

# Kebijakan serta Frekuensi dan tingkat Kehadiran Rapat Dewan Komisaris, Rapat Direksi dan Rapat Gabungan Dewan Komisaris dengan Direksi

## Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dengan Direksi

1. Rapat Dewan Komisaris wajib diadakan secara berkala paling kurang 1 (satu) kali dalam 2 (dua) bulan dan/atau dapat diadakan setiap waktu bilamana dianggap perlu.
2. Dewan Komisaris wajib mengadakan Rapat Dewan Komisaris bersama dengan Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

3. Rapat Dewan Komisaris paling sedikit 2 (dua) kali dalam setahun harus dihadiri secara fisik oleh seluruh anggota Dewan Komisaris.
4. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari 1/2 (satu per dua) bagian dari jumlah anggota Dewan Komisaris yang sedang menjabat hadir atau diwakili dalam rapat.
5. Anggota Dewan Komisaris dapat berpartisipasi dalam Rapat melalui *teleconference*, sarana elektronik

atau sarana komunikasi lainnya yang memungkinkan semua orang berpartisipasi dalam Rapat untuk berkomunikasi satu sama lain secara bersamaan dan seketika.

6. Rapat Dewan Komisaris tahun buku berikutnya dijadwalkan sebelum akhir tahun buku khususnya sebelum akhir tahun kalender.
7. Risalah Rapat Dewan Komisaris harus disampaikan kepada seluruh anggota Dewan Komisaris, dan jika Rapat diselenggarakan bersama dengan Direksi maka harus pula disampaikan kepada seluruh anggota Direksi.

### KEHADIRAN ANGGOTA DEWAN KOMISARIS DALAM RAPAT DEWAN KOMISARIS DAN RAPAT GABUNGAN DEWAN KOMISARIS DENGAN DIREKSI SELAMA 2018

NO	Tanggal	BOC							BOD								
		DAFASL	BDS	AI	EG	HR	DLHT*)	TZ	TN	JW	EB	IF	EHMR*)	WP*)DT			
1	26 Januari 2018	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	
2	23 Februari 2018	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	
3	23 Maret 2018	√	√	√	√	√	√	√	√	X	√	√	√	√	√	√	
4	20 April 2018	√	X	√	√	√	√	√	X	√	√	X	√	√	√	X	
5	26 April 2018 <i>Special BOC Meeting</i>	X	**)	√	√	X	√	X	√	√	√	√	X	√	√	X	
6	31 Mei 2018	√	√	√	√	√	√	√	√	X	√	√	√	√	√	X	
7	27 Juni 2018 <i>Special BOC Meeting</i>	**)	**)	**)	√	**)	√	X	√	X	√	√	√	√	√	***)	
8	6 Juli 2018 <i>Special BOC Meeting</i>	√	X	√	X	√	√	√	√	√	√	√	√	√	√	***)	
9	20 Juli 2018	X	√	√	√	√	√	√	√	√	√	√	X	√	√	***)	
10	27 Juli 2018 <i>Special BOC Meeting</i>	**)	**)	**)	√	X	**)	**)	√	X	√	√	√	√	√	***)	
11	24 Agustus 2018	√	√	√	√	√	√	√	√	√	√	√	√	√	√	***)	
12	21 September 2018	√	√	√	√	√	√	√	√	X	√	√	√	√	√	***)	
13	18 Oktober 2018	√	√	√	√	√	X	√	√	X	√	√	X	√	√	***)	
14	26 Oktober 2018 <i>Special BOC Meeting</i>	√	√	√	√	√	**)	**)	√	√	√	√	√	√	√	***)	
15	23 November 2018	√	X	√	√	√	√	√	√	√	√	√	√	√	√	***)	
16	3 Desember 2018 <i>Special BOC Meeting</i>	**)	***)	√	**)	√	√	**)	√	√	√	√	√	√	√	***)	
TOTAL		16	15	16	16	16	16	3	16	16	16	16	16	16	4	4	6
HADIR		14	13	16	15	14	15	3	14	15	10	16	15	13	4	4	3
ABSEN		2	3	0	1	2	1	0	2	1	6	0	1	3	0	0	3
PERSENTASE		87,5%	86,7%	100%	93,8%	87,5%	93,8%	100%	87,5%	93,8%	62,5%	100%	93,8%	81,3%	100%	100%	50%

#### Catatan:

Komisaris: **DAFA** - Datuk Abdul Farid bin Alias, **SL** - Spencer Lee Tien Chye, **BDS** - Budhi Dyah Sitawati, **AI** - Achjar Ilijas, **EG** - Edwin Gerungan, **HR** - Hendar, **DLHT** - Datuk Lim Hong Tat

