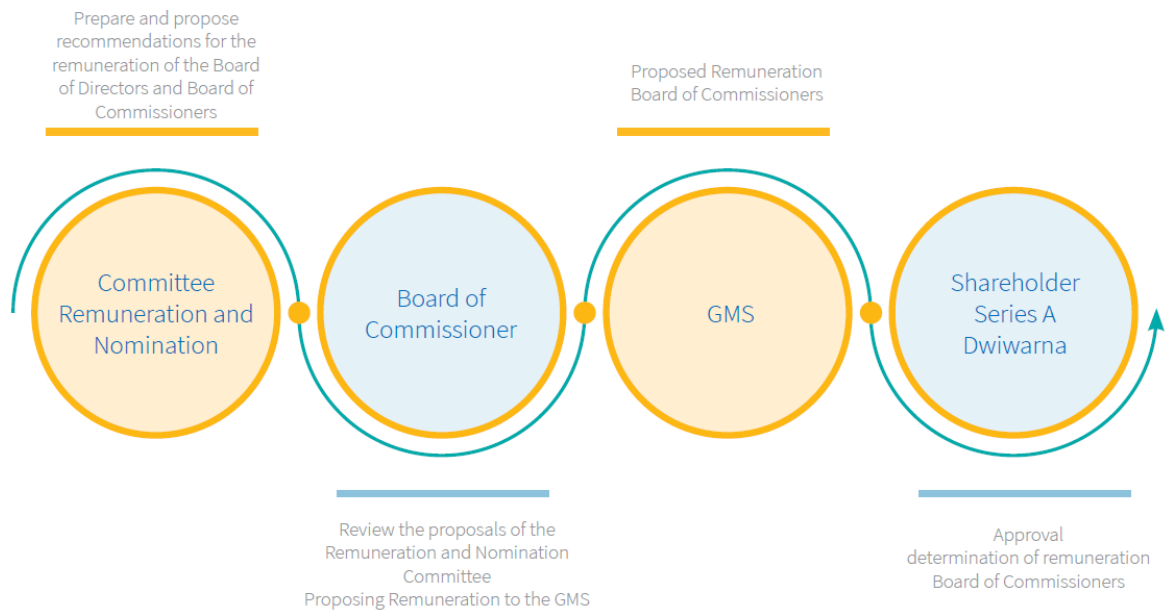


Kebijakan Remunerasi Dewan Komisaris PT Bank Mandiri (Persero) Tbk.	Board of Commissioners Remuneration Policy PT Bank Mandiri (Persero) Tbk.
Remunerasi Dewan Komisaris mengacu pada Peraturan Menteri Negara BUMN No. PER-02/MBU/06/2016 tanggal 20 Juni 2016 tentang Perubahan atas Peraturan Menteri Negara BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara. Formulasi kebijakan Remunerasi Direksi dan Dewan Komisaris disusun dengan berbagai pertimbangan yang meliputi kebutuhan likuiditas jangka pendek dan jangka panjang, kecukupan dan penguatan permodalan, aspek stabilitas keuangan, terciptanya efektivitas manajemen risiko serta, potensi pendapatan di masa yang akan datang. Dalam pemberian remunerasi baik remunerasi yang bersifat tetap maupun remunerasi yang bersifat variabel, Bank Mandiri mengedepankan prinsip kehati-hatian. Penetapan remunerasi Dewan Komisaris juga mengacu pada Peraturan Otoritas Jasa Keuangan No.45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, Bank Mandiri menerapkan Tata Kelola dalam Pemberian Remunerasi yang telah mempertimbangkan berbagai aspek, termasuk stabilitas keuangan bank, terciptanya manajemen risiko, kebutuhan likuiditas jangka pendek dan jangka panjang, serta potensi pendapatan di masa yang akan datang. Perseroan dapat menunda remunerasi yang bersifat variabel yang ditangguhkan (Malus) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (Clawback) kepada pejabat yang tergolong Material Risk Taker (MRT), dengan ketentuan sebagai berikut: 1. Perseroan menerapkan Malus dan atau Clawback untuk kondisi khusus tertentu dalam penerapan remunerasi bersifat variabel, dengan mempertimbangkan faktor	Remuneration for the Board of Commissioners refers to the Minister of State Owned Enterprises Regulations No. PER-02/MBU/06/2016 dated 20 June 2016 regarding Amendment to the Regulation of the Minister of State Owned Enterprise No. PER-04/MBU/2014 regarding Guidelines to Determine Income of Board of Directors, Board of Commissioners and Supervisory Board of StateOwned Enterprise. Remuneration policy for the BOD and BOC is formulated by considering various aspects including short term and long term liquidity needs, strengthening the Bank's capital adequacy, financial stability, creating effectiveness of risk management and earnings potential in the future. Bank Mandiri focuses on prudent principles in providing both Fixed Remuneration and Variable-Dependent Remuneration. The remuneration determination of the Board of Commissioners also referred to the Financial Services Authority Regulation No.45/POJK.03/2015 on the Implementation of Good Corporate Governance in Remuneration for Commercial Banks, Bank Mandiri implemented Good Corporate Governance in Remuneration that had considered various aspects including the financial stability of banks, creation of risk management, shortterm and long-term liquidity requirements, and potential future revenues. The Company might postpone the variable suspended remuneration (Malus) or withdraw the variable remuneration that had already been paid (Clawback) to the official classified as Material Risk Taker (MRT), subject to the following conditions: 1. The Company implemented Malus and/or Clawback for certain special conditions in the implementation of variable, remuneration by considering factors, among others:

Kebijakan Remunerasi Dewan Komisaris PT Bank Mandiri (Persero) Tbk.	Board of Commissioners Remuneration Policy PT Bank Mandiri (Persero) Tbk.
antara lain: – Besarnya kerugian finansial maupun non finansial Perseroan – Keterlibatan pegawai bersangkutan secara langsung maupun tidak langsung dalam kerugian yang terjadi 2. Remunerasi yang bersifat variabel wajib ditanggung sebesar persentase tertentu yang ditetapkan oleh Perseroan. 3. Kebijakan ini berlaku untuk pejabat yang tergolong MRT, dengan kriteria sebagai berikut: – Menyebabkan kerugian bank finansial maupun non finansial – Melakukan tindakan kecurangan (fraud), melanggar hukum, perilaku tidak etis, dan/atau pemalsuan catatan – Melakukan pelanggaran terhadap kebijakan, peraturan, dan prosedur bank secara sengaja – Menyebabkan dampak negatif yang signifikan terhadap permodalan bank yang tidak disebabkan oleh perubahan iklim ekonomi atau industri 4. Dalam implementai remunerasi MRT, Bank Mandiri berpedoman terhadap ketentuan OJK, Permen BUMN, dan kebijakan remunerasi Perseroan.	– The amount of financial and non-financial losses of the Company. – The involvement of the employees concerned directly or indirectly in the losses incurred 2. The variable remuneration shall be deferred to a certain percentage determined by the Company. 3. This policy applied to officials classified as MRT, with the following criteria: – Causing financial and non-financial losses of the bank – Performing fraud, law violation, unethical behavior, and/or falsification of records – Violating bank policies, rules and procedures intentionally – Causing significantly negative impacts on bank capital that are not caused by changes in the economic or industrial climate 4. In the implementation of MRT remuneration, Bank Mandiri adhered to the provision of OJK, SOE Regulation, and remuneration policy of the Company.
Prosedur Penetapan Remunerasi RUPS memutuskan penetapan remunerasi bagi Dewan Komisaris dimana mekanisme basis formula yang telah ditetapkan oleh RUPS terlebih dahulu dikaji dan diusulkan besaran remunerasi oleh Dewan Komisaris dengan melibatkan Komite Remunerasi dan Nominasi untuk melakukan pendalaman. Dalam hal penetapan tunjangan dan fasilitas lainnya serta santunan	The Procedures of Remuneration Determination GMS decides the determination of remuneration for the Board of Directors with the basic formula mechanism set by the General Meeting of Shareholders is reviewed beforehand and then followed by the amount of remuneration which is suggested by the Board of Commissioners in collaboration with the Remuneration and



Kebijakan Remunerasi Dewan Komisaris PT Bank Mandiri (Persero) Tbk.	Board of Commissioners Remuneration Policy PT Bank Mandiri (Persero) Tbk.
purna jabatan bagi Direksi, Komite Remunerasi dan Nominasi berkonsultasi dengan Menteri Negara BUMN selaku Pemegang Saham Seri A Dwiwarna.	Nomination Committee for conducting in-depth examination. In terms of allowances and other facilities as well as post-service allowance for the Board of Commissioners, the Nomination and Remuneration Committee will consult with the Minister of SOEs, as the holder of the Series A Dwiwarna share.



