

The Board of Directors



From left to right

Front: **Kartini Sally** Director of Commercial Banking, **Kartika Wirjoatmodjo** President Director, **Sulaiman A. Arianto** Vice President Director
 Back: **Tardi** Director of Retail Banking, **Hery Gunardi** Director of Distributions, **Ahmad Siddik Badruddin** Director of Risk Management & Compliance, **Ogi Prastomiyono** Director of Operations, **Rico Usthavia Frans** Director of Digital Banking & Technology, **Pahala N. Mansury** Director of Finance & Treasury, **Royke Tumilaar** Director of Corporate Banking

The Board of Directors' Profile



Kartika Wirjoatmodjo
President Director

Male, Indonesian Citizen, 43 years old, domiciled in Jakarta.

Educational Background

- Bachelor Degree in the field of Accounting from University of Indonesia (1996)
- Master of Business Administration from Erasmus University in Rotterdam (2001)

Basis of Appointment

By Annual General Meeting dated March 16, 2015 was appointed as a Director of Bank Mandiri and by the Annual General Meeting dated March 21, 2016 was appointed as a President Director of Bank Mandiri

Career

- Tax & Accounting Consultant at RSM AAJ (1995-1996)
- Credit Analyst at Industrial Bank of Japan (1996-1998)
- Senior Consultant at PwC Financial Advisory Services (1998-1999)
- Senior Consultant at The Boston Consulting Group (2000-2003)
- Dept. Head Strategy & Performance Management Group Bank Mandiri (2003-2005)
- Group Head of Strategy & Performance Management Group at Bank Mandiri (2005-2008)
- Managing Director at Mandiri Sekuritas (2008-2011)
- President Director & CEO of Indonesia Infrastructure Finance (2011-2013)
- Head of Executive Officer and Member of the Board of Commissioners at the Deposit Insurance Agency (LPS) (2014-2015)
- Director of Finance & Strategy at Bank Mandiri (2015 -2016)
- President Director of Bank Mandiri (2016 - present)

Training and Seminar Courses

- Government Policies in creating the Business Climate (2003)
- Workshop of Scorecard and KPI (2004)
- Risk Management Certification 1 (2006)
- Risk Management Certification 2 (2007)
- Risk Management Certification 3 (2008)
- The Leadership Forum in Jogjakarta (2009)
- Marshal Goldsmith Workshop (2009)
- The Leadership Journey: Creating and Developing Young Leadership, Wharton Business School, USA (2009)
- Coaching for Excellence Executive (2010)
- Risk Management Certification 5 (2015)
- The Leadership Forum in Lombok (2016)
- FGDs regarding SOE Synergy in Prapat (2016)
- Executive training at IMD Laussane, Switzerland (2016)

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Educational Background

- Bachelor Degree in the field of Animal Husbandry from the Bogor Agricultural Institute (1981)
- Master of Business Administration in Finance from the University of New Orleans, USA (1991)

Basis of Appointment

Annual General Meeting of Shareholders, dated March 16, 2015

Career:

- Assistant Manager of Corporate Finance at BRI (1991-1992)
- Deputy Chairman of Corporation IV at BRI (1992-1994)
- Head Section of Corporate Finance at BRI (1994-1999)
- Deputy of Corporate Finance Division at BRI (1999)
- Head of Credit Medium Division at BRI (1999-2002)
- Head of Agribusiness Division Headquarters at BRI (2001-2002)
- Head of Denpasar Regional at BRI (2002-2003)
- Head of Jakarta Regional at BRI (2003-2006)
- Director of Micro & Small Business at BRI (2006-2009)
- Director of Commercial Banking at BRI (2009-2015)
- Vice President Director of Bank Mandiri (2015-present)

Training and Seminar Courses

- Asian Banking Forum (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 Program Refreshment, Germany (2012)
- Risk Management Certification Refreshment Program (2015)
- The Leadership Forum, Lombok (2016)
- FGDs regarding SOE Synergy in Prapat (2016)



Sulaiman A. Arianto
Vice President Director

Male, Indonesian Citizen, 58 years old, domiciled in Jakarta.

