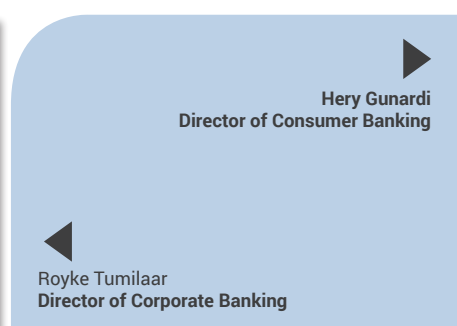


profiles of directors





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Hery Gunardi
Director of Consumer Banking

Royke Tumilaar
Director of Corporate Banking



7



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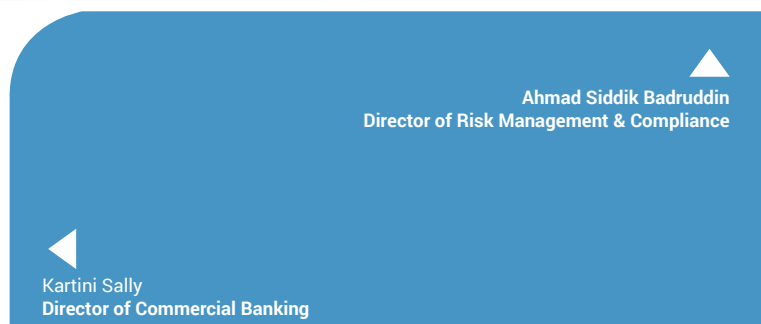
Tardi
Director of Micro &
Business Banking



9



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Ahmad Siddik Badruddin
Director of Risk Management & Compliance

Kartini Sally
Director of Commercial Banking



Kartika Wirjoatmodjo
Director of Finance & Strategy



11

Budi G. Sadikin

President Director



Mr. Budi G. Sadikin is an Indonesian citizen. Born in 1964. He is domiciled in Jakarta. He was appointed as the President Director of Bank Mandiri at the Annual General Meeting of Shareholders on April 2, 2013.

Career:

Before serving as the Bank's President Director, his professional career commenced in the IBM Headquarter in Japan as System Integrations & Professional Service Manager (1988-1994). He later joined Bank Bali as the Business Alliance Manager until his last position as the Chief General Manager of Jakarta (1994-1999). He then joined ABN AMRO Indonesia as the Vice President Director-Vice President Director of Consumer Bank (1999-2003), from which he moved to Bank Danamon (Public Listed Company) as the Executive Vice President, Head of Consumer Mass Market (2003-2006).

He earned a Bachelor's degree from the Bandung Institute of Technology in 1998.

Training course:

He had attended a wide range of overseas training programs and seminars, including Senior Management Course, the Netherlands (2000); Risk Management Certification, Singapore (2007); Strategic Thinking and Management for Competitive Advantage Program, the United States of America (USA) in 2008; Global Strategic Management, USA (2009); Venture Capital Executive Program, USA (2010); and Interpersonal Dynamics for High Performance Executives, USA (2011).

Sulaiman Arif Arianto

Vice President Director



Mr. Sulaiman Arif Arianto is an Indonesian citizen. Born in 1958. He is domiciled in Jakarta. He was appointed as the Vice President Director of Bank Mandiri at the Annual General Meeting of Shareholders on March 16, 2015.

Career:

His professional career began at BRI during the period 1984-2015 where he held various high ranking positions in loans-related divisions. During his early tenure at BRI (Public Listed Company), he joined the Business Loans and Training Division and went on to become Assistant Manager of Corporate Loans at the Head Office (1991-1992), Deputy IV of Corporate Head (1992-1994), Head of Corporate Loans Section (1994-1999), Deputy Head of Corporate Loans Division (1999), Head of Corporate Loans Division (1999-2002), Head of Agribusiness Division (2001-2002), Head of Denpasar Region (2002-2003), Head of Jakarta Region (2003-2006), Director of Micro and Small Business (2006-2009) and his last position title was the Director of Commercial Banking (2009-2015).

He graduated from Bogor Agricultural University (1981) and earned his Master of Business Administration (MBA) in Finance from the University of New Orleans in 1991.

Training course:

He actively participated in training events and seminars on economic and banking sectors both at home and abroad, including the Asian Banking Forum (2007); Financial Technology Conference, Singapore (2007); Microfinance Sustainability, Kunming, China (2007); Asia-Pacific Regional Microcredit Summit (2008); the Impact of the Global Crisis on SME, Italy (2009); International Microfinance Conference (2012); Risk Management Certification Refresher Program, Germany (2012); and Risk Management Certification Refresher Program (2013).

Sentot A. Sentausa

Director of Distributions



Mr. Sentot A. Sentausa is an Indonesian citizen. Born in 1957. He is domiciled in Jakarta. He was appointed as the Director of Distributions of Bank Mandiri at the Annual General Meeting of Shareholders on May 22, 2006.