No	Type of Remuneration	Provision
1.	Honorium	Amount of Position Factor President Commissioner 50% of President Director Chief Deputy Commissioner 47.5% Commissioner 45%
2	Company's Religious Strategic Initiatives	
	Religious Holiday Allowance	1 time of honorarium
	Communication Allowance	Not eligible
	Transportation Allowance	20% of honorarium
	Annual Leave Allowance	Not eligible

	Post Employment	Insurance Premium not exceeded 25% of honorarium
	Suit Allowance	Eligible for any special occasion that need special suit
3	Employee's Strategic Plan	
	Company Vehicle Facility	Transportation allowance 20% of honorarium
	Medical Facility	Medical reimbursement pursuant to Internal Policy KEP. KOM/003/2014
	Professional Collector Facility	Maximum two memberships for registration and annual fee only
	Legal Council Facility	As needed, regulated in KEP. KOM/003/2014

Following is the detail of remuneration for the Board of Commissioners

Name	Salary	Routine Allowance	Tantien	Benefits	Total Remuneration per Commissioner in a Year	
					Above Rp2 Billion	Above Rp1 billion to Rp2 billion
Wimboh Santoso	√	√	√	√	√	-
Imam Apriyanto Putro	√	√	√	√	√	-
Aviliani	√	√	√	√	√	-
Goei Siau Hong	√	√	√	√	√	-
B.S Kusmulyono	√	√	√	√	√	-
Abdul Aziz	√	√	√	√	√	-
Askolani	√	√	√	√	√	-
Suwono	√	√	√	√	√	-
Ardan Adiperdana	√	√	-	√	√	-
Darmin Nasution	-	-	√	-	√	-
Mahmudin Yasin	-	-	√	-	-	√
Pradjoto	-	-	√	-	-	√
Krisna Wijaya	-	-	√	-	-	√
Anton H. Gunawan	-	-	√	-	-	√
TOTAL (in million Rp)	Rp15,977	Rp4,670	Rp65,783	Rp2,965	-	-

Indicators For Determination of the BOC's Remuneration

The indicators for determining remuneration of members of the Board of Commissioners are as follows:

1. Key Performance Indicator (KPI)
2. Performance of the Company
3. Business Size
4. Remuneration Benchmarking of Banking Industry
5. Goals and Long-Term Plans of the Bank

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Nominal Amount/Remuneration Component of the Board of Commissioners

The disclosure of remuneration component of the BOC and the BOD is pursuant to the Financial Service Authority Circular Letter No.40/SEOJK.03/2016 regarding the Implementation of Corporate Governance in terms of Remuneration of Commercial Bank.

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Table of Nominal Amount/Remuneration Component of the BOC

Amount of Remuneration and Other Facilities	Total Amount in 1 Year	
	Persons	In Million Rupiah
ReRemuneration		
Salary	12	16,624
Residence Allowance	-	-
Transportation Allowance	9	2,029
Religious Holiday Allowance	7	1,267
Tentem	9	60,937
Fasilitas lain dalam bantuk Natura		
Residence (cannot be owned)	-	-
Transportation (cannot be possessed)	-	-
Post-employment insurance (can be owned)	7	2,374
Medical (cannot be possessed)	11	318

Remarks: Including members who no longer served as the BOC in 2017

Total remuneration in one year is grouped and presented in the following table

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Table of Group of Total Remuneration of the BOC

Total Remuneration	Total Commissioner
Above Rp2 Billion	9
Above Rp1 Billion - Rp2 Billion	1
Above Rp500 Million - Rp1 Billion	2
Under Rp500 Million	1