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Ogi Prastomiyono
Director of Operations

Male, Indonesian Citizen, 55 years old,
domiciled in Jakarta.

Educational Background

- Bachelor Degree in the field of Agricultural Technology from Bogor Agricultural Institute (1984)
- Master of Business Administration from the University of Notre Dame (1994)

Basis of Appointment

Annual General Meeting of Shareholders, dated April 2, 2013

Career

- GM of Planning and Development at Indonesian Export-Import Bank (Exim Bank) (1998-1999)
- Head of Compliance Division at Bank Mandiri (1999-2001)
- Project Head of IPO Working Team at Bank Mandiri (2001-2003)
- Director of Compliance, Risk Management, Product Development, Planning and Development at Bank Syariah Mandiri (2004-2005)
- Group Head Compliance at Bank Mandiri (2005-2006)
- Group Head Internal Audit at Bank Mandiri (2006-2008)
- Director of Compliance & Human Capital at Bank Mandiri (2008-2014)
- Director of Risk Management & Compliance at Bank Mandiri (2014-2015)
- Director of Technology and Operations (2015-2016)
- Director of Operations at Bank Mandiri (2016 – present)

Training and Seminar Courses

- Accelerated Development Program 7, London (1991)
- Exchange Rate & Interest Rate Economic and Forecasting Technique in Financial Market in Geneva (1997)
- SESPIBANK Batch XX di Jakarta & Chile (1998-1999)
- Sharia Banking Workshop, Jakarta (2004)
- Risk Management Certification (2004)
- Asian Business Dialogue on Corporate Governance, Singapore (2005)
- World Economic Forum, Davos (2005)
- Education Internal Audit Level Managerial, Jakarta (2006)
- Internal Audit & Risk management, Singapore (2006)
- Strategy Business Leadership Creating & Delivering Value di Chicago (2008)
- Corporate Governance, Kellogg School of Management (2009)
- Singapore Human Capital Summit, Singapore (2010)
- Getting Ready for Basel II ICAAP BARA (2012)
- ICA International Advanced Certificate in Compliance & Financial Crime in Jakarta (2012)
- Kellogg Executive Scholars Certificate of Professional Achievement in Leadership in Illinois (2014)
- Risk and Governance Summit OJK (2014)
- The Leadership Forum, Lombok (2016)
- International Risk Management Refreshment Program for executive "On Systematic, Operational and Infrastructure Risk Management" in Milan (2016)



Pahala N. Mansury
Director of Finance & Treasury

Male, Indonesian Citizen, 45 years old,
domiciled in Jakarta

Educational Background

- Bachelor Degree in the field of Accounting from University of Indonesia (1994)
- Master of Business Administration in Finance from Stern School of Business, New York University, USA (1999)
- Qualifying as a CFA Charter holder of the CFA Institute since 2003

Basis of Appointment

Annual General Meeting of Shareholders, dated March 16, 2015

Career

- Financial Advisory Services at PWC (1994)
- Change Management Consultant at Anderson Consulting Indonesia (1994-1997)
- Senior Consultant at Booz Allen Hamilton (1999-2000)
- Project Leader at The Boston Consulting Group (2002-2003)
- SVP Economic & Financial Research at Bank Mandiri (2003-2005)
- SVP of Accounting concurrently as SVP of Change Management Office at Bank Mandiri (2005)
- SVP Corporate Development at Bank Mandiri (2005-2006)
- EVP Coordinator Finance & Strategy at Bank Mandiri (2006-2010)

- Director of Finance & Strategy at Bank Mandiri (2010-2015)
- Director of Treasury & Markets at Bank Mandiri (2015-2016)
- Director of Finance & Treasury at Bank Mandiri (2016-present)