Career:

He commenced his professional career in 1986 as an Officer in the Research and Development Division of Bank Pembangunan Indonesia (Bapindo). He was then assigned to the Directorate of Treasury in Assets & Liabilities Committee (ALCO). Following the establishment of Bank Mandiri, he was named the Vice President of Global Market & Treasury, Division Head of Operations & Legal Risk (2000), Division Head of Procurement and Fixed Assets (2001), Group Head and Senior Vice President of Procurement and Fixed Assets (2003), Senior Vice President and Group Head of Consumer Risk (2004), Group Head of Portfolio & Operational Risk (2005), Coordinator for the Directorate of Risk Management and the Chairman of BMEL London (2005-2006).

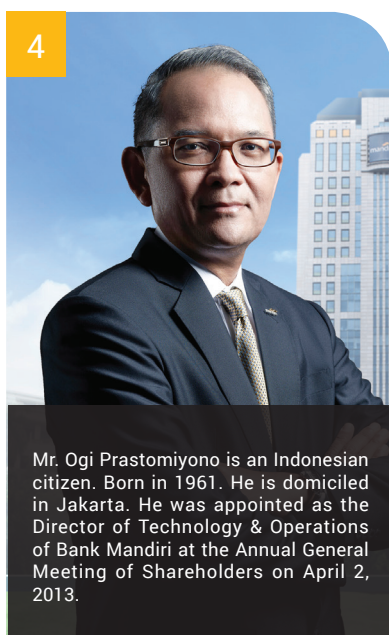
He earned his degree in statistics from Padjajaran University (1983) and attained MBA from Monash University Australia in 1995.

Training course:

He actively attended a variety of training programs including Strategic Thinking And Management For Competitive Advantage (2011), IIF Executive Program on Risk Management, Risk Management Revisited in a Volatile Environment (2012), Corporate Finance: Strategies for Creating Shareholder Value (2013), IIF Executive Program on Risk Management – Risk Strategy Beyond Basel III (2014), Customer Focused Innovation (2015) and Risk Management Banking Level 5 (2015).

Ogi Prastomiyono

Director of Technology & Operations



Mr. Ogi Prastomiyono is an Indonesian citizen. Born in 1961. He is domiciled in Jakarta. He was appointed as the Director of Technology & Operations of Bank Mandiri at the Annual General Meeting of Shareholders on April 2, 2013.

Career:

Prior to serving as a Director of Bank Mandiri, he embarked upon a professional career by joining Bank Ekspor Impor Indonesia as Staff until his last post as the General Manager of Planning and Development (1986-1999). Later on, he served as the Head of Compliance Division in Bank Mandiri (Public Listed Company), Senior Vice President, Director of Bank Syariah Mandiri and Executive Vice President (1999-2008).

He obtained his Bachelor's degree from the Bogor Agricultural University (1984), a Pre-MBA Program from the Economics Institute Boulder, Colorado, USA in 1992 and an MBA from the University of Notre Dame (1994).

Training course:

He actively attended a variety of training programs and seminars both nationally and internationally, including Trade Finance Training Scheme in Jakarta and Accelerated Development Programme 7 in London (1991), Sharia Banking Workshop in Jakarta (2004), Asian Business Dialogue on Corporate Governance in Singapore (2005), World Economic Forum in Davos (2005), Internal Audit Training for Managers in Jakarta (2006), Internal Audit & Risk Management in Singapore (2006), Singapore Human Capital Summit in Singapore (2010), and IIF Executive Program on Risk Management – Risk Strategy Beyond Basel III in IIF Professional Development Programs, Washington DC (2014). He has also attained certification of competencies in various fields, including Risk Management (2004), Sharia Financial Advisor (2005) and Internal Audit (2006).

Pahala N. Mansury

Director of Treasury & Market

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Mr. Pahala N. Mansury is an Indonesian citizen. Born in 1971. He is domiciled in Jakarta. He was appointed as the Director of Distributions of Bank Mandiri at the Annual General Meeting of Shareholders on May 17, 2010.

Career:

Prior to serving as a Director with Bank Mandiri, he set out on a career path as a Change Management Consultant at Andersen Consulting, Jakarta in 1997. The following year, he worked on a part-time basis in an investment management company in New York, USA. After that, he held a Senior Consultant role in Booz Allen Hamilton and a Project Leader at the Boston Consulting Group until 2003 conducting various banking projects in Southeast Asia. He joined Bank Mandiri (Public Listed Company) and assumed various roles including, among others, Group Head of Corporate Development, Change Management Office, Accounting and Economic Research (2003-2006), EVP Coordinator for Finance & Strategy (2006) and Chief Financial Officer. He is currently active in the board of CFA Indonesia as the Vice President.

