CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
1. Latar Belakang dan Tujuan Komite dibentuk oleh Dewan Komisaris PT Bank Mandiri (Persero) dalam rangka membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab dalam melakukan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Bank tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pad a batas/limit yang dapat diterima dan menguntungkan Bank Pedoman dan Tata Tertib Kerja Komite ini disusun sebagai arahan bagi Komite dalam menjalankan tugasnya sebagai organ pendukung Dewan Komisaris Bank dan dimaksudkan agar Komite dapat bekerja dengan lebih optimal sehingga penerapan Pengendalian risiko, pengendalian intern dan *Good Corporate Governance* (GCG) Bank dapat lebih baik.	**1. Background and Objectives** Committee is established by the Board of Commissioners of PT bank Mandiri (Persero) under the framework of assisting the Board of Commissioners in performing its tasks and responsibilities under the framework of supervising and providing advices to Board of Directors for obtaining proper confidence in order that the implementation of the risks management of the Bank will keep complying with the procedures compliance and methodologies of risk management, thus activities of Bank will keep under control within the acceptable limit and profitable for Bank. The Establishment of this Committee's Working Manual and Order is made as the direction for the Committee in performing its tasks as the supporting organ of Board of Commissioners of the Bank and providing optimum works to have a better application on risk management, internal control and Good Corporate Governance (GCG) of the Bank.
2. Dasar Pembentukan Pembentukan Komite berpedoman dan berlandaskan kepada peraturan perundang-undangan yang berlaku serta best practices yang dapat diterapkan di lembaga perbankan di Indonesia antara lain : 2.1. Peraturan Otoritas Jasa Keuangan Nomor *17/POJK.03/2014* tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.	**2. Basis of Establishment** Establishment of the Committee was relied on and based on regulation of laws as well as the best applicable practices in banking institutions in Indonesia, i.e.: 2.1. Regulation of Financial Service Authority Number 17/POJK.03/2014 dated 18 November 2014 regarding Implementation of Integrated Risk Management For Financial Conglomeration.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
2.2. Peraturan Bank Indonesia No. 8/4/PBI/2006 tanggal 30 Januari 2006 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum; dan Peraturan Bank Indonesia No. 8/14/PBI/2006 tanggal 5 Oktober 2006 tentang Perubahan atas Peraturan bank Indonesia No.8/4/PB1/2006 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum.	2.2. Regulation of Bank of Indonesia No. 8/4/PBI/2006 dated 30 January 2006 regarding Implementation of Corporate Good Governance For Commercial Bank; and Regulation of Bank of Indonesia No. 8/14/PBI/2006 dated 5 October 2006 regarding Amendment to Regulation of Bank of Indonesia No. 8/4/PBI/2006 regarding Implementation of Corporate Good Governance For Commercial Bank.
2.3. Peraturan Bank Indonesia No.5/8/PBI/2003 tentang Penerapan Manajemen Risiko Bagi Bank Umum	2.3. Regulation of Bank of Indonesia No. 5/8/PBI/2003 regarding Risk Management Application for Commercial Bank.
2.4. Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER- 09/MBU/2012 tanggal 6 Juli 2012 tentang perubahan atas Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER-01 /MBU/2011, tentang Penerapan Tata Kelola Perusahaan yang baik (Good Corporate Governance) pada Badan Usaha Milik Negara	2.4. Regulation of Minister of the State-Owned Enterprise Number PER-09/MBU/2012 dated 6 July 2012 regarding amendment to Regulation of Minister of the State Owned Enterprise Number PER-01/MBU/2011 dated, regarding Implementation of Good Corporate Governance at the State Owned Enterprise.
2.5. Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER-12/MBU/2012, tentang Organ Pendukung Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Negara.	2.5. Regulation of Minister of the State-Owned Enterprise Number PER-12/MBU/2012 regarding Supporting Organ of Board of Commissioners / Board of Supervisory of the State Owned Enterprise.
