

01	02	03	04	05
Main Highlights	Management Report	Company at a Glance	Management Discussion and Analysis on Company's Performance	Review of Business Support Function

Audit Committee Meeting

Audit Committee meeting shall be organized at least 12 (twelve) times in a year and shall be considered legitimate in the event that it is attended by at least 51% from total members including a Commissioner and an Independent Party. The meeting shall be presided over by the Chairman of Audit Committee or member who is appointed in writing, in the event that the Chairman of Audit Committee is absent. The meeting resolution is conducted based on consultation to achieve an agreement. In case that it has not occurred a consultation to achieve an agreement, the resolution adoption is conducted based on majority votes. Dissenting opinion as occurred in the meeting of committee is obligatory to mention clearly in the minutes of meeting along with the reasons of such dissenting opinion. The Audit Committee meeting has to be laid down in the minutes of meeting which is signed by the whole members who are present as well as it is documented properly.

Meeting Frequency and Attendance Level of Audit Committee

Throughout 2016, Audit Committee held 16 meetings with the following level of attendance of each member:

Date of Meeting	Meeting Agenda	Aviliani	Askolani	Goel Siauw Hong	Ardan Adiperdana**	Budi Sulistio	Ridwan Ayub *	Lista Irma**
28 Jan	Update on additional review for Commercial Credit by KAP PSS-EY	√	√	√		√	√	
10 Feb	<ul style="list-style-type: none"> Report of Audit Result Q4/2015 List of Monitoring on Follow Up of BPK and OJK 2016 Annual Audit Plan of Internal Audit Directorate 	√	√	√		√	√	
14 Mar	Discussion on Selecting KAP for 2016 Financial Report of Bank Mandiri	√	√	√		√	√	
14 Mar	<ul style="list-style-type: none"> Credit Risk to Business Entity and Debtors Group financed by Cross Directorate with limit >Rp500 billion Principal Permit on collaboration proposal for land use and borrowing of Mandiri Tower as location of Cooling Tower Station MRT Jkt Istora 	√	√	√		√	√	
23 Mar	<ul style="list-style-type: none"> Approval of Additional Plafond and New Facility of Commercial Line for PT Astra Sedaya Finance Approval of Short Term Credit Facility and TL Facility for PT Astra Sedaya Finance Approval of CL and NCL Facilities for PT United Tractor Semen Gresik (SI Group) Approval of KI Facility and Change in Terms and Condition of Existing Credit Facility for PT Marga Mandalasakti (Astra Group) 	√		√		√	√	
30 Mar	<ul style="list-style-type: none"> Approval of Additional Capital for PT MAGI Approval of Additional Capital for PT MUF Risk Based Bank Rating (RBBR) Semester II 2015 Oustanding Legal Cases 	√	√	√		√	√	
27 Apr	Management Letter from KAP PSS - EY due to Audit of Bank Mandiri for the year ended Dec 31, 2015			√		√	√	
11 May	Explanation of Bank Mandiri Financial Statement as of March 31, 2016 (Unaudited)	√	√	√		√	√	
25 May	Significant Findings and Fraud Case in First Quarter of 2016	√		√		√	√	
22 Jun	Update on additional review for Commercial Credit by KAP PSS-EY	√		√		√	√	
15 Aug	<ul style="list-style-type: none"> Report of Audit Result Semester I/2016 List of Monitoring on Follow Up of BPK finding, OJK and Accounting Public Office (KAP) PSS-EY 	√	√			√	√	
14 Sep	<ul style="list-style-type: none"> Update on Performance of Subsidiaries as of July 2016 Position of Bank Mandiri against Competitors as of June 2016 	√	√	√		√	√	
21 Sep	Request for the approval of additional budget for 2016 write off		√	√		√	√	
19 Oct	<ul style="list-style-type: none"> Explanation of update on Credit Audit Sample by Accounting Public Office (KAP) PSS-EY for audit as of December 2016 Update on OJK Regulation No.34/POJK.03/2016 on Obligation to Provide Minimum Capital of Commercial Banks and the Implication in Quarterly Financial Report as of Sept 30, 2016 	√		√	√	√		√
16 Nov	Significant Findings and Fraud Cases at Third Quarter of 2016 and Follow Up on Findings of BPK and OJK		√	√	√	√		√
23 Nov	<ul style="list-style-type: none"> NPL Projection and Proposal of Additional Budget for Write Off Proposal of 2017 RKAP and 2017-2019 RBB Proposal of 2016-2020 Bank Mandiri Corporate Plan 	√	√	√	√	√		√
Number of Meeting		16	16	16	3	16	13	3
Number of Attendance		13	11	15	3	16	13	3
Percentage of Attendance		81%	69%	94%	100%	100%	100%	100%

*) No longer serving as Audit Committee Member since October 19, 2016.

**) Serving as Audit Committee Member since October 19, 2016.