He graduated from the University of Indonesia with Economics Degree from Accounting Department and attained his MBA in Finance from the Stern School of Business, New York University, USA. He has also been certified as a CFA Charterholder from the CFA Institute since 2003.

Training course:

Malcolm Baldrige Executive Briefing, General Management and Pension Training Program, the 5th Training and Development Summit 2013 and Balancing Leader & Manager.

Royke Tumilaar

Director of Corporate Banking

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Mr. Royke Tumilaar is an Indonesian citizen. Born in 1964. He is domiciled in Jakarta. He was appointed as the Director of Corporate Banking of Bank Mandiri at the Annual General Meeting of Shareholders on May 23, 2011.

Career:

He began his professional career at Bank Dagang Negara, where the last position he assumed was Professional Staff of Bank Dagang Negara Jakarta's Loan Settlement Team. Since 2007, he served as Group Head of Regional Commercial Sales I until May 2010 and was concurrently appointed Commissioner of Mandiri Sekuritas in August 2009. Since May 2010, he was named Group Head of Jakarta Commercial Sales until May 2011.

He earned his Economics Degree from Trisakti University (1987) and attained his MBA in Finance from the University of Technology, Sydney in 1999.

Training course:

He had taken part in various training programs and seminars which, inter alia, are: Corporate Finance Workshop (2003), High Impact Leadership (2008), Strategic Business Leadership Engagement (2011) and Risk Management Certification (2012).

Hery Gunardi

Director of Consumer Banking



Mr. Hery Gunardi is an Indonesian citizen. Born in 1962. He is domiciled in Jakarta. He was appointed as the Director of Consumer Banking of Bank Mandiri at the Annual General Meeting of Shareholders on April 2, 2013.

Career:

His professional experience dates back to his time at Bapindo as a Member of Product Development & Promotion Team, Member of Non-Performing Loan Settlement Team - Special Debtor Affairs, Head of the Syndicated Bond Subsection - Financial & Banking Service Affairs (1991-1998). He then joined Bank Mandiri as Member of the Merger Team, Regional Marketing Manager, Acting Area Manager, Director of Establishment of Joint Venture Insurance Company with AXA, Director of PT AXA Mandiri Financial Services, Senior Vice President, President Commissioner of PT AXA Mandiri Financial Services, Executive Vice President and Chief Commissioner of PT Mandiri Manajemen Investasi (1998-2013).

Earning a Bachelor's degree in Business Administration from the 17 August 1945 University (1987), he attained Master of Science in Finance & Accounting from the University of Oregon, USA (1991).

Training course:

He had actively partaken in a long list of courses and seminars, including Foreign Exchange and Money Market Dealer in Singapore (1987), Chartered Life Underwriter in Singapore (2003), Chartered Financial Consultant in Singapore (2003), Certified Wealth Manager in Indonesia (2005), Certified Financial Planning in Indonesia (2007), Executive Development Program in USA and London (2008 and 2011), as well as Risk Management Level 4 in Indonesia (2012).

Tardi

Director of Micro & Business Banking



Mr. Tardi is an Indonesian citizen. Born in 1964. He is domiciled in Jakarta. He was appointed as the Director of Micro & Business Banking of Bank Mandiri at the Annual General Meeting of Shareholders on March 16, 2015.

Career:

His professional experience began as an Assistant to Credit Analyst in PT Bank Bumi Daya, a predecessor of Bank Mandiri, and held important positions in the organization, including on syndicated loans and corporate affairs. During the merger of Bank Mandiri, he was also involved in system integration and loan procedure for quality assurance of risk management. He also took on the roles of Department Head and Group Head of Credit Operation, Group Head of Credit Recovery and Group Head of Micro Business Development. It was in April 2013 that he was appointed the Senior Executive Vice President (SEVP) of Consumer Finance and later SEVP of Micro and Business Banking in January 2015. He also sat in the Board of Commissioners of PT Pengelola Investama Mandiri (October 2007-May 2009) and Bank Syariah Mandiri (June 2008-May 2013).

He earned a Bachelor's degree in Agronomy from the 11 March University (1987) and Master's degree from Padjajaran University in 1999.

Training course:

Besides formal education, he actively attended numerous competency development programs for capacity building, including Credit Training for Lending to Finance (2000), Collateral Loss Insurance Training (2011), Risk Management Certification (2007), Risk Management in Banking (2008), Certification of Risk Management Competency (2011) and Developing the Strategic Leader (2011).

Ahmad Siddik Badruddin

Director of Risk Management & Compliance

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Mr. Ahmad Siddik Badruddin is an Indonesian citizen. Born in 1964. He is domiciled in Jakarta. He was appointed as the Director of Risk Management & Compliance of Bank Mandiri at the Annual General Meeting of Shareholders on March 16, 2015.

