

Name	Position Title	Training/Seminar	Time and Place
Mr. Kepas A. Manurung	SEVP Wholesale Risk	Leading Business Into The Future	London Business School, London, November 27-December 6, 2015
		Insurance Company Risk Management Level 5	Insurance management experts Association December 18, 2015
Mr. Kartika Wirjoatmodjo	Finance & Strategy Director	Banking Risk Management, Level 5	Badan Nasional Sertifikasi Profesi/LSPP, Indonesia April 17, 2015
Mr. Joseph Georgino Godong	SEVP Chief Information Officer (CIO)	Risk management certification refresher program - Yogyakarta	BARA Risk Forum, Indonesia September 17, 2015

Performance Assessment of Directors

Directors Assessment

Measuring the success of the performance of the Board of Directors is the collegial work of the entire Board of Directors which is reflected in the realization of the unity of the Work Plan Budget (CBP) on an annual basis. Measuring the success of the performance of

the Board of Directors made against the Bank which covers aspects of risk profile, GCG, profitability and banking capital. Parties which assess the performance of the Board of Directors include BOC, GMS and Bank Indonesia or the OJK.

Procedures for Directors' Performance Assessment

Assessment of Directors was made during the annual accountability report to the RUPS. Implementation of the GMS accountability fiscal year 2014 annual report on March 16, 2015 where the shareholders received the company's annual report 2014 financial year regarding the state of running of the company and the results that have been achieved during 2014. Furthermore, states and to release the fully accountable (aquit et decharge) to the Board of Directors Bank for the financial year 2014 operations.

The Board of Directors assessed individually on a regular basis every year (annually) to view the performance of each Director in carrying out its duties and responsibilities in accordance with its work. The performance assessment is based on the achievement of targets and Key Performance Indicator (KPI) that has been agreed upon at the beginning of the year based

on the duties and responsibilities of each Director. KPI of each member of the Board of Directors in reference to 4 (four) criteria for assessment, namely financial, people, process, and customer. Weighting assessment criteria differ from one to the other Board of Directors based on the duties and functions of each.

Rate the performance of the Board of Directors have also been conducted on the basis of self-assessment GCG dilaporkan to Bank Indonesia regularly, referring to Bank Indonesia Circular Letter Number 15/15/DPNP on Implementation of Good Corporate Governance for Banks dimanaparameter performance assessment of Directors related to the implementation of tasks and responsibilities includes within it the principles of GCG rates in the functioning of the management of the Bank.

Performance Assessment Criteria of Each Director

Rate each Director is done on an annual basis with the following criteria:

1. The implementation of tasks and functions of management by the Board of Directors in accordance AD
2. Compliance with regulations
3. The soundness level of the Bank
4. The level of attendance in the meeting of the Board of Directors as well as meetings of existing committees
5. Involvement of Directors in particular assignments
6. Key Performance Indicators of respective member of the Board of Directors, as follows:

a. President Director

Market Capitalization BMRI, earnings after tax, return on equity, market share funds and credit, the maximum Non Performing Loan (NPL), Fee-Based Income Ratio, growth and the volume of credit and the volume of retail credit, growth and the volume of CASA and the funding mix CASA, ASEAN GCG scorecard, MRI survey, corporate strategic plan initiatives, Cost Efficiency Ratio, and Income Factor ((Total Revenue - Total Operating Expense)/FTE)

b. Vice President Director

RORWA (Return on Risk Weighted Assets) wholesale segment, contribution margin wholesale segment, average balance of low cost funds and credit the wholesale segment, the NPL rate segments Wholesale, the market share of low cost funds and credits area 8 Surabaya, cross-sale ratio, anchor clients revenue (CASA, loan, and transaction), CASA value chain, and human capital score.

c. Treasury & Markets Director

Contribution Margin, wallet Share FI Clients to fund BPD, growth in international product revenues, the volume of forex transactions, transaction volume bonds, net income Mandiri Securities, market share funds and credit Jakarta, survey customer satisfaction, wallet share volume of forex transactions Anchor Clients, strategic initiatives so that the volume of foreign exchange impacts customers increased, and human capital score.

d. Corporate Banking Director

RORWA (Return on Risk Weighted Assets), average balance of funds cost, minimal achievement of revenue, average balance of credit, the maximum amount of non-performing loans (credit quality), market share funds and credit regional office 1 Medan, profit after tax Inhealth (subsidiary), customer satisfaction surveys, revenue derived from wholesale transactions CASA loan and anchor customer, a strategic sector of strategic initiatives, and human capital score.

e. Commercial Banking Director

RORWA (Return on Risk Weighted Assets), minimal achievement of revenue, average balance of credit, the maximum amount of non-performing loans (credit quality), average balance of funds cost, market share funds and credit regional office 6 Bandung, survey customer satisfaction, cross-sell ratio, volume CASA derived from the value chain solution sector, and human capital score.

f. Consumer Banking Director

Contribution Margin, average balance CASA, average balance of credit, 30+ DPD delinquency rate for the main products of individual credit (credit quality), profit subsidiary, ROMI (Return on Marketing Investment) bankwide, market share index, market share and credit funds Semarang 7 regional offices, customer satisfaction surveys, cross-sell ratio priority customers, corporate strategic plan initiatives, and human capital score.

g. Micro & Business Banking Director

Contribution Margin, average fund balance cost, average loan balance, 30 + DPD delinquency rate (credit quality), market share index, market share and credit funds 9 regional offices Banjarmasin, profit after tax of Bank Syariah Mandiri and BSHB, the number of business banking customers with primary banking relationship, survey customer satisfaction, increase customer value chain CASA of strategic sectors and clusters, corporate strategic plan initiatives, and human capital score.

h. Distributions Director

Contribution Margin, total third party funds bankwide, average balance CASA, average loan balance, 30 + DPD delinquency rate (credit quality), CASA and credit market share of e-channel, cross-sell ratio, the number of business banking customers with a primary banking relationship, the amount e-channel transactions, internal customer satisfaction index survey and quality of service, network development initiatives, and human capital score.

i. Technology & Operations Director

Realization FRUIT below the target, the utilization of capital expenditure, market share funds and credit regional office 7 Semarang, internal customer satisfaction index, quality of service branches and e-channel, implementation of initiatives soul service, major strategic initiatives, operation error rate maximum, application core banking and e-mas prepared 1 hour prior to the time of branch operations, uptime e-channel, end-to-end credit administration, and human capital score.

j. Finance & Strategy Director

Growth market capitalization of Bank Mandiri is the highest among major competitors, earnings after tax bankwide, profit subsidiary, the realization of BUA directorate, market share deposit and loan office area 10 Makassar and regional offices 12 Jayapura, public effectiveness level index, internal customer satisfaction index, annual report, implementation of the concept of corporate real estate, procurement processes through the method of strategic sourcing, corporate strategic plan initiatives, and human capital score.

k. Risk Management & Compliance Director

RORWA (Return on Risk Weighted Assets) segment Wholesale and safety level of liquidity, fine compliance, market share deposit and loan offices Region 2 Palembang, realization BUA directorate does not exceed the target, internal customer satisfaction index, ASEAN Good Corporate Governance Scorecard, a decrease in outstanding criminal case and non-criminal, corporate strategic initiative plan, review and update policies, and human capital score.