Direksi: **TZ** - Taswin Zakaria, **TN** - Thilagavathy Nadason, **JW** - Jenny Wiriyanto, **EB** - Eri Budiono, **IF** - Irvandi Ferizal, **EH** - Effendi, **DT** - Dhien Tjahajani, **WP** - Widya Permana, **MR** - Muhamadian

√ - Hadir/Hadir sebagai undangan, x - Absen, \*) - Menunggu persetujuan OJK, \*\*) - Bergabung melalui *Teleconference/Conference call*, \*\*\*) - Efektif mengundurkan diri, - - Belum Diangkat

Seluruh anggota Dewan Komisaris menghadiri Rapat lebih dari 75% (tujuh puluh lima persen) selama tahun 2018

## ► Kebijakan serta Frekuensi dan tingkat Kehadiran Rapat Dewan Komisaris, Rapat Direksi dan Rapat Gabungan Dewan Komisaris dengan Direksi

AGENDA RAPAT DEWAN KOMISARIS TAHUN 2018	
Tanggal Rapat	Agenda Rapat Dewan Komisaris
26 Januari 2018	No.01/KOM/01.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 27 November 2017</li> <li>CEO Report for December 2017</li> <li>MBI Group Performance Report for December 2017 Bankwide</li> </ol>
	No.01/KOM/01.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on 27 November 2017</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 26 January 2018</li> <li>Compliance Update Q1-2018</li> <li>Enterprise Risk Dashboard (ERD)</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee</li> </ol>
23 Februari 2018	No.02/KOM/02.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 26 January 2018</li> <li>Consolidated Financial Statements 31 December 2017 ("Financial Statements")</li> <li>CEO Report for January 2018</li> <li>MBI Group Performance Report for January 2018 Bankwide</li> </ol>
	No.02/KOM/02.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on 26 January 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 23 February 2018</li> <li>Sharia Banking 2017 Business Review and 2018 Marketing Strategies</li> <li>Submission of Sharia Supervisory Board's Review on Sharia Banking to OJK</li> <li>AGMS &amp; EGMS Plan</li> <li>Compliance Report</li> <li>IT Update</li> <li>Enterprise Risk Dashboard</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee</li> <li>Annual Outline Agenda 2018"</li> </ol>
23 Maret 2018	No.03/KOM/03.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 23 March 2018</li> <li>CEO Report for February 2018</li> <li>MBI Group Performance Report for February 2018 Bankwide</li> </ol>
	No.03/KOM/03.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on 23 February 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 23 March 2018</li> <li>Operations Update</li> <li>Productivity Update</li> <li>Global Banking Update</li> <li>Compliance Update</li> <li>Enterprise Risk Dashboard</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee</li> <li>Annual Outline Agenda 2018</li> </ol>
20 April 18	No.04/KOM/04.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 23 March 2018</li> <li>CEO Report for March 2018</li> <li>MBI Group Performance Report for March 2018 Bankwide</li> </ol>
	No.04/KOM/04.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on 23 March 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 23 March 2018</li> <li>Regional Business Update</li> <li>Compliance Update</li> <li>Enterprise Risk Dashboard</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee</li> <li>Annual Outline Agenda 2018</li> </ol>

