanakan secara transparan kepada Pemegang Saham, *Depositor, Stakeholder* relevan lainnya dan Partisipan Pasar. Bank telah mengungkapkan informasi secara transparan terhadap kondisi Bank baik kondisi keuangan maupun non keuangan kepada pemangku kepentingan. Pengungkapan transparansi kondisi Bank dilakukan melalui pengungkapan Laporan keuangan antara lain, Laporan triwulanan, Laporan penerapan tata kelola, SBDK yang mengacu pada ketentuan Regulator. The implementation of governance from the Bank was carried out transparently to Shareholders, Depositors, other relevant Stakeholders and Market Participants. The Bank disclosed information transparently on the condition of the Bank, both financial and non-financial conditions to stakeholders. Disclosure of the transparency of the Bank's condition was carried out through the disclosure of financial statements through quarterly reports, reports on the implementation of governance, prime lending rates that referred to the provisions of the regulator.

Good Corporate Governance Assessment

GOOD CORPORATE GOVERNANCE ASSESSMENT

Sebagai salah satu upaya dalam mengukur atau memetakan kondisi perusahaan dalam penerapan GCG adalah melalui GCG *Assessment*. Langkah ini dilakukan untuk memastikan level penerapan GCG dan untuk mengidentifikasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur perusahaan yang kondusif bagi penerapan GCG secara efektif. Dengan kata lain, GCG *assessment* dibutuhkan untuk mengidentifikasi aspek-aspek yang perlu mendapatkan perhatian terlebih dahulu, dan langkah-langkah yang dapat diambil untuk mewujudkannya.

Dalam rangka evaluasi penerapan GCG, Bank Mandiri Taspen melaksanakan GCG Assessment yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari Self assessment sesuai dengan ketentuan POJK dan melalui Third Party Assessment, sebagai berikut.

As one of the e orts in measuring or mapping the condition of the company in the implementation of GCG is through GCG Assessment. This step is taken to ensure the level of GCG implementation and to identify appropriate measures to prepare the infrastructure and corporate structure that is conducive to the effective implementation of GCG. In other words, GCG assessment is needed to identify the aspects that need attention first, and the steps that can be taken to make it happen.

In order to evaluate the implementation of GCG, Bank Mandiri Taspen implement GCG Assessment which is carried out periodically and consistently every year consisting of Self-Assessment in accordance with POJK provisions and through Third Party Assessment, as follows.

Self Assessment Sesuai Ketentuan Otoritas Jasa Keuangan (OJK)

Kriteria Penilaian

Kriteria yang digunakan dalam melakukan *self assessment* adalah Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017

Self Assessment According to the Terms of Authority Financial Authority (OJK)

Criteria for Assessment

The criteria used in conducting the self-assessment is OJK Circular Letter No. 13/ SEOJK.03/2017 on the implementation of

tentang Penerapan tata kelola bagi Bank Umum. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (strenght*)* dan kelemahan (*weakness*) pelaksanaan GCG di Bank Mandiri Taspen yang ditinjau dari tiga aspek yaitu:

1. *Governance Structure*
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. *Governance Process*
   Penilaian *governance process* bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.
3. *Governance Outcome*
   Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:
   a. Kecukupan transparansi laporan.
   b. Kepatuhan terhadap peraturan perundang-undangan.
   c. Perlindungan konsumen.
   d. Objektivitas dalam melakukan *assessment*/audit.
   e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan.
   f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran Batas Maksimum Pemberian Kredit (BMPK), pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit internal.
7. Penerapan fungsi audit eksternal.
8. Penerapan manajemen risiko termasuk sistem pengendalian internal.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar *(large exposure).*

governance for commercial banks. This self-assessment is intended to map the strength and weakness of GCG implementation at Bank Mandiri in terms of three aspects:

1. Governance Structure
   The governance structure assessment aims to assess the adequacy of the Company's governance structure and infrastructure so that the GCG implementation process will result in an outcome that is in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Commissioners, DirectorsCommittees and work units of the Company. Those that include the Company's governance infrastructure include policies and procedures, management information systems and the main tasks and functions of each organizational structure.
2. Governance Process
   The governance process assessment aims to assess the effectiveness of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure to produce outcomes that meet the expectations of stakeholders.
3. Governance Outcome
   he governance outcome assessment aims to assess the quality of outcomes that meet the expectations of stakeholders as a result of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure. Included in the outcome include qualitative aspects and quantitative aspects, among others are:
   a. Adequacy of report transparency.
   b. Compliance with laws and regulations.
   c. Consumer protection.
   d. Objectivity in conducting assessment/audit
   e. Bank performance such as profitability, efficiency, and capital.
   f. Increase/decrease of compliance with prevailing regulations and settlement of problems faced by banks such as fraud, violation of Legal Lending Limit (BMPK), violation of provisions related to bank statements to regulators.

Self-assessment includes 11 (eleven) assessment factors of GCG implementation which include:

1. Implementation of duties and responsibilities of the Board of Commissioners
2. Implementation of duties and responsibilities of the Board of Directors
3. Completeness and execution of the Committee's duties
4. Handling of conflict of interest
5. Implementation of compliance function
6. Implement internal audit function
7. Implementation of external audit function
8. Implementation of risk management including internal control system I
9. Provision of funds to related parties (related party) and the provision of large funds (large exposure)

10. Transparansi kondisi keuangan dan *non* keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
11. Rencana Strategis Bank.

10. Transparency of Bank's financial and nonfinancial condition, Good Corporate Governance implementation report and internal reporting
11. Bank's Strategic Plan.

Pihak yang Melakukan Assessment

Proses penilaian *self assessment* tata kelola Bank Mandiri Taspen melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Parties that Conduct Assessment

The self-assessment process of Bank Mandiri Taspen governance involves all BoC, BoD and work units related to the governance evaluation factor.

Skor Penilaian

Assessment Score

No	Faktor Penilaian Tata Kelola Governance Assessment Factors	Peringkat Semester Semester Ranking	
		I	II
1	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Implementation of duties and responsibilities of the Board of Commissioners	2	2
2	Pelaksanaan tugas dan tanggung jawab Direksi Implementation of duties and responsibilities of the Board of Directors	2	2
3	Kelengkapan dan pelaksanaan tugas Komite Completeness and implementation of Committee duties	2	2
4	Penanganan benturan kepentingan Handling of conflicts of interest	1	1
5	Penerapan fungsi Kepatuhan Bank Implementation of the Bank's Compliance function	2	2
6	Penerapan fungsi Audit Internal Implementation of the Internal Audit function	2	2
7	Penerapan fungsi Audit Eksternal Implementation of the External Audit function	1	1
8	Penerapan fungsi Manajemen Risiko termasuk sistem pengendalian intern Implementation of the Risk Management function including the internal control system	2	2
9	Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large exposure funds.	2	2
10	Transparansi konisi keuangan dan non keuangan Bank, laporan pelaksanaan Tata Kelola dan laporan internal Transparency of the Bank's financial and non-financial conditions, reports on the implementation of Governance and internal reports	2	2
11	Rencana strategis Bank Bank's strategic plan	2	2
	Peringkat Komposit **Composite Rating**	2	2

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola
Self-Assessment Results of Governance Implementation

	Peringkat Ranking	Definisi Peringkat	Definition of Rank
Individual Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank.	Reflects that the Bank's management has implemented Governance that is generally good. This is reflected in the very adequate fulfillment of Governance principles. In the event of weaknesses in the implementation of Governance principles, generally these weaknesses are not significant and can be immediately corrected by the Bank's management.
Konsolidasi Consolidation	-	-	

Analisis	Analysis
Secara umum penerapan Tata Kelola Bank telah berjalan dengan baik, manajemen Bank telah melaksanakan prinsip-prinsip tata kelola dan telah mempersiapkan struktur tata kelola yang mendukung seperti struktur organisasi, sumber daya manusia yang kompeten dan kebijakan serta prosedur pendukung pelaksanaan aktivitas bank. Selain itu manajemen Bank dari waktu ke waktu juga melakukan upaya-upaya penyempurnaan agar pelaksanaan tata kelola dapat sejalan dengan perkembangan bisnis Bank. Perbaikan dilakukan dengan memperhatikan masukan dari Dewan Komisaris Bank berdasarkan hasil pemantauan/review/rekomendasi dari Komite yang mendukung tugas dan tanggung jawab Dewan Komisaris. Pada periode pelaporan tidak terdapat pelanggaran prinsip kehati-hatian dalam pemenuhan antara lain CAR, Modal Inti, GWM, dan NPL serta tidak terjadi pelampauan dan/atau pelanggaran BMPK. Komitmen bank terkait dengan hasil pemeriksaan Otoritas Jasa Keuangan (OJK) telah ditindaklanjuti sesuai dengan target waktu yang disepakati.	In general, the Bank's governance implementation has been running well. The Bank's management has applied the principles of governance and established a supporting governance structure, such as an organizational structure, competent human resources, and policies and procedures that support banking activities. Additionally, the Bank's management continues to improve governance practices in line with the Bank's business development. Improvements are made by considering input from the Board of Commissioners based on the results of monitoring/ review/recommendations from the committees supporting the duties and responsibilities of the Board of Commissioners. During the reporting period, there were no violations of prudential principles, such as in meeting the CAR, Core Capital, GWM, and NPL nor any breaches and/or violations of BMPK. The Bank has also followed up on the commitments resulting from the Financial Services Authority (OJK) audit findings in accordance with the agreed timelines.