2.6. Anggaran Dasar PT. Bank Mandiri (Persero) Tbk serta perubahannya.	2.6. Article of Association of PT. Bank Mandiri (Persero) Tbk and amendments thereof.
3. Kewenangan	**3. Authorities**
Komite memiliki kewenangan dalam lingkup tangung jawab Komite untuk :	Committee within scope of responsibilities of Committee has the following authorities:

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
3.1. Mencari dan memperoleh berbagai informasi termasuk dokumen yang diperlukan dari ; a. Pihak Bank (termasuk pekerja Bank) b. b. Pihak berkepentingan lainnya	3.1. Searching and obtaining various of information including required documents from: a. Bank's Party (including staff of the Bank) b. Other interested parties.
3.2. Mendapatkan masukan dan atau saran dari pihak luar Bank yang berkaitan dengan tugasnya	3.2. Obtaining input and or suggestion from external party of the Bank related to tasks thereof.
4. Organisasi	**4. Organization**
Mengacu pada ketentuan dan peraturan tersebut diatas dan khusus keanggotaan Komite Pemantau Risiko PT. Bank Mandiri (Persero) Tbk ditetapkan terakhir dengan Surat Keputusan Dewan Komisaris Nomor KEP.KOM/006/2014 tanggal 25 Agustus 2014 tentang Perubahan Anggota Komite Audit dan Komite Pemantau Risiko & GCG di Bawah Dewan Komisaris PT Bank Mandiri (Persero), Tbk, maka :	Subject to provisions and regulations as of the aforementioned and particularly on membership of Risk Monitoring Committee of PT. Bank Mandiri (Persero) Tbk with latest enactment thereof by Decree of Board of Commissioners Number KEP.KOM/006/2014 dated 25 August 2014 regarding Change of Members of Audit Committee and Risk Monitoring Committee & GCG Under Board of Commissioners of PT. Bank Mandiri (Persero) Tbk, then:
4.1. Kedudukan Komite	4.1. Structure of Committee
4.1.1. Komite berada dibawah koordinasi Dewan Komisaris dan secara structural bertanggung jawab kepada Dewan Komisaris	4.1.1. Committee is under coordination of Board of Commissioner and structurally is responsible to Board of Commissioners.
4.2. Komposisi Keanggotaan	4.2. Composition of Members
4.2.1. Seorang Komisaris Independen	4.2.1. One Independent Commissioner
4.2.2. Seorang pihak Independen yang memiliki keahlian di bidang keuangan; dan	4.2.2. One independent party having expertise in finance sector; and
4.2.3. Seorang pihak Independen yanng memiliki keahlian di bidang manajemen risiko.	4.2.3. One independent party having expertise in risk management.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
4.3. Komite diketuai oleh seorang Komisaris Independen	4.3. Committee is presided over by one independent Commissioner
4.4. Anggota Komite yang merupakan Komisaris Independen diangkat sebagai Ketua Komite. Dalam hal Komisaris Independen yang menjadi anggota Komite lebih dari 1 (satu) orang maka salah satunya diangkat sebagai Ketua Komite Pemantau Risiko.	4.4. Members of the Committee that is independent Commissioner is appointed as the Head of Committee. In the event the independent Commissioner becoming a member of Committee is more than 1 (one) then one of them will be appointed as the Head of Risk Monitoring Committee.
4.5. Komisaris Independen dan pihak Independen yang menjadi anggota Komite sekurang-kurangnya 51 % dari jumlah anggota Komite	4.5. Independent Commissioner and independent party becoming members of Committee will be at least 51% from total members of Committee.
4.6. Ketua Komite hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya	4.6. Head of Committee can only having double position as Head of Committee at maximum in 1 (one) other Committee.
4.7. Dalam melaksanakan tugas sehari-hari Komite dapat dibantu oleh staf dan atau Sekretaris Komite yang ditunjuk berdasarkan keputusan rapat Komite	4.7. In performing its daily tasks Committee can be assisted by staff and secretary of the Committee to be appointed based on resolution of meeting of the Committee.