### AGENDA RAPAT DEWAN KOMISARIS TAHUN 2018

Tanggal Rapat	Agenda Rapat Dewan Komisaris
26 April 2018 <i>Special Meeting</i>	No. 01 /KOM/04/2018 OF THE FINANCIAL YEAR 2018 OF SPECIAL MEETING THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Approval of MBI consolidated Q1 2018 results. 2. Approval of Press Release.
31 Mei 2018	No. 05/KOM/05.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the Joint BOC and BOD held on 20 April 2018 2. CEO Report for April 2018 3. MBI Group Performance Report for April 2018 Bankwide  No.05/KOM/05.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the BOC held on 20 April 2018 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 20 April 2018 3. Retail Banking Transformation Update 4. Human Capital Update 5. Enterprise Risk Dashboard 6. Report by Chairman of the Audit Committee ("AC") 7. Report by Chairman of the Risk Oversight Committee ("ROC") 8. Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee 9. Annual Outline Agenda 2018
27 Juni 2018 <i>Special Meeting</i>	No. 02 /KOM/06/2018 OF THE FINANCIAL YEAR 2018 OF SPECIAL MEETING THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Approval of MBI Revised RBB 2018 – 2020 for OJK Submission
6 Juli 2018 <i>Special Meeting</i>	No. 03/KOM/07/2018 OF THE FINANCIAL YEAR 2018 SPECIAL MEETING OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Strategy and Action to Reduce FY18 AOP Gap
20 Juli 2018	No.06. /KOM/07.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the Joint BOC and BOD held on 31 May 2018 2. CEO Report for June 2018 3. MBI Group Performance Report for June 2018 Bankwide  No.06/KOM/07.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the BOC held on 31 May 2018 2. Minutes of the Special Meeting of the BOC held on 27 June 2018 3. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 31 May 2018 4. Liquidity Management 5. Digital Banking 6. Group Strategic Application Management 7. CFS Update 6. Report by Chairman of the Audit Committee ("AC") 7. Report by Chairman of the Risk Oversight Committee ("ROC") 8. Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee 9. Annual Outline Agenda 2018
27 Juli 2018 <i>Special Meeting</i>	No.04 /KOM/07/2018 OF THE FINANCIAL YEAR 2018 SPECIAL OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Consolidated Financial Statements 30 June 2018
24 Agustus 2018	NO.7/KOM/08.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the Joint BOC and BOD held on 20 July 2018 2. CEO Report for July 2018 3. MBI Group Performance Report for July 2018 Bankwide  No.7 KOM/08.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Minutes of the Meeting of the BOC held on July 20, 2018 2. Minutes of the Special Meeting of the BOC held on July 6, 2018 3. Minutes of the Special Meeting of the BOC held on July 27, 2018 4. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 24 August 2018 5. Retail Banking Transformation 6. Maybank Indonesia Productivity Update 7. Global Banking Update 8. Compliance Update 9. Shariah Review Report 10. IT Update 11. Enterprise Risk Dashboard 12. Report by Chairman of the Audit Committee ("AC") 13. Report by Chairman of the Risk Oversight Committee ("ROC") 14. Annual Outline Agenda 2018"


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AGENDA RAPAT DEWAN KOMISARIS TAHUN 2018	
Tanggal Rapat	Agenda Rapat Dewan Komisaris
21 September 2018	<p>NO.8/KOM/09.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT BANK MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 24 August 2018</li> <li>CEO Report for August 2018</li> <li>MBI Group Performance Report for August 2018 Bankwide</li> </ol> <p>No.8 KOM/09.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on August 24, 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 24 August 2018</li> <li>FY19 Business Plan (AOP) and Budget</li> <li>Progress Dashboard Report on Retail Banking Transformation</li> <li>Enterprise Risk Dashboard</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Other Matter</li> <li>Annual Outline Agenda 2018</li> </ol>
18 Oktober 2018	<p>NO.9/KOM/10.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 21 September 2018</li> <li>CEO Report for September 2018</li> <li>MBI Group Performance Report for September 2018 Bankwide</li> </ol> <p>No.9 KOM/10.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on September 21, 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 21 September 2018</li> <li>FY19 Business Plan (AOP) and Budget</li> <li>Retail Banking Transformation</li> <li>CFS and Compliance Updates</li> <li>Human Capital Update</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Nomination and Remuneration Committee ("NRC")</li> <li>Other Matter: WOM Update</li> <li>Annual Outline Agenda 2018</li> </ol>
26 Oktober 2018 <i>Special Meeting</i>	<p>No. 5/KOM/10/2018 OF THE FINANCIAL YEAR 2018 SPECIAL OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Consolidated Financial Statements 30 September 2018</li> <li>Persetujuan terkait Project Matrix</li> </ol>
23 November 2018	<p>NO.10/KOM/11.2018 OF THE FINANCIAL YEAR 2018 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the Joint BOC and BOD held on 18 October 2018</li> <li>CEO Report for October 2018</li> <li>MBI Group Performance Report for October 2018 Bankwide</li> </ol> <p>No.10 KOM/11.2018 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Minutes of the Meeting of the BOC held on October 18, 2018</li> <li>Minutes of the Special Meeting of the BOC held on October 26, 2018</li> <li>Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 23 November 2018</li> <li>FY19 Business Plan (AOP) and Budget</li> <li>RBB 2019-2021 (Business Plan)</li> <li>Sustainable Financial Action Plan - Rencana Aksi Keuangan Berkelanjutan (RAKB)</li> <li>Enterprise Risk Dashboard</li> <li>CFS Update</li> <li>Report by Chairman of the Audit Committee ("AC")</li> <li>Report by Chairman of the Risk Oversight Committee ("ROC")</li> <li>Report by Chairman of the Integrated Good Corporate Governance Committee ("IGCGC")</li> <li>Annual Outline Agenda 2018"</li> </ol>
3 Desember 2018 <i>Special Meeting</i>	<p>No. 6/KOM/12/2018 OF THE FINANCIAL YEAR 2018 SPECIAL OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> <li>Legal Case</li> </ol>

