

Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
Tugas Pokok Direksi Tugas pokok Direksi Perseroan sesuai dengan Anggaran Dasar adalah sebagai berikut: 1. Menjalankan dan bertanggung jawab atas pengelolaan Perseroan untuk kepentingan serta sesuai dengan maksud dan tujuan Perseroan yang ditetapkan dalam Anggaran Dasar dan bertindak selaku pimpinan dalam pengelolaan tersebut. 2. Memelihara dan mengurus kekayaan Perseroan; yang seluruhnya telah dilaksanakan dengan baik selama tahun 2016	Duties and Responsibilities of the Board of Directors The main duties of the Board of Directors according to the Articles of Association are: a. To operate and responsible for the management of the Company for the interests of and in accordance with the purposes and objectives of the Company stipulated in the Articles of Association, and lead the management of the Company. b. To maintain and manage the Company's assets; all of which have been well executed during 2016.
Ruang Lingkup dan Pembagian Tugas Masing-masing Anggota Direksi. Direktur Utama 1. Melaksanakan pengelolaan Perseroan untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan. 2. Melakukan segala tindakan dan perbuatan mengenai pengelolaan maupun pemilikan kekayaan Perseroan. 3. Beritikad baik dan penuh tanggung jawab dalam menjalankan tugas untuk kepentingan usaha Perseroan dengan mengindahkan ketentuan Anggaran Dasar, Keputusan Rapat Umum Pemegang Saham dan peraturan perundangan yang berlaku. 4. Bertanggung jawab penuh secara pribadi atas kerugian Perseroan apabila bersalah atau lalai dalam menjalankan tugasnya untuk kepentingan dan usaha Perseroan kecuali dapat membuktikan antara lain telah melakukan pengelolaan dengan itikad baik dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan. 5. Mewakili Perseroan di dalam dan di luar pengadilan serta melakukan segala tindakan dan perbuatan baik mengenai pengelolaan maupun mengenai pemilikan serta mengikat Perseroan dengan pihak lain dan atau pihak lain dengan Perseroan. 6. Mengkoordinasikan kebijakan dan strategi	Scope of Work and Responsibilities of Each Member of the Board of Directors President Director 1. To conduct management of the Company for the interest of the Company and in accordance with the purposes and objectives of the Company. 2. To perform all acts and deeds regarding the management as well as the ownership of the Company's assets. 3. To perform his duties in good faith and with full responsibility with due observance of the Articles of Association, Resolutions of GMS and prevailing laws and regulations. 4. To take full responsibility personally for the loss of the Company when deemed guilty or negligent in their duties for the interest and business of the Company unless it can be proved, among others, by managing the Company with good faith and prudence for the interest and in accordance with the purposes and objectives of the Company. 5. To represent the Company before and outside the Court in all respects and events; both the management and the ownership, binding the Company with other parties and other parties with the Company. 6. To coordinate policy and strategy unit under the supervision of President Director as contained in the Decree of the Board of



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unit kerja di bawah supervisi Direktur Utama sebagaimana tertuang dalam Keputusan Direksi terkait Pembidangan Tugas dan Wewenang Anggota Direksi. 7. Melaksanakan <i>monitoring</i> dan evaluasi kegiatan Direktur Pembina Wilayah. Wakil Direktur Utama 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi seluruh bidang yang menjadi tanggung supervisinya. b. Mengarahkan dan mengevaluasi penyusunan <i>Business Plan</i> dan <i>Action Plan</i> jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja yang berada di bawah koordinasi Wakil Direktur Utama, berkoordinasi dengan Direktur Utama serta Direktur lainnya. c. Bersama Direktur Utama mengarahkan proses-proses perubahan yang diperlukan untuk memenuhi tantangan persaingan pasar produk dan jasa Perseroan dengan memerhatikan aspek risiko. d. Bersama Direktur Utama mengkoordinasikan pelaksanaan kegiatan Direktur Pembina Wilayah dalam mengarahkan dan membina Regional CEO untuk mencapai target pangsa pasar (market share) dan meningkatkan volume bisnis (dana dan kredit) Perseroan di seluruh	Directors related to the job descriptions and authorities of members of the Board of Directors. 7. To monitor and evaluate the activities of Region Builder Director. Vice President Director 1. Policies and Strategies a. Directing, evaluating, and promoting policies and strategies across areas of responsibility. b. Directing and evaluating the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company as set out in the Articles of Association, the decision of the AGM of the Company, and legislation. b. To direct, evaluate, and coordinate the work units under the coordination of the Vice President Director, in coordination with the President Director and other Directors. c. Together with President Director in directing the processes of change that are needed to meet the challenges of market competition of the Company's products and services by taking into account risk aspects. d. Together with President Director coordinate the implementation of the Region Builder Director in directing and fostering Regional CEO to achieve the target market (market share) and increase the volume of business (funding and credit) of the Company throughout Region/Regional.