Career:

His career in banking industry commenced in 1990 when he joined Management Associate Program at Citibank until 1999. At Citibank he held various positions, including in overseas establishments such as the Regional Risk Officer with Global Consumer Bank (AVP) in Singapore (1995-1997) and Retail Bank Risk Director of Global Consumer Bank (VP) in Jakarta (1997-1998), Country Risk Director of Global Consumer Bank in Philippine (2001-2004), Country Risk Director of Global Consumer Bank in Düsseldorf, Germany (2004-2008), Regional Senior Credit Officer for Central & Eastern Europe and Middle East Africa Region of Global Consumer Bank in London, UK (2008-2011), Global Unsecured Product Risk of Global Consumer Risk Management Division in New York, USA (2001-2014). During such period, he also served as the Head of Risk Management of Consumer Banking Division of ABN AMRO in Hong Kong (1999-2001). In 2014, he joined Bank Mandiri as an SEVP of Retail Risk.

He graduated with a Degree in Chemical Engineering (1990) and attained MBA in Management Information System (1998), both from the University of Texas, Austin.

Training course:

Besides formal education, he actively attended numerous competency development programs for capacity building, such as: Global Risk Conference, Citibank (2008, 2009 and 2010); EMEA Business Conference, Citibank (2008); Senior Credit Officer (SCOO) Seminar, Citibank (2012); Advance Risk Seminar, Citibank (2013); and Basel 2 & 3, PWC (2014).

Kartini Sally

Director of Commercial Banking

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Mrs. Kartini Sally is an Indonesian citizen. Born in 1965. She is domiciled in Jakarta. She was appointed as the Director of Commercial Banking of Bank Mandiri at the Annual General Meeting of Shareholders on March 16, 2015.

Career:

Her career path began as she joined Bank Ekspor Impor Indonesia (Bank Exim) in July 1990 as a general loan officer under the Directorate of Corporate Banking and her last position was the Head of Telecommunications and Transportation Section, prior to its merger into Bank Mandiri in 1999. During the merger, she served as the Senior Relationship Manager focusing on telecommunications and transportation sector, which was part of the Directorate of Corporate Banking since August 1999. Since then, she held various important roles in the Directorate of Corporate Banking until February 2006. In the same year, she was appointed the Executive Vice President of Commercial Risk Group and later in 2012 she led the Corporate Banking Group I. In addition, she was a member of the Board of Commissioners of Mandiri Sekuritas in the period 2012-2015 and concurrently sat in the membership of the Indonesian Bankers Association.

She earned her Bachelor's degree in Dentistry from the University of Indonesia (1998), MBA from IPPM Jakarta, Indonesia (1990) and Master of Management from Jayabaya University, Jakarta (1998).

Training course:

In addition to her formal education, she actively attended competency development programs for capacity building, such as: Structuring & Financing Telecom Project (2002), Ventura Capital (2004), Bank Strategy Masterclass (2006), SME Banking & Financing (2008), the Asia Gas Conference (2008), Risk Management in Banking (2009), Structured Mezzanine & Equity Financing (2011) and Structuring Merger & Acquisition (2012).

Kartika Wirjoatmodjo

Director of Finance & Strategy



Mr. Kartika Wirjoatmodjo is an Indonesian citizen. Born in 1973. He is domiciled in Jakarta. He was appointed as the Director of Finance & Strategy of Bank Mandiri at the Annual General Meeting of Shareholders on March 16, 2006.

Career:

His career began as a Tax and Accounting Consultant in RSM AAJ from 1995 to 1996. Afterwards, he served as a Credit Analyst in the Industrial Bank of Japan (1996-1998), Senior Consultant in PWC Financial Advisory Services (1998-1999) and Boston Consulting Group (2000-2003). In 2003, he joined Bank Mandiri as the Head of Strategy & Financial Analysis Department in Strategy and Performance Group, which he then led in his capacity as the Group Head. In 2008, he was assigned to the Managing Director of Mandiri Sekuritas. After that, he served as the CEO in Indonesia Infrastructure Finance (2011-2013) and Indonesia Deposit Insurance Corporation (2014-2015).

He earned his Degree in Economics and Accounting from the University of Indonesia (1996) and MBA from Erasmus Huis University in Rotterdam (2001).

Training course:

In addition to his formal education, he actively attended various competency development programs for capacity building, such as the Leadership Journey: Creating and Developing Young Leadership, Wharton Business School, USA (2009); Government Policy in Building Business Environment (2003); Workshop of Balanced Scorecard and KPI (2004); Risk Management Certification 1 (2006); Risk Management Certification 2 (2007); Risk Management Certification 3 (2008); Marshal Goldsmith Workshop (2009); and Coaching for Excellence - Executive (2010).