## Rapat Direksi

- Rapat Direksi wajib diadakan secara berkala paling kurang 1 (satu) kali dalam setiap bulan dan/atau dapat diadakan setiap waktu bilamana dianggap perlu.
- Direksi wajib mengadakan Rapat Direksi bersama dengan Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
- Direksi harus menjadwalkan Rapat Direksi maupun rapat yang diadakan bersama dengan Dewan Komisaris tersebut untuk tahun berikutnya sebelum berakhirnya tahun buku.
- Risalah Rapat Direksi harus mencatat secara akurat keputusan yang diambil dan pandangan anggota Direksi yang relevan, termasuk dalam hal terjadi perbedaan pendapat.

KEHADIRAN ANGGOTA DIREKSI DALAM RAPAT SELAMA 2018											
No	Tanggal	TZ	TN	JW	EB	IF	EH	DT	WP**	MR**	Keterangan
1	08 Januari 2018	√	√	√	√	√	√	x			
2	15 Januari 2018	√	√	√	√	√	√	√			
3	29 Januari 2018	√	√	√	√	√	√	x			
4	05 Februari 2018	√	√	√	√	√	√	x			
5	19 Februari 2018	√	√	√	√	√	√	√			
6	05 Maret 2018	√	x	√	√	√	√	√			
7	12 Maret 2018	√	√	√	√	x	√	√			
8	19 Maret 2018	√	√	√	√	x	√	√			
9	26 Maret 2018	√	√	√	x	√	√	x			
10	09 April 2018	√	√	√	√	x	√	x			
11	16 April 2018	√	√	x	√	√	√	x			
12	30 April 2018	√	x	√	√	√	√	x			
13	07 Mei 2018	√	x	x	√	√	√	x			
14	14 Mei 2018	√	√	√	√	√	√	x			
15	28 Mei 2018	√	√	√	√	√	√	x			
16	04 Juni 2018	√	√	√	√	x	x	x			
17	02 Juli 2018	x	√	√	√	x	√	*)			
18	09 Juli 2018	√	x	√	√	√	√	*)			
19	23 Juli 2018	√	√	x	√	√	√	*)			
20	30 Juli 2018	√	√	√	√	√	√	*)			
21	06 Agustus 2018	x	√	x	√	√	√	*)			
22	13 Agustus 2018	√	√	√	√	x	√	*)			
23	03 September 2018	√	√	x	√	√	√	*)			
24	17 September 2018	√	√	√	√	√	√	*)			
25	24 September 2018	√	x	√	√	√	√	*)			
26	01 Oktober 2018	√	x	√	√	√	√	*)			
27	08 Oktober 2018	√	√	√	x	√	x	*)			
28	15 Oktober 2018	√	√	√	√	√	x	*)			
29	22 Oktober 2018	√	√	√	x	√	x	*)	√	√	
30	29 Oktober 2018	√	√	√	√	√	√	*)	√	√	
31	05 November 2018	√	x	√	x	√	√	*)	√	√	
32	12 November 2018	√	√	√	√	√	x	*)	√	√	
33	19 November 2018	√	√	x	√	√	√	*)	√	√	
34	26 November 2018	√	√	√	√	√	x	*)	√	√	
35	03 Desember 2018	√	√	√	√	√	√	*)	√	√	
36	10 Desember 2018	√	√	√	x	√	√	*)	√	√	
36	17 Desember 2018	√	√	√	√	√	√	*)	√	√	
	TOTAL	37	37	37	37	37	37	*)	9	9	
	HADIR	35	30	31	32	31	31	*)	9	9	
	ABSEN	2	7	6	5	6	6	*)	0	0	
	PERSENTASE	95%	81%	83%	86%	83%	83%	*)	100%	100%	

Catatan: **TZ** - Taswin Zakaria, **TN** - Thilagavathy Nadason, **JW** - Jenny Wiriyanto, **EB** - Eri Budiono, **IF** - Irvandi Ferizal, **EH** - Effendi, **DT** - Dhien Tjahajani, **WP** - Widya Permana, **MR** - Muhamadian  
 √ - Hadir, x - Absen, \*) - Efektif Mengundurkan Diri, \*\*) - Menunggu Persetujuan OJK,  - Belum Diangkat