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Region/Regional. e. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. 3. Sumber Daya Manusia a. Membantu Direktur Utama mengarahkan kebijakan Sumber Daya Manusia (SDM) Bank Mandiri. b. Bersama Direktur Utama menetapkan pembidangan tugas di antara Direksi dan menetapkan struktur organisasi dengan tetap mempertimbangkan Anggaran Dasar Perseroan. Direktur Operations 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Operations. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Operations sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan.	e. To maintain the company image and establish a good relationship with regulators and stakeholders. 3. Human Resources a. To assist the President Director to provide direction of Human Resources Policy of Bank Mandiri b. Together with President Director determine the job descriptions between the Board of Directors and establish organizational structure with due observance of the Articles of Association of the Company. Director of Operations 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in operations. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the areas of Operations, as stipulated in the Articles of Association, the Resolutions of AGM of the Company, and legislation.



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b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja yang berada di bidang Operations, serta berkoordinasi dengan Direktur lainnya. c. Mengkoordinasikan dan mengarahkan penyusunan strategi service Perseroan, konsolidasi komunikasi dan program-program untuk peningkatan kualitas layanan kepada nasabah. d. Mengkoordinasikan dan mengarahkan optimalisasi penggunaan data nasabah untuk mendukung aktivitas bisnis Perseroan. e. Mengkoordinasikan dan mengarahkan penyusunan serta pengelolaan prosedur penanganan keluhan maupun sengketa nasabah. f. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. g. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Operations, termasuk mengusulkan rekrutment, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital.	b. Directing, evaluating, and coordinating work units in the areas of Operations, as well as coordinating with other Directors. c. Coordinating and directing the preparation of the Company's service strategy, consolidation of communication and programs to improve the quality of service to customers. d. Coordinating and directing the optimization of the use of customer data to support the business activities of the Company. e. Coordinating and directing the preparation and management procedures for handling complaints and customer disputes. f. Maintaining the company image and establishing a good relationship with regulators and stakeholders. g. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Operations, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital.
Direktur Finance & Treasury 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Finance & Treasury. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan.	Director of Finance & Treasury 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Finance & Treasury. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy.



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c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Finance & Treasury sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang Finance & Treasury, serta berkoordinasi dengan Direktur lainnya. c. Memimpin, mengarahkan, dan mengkoordinasi pengembangan serta penawaran produk-produk Finance & Treasury yang terbaik dan memastikan bahwa pengembangan serta penawaran tersebut merupakan produk yang berkualitas dan berdaya saing tinggi. d. Memimpin dan mengkoordinasi pengaturan produk Finance & Treasury secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-hatian. e. Memimpin dan mengkoordinasi secara efektif promosi produk-produk Finance & Treasury sesuai dengan riset pasar dan segmen nasabah. f. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. g. Menjaga citra Perseroan dan turut	c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Finance & Treasury as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Finance and Treasury, as well as coordinating with other Directors. c. Leading, directing, and coordinating the development as well as offering the best products of Finance and Treasury and ensuring that development as well as the offering are the products with high quality and competitive. d. Leading and coordinating the arrangement of Finance & Treasury products aggressively with due observance of Company policy and the precautionary principle. e. Leading and coordinating an effective promotion of Finance & Treasury products according to the market research and customer segments. f. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. g. Maintaining the company image and establishing a good relationship with regulators and stakeholders.



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membina hubungan baik dengan regulator dan stakeholder. h. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Finance & Treasury, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital. Direktur Corporate Banking 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Corporate Banking. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Corporate Banking sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan.	h. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Finance & Treasury, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital. Director of Corporate Banking 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Corporate Banking. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Corporate Banking as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation.