Training and Seminar Courses

- Essentials of Leadership di London, UK (2010)
- Driving Corporate Performance, Boston, USA (2011)
- Congress of Indonesian Diaspora (CID), Los Angeles (2012)
- Risk Minds Asia, Singapore (2012)
- Asia Pacific Summit, Singapore (2012)
- The Emerging CFO, California, USA (2013)
- Asia Pacific Summit, Singapore (2013)
- World Economic Forum, Davos, Switzerland (2014)
- Treasury Training With OW, Singapore (2014)
- ASEAN Financials Forum, Hong Kong (2015)
- Asset & Liability Management, Paris (2015)
- Investment Forum Asia, Singapore (2015)
- Swift International Banking Operations Seminar (SIBOS), Singapore (2015)
- ASEAN Central Bank Governors and Financial Institutions CEO Dialogue di Laos, Vientiane (2015)

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- Bachelor Degree of Economics in the field of Management from Trisakti University (1987)
- Master of Business in the field of Finance from University of Technology, Sydney (1999)

Basis of Appointment

Annual General Meeting of Shareholders, dated March 16, 2015

Career

- Credit Analyst in the affairs of Credit Monitoring and Research at BDN (1998)
- Dept. Head Corporate Banking at Bank Mandiri (2005)
- Credit authority holders (at Group Head) Commercial Banking at Bank Mandiri (2006)
- Group Head Regional Commercial Sales at Bank Mandiri (Januari 2007)
- Group Head Regional Commercial Sales I at Bank Mandiri (November 2007)
- President Commissioner of PT Staco Jasapratama (General Insurance) (2008)

- Commissioner of Mandiri Sekuritas (2009)
- Director of the Treasury, Finance Institutions & Special Asset Management at Bank Mandiri (2011-2015)
- Director of Corporate Banking at Bank Mandiri (2015 - present)

Training and Seminar Courses

- Corporate Finance Workshop (2003)
- High Impact Leadership (2008)
- Strategic Business Leadership Engagement (2011)
- Risk Management Certification Refreshment Program (2012)
- Citi's Global Banks Forum (2012)
- Cash Management Banking Seminar (2013)
- Contemporary Finance: Key Topics for Senior Executives and Board Members (2015)
- Integrated Risk Management Program (2016)



Royke Tumilaar
Director of Corporate Banking

Male, Indonesian Citizen, 52 years old, domiciled in Jakarta

Educational Background

- Bachelor Degree in the field of Business Administration from Universitas 17 Agustus 1945 (1987)
- Master of Business Administration in Finance & Accounting from the University of Oregon, USA (1991)

Basis of Appointment

Annual General Meeting of Shareholders, dated April 2, 2013

Career

- Analyst for Debtors' NPL in Bapindo (1993-1996)
- Sub-Section Head of Syndicated Debt of Treasury at Bapindo (1996-1998)
- Bank Mandiri Merger Team Member (1998-1999)
- Regional Marketing Manager of Jakarta Kota at Bank Mandiri (1999-2002)
- Area Manager of Daan Mogot at Bank Mandiri (2002)
- Dept. Head Bank Assurance and Project Director of the Establishment of Joint Venture with AXA Insurance Company (2002-2003)
- Director of PT AXA Mandiri Financial Services (2003-2006)
- Group Head Wealth Management Mandiri as well as President Commissioner of PT AXA Mandiri Financial Services (2006-2009)
- Group Head of Jakarta Network at Bank Mandiri (2009-2011) as well as President Commissioner of PT Mandiri Manajemen Investasi (2009-2013)
- Group Head Distribution Network 1 at Bank Mandiri (2011-2013)

- EVP Coordinator Consumer Finance (2013)
- Director of Micro & Retail Banking at Bank Mandiri (2013-2015)
- Direktur of Micro & Business Banking at Bank Mandiri (2015)
- Director of Consumer Banking at Bank Mandiri (2015-2016)
- Director of Distributions at Bank Mandiri (2016 - present)