Hampir seluruh anggota Direksi menghadiri Rapat lebih dari 75% (tujuh puluh lima persen) selama tahun 2018

## ► Kebijakan serta Frekuensi dan tingkat Kehadiran Rapat Dewan Komisaris, Rapat Direksi dan Rapat Gabungan Dewan Komisaris dengan Direksi

AGENDA RAPAT DIREKSI TAHUN 2018	
Tanggal Rapat	Agenda Rapat Dewan Direksi
8 Januari 2018	No.01/DIR/1.2018, 8 Januari 2018 1. Persetujuan Notulen Rapat Direksi tanggal 18 Desember 2017. 2. Matters Arising 3. Funding & Liquidity Update 4. Mtrack 5. Voice Recording for Callback Confirmation 6. Update Kepatuhan atas POJK No. 38/POJK.03/2016 7. Travel Agent Tender
15 Januari 2018	No.02/DIR/1.2018, 15 Januari 2018 1. Persetujuan Notulen Rapat Direksi tanggal 8 Januari 2018. 2. Matters Arising 3. Funding & Liquidity. 4. Project Thor- Right Issue of PT Bank Maybank Indonesia Tbk. 5. Maybank Customer Survey 2017 Result 6. Hajj and Umrah Proposition 7. BNM quarterly update as of Q4-2017 8. Surat Kuasa Rekening Perorangan. (Untuk Persetujuan Limit dan Jenis Transaksi) 9. Risk Profile(Operational Risk)
29 Januari 2018	No.03/DIR/1.2018, 29 Januari 2018 1. Persetujuan Notulen Rapat Direksi tanggal 15 Januari 2018. 2. Matters Arising. 3. Funding and Liquidity Update 4. Update on Medium Term Funding (MTF) from Bank of America Merrill Lynch (BoAML). 5. Shariah Supervisory Board (DPS) Review. 6. Maybank Indonesia's Readiness to Offer Custodial Services to BPKH (Badan Pengelola Keuangan Haji). 7. Branch Operations Processes & Control.
5 Februari 2018	No.04/DIR/2.2018, 5 Februari 2018 1. Persetujuan Notulen Rapat Direksi tanggal 29 Januari 2018. 2. Matters Arising. 3. Branch Operations Processes & Control by KPMG. 4. Funding & Liquidity. 5. Update Deposit Committee. 6. Maybank Gift Program. 7. Special Mortgage Program. 8. GM Trading Book Limit Package. 9. Branch Operations Processes & Control by Delloitte.
19 Februari 2018	No.05/DIR/2.2018, 19 Februari 2018 1. Persetujuan Notulen Rapat Direksi tanggal 5 Februari 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Penerbitan dan Pemberian Jaminan terkait Penawaran Umum Berkelanjutan Obligasi Berkelanjutan II Maybank Finance Tahap I Tahun 2018. 5. 2017 Business Review and 2018 Marketing Strategies. 6. Audited Financial Results (31 December 2017) 7. Strategic Cost Management Programme Result Update FY2017. 8. Singkawang Case 9. Utilization Net Profit 2017 10. Dividend Payout FY2017
5 Maret 2018	No.06/DIR/3.2018, 5 Maret 2018 1. Persetujuan Notulen Rapat Direksi tanggal 19 Februari 2018. 2. Matters Arising 3. Revised proposal For Branch Operation Processes & Control Improvement By KPMG 4. Funding and Liquidity Update 5. Deposit Committee Update 6. Recovery Plan 7. Prudential Project
12 Maret 2018	No.07/DIR/3.2018, 12 Maret 2018 1. Persetujuan Notulen Rapat Direksi tanggal 5 Maret 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. FTP Review. 5. New ESB & Additional UIUX Investment Cost. 6. Billboard Review 2017 and Plan 2018. 7. Executive Development Program batch 2017: Grow CASA and New Customers Exponentially'