Rekomendasi dan Tindaklanjutnya

A. Governance Structure

- Faktor-faktor Positif aspek *governance structure* dapat disampaikan:
  - Secara struktur tata kelola, Bank Mandiri Taspen telah memiliki struktur organisasi yang lengkap sesuai dengan penerapan tata kelola bagi Bank Umum seperti Dewan Komisaris, Direksi, Komite-Komite dibawah Dewan Komisaris dan Komite dibawah Direksi serta satuan-satuan kerja dibawah Direksi seperti Satuan Kerja Audit Intern, Risk Manajemen dan Satuan Kerja Kepatuhan untuk pemenuhan kecukupan pelaksanaan prinsip-prinsip tata kelola.
  - Mayoritas Direksi dan Dewan Komisaris telah lulus FnP tanpa catatan dari OJK.
  - Komposisi Direksi dan Dewan Komisaris Bank Mandiri Taspen telah memenuhi ketentuan dimana jumlah anggota Direksi lebih dari 3 (tiga) orang dan melampaui jumlah anggota Dewan Komisaris. Berdasarkan Akta Keputusan Sirkuler No. 17 Tanggal 27 Juni 2024, Jumlah Direksi 5 (lima) orang dan Dewan Komisaris 4 (empat) orang
- Faktor Negatif aspek *governance Structure* dapat disampaikan:
  - Dimana struktur dan infrastruktur Tata Kelola Bank telah tersedia lengkap sesuai dengan ketentuan yang berlaku, namun demikian Bank terus berupaya menyempurnakan struktur dan infrastruktur dengan selalu menyesuaikan perkembangan/kondisi bisnis dan regulasi yang berlaku.
  - Masih terdapat 1 (satu) Komisaris yang belum lulus Fit and Proper Test.
  - Jumlah komposisi komisaris independen kurang dari 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris.
  - Terdapat 1 komisaris independen yang merangkap jabatan sebagai ketua komite lebih dari 1 (satu) Komite dan terdapat 1(satu) ketua komite yang *vacant*.

Recommendations and Follow-Up

A. Governance Structure

- Positive Factors in the Governance Structure:
  - Structurally, Bank Mandiri Taspen has established a complete organizational structure in accordance with governance requirements for commercial banks. This includes the Board of Commissioners, Board of Directors, committees under the Board of Commissioners and the Board of Directors, as well as working units under the Board of Directors, such as the Internal Audit Unit, Risk Management Unit, and Compliance Unit to ensure adequate implementation of governance principles.
  - The majority of the Board of Directors and Board of Commissioners have passed the FnP without notes from the OJK
  - The composition of the Board of Directors and Board of Commissioners complies with regulations, where the number of Directors exceeds 3 (three) and is greater than the number of Commissioners. Based on Circular Resolution Deed No. 17 dated 27 June 2024, the Board of Directors consists of 5 (five) members and the Board of Commissioners consists of 4 (four) members.
- Negative Factors in the Governance Structure:
  - Although the Bank has established a complete governance structure and infrastructure in accordance with applicable regulations, it continues to improve and adjust to business developments and regulatory requirements.
  - There remains 1 (one) Commissioner who has not yet passed the Fit and Proper Test.
  - The proportion of independent commissioners is less than 50% of the total number of Commissioners.
  - There is 1 (one) independent commissioner concurrently serving as chair of more than one committee, and 1 (one) committee chair position is currently vacant.

Tindaklanjut

1. Komposisi Dekom Bank Mandiri Taspen yang efektif saat ini yaitu 2 orang Komisaris non Independen dan 1 orang Komisaris Independen hal mana belum memenuhi ketentuan minimal 50% Komisaris Independen

2. Dengan kondisi di atas, pengajuan permohonan Fnp Bpk. Suhajar Diantoro ke OJK belum dapat dilakukan menunggu terpenuhinya komposisi Komisaris Independen minimal 50%

3. Pemenuhan Komisaris sampai saat ini menunggu rekomendasi/usulan nominasi dari Pemegang Saham

B. *Governance Process*

- Faktor-faktor Positif aspek *governance process*, antara lain:
  - Efektifitas proses implementasi Tata Kelola secara umum telah dilaksanakan dengan baik yang tercermin dalam pemenuhan kewajiban Bank kepada seluruh stakeholder selain itu proses pengambilan keputusan baik bisnis dan non bisnis telah dilaksanakan dengan berpedoman kepada prinsip Tata Kelola sehingga dapat meningkatkan efisiensi dan pencapaian target-target perusahaan.

- Faktor Negatif aspek *governance process*, antara lain:
  - Secara keseluruhan pelaksanaan masih terdapat hal-hal yang memerlukan perbaikan khususnya dalam penerapan Sistem Pengendalian Internal yang belum berjalan optimal sehingga menimbulkan kasus fraud namun kasus fraud tersebut tidak menimbulkan kerugian signifikan

Tindak Lanjut

Meningkatkan peran three lines of defence, melakukan sosialisasi terkait SMAP dan Strategi Anti Fraud serta melakukan review pengkinian atas pedoman internal saat ini sesuai dengan ketentuan dan kebutuhan Bank.

. C. *Governance Outcome*

- Faktor-faktor positif aspek *governance outcome*, antara lain:
- Kinerja Bank telah menunjukkan pertumbuhan business secara year on year (YoY) di banding dengan periode yang sama. Komitmen Bank untuk mematuhi ketentuan yang berlaku serta merespon secara cepat atas temuan audit intern maupun ekstern dan pemeriksaan OJK.
- Bank memperoleh predikat "Most Trusted" pada pelaksanaan CGPI dengan skor mencapai 90.56, meningkat dari periode sebelumnya 90.06. Pelaksanaan CGPI 2023/2024 dengan Tema "Membangun Kematangan Perusahaan dalam Kerangka GCG"

- Faktor negatif aspek *governance outcome*, antara lain:
  Selama tahun 2024 terdapat pengenaan sanksi berupa teguran dan denda administrasi oleh regulator sehingga

Follow-Up

1. The effective composition of the Board of Commissioners of Bank Mandiri Taspen currently consists of 2 non-independent commissioners and 1 independent commissioner, which does not yet meet the minimum requirement of 50% independent commissioners.
2. Due to the above condition, the submission of the FnP Test application for Mr. Suhajar Diantoro to the OJK cannot proceed until the minimum 50% composition of independent commissioners is fulfilled.
3. The fulfillment of commissioner positions is currently awaiting recommendation/nomination proposals from shareholders

B. Governance Process

- Positive factors in the governance process aspects include:
  - The effectiveness of the Governance implementation process in general has been carried out well which is reflected in the fulfillment of the Bank's obligations to all stakeholders besides that the process of making decisions both business and non-business has been carried out by referring to the principles of Governance so as to increase efficiency and achievement of company targets.

- Negative factors in the governance process aspects include:
  - Overall, there are still things that require improvement in the implementation, especially in the implementation of the Internal Control System which has not been running optimally, resulting in fraud cases, but these fraud cases do not cause significant losses.

Follow-up

Increasing the role of the three lines of defense, conducting outreach regarding SMAP and Anti-Fraud Strategy as well as conducting an updated review of current internal guidelines in accordance with the Bank's provisions and needs.

. C. Governance Outcome

- Positive factors in the governance outcome aspect include::
  - The Bank's performance has shown business growth year on year (YoY) compared to the same period. The Bank's commitment to comply with applicable provisions and respond quickly to internal and external audit findings and OJK inspections.
  - The Bank received the "Most Trusted" predicate in the CGPI (Corporate Governance Perception Index) implementation, with a score of 90.56, an increase from the previous period's score of 90.06. The 2023/2024 CGPI was conducted under the theme "Building Corporate Maturity within the GCG Framework."

- Negative factors in governance outcome aspects include:
  During 2024, there were sanctions imposed in the form of warnings and administrative fines by regulators,

menunjukkan masih diperlukannya peningkatan risk awareness dan peningkatan implementasi sistem pengendalian internal yang efektif pada segenap lini bisnis dan operasional.

Tindak Lanjut

Peningkatan kualitas pengawasan supervisi terus dilakukan melalui:

1. *Training* terkait operasional.
2. Pengembangan sistem guna meminimalisasi human error dalam pelaksanaan tugas.

thus indicating the need to increase risk awareness and improve the implementation of an effective internal control system in all business and operational lines.

Follow-up

Improving the quality of supervision continues to be carried out through:

1. Training related to operations.
2. System development to minimize human error in carrying out tasks.

Assessment GCG Berdasarkan CGPI

Selain melaksanakan *Self assessment*, Bank Mandiri Taspen juga secara konsisten telah melaksanakan *Third Party Assessment* yang dimaksudkan untuk mendapatkan *second opinion* terhadap kualitas implementasi GCG dalam rangka perbaikan kualitas implementasi GCG secara berkelanjutan. *Third Party Assessment* dilaksanakan melalui program Corporate Governance Perception Index (CGPI) yang diadakan oleh The Indonesian Institute of Corporate Governance (IICG). CGPI diikuti oleh perusahaan publik (emiten), BUMN, perbankan dan perusahaan swasta lainnya.

Kriteria Penilaian

Aspek dan Indikator penilaian dalam CGPI adalah sebagai berikut:

1. Struktur Governansi (*Governance Structure*)
   Aspek struktur governansi merupakan penilaian terhadap kecukupan struktur dan infrastruktur perusahaan dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek struktur governansi meliputi:
   a. Pemegang Saham
   b. Dewan Komisaris
   c. Direksi
   d. Penanggung jawab manajemen fungsional
2. Proses Governansi (*Governance Process*)
   Aspek proses governansi merupakan penilaian terhadap efektivitas sistem dan mekanisme dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek proses governansi meliputi:
   a. Governansi pemenuhan hak Pemegang Saham dan RUPS
   b. Governansi Dewan Komisaris dan Direksi
   c. Governansi korporasi
   d. Governansi pengungkapan dan keterbukaan informasi
   e. Governansi pengawasan internal dan eksternal
   f. Governansi pengelolaan risiko dan kepatuhan
   g. Governansi modal insani (*human capital*)
   h. Governansi tanggung jawab sosial dan lingkungan
   i. Governansi pengadaan barang/jasa
   j. Governansi teknologi informasi
   k. Governansi perencanaan stratejik

GCG Assessment Based on CGPI

In addition to implementing Self Assessment, Bank Mandiri Taspen has also consistently implemented Third Party Assessment which is intended to get a second opinion on the quality of GCG implementation in order to improve the quality of GCG implementation on an ongoing basis. Third Party Assessment is carried out through the Corporate Governance Perception Index (CGPI) program held by The Indonesian Institute of Corporate Governance (IICG). CGPI is followed by public companies (issuers), SOEs, banks and other private companies.