Training and Seminar Courses

- Chartered Financial Consultant and Chartered Life Underwriter in Singapore (2004)
- Certified Wealth Manager in Indonesia (2005)
- Certified Financial Planning in Indonesia (2007)
- Executive Development Program in USA (2008)
- Executive Development Program "Creating & Executing Breakthrough Strategy" in USA (2008)
- Executive Development Program "Leading a Resilient Organization" in USA (2009)
- Executive Development Program "Market Driving Strategies Programme" in UK (2011)
- Executive Development Program "Leading Change & Organizational Renewal Program" in USA (2013)
- Executive Development Program "High Impact Leadership" in USA (2014)
- Executive Development Program "Strategic Branding" in UK (2015)



Hery Gunardi
Director of Distributions

Male, Indonesian Citizen, 54 years old, domiciled in Jakarta

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Tardi
Director of Retail Banking

Male, Indonesian Citizen, 52 years old,
domiciled in Jakarta

Educational Background

- Bachelor Degree in the field of Agronomy from Universitas 11 Maret (1987)
- Master in the field of Finance from the University of Padjajaran (1999)

Basis of Appointment

Annual General Meeting of Shareholders, dated March 16, 2015

Career

- Professional Staff at PT Bank Bumi Daya (1989-1998)
- Group Head Credit Operation & Control Credit Administration at Bank Mandiri (1998-1999)
- Group Head Credit Operation & Control Loan Operations Development at Bank Mandiri (2000)
- Dept. Head Loan Disbursement at Bank Mandiri (2001-2005)
- Dept. Head Jakarta Disbursement and Dept. Head Loan Collection I at Bank Mandiri (2006)
- Group Head Credit Recovery II at Bank Mandiri (2006-2007)
- Group Head Credit Recovery II at Bank Mandiri (2007-2008)
- The board of Commissioners' member of Investama Mandiri (2007-2009)

- Group Head Micro Business Development at Bank Mandiri (2008-2013)
- The board of Commissioners' member of Bank Syariah Mandiri (2008-2013)
- SEVP Consumer Finance at Bank Mandiri (2013-2015)
- SEVP Wholesale Risk at Bank Mandiri (2015)
- Director of Micro Banking at Bank Mandiri (2015-2016)
- Director of Retail Banking at Bank Mandiri (2016-present)

Training and Seminar Courses

- Risk Management in Banking (2008)
- Credit Training for Lending to Finance (2000)
- Training in Collateral Insurance (2011)
- Risk Management Certification (2011)
- Developing The Strategic Leader (2011)
- Executing Breakthrough Strategy, Columbia Business School New York, USA (2013)
- Creating, Building and Rejuvenating Your Brand, Kellogg School of Management Illinois, USA (2014)
- Risk Management Certification 5 (2015)
- Market Driving Strategies, London Business School, UK (2015)



Ahmad Siddik Badruddin
Director of Risk Management & Compliance

Male, Indonesian Citizen, 51 years old,
domiciled in Jakarta

Educational Background

- Bachelor Degree in the field of Chemical Engineering (1988)
- Master of Business Administration in the field of Management Information System (1990), both degrees were obtained from the University of Texas, Austin, USA.

Basis of Appointment

Annual General Meeting of Shareholders, dated March, 16, 2015

Career

- Management Associate at Citibank (1990-1995)
- Regional Risk Officer of the Global Consumer Bank (AVP) at Citibank, Singapore (1995-1997)
- Retail Bank Risk Director of Global Consumer Bank (VP) at Citibank, Jakarta (1997-1998)
- Head of Risk Management at ABN AMRO Bank, Hong Kong (1999-2001)
- Country Risk Director at Citibank (2001-2004)
- Country Risk Director and Deputy Country Risk Director at Citibank, Germany (2004-2008)

- Regional Senior Credit Officer for Central & Eastern Europe and Middle East Africa Region at Citibank, London (2008-2011)
- Global Unsecured Product Risk Management at Citibank, New York (2011-2014)
- SEVP Retail Chief Risk Officer at Bank Mandiri (2014-2015)
- Director of Risk Management & Compliance at Bank Mandiri (2015-present)