**AGENDA RAPAT DIREKSI TAHUN 2018**

Tanggal Rapat	Agenda Rapat Dewan Direksi
19 Maret 2018	No.08/DIR/03.2018, 19 Maret 2018 1. Persetujuan Notulen Rapat Direksi tanggal 12 Maret 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Rapat Umum Pemegang Saham Tahunan Maybank Finance. 5. Process of Dividend Payment for Financial Year 2017
26 Maret 2018	No.09/DIR/03.2018, 26 Maret 2018 1. Persetujuan Notulen Rapat Direksi tanggal 19 Maret 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Hajj & Umroh Strategic Initiatives. 5. Proposal to Sale WO Credit Card and Personal Loan Business (CCPL) to Third Party "Collectius". 6. Customer Experience Management Mapping Journey to 2020. 7. Maybank Indonesia Client Event. 8. Cleaned up Customer Account between GB and CFS.
09 April 2018	No.10/DIR/04.2018, 09 April 2018. 1. Persetujuan Notulen Rapat Direksi tanggal 26 Maret 2018. 2. Matters Arising 3. Funding and Liquidity Update 4. Deposit Working Committee Update: Giro Ultimate. 5. Mortgage. 6. Shariah Medium Term Funding (MTF) Facility from the Group. 7. 1Q18 Results. 8. Internal Regulation Governance. 9. Double Credit Incoming TKI Remittance Transactions.
16 April 2018	No.11/DIR/04.2018, 16 April 2018 1. Persetujuan Notulen Rapat Direksi tanggal 9 April 2018. 2. Matters Arising 3. Funding and Liquidity Update 4. Laporan Profil Risiko Bank & Konsolidasi Q1-2018 5. Permasalahan dan Rekomendasi Perpanjangan Sertifikat Jaminan di Batam
30 April 2018	No.12/DIR/04.2018, 30 April 2018 1. Persetujuan Notulen Rapat Direksi tanggal 16 April 2018. 2. Matters Arising. 3. Deposit Working Committee Update - Giro Ultimate. 4. Funding and Liquidity Update. 5. Update for Special FTP for existing Antam and Angkasa Pura 2 (AP2) Loan. 6. Special FTP for BPR Linkage Program. 7. Perayaan HUT ke-59 Maybank Indonesia. 8. Implementation of Common Reporting Standards (CRS) and Domestic Tax Report. 9. Gugatan ex Pegang Saham PT Karabha Digdaya. 10. Proposal to Sale WO CCPL to third Party "Collectius".
7 Mei 2018	No.13/DIR/05.2018, 7 Mei 2018 1. Persetujuan Notulen Rapat Direksi tanggal 30 April 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Update Renovasi Kodel Maybank Akademi Indonesia. 5. 2018/2019 BOD Development Plan. 6. EDP batch 2: Future MB eye Intelligence. 7. Susunan Alih Tugas Anggota Direksi"
14 Mei 2018	No.14/DIR/05, 2018, 14 Mei 2018 1. Persetujuan Notulen Rapat Direksi tanggal 7 Mei 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Cost of Fund Update. 5. Pencegahan Fraud Di Operasional Cabang. 6. Maybank Bali Marathon Cross Sell Program.
28 Mei 2018	No.15/DIR/05.2018, 28 Mei 2018 1. Persetujuan Notulen Rapat Direksi tanggal 14 Mei 2018. 2. Matters Arising. 3. Hajj & Umroh Strategic Initiatives. 4. Funding and Liquidity Update. 5. Internal Audit Committee Charter (IAC)."

## ► Kebijakan serta Frekuensi dan tingkat Kehadiran Rapat Dewan Komisaris, Rapat Direksi dan Rapat Gabungan Dewan Komisaris dengan Direksi