Criteria of Assessment

The assessment aspects and indicators in the CGPI are as follows:

1. Governance Structure
   The governance structure aspect is an assessment of the adequacy of the company's structure and infrastructure in managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from the aspects of the governance structure include:
   a. Shareholders
   b. Board of Commissioners
   c. Directors
   d. Responsible for functional management
2. Governance Process
   The governance process aspect is an assessment of the effectiveness of systems and mechanisms in managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from aspects of the governance process include:
   a. The governance of the fulfillment of the rights of Shareholders and the GMS
   b. Government of the Board of Commissioners and Directors
   c. Corporate governance
   d. Governance disclosure and information disclosure
   e. Governance internal and external controls
   f. Governance of risk management and compliance
   g. Human capital governance (human capital)
   h. Social and environmental responsibility governance
   i. Government procurement of goods/services
   j. Information technology governance
   k. Strategic planning governance

l. Governansi inovasi bisnis

2. Hasil Governansi *(Governance Outcome)*
   Aspek hasil governansi merupakan penilaian terhadap kualitas luaran, hasil, dampak dan manfaat dari mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek hasil governansi meliputi:
   a. Kinerja Keuangan
   b. Kinerja Non Keuangan

Pihak yang Melakukan Assessment

Pihak yang melakukan penilaian CGPI yaitu The Indonesian Institute of Corporate Governance (IICG).

Skor Penilaian

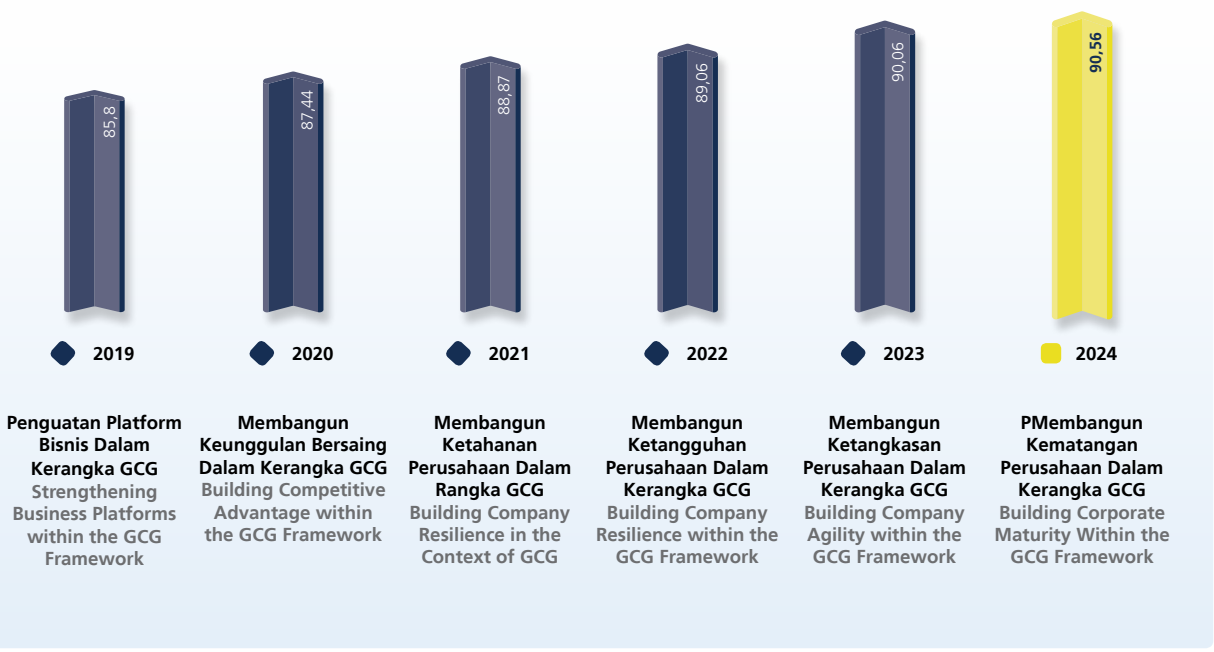
l. Administration of business innovation

3. Governance Outcome
   The governance outcome aspect is an assessment of the quality of outputs, results, impacts and benefits of managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from the aspect of governance results include:
   a. Financial performance
   b. Non Financial Performance

Parties Who Carry Out Assessments

The party who conducts CGPI's assessment is the Indonesian Institute of Corporate Governance (IICG).

Assessment Score



Hasil penilaian CGPI 2023/2024 dengan tema "Membangun Kematangan Perusahaan dalam Kerangka GCG" di PT Bank Mandiri Taspen menunjukkan skor 90,56. Hasil pemeringkatan berdasarkan skor tersebut, PT Bank Mandiri Taspen berada dalam kategori predikat "Sangat Tepercaya".

The results of the 2023/2024 CGPI (Corporate Governance Perception Index) assessment, themed "Building Corporate Maturity within the Framework of Good Corporate Governance (GCG)," show that PT Bank Mandiri Taspen achieved a score of 90,56. Based on this score, PT Bank Mandiri Taspen was ranked in the "Highly Trusted" category.

Rekomendasi dan Tindaklanjutnya

Recommendations and Follow-Up

No	Keterangan Explanation	Tanggapan	Response
Aspek Struktur Tata Kelola (*Governance Structure*) / *Governance* Structure Aspect			
1	Bank Mandiri Taspen perlu melakukan pemutakhiran kebijakan dan strategi Perusahaan secara berkala melalui analisis berbasis risiko yang komprehensif berkaitan dengan dinamika lingkungan bisnis dan industri agar dapat mengoptimalkan potensi perusahaan. Bank Mandiri Taspen needs to regularly update its corporate policies and strategies through comprehensive risk-based analysis, considering the dynamics of the business environment and industry in order to optimize the company's potential.	1. Proses Penyesuaian dan penyempurnaan Kebijakan Bank Mandiri Taspen telah senantiasa dilakukan dengan memperhatikan aspek ketentuan Regulator yang berlaku, Strategi Bank dan juga kebutuhan bisnis. 2. Strategi Bank Mandiri Taspen disusun dengan komprehensif dan mempertimbangkan faktor internal, eksternal (macroeconomics dan banking industry outlook). Selain itu dalam penyusunan strategi Bank juga senantiasa berpedoman pada ketentuan regulator yang berlaku, prinsip kehati-hatian, manajemen risiko dna azas perbankan yang sehat	1. The process of updating and refining Bank Mandiri Taspen's policies is continuously carried out by taking into account prevailing regulatory requirements, the Bank's strategy, and business needs. 2. The Bank's strategy is developed comprehensively, considering both internal and external factors (macroeconomic and banking industry outlook). Additionally, the strategy formulation is consistently aligned with applicable regulatory requirements, prudential principles, risk management, and sound banking practices.
2	Bank Mandiri Taspen perlu mempertimbangkan dan merespon keberagaman gender di dalam struktur keanggotaan Direksi. Bank Mandiri Taspen should consider and respond to gender diversity within the composition of the Board of Directors.	Dalam struktur keanggotaan Direksi telah mempertimbangkan keberagaman gender, yang saat ini telah terdapat seorang anggota Direksi Perempuan atas nama Ibu resi Lora yang diangkat dalam RUPST tanggal 27 Juni 2024.	The composition of the Board of Directors has considered gender diversity, currently including one female Board Member, Mrs. Resi Lora, appointed during the Annual General Meeting of Shareholders (RUPST) on June 27, 2024.
3	Bank Mandiri Taspen perlu menetapkan rancangan struktur organisasi disesuaikan dengan rencana bisnis perusahaan dan memenuhi kekosongan formasi struktur fungsional yang menjadi tanggung jawab Direksi. Bank Mandiri Taspen needs to establish an organizational structure plan in line with the business plan and address any vacant functional structure under the Board of Directors' responsibility.	*On progress* dilakukan *organization design effectiveness*.	The organization design effectiveness process is currently in progress.
4	Bank Mandiri Taspen perlu mengoptimalkan kebijakan tata kelola data yang sesuai dengan peraturan perundangan yang berlaku serta mengacu pada praktik terbaik dan diselaraskan dengan rencana strategis Perusahaan. Bank Mandiri Taspen should optimize data governance policies in accordance with applicable laws and best practices, aligned with the company's strategic plan.	Implementasi tata kelola Bank Mandiri Taspen telah diselaraskan dengan peraturan Perundangan – undangan serta ketentuan regulator yang berlaku	The implementation of Bank Mandiri Taspen's governance has been aligned with applicable laws and prevailing regulatory requirements.

