

Educational Qualifications and Work Experience of Audit Committee

In general the terms of the Audit Committee are as follows

1. The members of Audit Committee required to have high integrity, morals and good moral, as well as the adequacy of ability, knowledge and experience in accordance with educational background as well as capable to communicate well.
2. Have adequate knowledge to read and understand the financial statements.
3. Have adequate knowledge about the laws and regulations of the Capital Market and the regulations related to the banking business.
4. Not a member of the Public Accounting Firm who offers the audit and non audit services at Bank Mandiri within 1 (one) last year before appointed as a member of the Audit Committee.
5. Has no Bank Mandiri stocks, either direct or indirect.
6. Has no affiliation with the Bank Mandiri, Commissioners, Directors and major shareholders of Bank Mandiri.
7. Has no business relationship either direct or indirect with Bank Mandiri.

Educational qualifications and work experience of the Head and Members of Audit Committee are as follows.

Table of Educational Qualifications and Work Experience of Audit Committee

Name	Designation	Period	Education	Work Experience
Aviliani	Head	1 January 2017 – 14 March 2017	Bachelor's Degree in Economic Management from Universitas Atma Jaya in 1985, Master's Degree in Management in social and political science from Universitas Indonesia in 1995, and Doctorate's Degree in Business Management from Institut Pertanian Bogor in 2012.	Served as Vice-President for Development at INDEF (1997-1999), Vice-Director for Research and Devotion in Perbanas (1997-1999), Associate Chair (PUREKII) in Perbanas (2000-2002), Chairperson of Department at Universitas Paramadina (2002-2005), Independent Commissioner of PT BRI (Tbk) (2005-2014), Secretary of the National Economic Committee (KEN) (2010-2014), Deputy Secretaries of Acceleration and Expansion of Indonesia Development Committee (KP3EI) (2012-2014).
Bangun S. Kusmulyono	Chairman	26 May 2017 – 31 December 2017	Bachelor's Degree in Chemical Engineering from Teknologi Bandung in 1970, Master's Degree of Business Administration from the University of Southern California, Los Angeles, USA in 1974 and Doctorate's Degree in Environmental Management from Institut Pertanian Bogor in 2007.	He initiated his career as a Managing Staff in the Investment Coordinating Board (BKPM) (1970-1972), then he worked at Chase Manhattan Bank (in New York and Hong Kong), Fincorinvest, and the Asian Development Bank from 1962 to 1985. He served as President Director of Bank Nusa International (1988-1998), the national resilience Institute KSA V (1995). He also worked as Member of Board of Commissioner at Maybank Nusa (1990-1997) and Member of Board of Commissioner at Bank Niaga (1998-1999). In 1999 to 2005 he worked as President Director at Permodalan Nasional Madani (PNM) and as Member of Board of Commissioner at Syarikat Takaful Indonesia. Prior to his position as Commissioner of Bank Mandiri, he held the position as Independent Commissioner of Bank Rakyat Indonesia (BRI) (2005-2010) and Independent Commissioner of Bank Negara Indonesia (BNI) (2010-2015).
Askolani	Member	1 January 2017 – 10 October 2017	Bachelor of Economics and Development Studies from Universitas Sriwijaya in 1990 and Master's Degree in Economics and Banking from the University of Colorado, Denver-USA in 1999.	He served as Director of Non-Tax Revenues (PNBP) at the Ministry of Finance (2011-2013), Commissioner of PT Indonesia Ferry (ASDP) (2007-2010), Commissioner of PT Pertamina Gas (2012-2013), Commissioner of PT Angkasa Pura I (2013-2014), Governor of Indonesia on Opex Fund for International Development (OFID) (2015).
Goei Siauw Hong	Member	1 January 2017 – 31 December	Bachelor's Degree in Agronomy from Institut Pertanian Bogor in 1988 and Master of Business Administration (MBA) in Business, Finance and Marketing from Indiana University, Bloomington USA in 1993.	He initiated his career as a System Analyst in the Astra Graphia (1988-1991), Equity Analyst and Senior Equity Analyst at WI Carr Indonesia (1993-1995), the Deputy Head of the Research and the Head of Research at CLSA Indonesia (1995-1996), Head of research at SocGen Crosby (1996-1998), Vice President of Research at Nomura Singapore (1998-1999), Head of Research at Nomura Indonesia (1999-2001) and as a Member of the Risk Monitoring Committee of Bank Permata (2006-2010).