AGENDA RAPAT DIREKSI TAHUN 2018	
Tanggal Rapat	Agenda Rapat Dewan Direksi
4 Juni 2018	No.16/DIR/06.2018, 4 Juni 2018 1. Persetujuan Notulen Rapat Direksi tanggal 28 Mei 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Benchmark Singapore Airline (SQ). 5. Customer Feedback Tools. 6. Indonesia External Customer Engagement Survey (ECES) 2018. 7. Sistem Layanan Informasi Keuangan (SLIK). 8. Strategic Cost Management Programme (SCMP) Update on 1Q 2018 Results. 9. Cross sell Payroll kepada nasabah Business Banking (BB) & Global Banking (GB) 10. Revisi Rencana Bisnis Bank (RBB) 2018-2020. 11. Ringkasan POJK No 51/POJK.03/2017 terkait Penerapan Keuangan Berkelanjutan
02 Juli 2018	No.17/DIR/07.2018, 02 Juli 2018 1. Persetujuan Notulen Rapat Direksi tanggal 4 Juni 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Time Deposit (TD) Update. 5. Balance Sheet Strategy. 6. EY Preliminary Update. 7. AML CFT Risk Assesment Framework 8. Update jual dan beli asset write off (WO) Credit Card Personal Loan (CCPL) kepada Collectius.
09 Juli 2018	No.18/DIR/07.2018, 09 Juli 2018 1. Persetujuan Notulen Rapat Direksi tanggal 2 Juli 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Board update hasil Product Working Group (PWG) Rekening Tabungan Jemaah Haji (RTJH) dan tabungan Haji & Umrah iB. 5. Penunjukan independen konsultan untuk review end to end review securities services. 6. Update jual dan beli asset write off (WO) Credit Card Personal Loan (CCPL) kepada Collectius.
23 Juli 2018	No.19/DIR/07.2018, 23 Juli 2018 1. Persetujuan Notulen Rapat Direksi tanggal 9 Juli 2018. 2. Matters Arising. 3. Rencana Penambahan Penyertaan Saham pada PT Maybank Kim Eng Sekuritas (MKES). 4. End-to-end Review of Securities Services by KPMG. 5. Funding and Liquidity Update. 6. End-to-end Review of Securities Services by PWC. 7. Penunjukan konsultan untuk end-to-end Review of Securities Services. 8. Desain pylon area Denpasar, Bali. 9. BPKH investment and hedging solution. 10. Inisiatif strategi Haji & Umroh.
30 Juli 2018	No.20/DIR/07.2018, 30 Juli 2018 1. Persetujuan Notulen Rapat Direksi tanggal 23 Juli 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Sustainability Report to Comply with POJK 51/2017 by KPMG. 5. Capital Performance 2Q18. 6. Maybank Bali Marathon. 7. My Saver Marketing and Communication Plan.
6 Agustus 2018	No.21/DIR/8.2018, 06 Agustus 2018 1. Persetujuan Notulen Rapat Direksi tanggal 15 Januari 2018. 2. Matters Arising 3. Funding and Liquidity Update 4. Shariah Review Report Semester I Tahun 2018.
13 Agustus 2018	No.22/DIR/08.2018, 13 Agustus 2018 1. Persetujuan Notulen Rapat Direksi tanggal 6 Agustus 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Strategic Cost Management Programme (SCMP) 1H2018. 5. MOVE enhancement.



**AGENDA RAPAT DIREKSI TAHUN 2018**

Tanggal Rapat	Agenda Rapat Dewan Direksi
3 September 2018	No.23/DIR/09.2018, 3 September 2018 1. Persetujuan Notulen Rapat Direksi tanggal 13 Agustus 2018. 2. Matters Arising 3. Transactional Campaign. 4. Funding and Liquidity Update. 5. Project Spiderman III: Proposed 3rd Tranche Issuance of Senior Bond Bonds Issuance WOM Finance. 6. USD MTF Funding. 7. Bonds Issuance & Funding Pipeline WOM Finance. 8. Indonesia ECES 2018, Customer Feedback Tools, CX Council. 9. MySaver.
17 September 2018	No.24/DIR/09.2018, 17 September 2018 1. Persetujuan Notulen Rapat Direksi tanggal 3 September 2018. 2. Matters Arising. 3. Funding and Liquidity Update, GWM Sharia, Update outstanding loan FTP Special, USD MTF Funding (SMBC Loan Offering). 4. CFS Funding –TD Review. 5. M2U Launching. 6. BOC & BOD Manual. 7. Anti Beribery & Corruption (AB & C) dan Risk Appetite mengenai Digital Currency”
24 September 2018	No.25/DIR/09.2018, 24 September 2018 1. Persetujuan Notulen Rapat Direksi tanggal 17 September 2018. 2. Funding and Liquidity Update, CFS Funding –TD Review. 3. Tax Audit. 4. New M2U App vs Permata Mobile X. 5. SLIK. 6. Reward Program for Retail Segment 2018. 7. Event Risk Reporting (ERR) Human Capital. 8. Pelaksanaan Kerjasama Dengan Mitra Haji.
1 Oktober 2018	No.26/DIR/10.2018, 1 Oktober 2018 1. Persetujuan Notulen Rapat Direksi tanggal 24 September 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Funding Update by Regional Director Jawa Barat dan Regional Director Sulawesi & IBT. 5. Proposal Sales, Service Summit and Award Night 2019.
8 Oktober 2018	No.27/DIR/10.2018, 8 Oktober 2018 1. Persetujuan Notulen Rapat Direksi tanggal 1 Oktober 2018. 2. Matters Arising 3. Funding and Liquidity Update. 4. CFS funding update. 5. Draft Rencana Aksi Keuangan Berkelanjutan. 6. Update Palu.
15 Oktober 2018	No.28/DIR/10.2018, 15 Oktober 2018 1. Persetujuan Notulen Rapat Direksi tanggal 8 Oktober 2018. 2. Penunjukan Akuntan Publik (AP) & Kantor Akuntan Publik (KAP) PT Maybank Indonesia Finance untuk tahun buku 2018. 3. Sales, service, summit and award night 2019. 4. Profil Risiko Bank Maybank Indonesia & Konsolidasi kuartal 3 Tahun 2018. 5. Funding and Liquidity Update. 6. CFS funding. 7. Daily Liquidity Coverafe Ratio (LCR) Simulation.
22 Oktober 2018	No.29/DIR/10.2018, 22 Oktober 2018 1. Persetujuan Notulen Rapat Direksi tanggal 15 Oktober 2018. 2. Funding and Liquidity Update. 3. Corporate Bond Price Decline Ratification. 4. Proses pemilihan vendor: PSAK 71 Automation. 5. UAT Environment Enhancement.
29 Oktober 2018	No.30/DIR/10.2018, 29 Oktober 2018 1. Persetujuan Notulen Rapat Direksi tanggal 22 Oktober 2018. 2. Funding and Liquidity Update. 3. Kick off Meeting: Audit December 31, 2018. 4. Transaction monitoring, scenarios, parameters & thresholds Update. 5. Maybank customer acquisition strategy.