No	Keterangan Explanation	Tanggapan	Response
Aspek Proses Tata Kelola (*Governance Process*) / *Governance* Process Aspect			
1	Bank Mandiri Taspen perlu mengembangkan mitigasi serta perbaikan proses kerja dalam rangka mencegah terjadinya/ terulangnya fraud, kasus non fraud, sanksi/denda, serta pelanggaran lainnya Bank Mandiri Taspen needs to develop mitigation efforts and improve workflows to prevent the recurrence of fraud, non-fraud cases, sanctions/ fines, and other violations.	Bank telah memiliki serangkaian prosedur untuk melakukan Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko atas Insiden Operasional yang berpotensi timbul, diantaranya 1. Bank telah memiliki tools operational risk, diantaranya: a. Risk Control Self Asessment (RCSA) b. Loss Event Database (LED) c. Key Risk Indicator (KRI) 2. Program Risk Awareness melalui : Newsletter, video risk awareness yang dilakukan secara berkala, Risk awareness untuk fraud eksternal. 3. Monitoring harian yang dilakukan melalui Dashboard Internal Control serta ORCUS 4. Melakukan review parameter Fraud Detection System (FDS) secara berkala. Memastikan tersedianya ketentuan internal atas seluruh aktivitas operasional di Bank	The Bank has a set of procedures to identify, measure, monitor, and control risks related to operational incidents, including: 1. Operational risk tools such as: a. Risk Control Self Asessment (RCSA) b. Loss Event Database (LED) c. Key Risk Indicator (KRI) 2. Program Risk Awareness through : Newsletter, videos, and awareness sessions focused on external fraud. 3. Daily monitoring using the Internal Control Dashboard and ORCUS system. 4. Periodic review of the Fraud Detection System (FDS) parameters. Ensure internal provisions are in place for all operational activities of the Bank.
2	Bank Mandiri Taspen perlu mengoptimalkan penguatan pengendalian internal diantaranya melalui implementasi internal control over financial reporting (ICOFR) untuk peningkatan akuntabilitas pelaporan yang disesuaikan dengan rencana strategis Perusahaan. Bank Mandiri Taspen needs to optimize internal control systems, including the implementation of Internal Control Over Financial Reporting (ICOFR), to enhance accountability in reporting aligned with the company's strategic plans. Perusahaan.	Menjadi perhatian serius bagi Bank dalam implementasi internal control over financial reporting (ICOFR). Bank sedang dalam proses *design framework* ICOFR, untuk kedepannya *framework* akan lebih disempurnakan. Bank juga sudah memiliki unit kerja khusus yang berperan dalam fungsi pengawasan implementasi ICOFR.	ICOFR implementation is a serious concern for the Bank. The Bank is in the process of designing an ICOFR framework, which will be refined going forward. A dedicated unit has also been established to supervise the implementation of ICOFR.
3	Bank Mandiri Taspen perlu mengoptimalkan implementasi budaya risiko yang menyeluruh serta melakukan evaluasi pelaksanaannya sehingga dapat menjadi fundamen yang kuat untuk dapat mengoptimalkan potensi dan pertumbuhan bisnis yang berkelanjutan namun tetap sesuai dengan selera risiko yang ditetapkan. Bank Mandiri Taspen needs to strengthen the implementation of a comprehensive risk culture and evaluate its effectiveness as a strong foundation for optimizing sustainable business growth aligned with its risk appetite.	Dalam meningkatkan *awareness* terhadap risiko, Bank telah menerapkan beberapa aktivitas yang diikuti oleh seluruh pegawai, diantaranya : 1. **BOD Message Anti Fraud** : Pembuatan dan pemasangan BOD Message sebagai Bentuk Pengawasan aktif Direksi terhadap penerapan Strategi Anti Fraud Bank. 2. **Culture Day** : Kegiatan mingguan yang berisi aktivitas bersama untuk membangun kolaborasi dan harmonisasi antar pegawai di unit masing - masing. Dilaksanakan setiap Jumat, dimana untuk materi *Risk Awareness* dimasukkan pada Week- 2, setiap bulannya. 3. **Morning Briefing**: Morning Briefing merupakan kegiatan rutin harian yang dilakukan setiap pagi 4. **Risk Awareness Campaign**: Campaign Sadar Risiko merupakan inisiatif yang dirancang untuk meningkatkan kesadaran dan pemahaman pegawai mengenai pentingnya manajemen risiko. 5. **Operasional Risk Awareness (Opera)** : Pembuatan dan pemasangan Materi Sosialisasi sebagai salah satu upaya berkelanjutan untuk meningkatkan awareness terhadap Risiko Operasional. 6. **Security Awareness Program** : Memberikan security awareness melalui wallpaper desktop, edukasi video singkat kepada seluruh karyawan, email blast, poster, dan/atau standing banner dengan topik berbeda setiap bulan	To enhance risk awareness, the Bank has implemented the following initiatives: 1. **BOD Message Anti Fraud** : Posted to demonstrate the Board's commitment to the Bank's Anti-Fraud Strategy. 2. **Culture Day** : A weekly activity designed to foster collaboration and harmony among employees within their respective units. It is conducted every Friday, with Risk Awareness materials incorporated in the second week of each month. 3. **Morning Briefing**: Daily briefings across units. 4. **Risk Awareness Campaign**: to improve employees' understanding of risk management. 5. **Operasional Risk Awareness (Opera)** : Development and installation of awareness materials as a continuous effort to enhance awareness of Operational Risk. 6. **Security Awareness Program** : Providing security awareness through desktop wallpapers, short educational videos for all employees, email blasts, posters, and/or standing banners featuring a different topic each month.

No	Keterangan Explanation	Tanggapan	Response
4	Bank Mandiri Taspen perlu mengembangkan struktur dan sistem terkait perlindungan dan pemberdayaan konsumen/nasabah yang andal serta melakukan evaluasi pelaksanaannya secara berkala. Bank Mandiri Taspen needs to enhance its consumer protection and empowerment framework and system, and evaluate their implementation periodically.	Dalam upaya melakukan pengembangan struktur dan sistem terkait pelindungan dan pemberdayaan konsumen serta evaluasi pelakasanaannya secara berkala dapat kami sampaikan sebagai berikut: 1. Bank Mandiri Taspen telah membentuk Unit Customer Protection sejak Oktober 2022 dibawah supervisi Divisi Central Operation sebagai upaya peningkatan dalam memberikan layanan yang maksimal dan terbaik bagi konsumen dan masyarakat yang berfokus pada mekanisme /cara pelindungan konsumen dan masyarakat di sektor perbankan. Sejak Juni 2024 Unit Customer Protection telah berpindah di bawah Divisi Operational Excellence & Customer Experience (OECX), termasuk telah melakukan penambahan SDM sebanyak 2 (dua) orang untuk memenuhi kebutuhan dan pelaksanaan ketentuan prinsip dan fungsi pelindungan konsumen; 2. Evaluasi terhadap Penilaian Sendiri (Self-Assessment) OJK yang dilakukan setiap 1 (satu) kali dalam setahun, dimana Unit Customer Protection akan berkoordinasi dengan Unit di Kantor Pusat untuk melakukan pemenuhan bukti pelaksanaan terkait dengan pelindungan konsumen dan masyarakat di Bank Mandiri Taspen;	As part of efforts to develop the structure and system for consumer protection and empowerment, as well as to evaluate their implementation on a regular basis, the following initiatives have been carried out: 1. Bank Mandiri Taspen established the Customer Protection Unit in October 2022, under the supervision of the Central Operations Division, as part of its commitment to providing optimal and high-quality services for customers and the public. The unit focuses on mechanisms and procedures related to consumer and public protection in the banking sector. Since June 2024, the Customer Protection Unit has been transferred under the Operational Excellence & Customer Experience (OECX) Division, and two additional personnel have been recruited to meet the needs and implementation of consumer protection principles and functions; 2. An evaluation of the OJK Self-Assessment is conducted once a year, during which the Customer Protection Unit coordinates with units at Head Office to fulfill the supporting evidence related to the implementation of consumer and public protection practices at Bank Mandiri Taspen;
		3. Unit Customer Protection telah melakukan penyesuaian dan penambahan dalam ketentuan Standar Prosedur Pelindungan Konsumen dan Masyarakat dan di ketentuan internal Bank lainnya yang sebelumnya mengacu pada ketentuan POJK No.6 /POJK.07 /2022, PBI No.22 /20 /PBI /2020, dan PADG No.23 /17 /PADG /2021 berubah menjadi POJK No.22 Tahun 2023, PBI No.3 Tahun 2023, dan PADG No.20 Tahun 2023. Dari perubahan tersebut telah diperbaharui ketentuan Standar Prosedur Pelindungan Konsumen dan Masyarakat dan Standar Prosedur Pengelolaan Penanganan Pengaduan Nasabah pada Agustus 20 4. Peningkatan SDM melalui program training yang telah dilaksanakan terhadap Pejabat Unit Pelindungan Konsumen di Kantor Pusat pada Juni 2024 terkait Peningkatan Pelindungan Konsumen sesuai POJK No.22 Tahun 2023, Pejabat diluar Unit Pelindungan Konsumen di Kantor Pusat pada Juli 2024 terkait Compliance Management dan Sistematika POJK No.22 Tahun 2023 dan Pejabat Unit Pelindungan Konsumen di Kantor Cabang (KC dan KCP) pada November 2024 terkait Peningkatan Pelindungan Konsumen sesuai POJK No.22 Tahun 2023; dan Inisiasi peningkatan pengetahuan dan pemahaman serta edukasi kepada pegawai /karyawan, nasabah dan masyarakat terkait waspada kejahatan Social Engineering, tips aman bertransaksi dan cara pelaporan pengaduan nasabah.	3. The Customer Protection Unit has revised and updated the Standard Procedures for Consumer and Public Protection, as well as other internal Bank regulations. Previously referring to OJK Regulation No.6/POJK.07/2022, PBI No.22/20/PBI/2020, and PADG No.23/17/PADG/2021, the regulations have now been updated to OJK Regulation No.22 of 2023, PBI No.3 of 2023, and PADG No.20 of 2023. Accordingly, the Standard Procedure for Consumer and Public Protection and the Standard Procedure for Handling Customer Complaints were revised in August 20 4. Human resource development has been carried out through training programs for For Head Office Consumer Protection Officers in June 2024 on enhancing consumer protection in line with OJK Regulation No.22 of 2023, For non-Consumer Protection Officers at Head Office in July 2024, on Compliance Management and the framework of OJK Regulation No.22 of 2023; and For Consumer Protection Officers at branch offices (KC and KCP) in November 2024, on improving consumer protection in accordance with OJK Regulation No.22 of 2023, and Initiatives have also been carried out to increase knowledge, understanding, and education for employees, customers, and the public regarding awareness of social engineering crimes, safe transaction tips, and procedures for filing customer complaints.
5	Bank Mandiri Taspen perlu selalu menjaga kehandalan dan tingkat keamanan terhadap data, network, sistem dan teknologi informasi yang digunakan sehingga terbebas dari risiko peretasan dan penyalahgunaan oleh pihak-pihak yang tidak berkepentingan. Bank Mandiri Taspen needs to always maintain the reliability and level of security of the data, network, systems and information technology used so that it is free from the risk of hacking and misuse by unauthorized parties.	Sebagai bentuk upaya dalam menjaga keamanan informasi, Bank telah menyusun dan mengimplementasikan strategi pengamanan TI yang patuh terhadap regulasi dan selaras dengan international standard dan best practice yang dibagi dalam 3 (tiga) area utama yaitu People, Process dan Technology.	As a form of effort to maintain information security, the Bank has prepared and implemented an IT security strategy that complies with regulations and is in line with international standards and best practices which are divided into 3 (three) main areas, namely People, Process and Technology.