Name	Designation	Period	Education	Work Experience
Ardan Adiperdana	Member	1 January 2017 – 10 October 2017	Bachelor of Economics from STAN in 1987, Master in Business Administration from Saint Mary's University (SMU), Nova Scotia, Canada in 1992 and Doctoral degree in Strategic Management from Universitas Indonesia in 2013.	He used to hold the position as Commissioner of PT Hotel Indonesia Natour (Persero) (2011-2013) and of President Commissioner at PT Jasa Raharja (Persero) (2013-2015).
Hartadi A. Sarwono	Member	15 November 2017 – 31 December 2017	Bachelor's Degree in Industrial Engineering from Institut Teknologi Bandung in 1979, Master of Arts in Macroeconomics in 1985 and a Doctorate's Degree of Monetary Theory and Policy in 1989, both degrees were obtained from The University of Oregon, United States.	He initiated his career in Bank Indonesia since 1980 as a staff in logistics (1980-1983), then after obtained the MA and Ph. D he served as Junior Economics Researcher at the Desk Research and Development (1989-1990), the Governor's Staff of Bank Indonesia (1990-1993), Head of Public Economics Department (1993-1994), Head of Monetary Department (1994-1996), Head of the Policy Planning and Analysis (1996-1997), Deputy Director of the Economic Research and Monetary Policy (1997-2000), Director of Economic Research and Monetary Policy (2000-2003), Director/Head of Bank Indonesia's Representative-Tokyo (February 2003 – June 2003) and the peak of his career in Bank Indonesia as Deputy Governor for 2 periods, June 2003-June 2008 and June 2008-June 2013 and President Commissioner of PT Bank Negara Indonesia (Persero) Tbk (4 May 2016 – 21 August 2017).
Makmur Keliat	Member	10 October 2017 – 31 December 2017	Bachelor's Degree in Economy from Universitas Pembangunan Nasional "Veteran" in 1984, the title of Bachelor of Art of Social Science and Political Science/International Relations from Universitas Gadjah Mada in 1984, a Drs. Title in Social Science and Political Science/International Relations from Universitas Gadjah Mada in 1986 and a Ph.D. title in School of International Studies from Jawaharlal Nehru University in 1995.	He initiated his career as a lecturer in the Department of International Relations, Social and Political Sciences Faculty of Universitas Indonesia in 1999, the he served as Chairperson of Post-Graduate Program in the Department of International Relations, Faculty of Social and Political Sciences of the Universitas Indonesia (2002-2004), Executive Director at the Center for Global Civil Society Studies (PACIVIS UI) (2002-2004), Executive Director of Center for East Asia Cooperation Studies the East Asian Studies (2005-2007), Manager of Research and Publications, Social and Political Sciences Faculty of Universitas Indonesia (2007-2008), Chairperson of the Post-Graduate Program in the International Relations Department, Social and Political Sciences of Universitas Indonesia (2009-2012) and the last position prior to his service as Commissioner of Bank Mandiri was as Special Staff for Secretariat Kabinet Republic Indonesia (May - August 2015)
Budi Sulistio	Member	1 January 2017 – 31 December	Bachelor's Degree in Economy from Universitas Indonesia in 1985 and Master of Business Administration from the University of Illinois in 1994.	He served for various positions in Bank Mandiri namely Regional Manager Kanwil VII Semarang (2005-2006), Group Head Accounting (2006-2010) and Member of the Risk Monitoring Committee (20014-2016).
Lista Irma	Member	1 January 2017 – 31 December	Bachelor's Degree in Mining Engineering from Universitas Sriwijaya in 1990 and earned Master of Business Administration in Swiss German University-Serpong Indonesia in 2005.	She served for various positions namely National Head of Telemarketing, Shared Distribution Standard Charter Bank (2006-2007), Credit Planning, MIS Reporting and QA Head, Credit-Consumer Banking (AVP), Standard Chartered Bank (February 2007 - August 2007), Head of Consumer Risk Credit Operation (VP), Standard Chartered Bank (2007-2010), Enterprise Risk and Policy Integrated Risk Bank Danamon Indonesia (2010-2014), Chief Credit Officer (CCO), Consumer and Mass Market Bank Danamon Indonesia (2014-2016).