## ► Kebijakan serta Frekuensi dan tingkat Kehadiran Rapat Dewan Komisaris, Rapat Direksi dan Rapat Gabungan Dewan Komisaris dengan Direksi

AGENDA RAPAT DIREKSI TAHUN 2018	
Tanggal Rapat	Agenda Rapat Dewan Direksi
5 November 2018	No.31/DIR/11.2018, 5 November 2018 1. Persetujuan Notulen Rapat Direksi tanggal 29 Oktober 2018. 2. Funding and Liquidity Update. 3. Funding Update. 4. Management Action Trigger (MAT) LCR. 5. Revisi TOR ALCO. 6. Renewal General Insurance Maybank Indonesia 2018-2019. 7. Surat Kredit Berdokumen Dalam Negeri (SKBDN) PT Innovative Plastic Packaging. 8. Kasus Daya Mandiri.
12 November 2018	No.32/DIR/11.2018, 12 November 2018 1. Persetujuan Notulen Rapat Direksi tanggal 5 November 2018. 2. Funding and Liquidity Update. 3. Penerbitan Negotiable Certificate of Deposit (NCD) VII Bank Maybank Indonesia 2018. 4. Region Jakarta Re-alignment. 5. RBB 2018. 6. Office Market Update. 7. Komposisi Pemegang Saham Maybank Indonesia Finance. 8. Hasil temuan audit OJK 2018.
19 November 2018	No.33/DIR/11 .2018, 19 November 2018 1. Persetujuan Notulen Rapat Direksi tanggal 12 November 2018. 2. Funding and Liquidity Update. 3. Funding Update. 4. Update Strategic Cost Management Program on kuartal 3, 2018. 5. Proses penutupan buku akhir tahun 2018. 6. Anti Bribery & Corruption Policy.
26 November 2018	No.34/DIR/11 .2018, 26 November 2018 1. Persetujuan Notulen Rapat Direksi tanggal 19 November 2018. 2. Agenda rapat BOC 2019. 3. Funding and Liquidity Update. 4. Rencana kapasitas penyimpanan untuk Enterprise data warehouse (EDW) dan Management Information System (MIS). 5. Persetujuan penunjukan lawyer. 6. Kantor Pusat Maybank 2023.
3 Desember 2018	No.35 /DIR/12 .2018, 3 Desember 2018 1. Persetujuan Notulen Rapat Direksi tanggal 26 November 2018. 2. Compliance Culture Assetment 2018. 3. Update Kasus Prudential. 4. Ringkasan Perjanjian Penyelesaian antara MBI dan RCM. 5. Tanggapan Bank terhadap BNM Composite Risk Rating 2017 6. Funding & Liquidity Update.
10 Desember 2018	No.36/DIR/12.2018, 10 Desember 2018 1. Persetujuan Notulen Rapat Direksi tanggal 3 Desember 2018. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Sales Service Summit & awarding 2019. 5. Proposal Annual Report dan Sustainable Report. 6. Update Perjanjian Penyelesaian antara MBI dan RCM.
17 Desember 2018	No.37/DIR/12.2018, 17 Desember 2018 1. Persetujuan Notulen Rapat Direksi tanggal 10 Desember 2018. 2. Matters Arising. 3. Funding and Liquidity Update 4. Proposal perpanjangan Program Maybank Gift. 5. Proposal Annual Report 2018.