No	Keterangan Explanation	Tanggapan	Response
6	Bank Mandiri Taspen perlu mengoptimalkan pemanfaatan teknologi informasi dan data untuk evaluasi dampak implementasi ESG dan keuangan berkelanjutan secara berkala. Bank Mandiri Taspen needs to optimize the use of information technology and data to periodically evaluate the impact of ESG and sustainable finance implementation.	1. Bank telah berupaya melakukan pengurangan emisi BBM, dibuktikan dengan negative growth cost sebesar -0.2% atas realisasi BBM th 2024 dibandingkan tahun 2023, salah satunya melalui konversi 9 mobil operasional dari BBM ke mobil listrik pada tahun 2024. 2. Bank juga mengoptimalkan pemanfaatan TI dan data untuk pengambilan keputusan bisnis, melalui pengembangan dashboard monitoring rutin baik untuk produk funding maupun landing serta melakukan evaluasi secara periodik 3. Disamping itu proses assesment kritikalitas aplikasi IT juga dilakukan untuk memastikan infrastruktur IT bank telah mengakomodir kebutuhan bisnis maupun aspek regulatory	1. The Bank has made efforts to reduce fuel emissions, as evidenced by a negative growth cost of -0.2% for fuel realization in 2024 compared to 2023, one of which is through the conversion of 9 operational cars from fuel to electric cars in 2024. 2. The Bank also optimizes the use of IT and data for business decision making, through the development of routine monitoring dashboards for both funding and landing products and conducting periodic evaluations 3. In addition, the IT application criticality assessment process is also carried out to ensure that the bank's IT infrastructure has accommodated business needs and regulatory aspects
7	Bank Mandiri Taspen perlu mengoptimalkan sistem dan mekanisme manajemen inovasi secara berkelanjutan dengan mempertimbangkan untuk mengadopsi atau melakukan sertifikasi sesuai dengan standar ISO 56002:2019 - Sistem manajemen inovasi. Bank Mandiri Taspen needs to optimize the innovation management system and mechanism sustainably by considering adopting or carrying out certification in accordance with the ISO 56002:2019 standard - Innovation management system.	Bank Mandiri Taspen kini telah memiliki program MOTION (*Mantap Innovation*) sebagai upaya untuk mengembangkan dan mendorong inovasi di lingkungan perusahaan. Melalui program ini, seluruh Pegawai dapat berpartisipasi dan berkontribusi dalam memberikan ide - ide baru yang dapat meningkatkan efisiensi operasional, kualitas produk, layanan, serta daya saing perusahaan. Tahapan yang dilalui dalam program MOTION meliputi: 1. *Idea submission*, pegawai mengajukan ide inovatif secara berkelompok terkait dengan *product, process*, maupun *digitalisasi/IT.* 2. *Idea selection*, ide diseleksi berdasarkan keunikan dan keselarasan antara solusi dengan permasalahan, 3. *Idea incubation*, ide terpilih mendapatkan bimbingan lebih lanjut, termasuk *customer validation* dan pembuatan *prototype*. 4. *Pitching to SME*, ide dipresentasikan kepada unit terkait untuk menilai kelayakan implementasi. 5. *Showcase & Final Pitching*, peserta mempresentasikan idenya di hadapan manajamen dan akan dinilai secara menyeluruh mencakup ide serta efektivitas penyampaian. 6. *Workshop Design Thinking*, pemenang kesempatan untuk mendapatkan pembekalan lebih dalam tentang *framework design thinking,* sehingga dapat terbangun budaya inovasi yang berkelanjutan. Ke depannya, Bank Mandiri Taspen berkomitmen untuk terus mengembangkan dan mengoptimalkan sistem manajemen inovasi, termasuk mengadopsi **standar ISO 56002:2019.**	Bank Mandiri Taspen now has a MOTION (Mantap Innovation) program as an effort to develop and encourage innovation in the company environment. Through this program, all employees can participate and contribute in providing new ideas that can improve operational efficiency, product quality, services, and the company's competitiveness. The stages in the MOTION program include: 1. Idea submission, employees submit innovative ideas in groups related to products, processes, and digitalization/IT. 2. Idea selection, ideas are selected based on the uniqueness and alignment between solutions and problems, 3. Idea incubation, selected ideas receive further guidance, including customer validation and prototype creation. 4. Pitching to SME, ideas are presented to related units to assess the feasibility of implementation. 5. Showcase & Final Pitching, participants present their ideas in front of management and will be assessed comprehensively covering ideas and effectiveness of delivery. 6. Design Thinking Workshop, winners have the opportunity to get deeper training on the design thinking framework, so that a sustainable innovation culture can be built. Going forward, Bank Mandiri Taspen is committed to continuing to develop and optimize the innovation management system, including adopting the **ISO 56002:2019 standard.**
Aspek Hasil Tata Kelola (*Governance Outcome*) / Governance Outcome Aspects			
1	Bank Mandiri Taspen perlu melakukan penanganan secara progresif atas seluruh perkara hukum yang sedang dihadapi dan mengupayakan mitigasi risiko yang optimal atas seluruh gugatan hukum, serta mencegah terjadinya kembali perkara hukum Perusahaan. Bank Mandiri Taspen needs to handle progressively all legal cases currently being faced and strive for optimal risk mitigation for all lawsuits, as well as prevent the Company's legal cases from recurring.	Dalam penanganan beberapa kasus hukum, Bank bekerja sama dengan pihak eksternal yaitu lawyer. Melalui bantuan hukum yang dilakukan, diharapkan penanganan kasus akan lebih optimal. Department legal dalam hal ini juga aktif melakukan legal awereness/sosialisasi hukum kepada pegawai agar memitigasi kesalahan tidak terjadi pada internal Bank.	In handling several legal cases, the Bank cooperates with external parties, namely lawyers. Through the legal assistance provided, it is expected that case handling will be more optimal. The legal department in this case is also actively conducting legal awareness/legal socialization to employees in order to mitigate errors from occurring within the Bank.

No	Keterangan Explanation	Tanggapan	Response
2	Bank Mandiri Taspen perlu melakukan evaluasi tindak lanjut terkait hubungan dengan seluruh pemangku kepentingan Perusahaan agar dapat meningkatkan keterikatan pemangku kepentingan untuk meningkatkan nilai Perusahaan. Bank Mandiri Taspen needs to conduct a follow-up evaluation related to the relationship with all stakeholders of the Company in order to increase stakeholder engagement to increase the value of the Company.	Sependapat dengan rekomendasi CGPI dalam pengeloaan stakeholder	Agree with CGPI recommendations in stakeholder management
3	Bank Mandiri Taspen perlu meningkatkan penanganan pengaduan yang diterima dari berbagai sumber untuk meningkatkan kepercayaan pemangku kepentingan Perusahaan. Bank Mandiri Taspen needs to improve the handling of complaints received from various sources to increase the trust of the Company's stakeholders.	Dalam upaya peningkatan penanganan pengaduan, saat ini Unit Complaint Handling telah /sedang melakukan : 1. Peningkatan menu dan fitur pada aplikasi SAHABAT (Sistem Pengaduan Bank Mandiri Taspen) yang digunakan oleh Kantor Cabang maupun Unit Contact Center. Melalui perbaikan fitur dan penambahan kategori diharapkan sistem SAHABAT (Pengembangan CDS dan Script) dapat memberikan penanganan yang seragam, akurat dan efisien terhadap nasabah Bank Mandiri Taspen dan/ atau Netizen. Dalam rangka mensupport layanan Contact Center terkait pencatatan complain yang disampaikan melalui Media Sosial, Script, maka perlu penambahan fitur (CDS Media Sosial dan Script) dapat mensupport layanan contact center dengan detail sebagai berikut: a. Modul CDS 1) Pencatatan Handling Media Sosial, User dapat menginput data historical layanan media sosial beserta informasi yang didapat dari nasabah. 2) Monitoring Handling Media Sosial, Sistem dapat melakukan monitoring jenis media social yang masuk secara periode. 3) Analysis Media Sosial, Menampilkan history jenis Media Sosial. Dapat Melakukan Search by username (akun nasabah). b. Modul Script 1) Script, User dapat melakukan pencarian Script untuk melakukan pelayanan kepada nasabah. c. Management Akun 1) Control Access Menu, Menampilkan akun user dan role tertentu (terlampir pada Lampiran). 2) Pemisahan Role Super Admin Parameter dan User Access Management, Memisahkan role Super Admin terkait dengan Parameter dan User Access Management.	In an effort to improve complaint handling, currently the Complaint Handling Unit has/is doing: 1. Improving the menu and features on the SAHABAT application (Bank Mandiri Taspen Complaint System) used by Branch Offices and Contact Center Units. Through feature improvements and additional categories, it is expected that the SAHABAT system (CDS and Script Development) can provide uniform, accurate and efficient handling for Bank Mandiri Taspen customers and/or Netizens. In order to support Contact Center services related to recording complaints submitted via Social Media, Scripts, it is necessary to add features (CDS Social Media and Script) to support contact center services with the following details: a. CDS Module 1) Social Media Handling Recording, Users can input historical data on social media services along with information obtained from customers. 2) Social Media Handling Monitoring, The system can monitor the types of social media that come in periodically. 3) Social Media Analysis, Displays the history of types of Social Media. Can Search by username (customer account). b. Script Module 1) Script, Users can search for Scripts to provide services to customers. c. Account Management 1) Control Access Menu, Displays certain user accounts and roles (attached in the Attachment). 2) Separation of Super Admin Parameter and User Access Management Roles, Separates the Super Admin role related to Parameter and User Access Management.