Training and Seminar Courses

- Global Risk Conference, Citibank (2008, 2009, 2010)
- EMEA Business Conference, Citibank (2008)
- Senior Credit Officer Workshop, Citibank (2012)
- Advance Risk Seminar, Citibank (2013)
- Basel 2 & 3, PWC (2014)
- Risk Management Certification 4 (2014)
- Risk Management Certification 5 (2015)
- Global Strategic Leadership at Wharton School of Business (2015)
- The Leadership Forum in Lombok (2016)

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- Bachelor Degree in the field of Dentistry from University of Indonesia (1988)
- Magister Program "Wijaiyata Management" from IPPM Jakarta (1990)
- Magister Management from Jayabaya University, Jakarta (1998)

Basis of Appointment

Annual General Meeting of Shareholders, dated March, 16, 2015

Career

- Loan Officer Corporate Banking at Exim Bank (1990-1997)
- Head of Corporate Banking at Exim Bank (1997-1999)
- Senior Relationship Manager Corporate Banking at Bank Mandiri (1999-2002)
- Dept. Head Corporate Banking at Bank Mandiri (2003-2006)
- The authority holders of credit approval in commercial & business banking segment at Bank Mandiri (February 2006-September 2006)
- Group Head of Commercial Risk at Bank Mandiri (2006-2012)
- Group Head of Corporate Banking at Bank Mandiri (2012-2015)

- The Board of Commissioners' member of Mandiri Sekuritas (2012-2015)
- Director of Commercial Banking at Bank Mandiri (2015-present)

Training and Seminar Courses

- Structuring & Financing Telecom Project in London (2002)
- Ventura Capital (2004)
- Bank Strategy Masterclass (2006)
- SME Banking & Financing (2008)
- The Asia Gas Conference (2008)
- Risk Management in Banking, Paris (2009)
- Executive Program at Kellogg Business School, Northwestern University in Chicago, USA (2010)
- Executive "Structured Mezzanine & Equity Program Financing at Darden Business School, Virginia-USA (2011)
- Structuring Merger & Acquisition (2012)
- G20Y Summit in St. Petersburg, Rusia (2013)
- Leadership Program at London Business School - London (2015)
- Global Banks Conference in Vancouver, Canada (2015)
- The Leadership Forum in Lombok (2016)



Kartini Sally
Director of Commercial Banking

Female, Indonesian Citizen, 51 years old, domiciled in Jakarta

Educational Background

Bachelor Degree in the field of Electrical Engineering from Bandung Institute of Technology (1992)

Basis of Appointment

Annual General Meeting of Shareholders, dated March 21, 2016

Career

- Field Manager at Schlumberger (1993-1995)
- Management Associate at Citibank NA (1995-1997)
- e-Trade Head Asset Based Finance Head at Citibank NA (1997-2001)
- e-Business Head at Citibank NA (2001-2006)
- Group Head of Electronic Banking at Citibank NA (2006-2010)
- Group Head of Electronic Banking at Bank Mandiri (2010-2013)
- SEVP Transaction Banking at Bank Mandiri (2013-2015)
- Director of Banking & Technology at Bank Mandiri (2016 - present)

Training and Seminar Courses

- Core Credit Risk (2016)
- Internet & e-Commerce (2016)
- Intermediate Risk (2016)
- e-Business Regional Conference (2016)
- e-Commerce & Payment Gateway Workshop
- The Leadership Forum, Lombok (2016)
- Seminars and National Working Meetings of Perbarindo, Pontianak (2016)
- Workshop e-Banking in Denpasar, Bali (2016)
- Workshop TB SME Sales Group, Jogjakarta (2016)
- Workshop Bank Mandiri – Dirjen Pajak: Work in Shymphony in Denpasar, Bali (2016)



Rico Usthavia Frans
Director of Digital Banking & Technology

Male, Indonesian Citizen, 46 years old, domiciled in Jakarta