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b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang Corporate Banking, serta berkoordinasi dengan Direktur lainnya. c. Memimpin, mengarahkan, dan mengkoordinasi pengembangan serta penawaran produk-produk Corporate Banking yang terbaik dan memastikan bahwa pengembangan serta penawaran tersebut merupakan produk yang berkualitas dan berdaya saing tinggi. d. Memimpin dan mengkoordinasi pengaturan produk Corporate Banking secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-hatian. e. Memimpin dan mengkoordinasi secara efektif promosi produk-produk Corporate Banking sesuai dengan riset pasar dan segmen nasabah. f. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. g. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. h. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Corporate Banking, termasuk mengusulkan rekrutmen, promosi, mutasi/ rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital.	b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Corporate Banking, as well as coordinating with other Directors. c. Leading, directing, and coordinating the development as well as offering the best products of Corporate Banking and ensuring that development as well as the offering are the products with high quality and competitive. d. Leading and coordinating the arrangement of Corporate Banking products aggressively with due observance of Company policy and the precautionary principle. e. Leading and coordinating an effective promotion of Corporate Banking products according to the market research and customer segments. f. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. g. Maintaining the company image and establishing a good relationship with regulators and stakeholders. h. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Corporate Banking, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital.



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Direktur Distributions 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Distributions. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Distributions sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang Distributions, serta berkoordinasi dengan Direktur lainnya. c. Memimpin dan mengkoordinasi pendistribusian produk Bank Mandiri melalui unit-unit yang memegang fungsi Distributions secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-hatian. d. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. e. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder.	Director of Distributions 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Distributions. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Distributions as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Distributions, as well as coordinating with other Directors. c. Leading and coordinating the distribution of Bank Mandiri products through units which run the Distribution function aggressively with due observance of the Company policy and precautionary principle. d. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. e. Maintaining the company image and establishing a good relationship with regulators and stakeholders. f. Supporting the role of Regional CEO in



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f. Mensupervisi Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Distributions, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital. Direktur Retail Banking 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Retail Banking. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Retail Banking sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang	performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Operations, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital. Director of Retail Banking 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Retail Banking. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Retail Banking as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Retail Banking, as well



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Retail Banking, serta berkoordinasi dengan Direktur lainnya. c. Memimpin, mengarahkan, dan mengkoordinasi pengembangan serta penawaran produk-produk Retail Banking yang terbaik dan memastikan bahwa pengembangan serta penawaran tersebut merupakan produk yang berkualitas dan berdaya saing tinggi. d. Memimpin dan mengkoordinasi pengaturan produk Retail Banking secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-hatian. e. Memimpin dan mengkoordinasi secara efektif promosi produk-produk Retail Banking sesuai dengan riset pasar dan segmen nasabah. f. Memimpin dan mengarahkan front liner marketers untuk dapat menjalankan Standar Prosedur dalam bidang Retail Banking secara benar. g. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. h. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. i. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Retail Banking, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital.	as coordinating with other Directors. c. Leading, directing, and coordinating the development as well as offering the best products of Retail Banking and ensuring that development as well as the offering are the products with high quality and competitive. d. Leading and coordinating the arrangement of Retail Banking products aggressively with due observance of Company policy and the precautionary principle. e. Leading and coordinating an effective promotion of Retail Banking products according to the market research and customer segments. f. Leading and directing the front liner marketers to implement Standard of Procedures in Retail Banking correctly. g. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. h. Maintaining the company image and establishing a good relationship with regulators and stakeholders. i. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Retail Banking, including proposing the recruitment, promotion, transfer/rotation, coaching and training through coordination with SEVP Human Capital.



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Direktur Risk Management & Compliance 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Risk Management & Compliance. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Risk Management & Compliance sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja yang berada di bidang Risk Management & Compliance, serta berkoordinasi dengan Direktur lainnya. c. Mengkoordinasikan dan mengarahkan pelaksanaan prinsip-prinsip good corporate governance. d. Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan perundangan yang berlaku serta menjaga agar kegiatan usaha Bank tidak menyimpang dari peraturan perundangan.	Director of Risk Management & Compliance 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Risk Management & Compliance b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Risk Management & Compliance as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Risk Management & Compliance, as well as coordinating with other Directors. c. Coordinating and directing the implementation of good corporate governance principles d. Determining actions needed to ensure that Bank has complied with all prevailing rules and regulations as well as maintaining the business activity for not being distorted from the regulations. e. Monitoring and maintaining the Bank's compliance to all agreements and



Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
e. Memantau dan menjaga kepatuhan Bank terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada pihak eksternal. f. Mengembangkan organisasi kerja Risk Management & Compliance sehingga Perseroan memiliki kebijakan, prosedur dan metode yang handal dalam menerapkan Risk Management & Compliance. g. Memonitor kepatuhan dan pelaksanaan pengawasan melekat pada semua unit kerja organisasi Risk Management & Compliance. h. Mengkoordinasikan, mengarahkan dan memonitor penanganan permasalahan hukum yang bersifat kompleks dan/atau bankwide melalui pemberian advis hukum kepada unit kerja, manajemen maupun dengan mengoptimalkan legal officer. i. Mengkoordinasikan, mengarahkan dan memonitor legal action secara efektif melalui penanganan perkara secara terintegrasi dengan target yang jelas. j. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. k. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Risk Management & Compliance, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital.	- commitments made by Bank to external party. f. Developing work organization of Risk Management & Compliance so that the Company has policy, procedure and reliable method in implementing Risk Management & Compliance. g. Monitoring compliance and supervision action attached to all work units of Risk Management & Compliance. h. Coordinating, directing and monitoring the handling of complex and/or bankwide legal cases through legal advice provision to work units, management as well as optimizing legal officer. i. Coordinating, directing and monitoring legal action effectively through integrated case handling with clear target. j. Maintaining the company image and establishing a good relationship with regulators and stakeholders. k. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Risk Management & Compliance, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital.



Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
Direktur Commercial Banking 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Commercial Banking. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial, service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional a. Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Commercial Banking sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. b. Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang Commercial Banking, serta berkoordinasi dengan Direktur lainnya. c. Memimpin, mengarahkan, dan mengkoordinasi pengembangan serta penawaran produk-produk Commercial Banking yang terbaik dan memastikan bahwa pengembangan serta penawaran tersebut merupakan produk yang berkualitas dan berdaya saing tinggi. d. Memimpin dan mengkoordinasi pengaturan produk Commercial Banking secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-	Director of Commercial Banking 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Commercial Banking. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities a. Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Commercial Banking as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. b. Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Commercial Banking, as well as coordinating with other Directors. c. Leading, directing, and coordinating the development as well as offering the best products of Commercial Banking and ensuring that development as well as the offering are the products with high quality and competitive. d. Leading and coordinating the arrangement of Commercial Banking products aggressively with due observance of Company policy and the



Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
hatian. e. Memimpin dan mengkoordinasi secara efektif promosi produk-produk Commercial Banking sesuai dengan riset pasar dan segmen nasabah. f. Memimpin dan mengarahkan front liner marketers untuk dapat menjalankan Standar Prosedur dalam bidang Commercial Banking secara benar. g. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. h. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. i. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Commercial Banking, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital. Direktur Digital Banking & Technology 1. Kebijakan dan Strategi a. Mengarahkan, mengevaluasi, serta mensosialisasikan kebijakan dan strategi di bidang Digital Banking & Technology. b. Mengarahkan dan mengevaluasi penyusunan Business Plan dan Action Plan jangka pendek, jangka menengah dan jangka panjang agar sejalan dengan kebijakan Perseroan. c. Mendukung Direktur Distributions dalam mengarahkan dan membina Regional untuk melakukan transformasi jaringan distribusi, optimalisasi business unit di wilayah baik dalam aspek financial,	precautionary principle. e. Leading and coordinating an effective promotion of Commercial Banking products according to the market research and customer segments. f. Leading and directing the front liner marketers to implement Standard of Procedures in Commercial Banking correctly. g. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. h. Maintaining the company image and establishing a good relationship with regulators and stakeholders. i. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit. 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Commercial Banking, including proposing the recruitment, promotion, transfer/rotation, coaching and training through coordination with SEVP Human Capital Director of Digital Banking & Technology 1. Policy and Strategy a. Directing, evaluating, and socializing the policy and strategy in Digital Banking & Technology. b. To direct and evaluate the preparation of short term, medium term and long term Business Plan and Action Plan to be in line with Company policy. c. To support the Director of Distributions in directing and fostering Regional to transform the distribution network, optimization of business units in the region both in terms of financial, service excellence, Good Corporate Governance



Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
service excellence, Good Corporate Governance maupun Fraud Prevention, serta mencapai dan meningkatkan target volume bisnis (dana dan kredit) yang telah ditetapkan. 2. Kegiatan Operasional - Mengarahkan, mengevaluasi, dan mengkoordinasikan pelaksanaan pengurusan Perseroan di bidang Digital Banking & Technology sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS Perseroan, dan peraturan perundangan. - Mengarahkan, mengevaluasi, dan mengkoordinasikan unit kerja dan perusahaan anak yang berada di bidang Digital Banking & Technology, serta berkoordinasi dengan Direktur lainnya. - Memimpin, mengarahkan, dan mengkoordinasi pengembangan serta penawaran produk-produk Digital Banking & Technology yang terbaik dan memastikan bahwa pengembangan serta penawaran tersebut merupakan produk yang berkualitas dan berdaya saing tinggi. - Memimpin dan mengkoordinasi pengaturan produk Digital Banking & Technology secara agresif dengan mengindahkan kebijakan Perseroan dan prinsip kehati-hatian. - Memimpin dan mengkoordinasi secara efektif promosi produk-produk Digital Banking & Technology sesuai dengan riset pasar dan segmen nasabah. - Mengembangkan Information Technology untuk bekerja sebagai mitra bisnis dengan seluruh unit kerja organisasi Perseroan dan memastikan bahwa Perseroan telah mempunyai solusi teknologi yang paling tepat untuk situasi saat ini dan kebutuhan bisnis di masa mendatang melalui perencanaan teknologi informasi yang efektif dan	and Fraud Prevention, as well as to achieve and increase the designated target volume of business (funds and loans). 2. Operational Activities - Directing, evaluating, and coordinating the implementation of the management of the Company in the field of Digital Banking & Technology as stipulated in the Articles of Association, the decision of the AGM of the Company, and legislation. - Directing, evaluating, and coordinating the work units and subsidiaries which are in the field of Digital Banking & Technology, as well as coordinating with other Directors. - Leading, directing, and coordinating the development as well as offering the best products of Digital Banking & Technology and ensuring that development as well as the offering are the products with high quality and competitive. - Leading and coordinating the arrangement of Digital Banking & Technology products aggressively with due observance of Company policy and the precautionary principle. - Leading and coordinating an effective promotion of Digital Banking & Technology products according to the market research and customer segments. - Developing Information Technology to work as a business partner with all units within the Company's organization and ensure that the Company has the most appropriate technology solutions for the current situation and business requirements in the future through planning of information technology effectively and efficiently, development,



Tugas dan Tanggung Jawab Direksi PT Bank Mandiri (Persero) Tbk.	Duties and Responsibilities of The Board of Directors PT Bank Mandiri (Persero) Tbk.
efisien, pengembangan, pencapaian, pengimplementasian, pemeliharaan dan dukungan yang berkelanjutan. g. Mengkoordinasikan dan mengarahkan optimalisasi penggunaan data nasabah untuk mendukung aktivitas bisnis Perseroan. h. Melakukan pembinaan hubungan nasabah melalui kunjungan (on the spot) dan pemantauan proyek nasabah secara berkala. i. Menjaga citra Perseroan dan turut membina hubungan baik dengan regulator dan stakeholder. j. Mendukung peran Regional CEO dalam menjalankan fungsi koordinasi untuk melakukan aliansi dengan Strategic Business Unit lainnya. 3. Sumber Daya Manusia Memimpin dan mengarahkan kebijakan Sumber Daya Manusia (SDM) di bawah koordinasi bidang Digital Banking & Technology, termasuk mengusulkan rekrutmen, promosi, mutasi/rotasi, pembinaan dan pelatihan melalui koordinasi dengan SEVP Human Capital.	achievement, implementation, maintenance and ongoing support. g. Coordinating and directing the optimization of customer data usage to support the Company's business activities. h. Fostering customer relations through the visit (on the spot) and monitoring the customer projects on a regular basis. i. Maintaining the company image and establishing a good relationship with regulators and stakeholders. j. Supporting the role of Regional CEO in performing coordination functions to align with other Strategic Business Unit 3. Human Resources Leading and directing the policies of Human Resources (HR) under the coordination of areas of Digital Banking & Tehcnology, including proposing the recruitment, promotion, transfer/ rotation, coaching and training through coordination with SEVP Human Capital.