No	Keterangan Explanation	Tanggapan	Response
		2. Inisiasi penanganan pengaduan yang bisa dilakukan oleh nasabah melalui aplikasi MOVIN sehingga memudahkan nasabah dalam melakukan pengaduan apabila ada kendala pada transaksi E-Channel; Terhadap penambahan fitur Pengaduan Nasabah pada aplikasi MOVIN tersebut, nasabah dapat langsung melakukan pengaduan terhadap transaksi gagal (E-Channel) yang dilakukan melalui aplikasi MOVIN tanpa melalui kanal lainnya seperti Cabang dan Call Center 14024. Selain memberikan kemudahan, proses pengaduan dapat lebih cepat terselesaikan; 3. Peningkatan SDM (Pejabat Penanganan Pengaduan) di Kantor Pusat melalui program training yang telah dilaksanakan pada Juli 2024 terkait Compliance Management dan Sistematika POJK No.22 Tahun 2023 Tentang Pelindungan Konsumen dan Masyarakat; dan 4. Peningkatan Layanan dan Informasi Pengaduan Bank Mandiri Taspen, saat ini terdapat Layanan Informasi dan Pengaduan melalui Cabang dan Unit Contact Center (Call 14024, Whatsapp, Media Sosial Resmi Bank Mandiri Taspen). Salah satu aplikasi yang menangani pengaduan nasabah melalui media resmi Bank Mandiri Taspen bekerjasama (Shared Service) dengan Bank Mandiri, aplikasi tersebut yaitu FINESSE yang berfungsi untuk mensupport layanan call, media sosial (Facebook, Instagram, YouTube, TikTok, Playstore, Appstore dan X) dan memitigasi layanan (informasi dan/atau pengaduan) yang tidak terespon oleh Unit Contact Center. Inisiasi peningkatan layanan informasi dan pengaduan tersebut telah dilaksanakan sejak Juli 2024 terhadap penambahan Media Sosial sebagai alat penanganan pengaduan nasabah.	2. Initiation of complaint handling that can be done by customers through the MOVIN application so that it is easier for customers to make complaints if there are obstacles in E-Channel transactions; Regarding the addition of the Customer Complaint feature to the MOVIN application, customers can directly make complaints about failed transactions (E-Channel) made through the MOVIN application without going through other channels such as Branches and Call Center 14024. In addition to providing convenience, the complaint process can be resolved more quickly; 3. Improving HR (Complaint Handling Officers) at the Head Office through a training program that has been implemented in July 2024 regarding Compliance Management and Systematics of POJK No. 22 of 2023 concerning Consumer and Community Protection; and 4. Improving Bank Mandiri Taspen Complaint Services and Information, currently there are Information and Complaint Services through Branches and Contact Center Units (Call 14024, Whatsapp, Bank Mandiri Taspen Official Social Media). One of the applications that handles customer complaints through the official media of Bank Mandiri Taspen in collaboration (Shared Service) with Bank Mandiri, the application is FINESSE which functions to support call services, social media (Facebook, Instagram, YouTube, TikTok, Playstore, Appstore and X) and mitigate services (information and/or complaints) that are not responded to by the Contact Center Unit. The initiation of improving information and complaint services has been carried out since July 2024 regarding the addition of Social Media as a tool for handling customer complaints.
4	Bank Mandiri Taspen perlu meningkatkan evaluasi pengukuran Tanggung Jawab Sosial dan Lingkungan (TJSL) dengan indikator kinerja TJSL sebagai bagian pengungkapan keuangan berkelanjutan. Bank Mandiri Taspen needs to improve the evaluation of Social and Environmental Responsibility (TJSL) measurements with TJSL performance indicators as part of sustainable financial disclosure.	Setuju dengan rekomendasi CGPI untuk mengukur TJSL dengan indikator kinerja TJSL	Agree with CGPI recommendation to measure TJSL with TJSL performance indicators

Praktik Bad Corporate Governance

Bad Corporate Governance Practices

Bank Mandiri Taspen menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem Tata Kelola yang baik (GCG) yang telah dibangun oleh Bank Mandiri Taspen . Oleh karena itu, selama tahun 2024, Perseroan tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik itu yang ditunjukkan pada tabel sebagai berikut:

Bank Mandiri Taspen realizes that bad corporate governance practices will disrupt the Good Corporate Governance (GCG) system that has been built by Bank Mandiri Taspen. Therefore, during 2024, the Company will not take any actions or policies related to the practices shown in the following table:

No.	Keterangan Information	Praktik Practice
1.	Adanya laporan sebagai perusahaan yang mencemari lingkungan. Report as a company that pollutes the environment.	Nihil Nil
2.	Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam LaporanTahunan. An important case that is being faced by the company, subsidiary, members of the Board of Directors and / or members of the Board of Commissioners who are currently not disclosed in reports.	Nihil Nil
3.	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan. Non-compliance in fulfilling tax obligations	Nihil Nil
4.	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan SAK. Community for the presentation of the annual report and financial statements with applicable regulations and sacks.	Nihil Nil
5.	Kasus terkait buruh dan karyawan. Cases related to workers and employees.	Nihil Nil
6.	Tidak terdapat pengungkapan segmen operasi pada perusahaan *listed.* There is no disclosure of the operating segment in the listed company	Nihil Nil
7.	Terdapat ketidaksesuaian antara LT *hardcopy* dengan LT *softcopy.* There is a discrepancy between LT hardcopy with LT softcopy.	Nihil Nil

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09

TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Governance

Bank Mandiri Taspen telah menerapkan *Corporate Social Responsibilities* (CSR) yang selaras dengan penerapan keuangan berkelanjutan. Sebagai lembaga jasa keuangan, Bank Mandiri Taspen berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dalam kegiatan usahanya. Bank Mandiri Taspen ingin turut serta untuk turut berkontribusi guna mewujudkan perekonomian nasional yang tumbuh secara stabil, inklusif, dan berkelanjutan.

Sesuai dengan POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, tujuan penerapan keuangan berkelanjutan adalah memberikan kesejahteraan ekonomi dan sosial kepada seluruh rakyat, serta melindungi dan mengelola lingkungan hidup secara bijaksana di Indonesia. Proses pembangunan ekonomi harus mengedepankan keselarasan aspek ekonomi, sosial, dan lingkungan hidup. Hal ini karena penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi akan menyebabkan kesenjangan sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.

Bank Mandiri Taspen has implemented Corporate Social Responsibilities (CSR) which are aligned with the implementation of sustainable finance. As a financial services institution, Bank Mandiri Taspen is committed to implementing sustainable finance in its business activities. Bank Mandiri Taspen wants to participate in contributing to realize a national economy that grows in a stable, inclusive and sustainable manner.

In accordance with POJK No.51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, the objective of implementing sustainable finance is to provide economic and social welfare to all people, as well as protect and manage the environment wisely in Indonesia . The process of economic development must prioritize the harmony of economic, social and environmental aspects. This is because the implementation of development that only targets economic growth will cause social inequality and a decrease in quality environment with all its implications.

In accordance with the Financial Services Authority Circular No. 16 /SEOJK.04/2021 Regarding the Form and Content of Annual Reports of Issuers or Public Companies, information on corporate social responsibility, especially related to sustainable governance, sustainable economic performance, sustainable environmental performance and sustainable social performance is presented in the Sustainability Report which is presented separately from the Annual Report.