4.8. Persyaratan Keanggotaan	4.8. Membership requirements:
4.8.1. Anggota Komite wajib memiliki integritas yang tinggi, akhlak dan moral yang baik, serta kemampuan, pengetahuan dan pengalaman yang memadai sesuai dengan latar belakang pendidikannya serta mampu berkomunikasi dengan baik.	4.8.1. A member of Committee should posses an high integrity, good character and moral, proper capability, knowledge and experience in accordance with their background of education as well as having good communication capability.
4.8.2. Memiliki pengetahuan yang cukup untuk membaca dan memahami laporan keuangan dan laporan-laporan terkait pemantauan pelaksanaan kebijakan manajemen risiko perbankan.	4.8.2. Having adequate knowledge to read and understand financial reports and reports related to monitoring of implementation of banking risk management policies.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
4.8.3. Memiliki pengetahuan yang memadai tentang peraturan perundang-undangan Pasar Modal dan peraturan yang terkait dengan usaha perbankan.	4.8.3. Having sufficient knowledge regarding regulations of Capital Market and regulations related to banking business.
4.8.4. Tidak memiliki saham Bank Mandiri, baik langsung maupun tidak langsung .	4.8.4. Holding no shares within Bank Mandiri, both directly and indirectly.
4.8.5. Tidak memiliki hubungan afiliasi dengan Bank Mandiri, Komisaris dan Direksi Bank Mandiri.	4.8.5. Have no affiliated relation with Bank Mandiri, Commissioner and Board of Directors of Bank Mandiri.
4.8.6. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung dengan Bank Mandiri.	4.8.6. Have no direct or indirect business relation with Bank Mandiri.
4.8.7. Anggota Direksi dilarang menjadi anggota Komite	4.8.7. Members of Board of Directors shall be prohibited to become members of Board of Commissioners.
5. Tugas dan Tanggung Jawab	**5. Tasks and Responsibilities**
Komite bertugas dan bertanggung jawab untuk membantu Dewan Komisaris dalam melaksanakan tugas pengawasan dan pemberian nasihat kepada Direksi dengan memberikan pendapat berupa saran dan rekomendasi berkenaan dengan namun tidak terbatas pada ;	The Committee has tasks and responsibilities of assisting Board of Commissioners in performing monitoring and advising tasks to Board of Directors by providing opinions in form of suggestion and recommendation related but not limited to:
5.1. Evaluasi tentang kesesuaian antara kebijakan manajemen risiko Bank dan kebijakan manajemen risiko terintegrasi dengan pelaksaaan kebijakan tersebut	5.1. Evaluation on conformity between risk management policy of Bank with the integrated risk management policy with implementation of those policies.
5.2. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko terintegrasi dan Satuan Kerja Manajemen Risiko terintegrasi	5.2. Monitoring and evaluation to implementation of tasks of the integrated risk management policy and Work Unit of Integrated Risk Management.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
5.3. Melakukan review pelaksanaan manajemen risiko terintegrasi yang terdiri dari ;	5.3. Review to performance of Integrated Risk Management consist of:
5.3.1. Laporan profil risiko baik secara individu *(Bank only)* maupun konsolidasi dengan perusahaan anak (profil risiko terintegrasi)	5.3.1. Risk profile report both individually (Bank only) and consolidated with subsidiary companies (integrated risk profile)
5.3.2. Laporan tingkat kesehatan bank berbasis risiko baik secara individu *(Bank only)* maupun konsolidasi dengan perusahaan anak (profil risiko terintegrasi)	5.3.2. Risk based Bank's health level report both individually (Bank only) and consolidated with subsidiary companies (integrated risk profile)
5.3.3. Laporan lainnya terkait dengan pengelolaan 10 (sepuluh) jenis risiko yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko kepatuhan, risiko reputasi, risiko stratejik, risiko transaksi intra group dan risiko asuransi	5.3.3. Other reports related to management of 10 (ten) types of risks, they are credit risk, market risk, operational risk, liquidity risk, legal risk, compliance risk, reputation risk, strategic risk, inter-group transaction risk and insurance risk.
5.4. Memantau kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko	5.4. Monitoring adequacy of identification, measurement, monitoring, controlling processes and risk management information system.
5.5. Melakukan evaluasi kepatuhan Bank terhadap Anggaran Dasar, peraturan Otoritas Pengawas Bank dan Pasar Modal, serta peraturan per undangan lainnya yang terkait dengan manajemen risiko	5.5. Evaluating compliance of Bank to Article of Association, regulations of Bank Supervisory Authority and Capital Market, as well as other regulations related to risk management.
5.6. Menyusun pedoman dan tata tertib kerja komite (charter) dan melakukan review sesuai kebutuhan paling kurang 2 (dua) tahun sekali.	5.6. Arranging working manual and orders of the committee (charter) and reviewing based on the needs at least once in 2 (two) years.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
5.7. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu	5.7. Performing other tasks and responsibilities mandated by Board of Commissioners from time to time.
5.7.1. Menentukan rencana kerja tahunan. Menentukan jadwal rapat tahunan.	5.7.1. Determining the annual working plan, specifying schedule of annual meeting.
5.7.2. Membuat laporan berkala mengenai kegiatan komite pemantau risiko serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.	5.7.2. Drawing up regular reports regarding activities of risk management committee and matters considered necessary for attention of Board of Commissioners.
5.7.3. Membuat Self Assessment mengenai efektifitas dari kegiatan komite pemantau risiko.	5.7.3. Preparing Self-Assessment on effectively of activities of risk monitoring committee.
5.8. Anggota Komite bertugas dan bertanggung jawab diantaranya untuk :	5.8. Members of the Committee shall have the following tasks and responsibilities:
5.8.1. Menyelenggarakan rapat secara teratur/rutin	5.8.1. Organizing regular meetings
5.8.2. Mempelajari materi rapat terlebih dahulu	5.8.2. Learning meeting material in advance
5.8.3. Menghadiri rapat	5.8.3. Presenting the meeting
5.8.4. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan komite	5.8.4. Actively participating and having contribution in each activities of the committee
5.8.5. Membuat risalah rapat	5.8.5. Drawing up minutes of the meeting
5.8.6. Melakukan kunjungan kerja ke lapangan	5.8.6. Performing site working visit
6. Hubungan Kerja	**6. Working Relationship**
Dalam melaksanakan wewenang , tugas dan tanggung jawabnya, Komite Pemantau Risiko mempunyai hubungan kerja sebagai berikut :	Risk Monitoring Committee shall have the following working relations for performance of authorities, tasks and responsibilities thereof:

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
6.1. Berkomunikasi dengan unit kerja lainnya untuk memperoleh informasi, klarifikasi dan memperoleh dokumenllaporan yang diperlukan.	6.1. Communicating with the other work unit for the purpose of obtaining information, clarification and documents/reports necessary required.
6.2. Berkoordinasi dengan Komite Audit, Komite Tata Kelola Terintegrasi dan komite lain di bawah Dewan Komisaris.	6.2. Coordinating with Audit Committee, Integrated Management Committee and other committees under Board of Commissioners.
7. Rapat	**7. Meeting**
7.1. Rapat Komite Pemantau Risiko diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) bulan.	7.1. Meeting of Risk Monitoring Committee can be held at least of once in 1 (one) month.
7.2. Rapat Komite Pemantau Risiko dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.	7.2. Meeting of Risk Monitoring Committee will be considered as valid if attended by at least 51% from the total members including one Commissioner and Independent Party.
7.3. Rapat dipimpin oleh Ketua Komite Pemantau Risiko atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Pemantau Risiko berhalangan hadir.	7.3. In the absence of Head of Monitoring Committee, then the Meeting will be presided over by Head of Monitoring Committee or member appointed in written.
7.4. Keputusan Rapat dilakukan berdasarkan Musyawarah Mufakat.	7.4. Resolution of the Meeting will be taken based on amicable negotiation.
7.5. Dalam hal tidak terjadi musyawarah mufakat sebagaimana dimaksud pada butir 7.4., pengambilan keputusan dilakukan berdasarkan suara terbanyak.	7.5. For the non-occurrence of amicable negotiation as of referred to under point 7.4, resolution will be taken based on majority votes.
7.6. Perbedaan pendapat *(dissenting opinion)* yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.	7.6. Any difference of opinions in committee meeting must be clearly attached in minutes of the meeting including reasons of such difference of opinions.
7.7. Rapat Komite Pemantau Risiko harus dituangkan dalam risalah rapat yang ditanda tang ani oleh seluruh anggota yang hadir serta didokumentasikan dengan baik.	7.7. Meeting of Risk Monitoring Committee must e included in a minutes of the meeting signed by all presenting members and to be well documented.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
7.8. Risalah rapat Komite didistribusikan kepada peserta rapat.	7.8. Minutes of Meeting of the Committee will be distributed to members of the meeting.
8. Pelaporan	**8. Reporting**
8.1. Komite Pemantau Risiko harus membuat laporan berkala kepada Dewan Komisaris mengenai kegiatan Komite Pemantau Risiko, sekurang-kurangnya sekali dalam 6 (enam) bulan.	8.1. Risk Monitoring Committee must provide regular reports to Board of Commissioners concerning activities of Risk Monitoring Committee, at least of once in 6 (six) months.
8.2. Komite Pemantau Risiko harus membuat laporan kepada Dewan Komisaris atas setiap penugasan yang diberikan dan atau untuk setiap masalah-masalah yang diidentifikasi memerlukan perhatian Dewan Komisaris.	8.2. Risk Monitoring Committee must provide reports to the Board of Commissioners on each task mandated and or on each problem needs attention from the Board of Commissioners.
9. Masa Tugas dan Kompensasi	**9. Term of Office and Compensation**
9.1. Masa Tugas anggota Komite yang berasal dari anggota Dewan Komisaris tidak boleh lebih lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya.	9.1. Term of office of members of Committee originated from members of Board of Commissioners should not be longer than Term of office of Commissioners and may be re-appointed only for the next following 1 (one) period.
9.2. Anggota Komite Pemantau Risiko yang berasal dari pihak luar diberi honorarium bulanan yang jumlahnya ditetapkan oleh Dewan Komisaris.	9.2. Members of Risk Monitoring Committee originated from the external parties will be provided with monthly honorarium at amount specified by Board of Commissioner.
10. Kerahasiaan Bank	**10. Bank Secrecy**
Anggota Komite wajib menjalankan tugas dengan baik dan menjaga kerahasiaan atas seluruh dokumen dan segala sesuatu yang berhubungan dengan pelaksanaan tugas Komite	Members of Committee will be under obligation to execute their tasks properly and maintain confidentiality of all documents and all matters related to performance of tasks of the Committee.

CHARTER KOMITE PEMANTAU RISIKO PT Bank Mandiri (Persero) Tbk.	RISK MONITORING COMMITTEE CHARTER PT Bank Mandiri (Persero) Tbk.
11. Penutup	**11. Closing**
11.1. Charter Komite ini tunduk kepada peraturan perundang-undangan yang berlaku.	11.1. This Charter Committee is subject to the applicable laws and regulations.
11.2. Charter Komite ini ditandatangani bersama oleh anggota Komite Pemantau Risiko dan Dewan Komisaris	11.2. This Charter Committee is jointly signed by the members of Risk Monitoring Committee and Board of Commissioners.
11.3. Charter Komite ini mulai berlaku pada tanggal ditetapkan dengan ketentuan bahwa setiap saat dapat ditinjau kembali sesuai dengan keadaan berdasarkan persetujuan dan atau permintaan Dewan Komisaris dan apabila dikemudian hari terdapat kekeliruan didalamnya, akan dilakukan perbaikan.	11.3. will commence being effective as of the date of enactment thereof and subject to review or amendment at any time to be adjusted with the applicable provisions of laws or according to condition upon the request from the Board of Commissioners of Bank Mandiri and will be rectified should there will be error herein.