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INDEKS REFERENSI OJK

OJK Reference Index

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
UMUM / General			
Laporan Tahunan harus dicetak dan dijilid. Annual Report is well printed and bound.		√	POJK 29
Laporan Tahunan harus dapat diperbanyak dalam bentuk salinan dokumen cetak dan salinan dokumen elektronik. Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		√	POJK 29
Laporan Tahunan wajib disajikan dalam Bahasa Indonesia dan bahasa asing. Annual Reports are presented in Indonesian and foreign languages.		√	POJK 29
Laporan Tahunan wajib dimuat dalam Situs Web Emiten atau Perusahaan Publik pada tanggal yang sama dengan penyampaian Laporan Tahunan kepada Otoritas Jasa Keuangan. Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		√	POJK 29
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes, among others:		
	1. Pendapatan/penjualan. / Sales revenue.	**27**	SEOJK 16
	2. Laba bruto. / Gross profit.	**28**	
	3. Laba Operasional. / Operational profit.	**28**	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	**28**	
	5. Laba bersih. / Net profit.	**28**	
	6. Laba (rugi). / Profit and loss.	**28**	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	**28**	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. / Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	**N/A**	SEOJK 16
	9. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	**28**	SEOJK 16
	10. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	**N/A**	
	11. Laba (rugi) per saham. / Earnings (loss) per share.	**28**	SEOJK 9 SEOJK 16
	12. Jumlah aset. / Total assets.	**26**	
	13. Jumlah liabilitas. / Total liabilities.	**27**	
	14. Jumlah ekuitas. / Total equity.	**27**	
	15. Dana pihak ketiga. / Third-party funds.	**27**	SEOJK 9
	16. Pinjaman yang diterima. / Loans received.	**27**	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	17. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	30	SEOJK 16
	18. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	30	
	19. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	30	
	20. Rasio lancar. / Current ratio.	31	
	21. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	30	
	22. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	30	
	23. Rasio KPMM. / CAR ratio.	30	SEOJK 9
	24. Aset produktif. / Productive assets.	30	
	25. Rasio *Non-performing Loans* (NPL). / Non-performing loans (NPL) ratio.	30	
	26. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	31	
	27. *Cost to Income Ratio* (CIR).	31	
	28. Rasio *Net Interest Margin* (NIM). / Net Interest Margin (NIM) ratio.	31	
	29. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	31	
	30. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	31	
	31. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	31	
	32. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. / Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	31	SEOJK 9 SEOJK 16
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 16
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat / Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:	32	
	a. Jumlah saham yang beredar. / Number of outstanding shares.		
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. / Market capitalization is based on the price on the stock exchange where the shares are listed.		
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. / The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.		
	d. *Volume* perdagangan pada bursa efek tempat saham dicatatkan. / Volumetrading on the stock exchange where the shares are listed.		
	Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:	33	SEOJK 16
	a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action.		
	b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham. / Stock split ratios, reverse stock ratios, stock dividends. c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / bonus shares, number of convertible securities issued, and changes in share nominal value.		
	d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. / The number of outstanding shares before and after the corporate action.		
	e. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any).		
	f. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.		
	3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	33	SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).	33	SEOJK 16
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
Laporan Direksi Directors Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of Issuers or Public Companies, at least includes:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). / Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	48-50	SEOJK 9 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. / The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	48	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. / The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	48	
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. / Comparison between the results achieved and those targeted by the Issuer or Public Company.	50-51	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	51	
	f. Struktur organisasi. / Organizational structure.	44	SEOJK 9
	g. Aktivitas utama. / Main activity.	43	
	h. Teknologi informasi. / Information Technology.	45	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. / Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	43	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana./ Interest rates for raising and providing funds.	47-48	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	45-46	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	44	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	44	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. / Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	N/A	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. / Important changes that occurred in the Bank and the Bank's business group in the year concerned.	N/A	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	52-54	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and development of human resources.	44-45	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	52-54	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	54-56	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Laporan Dewan Komisaris Report of the Board of Commissioners	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of:		
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. / Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	**61-64**	SEOJK 16 SEOJK 9
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. / Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	**65-66**	
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company.	**66-71**	
	4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	**72**	SEOJK 9
	5. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors.	**61-62**	
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan. Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	**76-77**	SEOJK 16 POJK 29
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including:	**80-81**	SEOJK 9 SEOJK 16
	1. Alamat / Address		
	2. Nomor telepon / Phone number		
	3. Alamat surat elektronik / Email address		
	4. Alamat situs web / Website address		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Nama dan alamat kantor cabang atau kantor perwakilan (jika ada) Name and address of branch office or representative office (if any)	Memuat informasi antara lain: Contains information including:		
	Nama dan alamat kantor cabang/perwakilan, meliputi: Name and address of the branch/representative office, including: a. Alamat / Address b. Nomor telepon / Phone number c. Alamat surat elektronik / E-mail address d. Alamat situs web / Website address	82-95	
	Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. **Notes**: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.		
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	100-101	SEOJK 9 SEOJK 16
	Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. **Notes**: if the company has never changed its name, please disclose it.		
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup / Includes:	102-103	SEOJK 9 SEOJK 16
	1. Visi Perusahaan / Company Vision		
	2. Misi Perusahaan / Company Mission		
	3. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki Perusahaan. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.		
Kegiatan Usaha Business activities	Uraian mengenai antara lain / Description of, among others:		SEOJK 9 SEOJK 16
	1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association.	104-105	
	2. Kegiatan usaha yang dijalankan. /Business Activities Undertaken.	105	
	3. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced.	105-110	
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	112-114	SEOJK 16
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	116-117	SEOJK 9 SEOJK 16
Keanggotaan Asosiasi Association Membership	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	111	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat / Profile of the Board of Directors, at least contains:	118-123	SEOJK 9 SEOJK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. / Name and position in accordance with the duties and responsibilities.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. / The of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	124	SEOJK 9 SEOJK 16 POJK 13
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	125-126	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Profil Dewan Komisaris Profile of the Board of Commissioners	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	127-130	SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and position.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age.		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	131	SEOJK 9 SEOJK 13 SEOJK 16 POJK 17
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	N/A	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	**131**	SEOJK 16
Profil singkat pejabat eksekutif Executive officer brief profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. / Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	**132-143**	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.	**144-145**	SEOJK 9 SEOJK 16
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Employee competency development costs that have been incurred in the financial year.		
Komposisi pemegang saham Shareholder composition	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:		SEOJK 9 SEOJK 16 POJK 17
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. / Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.	**146**	
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. 2. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosedthe.	**147**	
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. 3. shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).	**147**	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. / Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.	147	SEOJK 16
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: / Number of shareholders and percentage of ownership at the end of the financial year based on classification:	146	SEOJK 16
	a. Kepemilikan institusi lokal. / Ownership of local institutions.		
	b. Kepemilikan institusi asing. / Ownership of foreign institutions.		
	c. Kepemilikan individu lokal. / Local individual ownership.		
	d. Kepemilikan individu asing. / Foreign individual ownership.		
	Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.		
Pemegang saham utama dan pengendali Major and controlling shareholder	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. / Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	147	SEOJK 9 SEOJK 16
Daftar entitas anak perusahaan asosiasi, perusahaan ventura List of associate subsidiaries, venture companies	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	148	SEOJK 9 SEOJK 16
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks that are part of a business group and/or have Subsidiaries, must add:	149	SEOJK 9
	Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes:		
	a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (*sister company*), Entitas Induk sampai dengan *ultimate shareholder*. / The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder.		
	b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. / Management linkage structure within the Bank's business group.		
	c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. / Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Kronologis pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	**150**	SEOJK 16
Informasi pencatatan efek lainnya Information on the listing of other securities	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	**131-153**	SEOJK 16
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accounting services (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:	**152-153**	SEOJK 16
	1. Nama dan alamat. / Name and address.		
	2. Periode penugasan. / Assignment period.		
	3. Informasi jasa audit dan/atau non audit yang diberikan. / Information on audit and/or non-audit services provided.		
	4. Biaya jasa (*fee*) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. / Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that the designated AP and KAP and their network/ association/alliance do not provide non-audit services, then the information shall be disclosed.		
	Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/ asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.		
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. / Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	**154**	SEOJK 16
Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others:	**155-157**	SEOJK 9
	1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). / Name of award and/or certification (national and international scale).		
	2. Tahun perolehan penghargaan dan/atau sertifikasi. / Year of award and/or certification.		
	3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies.		
	4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (*corporate plan*). / Long term plan (corporate plan). 2. Rencana jangka menengah dan pendek (*business plan*). / Medium and short term plans (business plan).	**168-171**	SEOJK 13 POJK 17
Tinjauan operasi per segmen usaha Operational review per business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:		SEOJK 9 SEOJK 16
	1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment.	**179**	
	2. Kinerja per segmen usaha, antara lain: / Performance per business segment, among others:		
	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. / Production, which includes process, capacity, and development.	**180-183**	
	b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity.	**180-183**	
	c. Penjualan/pendapatan usaha. / Sales/business income.	**183-184**	
	d. Profitabilitas. / Profitability.	**184-185**	
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:		SEOJK 9 SEOJK 16
	1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets.	**192-193, 195-200**	
	2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities.	**193-194, 200-203**	
	3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. / Funding (investment and giving credit/financing).	**192-193, 197-198**	
	4. Dana pihak ketiga dan sumber pendanaan lain. / Third party funds and other funding sources.	**193-194, 201**	
	5. Ekuitas. / Equity.	**194, 204-205**	
	6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. / Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	**205-211**	
	7. Arus kas. / Cash flow.	**211-214**	
	8. Suku bunga dasar kredit. / Basic credit interest rate.	**218-219**	SEOJK 9
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		**220-221**	SEOJK 9

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Penjelasan tentang / Explanation of:		SEOJK 16
	1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability).	**214-217**	
	2. Tingkat kolektibilitas piutang. / Receivables collectibility level.	**217-218**	
Bahasan tentang struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure policy*). Discussion on capital structure and management policies on capital structure (capital structure policy).	Penjelasan atas: / Top explanation:		SEOJK 16
	1. Rincian struktur modal (*capital structure*) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity.	**222-226**	
	2. Kebijakan manajemen atas struktur modal (*capital structure policies*). / Management policies on capital structure (capital structure policies).	**222**	
	3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies.	**222**	
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 16
	1. Nama pihak yang melakukan ikatan. / The name of the party making the bond.	**226-227**	
	2. Tujuan dari ikatan tersebut. / The purpose of the bond.	**227**	
	3. Sumber dana yang diharapkan untuk memenuhi ikatan- ikatan tersebut. / Source of funds expected to fulfill these ties.	**227**	
	4. Mata uang yang menjadi denominasi. / The currency to be denominated.	**227**	
	5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. / The steps the company plans to take to protect against risks from related foreign currency positions.	**227**	
	Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. **Notes**: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion on investment in capital goods realized in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 9 SEOJK 16
	1. Jenis investasi barang modal. / Types of investment in capital goods.	**228**	
	2. Tujuan investasi barang modal. / The purpose of investing in capital goods.	**228**	
	3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / Investment value of capital goods issued in the last financial year.	**228**	
	Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. **Notes**: if there is no realization of investment in capital goods, so that it is disclosed.		
Uraian tentang prospek usaha perusahaan. Description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	**229-233**	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Pendapatan/penjualan. / Sales revenue.	**234**	
	2. Laba (rugi). / Profit and loss.	**234**	
	3. Struktur modal (*capital structure*). / Capital structure.	**234-235**	
	4. Pemasaran. / Marketing.	**235**	
	5. Pengembangan SDM. / HR Development.	**235-236**	
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	**234**	
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	**237**	
	2. Laba (rugi). / Profit and loss.	**237**	
	3. Struktur modal (*capital structure*). / Capital structure.	**237**	
	4. Kebijakan dividen. / Dividend policy.	**238**	
	5. Pemasaran. / Marketing.	**238-239**	
	6. Pengembangan SDM. / HR Development	**239-242**	
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	**237**	
Uraian tentang aspek pemasaran. Description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	**172-175**	SEOJK 9 SEOJK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: / Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. / The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	**242-243**	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	**243**	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	**243**	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	**243**	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. **Notes**: if there is no distribution of dividends, please state the reasons.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: / Contains descriptions of:	244	SEOJK 16
	1. Total perolehan dana. / Total proceeds.		
	2. Rencana penggunaan dana. / Fund usage plan.		
	3. Rincian penggunaan dana. / Details of use of funds.		
	4. Saldo dana. / Fund balance.		
	5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any).		
	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. / In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. / In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change.		
	Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. **Note**: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/ capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Memuat uraian mengenai: Contains descriptions of:		SEOJK 16
	a. Tanggal, nilai, dan objek transaksi. / Date, value, and transaction object.	244, 251	
	b. Nama pihak yang melakukan transaksi. / The name of the party conducting the transaction.	248-250	
	c. Sifat hubungan afiliasi (jika ada). / Nature of the affiliation relationship (if any).	248-250	
	d. Penjelasan mengenai kewajaran transaksi. / Explanation of the fairness of the transaction.	247, 252	
	e. Pemenuhan ketentuan terkait. / Fulfillment of related provisions.	247, 252	
	f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*). / The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.	247-248, 252	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.	**247-248, 252**	
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.	**247, 251**	
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.	**N/A**	SEOJK 16 SEOJK 13
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.	**246**	
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. Description of changes to laws and regulations on companies in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed.	**253-264**	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	**265**	
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. **Notes**: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. Description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Perubahan kebijakan akuntansi. / Changes in accounting policies.	**265**	
	2. Alasan perubahan kebijakan akuntansi. / Reasons for changes in accounting policies.	**265**	
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. / Quantitative impact on financial statements.	**265**	
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. **Notes**: If there is no change in accounting policy in the last financial		
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	**280-361**	SEOJK 9
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:	**404-412**	SEOJK 16
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. / GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. / GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. / Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	**417-418**	SEOJK 13 SEOJK 16 POJK 17
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi. / Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	**417**	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form.	**420-432**	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement for members of the Board of Directors:	431-437	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	437	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.		
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: Members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in: a. Bank yang bersangkutan. / The bank in question. b. Bank lain. / other banks. c. Lembaga keuangan bukan bank. / Non-bank financial institutions. d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. / Other companies domiciled both inside and outside the country.	441-442	SEOJK 13 POJK 17
Dewan Komisaris. Board of Commissioners.	1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.	443-445	SEOJK 13 SEOJK 16 POJK 17
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	448	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.	452-457	SEOJK 13 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement for members of the Board of Commissioners:	458-460	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	5. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	461-466	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. / The party making the assessment.		
	6. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	466-467	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	Paling sedikit memuat: / Least load:		
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. / Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	**468**	SEOJK 16
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:		SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.	**468**	
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.	**469**	
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan / The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And **Catatan:** apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. **Notes**: if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed.	**469-472**	
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.		
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: / Least load:		SEOJK 16
	a. Nama. / Name.		
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board.		
	c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board.	**N/A**	
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board.		
	e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. / Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.		
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.	**482-483**	
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members.		
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	**479**	
	8. Pernyataan independensi komite audit. / Audit committee independence statement.	**485**	
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	**490**	
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. / Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	**485-490**	SEOJK 13 SEOJK 16 POJK 17
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	**491**	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.	Paling sedikit memuat: Least load:	**495**	
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	**496**	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	**498-499**	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	**492-493**	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*). / Statement that already has a guideline or charter.	**492**	
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	**497-498**	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	**499**	
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite / The reasons for not forming the committee		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. / Parties carrying out nomination and remuneration functions.		
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: / Least load:	**504-505**	SEOJK 16 POJK 17
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	**506**	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	**507**	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	**501-502**	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite. / Statement that already has a guideline or charter.	**501**	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	**507-510**	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of activities in the financial year.	**510**	
Sekretaris perusahaan. Company secretary.	1. Nama. / Name.	**514**	SEOJK 16
	2. Domisili. / Domicile.		
	3. Riwayat jabatan, meliputi: Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	4. Riwayat pendidikan. / Educational background.		
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	**514**	
	6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. / Brief description of the implementation of the duties of the corporate secretary in the financial year.	**514-515**	
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	**517**	SEOJK 16 POJK 17
	2. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). / Qualification or certification as internal audit profession (if any).		
	4. Jumlah pegawai (auditor internal) pada unit audit internal. / Number of employees (internal auditors) in the internal audit unit.	**525**	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	**517-524**	
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	**516**	
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	**525**	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	**524**	
	9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. / A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	**531-538**	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.	573	POJK 17
	2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.		
	3. Besarnya *fee* untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. / The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.		
	Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. **Notes**: if there is no other service in question, so that it is disclosed.		
Uraian mengenai sistem pengendalian internal (*internal Control*) yang diterapkan oleh emiten atau perusahaan Publik. Description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. / Financial and operational control, as well as compliance with other laws and regulations.	576-579	SEOJK 13 SEOJK 16
	2. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system.	583	
	3. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. / Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	583	SEOJK 16
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. / General description of the Issuer's or Public Company's risk management system.	584-592	SEOJK 16 SEOJK 13
	2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them.	592-596	
	3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. / Review of the effectiveness of the Issuer's or Public Company's risk management system.	597	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. / Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	597-598	SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. / The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	598-612	SEOJK 13 POJK 17

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. / Main case/lawsuit.	615-642	SEOJK 16
	2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status.		
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. / The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/lawsuits.		
	4. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: Disclosure regarding legal issues at least includes: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. / the number of civil and criminal cases faced and decisions that have permanent legal force. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. / the number of civil and criminal matters faced and still in the process of being resolved. **Catatan:** dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. **Notes**: in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.		SEOJK 13
Informasi tentang sanksi administratif/ sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota Dewan Komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/ sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		642	SEOJK 16
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of Issuers or Public Companies	1. Pokok-pokok kode etik. / Principles of the code of ethics.	647-648	SEOJK 16
	2. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts	649-650	
	3. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik / Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	649	
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Governance in Providing Remuneration for Banks.	1. Komite Remunerasi / Remuneration Committee a. Nama anggota, komposisi, tugas dan tanggung jawab. / Name of members, composition, duties and responsibilities. b. Jumlah rapat yang dilakukan. / Number of meetings held. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. / Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	566	POJK 45

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: Remuneration policy formulation process which includes: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. / Review of the background and objectives of the Remuneration policy. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. / Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. / Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	566	
	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri / Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	566-567	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: Remuneration is associated with risks that include: a. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi. / The main type of risk (key risk) used in implementing Remuneration. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. / Criteria for determining the main types of risk, including for risks that are difficult to measure. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. / The impact of determining the main risk on the Variable Remuneration policy. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. / Changes in the determination of the main types of risk compared to last year and the reasons, if any.	567	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: Performance measurement is associated with Remuneration which includes: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. / Review of Remuneration policies linked to performance appraisal. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. / The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. / A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	568	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: Remuneration Adjustment is related to Performance and Risk which includes: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut. / Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*malus*), atau ditarik kembali apabila sudah dibayarkan (*clawback*). / The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback).	568	

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	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern. / The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant.	569	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. / The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	569	
	9. Remunerasi yang Bersifat Variabel, meliputi: Variable Remuneration includes: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan / Forms of Variable Remuneration along with the reasons for choosing this form. And b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. / An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	570	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. / The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	570	
	11. Jabatan dan jumlah pihak yang menjadi material *risk takers*. / Position and number of parties who are material risk takers.	570	
	12. *Shares option* yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	570-571	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	571	
	14. Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja / The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	571	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan / The number of employees affected by termination of employment and the total amount of severance paid	571	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	571	
	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. / The total amount of deferred Variable Remuneration paid for 1 (one) year.	572	
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: Details of the amount of Remuneration given in one year include: a. Remunerasi yang bersifat tetap maupun variabel. / Fixed or variable remuneration. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. / Deferred and non-deferred remuneration. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	572	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	19. Informasi kuantitatif mengenai: Quantitative information about: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. / The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. / Total reduction in Remuneration caused by explicit adjustments during the reporting period. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. / Total reduction in Remuneration caused by implicit adjustments during the reporting period.	572	
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau Program kepemilikan saham oleh karyawan (*employee Stock ownership program*/ESOP). A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (*management stock Ownership program*/MSOP) dan/ atau program Kepemilikan saham oleh karyawan (*employee stock Ownership program*/ESOP). Informasi yang diungkapkan Paling sedikit memuat: In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least:	652-654	SEOJK 16
	1. Jumlah saham dan/atau opsi. / Number of shares and/or options.		
	2. Jangka waktu pelaksanaan. / Implementation period.		
	3. Persyaratan karyawan dan/atau manajemen yang berhak. / Eligible employee and/or management requirements.		
	4. Harga pelaksanaan atau penentuan harga pelaksanaan. / The exercise price or the determination of the exercise price.		
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	1. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. / Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company.	474	SEOJK 16
	2. Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.		
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the whistleblowing system at the Issuer or Public Company.	1. Cara penyampaian laporan pelanggaran. / How to submit a violation report.	655-656	SEOJK 16
	2. Perlindungan bagi pelapor. / Protection for reporters.	656	
	3. Penanganan pengaduan. / The handling of complaints.	657-659	
	4. Pihak yang mengelola pengaduan. / The party managing the complaint.	654-655	
	5. Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least:	660	
	a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. / Number of complaints received and processed in the financial year.		
	b. Tindak lanjut pengaduan. / Complaint follow-up.		
	Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (*whistleblowing system*), Maka diungkapkan mengenai hal tersebut. / In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. / Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	660-665	SEOJK 16 POJK 17
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	665-667	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Penanganan benturan kepentingan Handling conflicts of interest		669	SEOJK 13 POJK 17
Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large funds (large exposure).	Informasi yang perlu diungkap adalah jumlah total baki debet penyediaan dana kepada pihak terkait (*related party*) dan kepada debitur inti (individu atau grup) per posisi laporan / Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	668-669	SEOJK 13
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		670-671	SEOJK 13 POJK 17
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		669	SEOJK 13
Jumlah Penyimpangan (*Internal Fraud*). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (*internal fraud*) paling sedikit mencakup: / Disclosure of irregularities (internal fraud) at least includes: 1. Jumlah penyimpangan (internal *fraud*) yang telah diselesaikan. / Number of deviations (internal fraud) that have been resolved. 2. Jumlah penyimpangan (internal *fraud*) yang sedang dalam proses penyelesaian di internal bank. / The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Jumlah penyimpangan (internal *fraud*) yang belum diupayakan penyelesaian di internal bank. / Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. Jumlah penyimpangan (internal *fraud*) yang telah ditindaklanjuti melalui proses hukum. / The number of irregularities (internal fraud) that have been followed up through the legal process.	668	SEOJK 13
Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank. Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (*buy back*) saham atau obligasi Bank. / Policy in buying back shares or bonds of the Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. / Number of shares and/or bonds bought back. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. / Repurchase price per share and/or bond. 4. Peningkatan laba per lembar saham dan/atau obligasi. / Increase in earnings per share and/or bonds.	669	SEOJK 13

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Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	668	SEOJK 13
Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan Implementation of sustainable finance, including implementation of social and environmental responsibility		677	POJK 17
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau / Statement regarding recommendations that have been implemented and/or 2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). / Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Pengungkapan informasi dapat disajikan dalam bentuk tabel. /Disclosure of information can be presented in tabular form.	678-689	SEOJK 16
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK / SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate Social Responsibility	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least : a) Penjelasan strategi keberlanjutan. / Explanation of sustainability strategy. b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). / Overview of sustainability aspects (economic, social and environmental). c) Profil singkat Emiten atau Perusahaan Publik. / Brief profile of the Issuer or Public Company. d) Penjelasan Direksi. / Directors' Explanation. e) Tata kelola keberlanjutan. / Sustainability governance. f) Kinerja keberlanjutan. / Sustainability performance. g) Verifikasi tertulis dari pihak independen, jika ada. / Written verification from an independent party, if any. h) Lembar umpan balik (*feedback*) untuk pembaca, jika ada. / Feedback sheet for readers, if any. i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. / The Issuer's or Public Company's response to feedback from the previous year's report.	707	SEOJK 16

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	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Sustainability Report information in number 1) can:		
	a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau / Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or		
	b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. / Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.		
	4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:		
	a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all information as intended in number 1); And		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. / If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
	7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.		

Keterangan / Information

SEOJK 16 : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
OJK Circular Letter No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies

SEOJK 9 : Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 13 Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

POJK 45 : Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.

POJK 17 : Peraturan Otoritas Jasa Keuangan 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
OJK Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks