

Policy And Frequency and Attendance of The Board of Commissioners, Meeting of the Board of Directors, and Joint Meetings of the Board of Directors Board of Commissioners

BOARD OF COMMISSIONERS MEETINGS AND JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

1. Board of Commissioners meetings must be held periodically at least 1 (one) time in 2 (two) months and/or can be held at any time if deemed necessary.
2. Meetings of the Board of Commissioners at least 2 (two) times a year must be physically attended by all members of the Board of Commissioners.
3. Meetings of the Board of Commissioners are valid and have the right to make binding decisions only if more than 1/2 (one half) of the total number of currently serving members of the Board of Commissioners are present or represented at the meeting.
4. Members of the Board of Commissioners can participate in the meeting via teleconference, electronic means or other means of communication that allows everyone to participate in the meeting to communicate with each other simultaneously and instantaneously.
5. Board of Commissioners' meeting for the next fiscal year shall be scheduled before end of the financial year, particularly before the calendar year ends.
6. Minutes of Board of Commissioners' Meetings must be submitted to all members of the Board of Commissioners, and if the Meeting is held jointly with the Board of Directors, it must also be submitted to all members of the Board of Directors.

Attendance of Commissioners in Board of Commissioners Meetings and Joint Meetings of Board of Commissioners and Board of Directors in 2019

| NO | DATE | BOC | | | | | | BOD | | | | | | | |
|------------|---------------------------------------|------|------|-----|------|-----|------|------|-----|------|-----|------|------|------|------|
| | | DAFA | BDS | AI | EG | HR | DLHT | TZ | TN | JW | EB | IF | EH | MR | WP |
| 1 | 25 January 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2 | 13,19 February – Special BOC Meeting | **) | **) | ✓ | X | ✓ | *)** | ✓ | ✓ | X | ✓ | ✓ | ✓ | ✓ | ✓ |
| 3 | 22 February 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | X | ✓ |
| 4 | 29 March 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 5 | 26 April 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | X | ✓ | ✓ | ✓ | ✓ | ✓ |
| 6 | 24 May 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | X | ✓ |
| 7 | 19, 26 June – Special BOC Meeting | **) | X | **) | **) | **) | *)** | X | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 8 | July 19, 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | X | ✓ | ✓ | ✓ | ✓ | ✓ |
| 9 | 19, 29 July – Special BOC Meeting | ✓ | ✓ | ✓ | ✓ | ✓ | *✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | X | X |
| 10 | 23 August 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 11 | 20 September 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | X | ✓ | ✓ | ✓ | ✓ | X | ✓ | ✓ |
| 12 | 25 October 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 13 | 25 October 2019 – Special BOC Meeting | **) | ✓ | ✓ | ✓ | ✓ | **) | ✓ | ✓ | ✓ | ✓ | X | ✓ | ✓ | ✓ |
| 14 | 22 November 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | X | ✓ | ✓ | ✓ | ✓ | ✓ |
| TOTAL | | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 |
| ATTEND | | 14 | 13 | 14 | 13 | 14 | 14 | 12 | 14 | 10 | 14 | 13 | 13 | 11 | 13 |
| ABSENT | | 0 | 1 | 0 | 1 | 0 | 0 | 2 | 0 | 4 | 0 | 1 | 1 | 3 | 1 |
| PERCENTAGE | | 100 | 92,8 | 100 | 92,8 | 100 | 100 | 85,7 | 100 | 71,4 | 100 | 92,8 | 92,8 | 78,6 | 92,8 |

Note:

Commissioners: **DAFA** - Datuk Abdul Farid bin Alias, **BDS** - Budhi Dyah Sitawati, **AI** - Achjar Ijas, **HR** - Hendar, **EG** - Edwin Gerungan, **DLHT** - Datuk Lim Hong Tat
 Director: **TZ** - Taswin Zakaria, **TN** - Thilagavathy Nadason, **JW** - Jency Wiriyanto, **EB** - Eri Budiono, **IF** - Irvandi Fertal, **EH** - Effendi, **WP** - Widya Permata, **MR** - Muhamadion
 ✓ - Present, x - Absent.

All members of Board of Commissioners attended meeting at more than 75% (Seventy five percent) during 2019

Agenda of Board of Commissioners Meetings and Joint Meetings of Board of Commissioners and Board of Directors in 2019

| Meeting Date | Board of Commissioners Meeting Agenda |
|------------------|---|
| 25 January 2019 | <p>No.01/KOM/01.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PTMAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 25 January 2019. CEO Report for December 2018 MBI Group Performance Report for December 2018 Bankwide |
| | <p>No.01/KOM/01.2019 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PTMAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on November 23, 2018. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 25 January 2019 Sharia Banking - Pemblayaan Yang Diperlma ("PYD") Product AML/Anti-Fraud, Financial Crime Compliance, and OJK/BNM Audit Update Retail Banking Transformation Update Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee Dispute Settlement Agreement with RCM Annual Outline Agenda 2019 |
| 22 February 2019 | <p>NO.02/KOM/02.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PTMAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 22 February 2019 CEO Report for January 2019 MBI Group Performance Report for January 2019 Bankwide |
| | <p>No.02/KOM/02.2019 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PTMAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on January 25, 2019 Minutes of the Special Meeting of the BOC held on February 13, 2019 Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 22 February 2019. Sharia Banking (UUS) - Business Review and Strategic Planning Information Technology Update Utilization of net profit FY 2018 Annual Report and FY 2018 Sustainability Report Annual General Meeting of Shareholders plan Enterprise Risk Dashboard Settlement agreement with PT Reliance Capital Management (RCM) Proposal of disposing PT Bank Maybank Indonesia Tbk's 68.55% stake In PT Wahana Ottomitra Multiartha Tbk ("Project Matrix") Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Annual Outline Agenda 2019. |
| 29 March 2019 | <p>No.03/KOM/03.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PTMAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 22 February 2019. CEO Report for February 2019. MBI Group Performance Report for February 2019 Bankwide Peers Comparison |
| | <p>No.03/KOM/03.2018 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PTMAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on February 12, 2019 Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 29 March 2019. Productivity Update Global Banking Update Human Capital Update, Operation Update, and Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Annual Outline Agenda 2019 |



Corporate
Governance

Agenda of Board of Commissioners Meetings and Joint Meetings of Board of Commissioners and Board of Directors in 2019

| Meeting Date | Board of Commissioners Meeting Agenda |
|----------------|---|
| 26 April 2019 | <p>No.04/KOM/04.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 29 March 2019. CEO Report for March 2019. MBI Group Performance Report for March 2019 Bankwide |
| | <p>No.04/KOM/04.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on March 29, 2019 Matters arising from the minutes of the meetings of the BOC and the joint BOC and the BOD held on 29 March 2019. Consolidated Financial Statements 31 March 2019 Press Release Q1 2019 Compliance Update and 2017 Bank Negara Malaysia ("BNM") Audit Findings Enterprise Risk Dashboard Regional Business Update New M2U App Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee Annual Outline Agenda 2019. |
| 24 May 2019 | <p>No. 05/KOM/05.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Joint BOC and BOD meeting held on April 26, 2019 CEO Report for April 2019 MBI Group Performance Report for April 2019 Bankwide |
| | <p>No.05/KOM/05.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 26 April 2019. Matters arising from the minutes of the meetings of the BOC and the joint BOC and BOD held on 26 April 2019. CFS Update Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee Annual Outline Agenda 2019 |
| 19 July 2019 | <p>NO.06/KOM/07.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") MEETING OF PT MAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 24 May 2019 CEO Report for June 2019 MBI Group Performance Report for June 2019 Bankwide |
| | <p>No.06 KOM /07.2019 OF THE FINANCIAL YEA 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 24 May 2019 and Minutes of the Special Meeting of the BOC held on 26 June 2019 Matters arising from the minutes of the meetings of the BOC and the joint BOC and the BOD held on 19 July 2019. Legal, Compliance, and Corporate Secretary Update Liquidity Update Enterprise Risk Dashboard Branch Network Plan Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Integrated Good Corporate Governance Committee ("IGCGC") Annual Outline Agenda 2019 |
| 23 August 2019 | <p>NO.07/KOM/08.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") MEETING OF PT MAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 19 July 2019 CEO Report for July 2019 MBI Group Performance Report for July 2019 Bankwide |

Agenda of Board of Commissioners Meetings and Joint Meetings of Board of Commissioners and Board of Directors in 2019

| Meeting Date | Board of Commissioners Meeting Agenda |
|-------------------|---|
| | <p>No.07 KOM/08.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 19 July 2019 and Minutes of the Special Meeting of the BOC held on July 29, 2019. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 23 August 2019. Indonesia Economic Outlook Information Technology Update Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Annual Outline Agenda 2019 |
| 20 September 2019 | <p>NO.08/KOM/09.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") MEETING OF PT MAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 23 August 2019 CEO Report for August 2019 MBI Group Performance Report for August 2019 Bankwide Peers Comparison |
| | <p>No.08 KOM/09.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 23 August 2019. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 20 September 2019. CFS Update ("Catch Up Plan") Regional Business Update FY2020 Business Plan (AOP) & Budget Enterprise Risk Dashboard Approval to Purchase Land In Bumi Serpong Damai ("BSD") Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Nomination and Remuneration Committee ("NRC") Annual Outline Agenda 2019 |
| 25 October 2019 | <p>NO.09/KOM/09.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") MEETING OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 20 September 2019 CEO Report for September 2019 MBI Group Performance Report for September 2019 Bankwide |
| | <p>No.09 KOM/10.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 20 September 2019. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 25 October 2019. Maybank Indonesia FY2020 Business Plan (AOP) and Budget Compliance Updates Human Capital Update Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Nomination and Remuneration Committee ("NRC") Annual Outline Agenda 2019 |
| 22 November 2019 | <p>NO.10/KOM/11.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") MEETING OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the Joint BOC and BOD held on 25 October 2019 CEO Report for October 2019 MBI Group Performance Report for October 2019 Bankwide |



Corporate
Governance

Agenda of Board of Commissioners Meetings and Joint Meetings of Board of Commissioners and Board of Directors in 2019

| Meeting Date | Board of Commissioners Meeting Agenda |
|--------------|---|
| | <p>NO.10 KOM/11/2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA TBK.</p> <ol style="list-style-type: none"> Minutes of the Meeting of the BOC held on 25 October 2019. Minutes of the Special Meeting of the BOC held on 29 October 2019. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 22 November 2019. Retail Banking Strategy 2020 AOP 2020-2022 RBB (Business Plan) & 2020 RAKB (Sustainable Finance Action Plan) Bank Negara Malaysia's Composite Risk Rating "CRR" Enterprise Risk Dashboard Report by Chairman of the Audit Committee ("AC") Report by Chairman of the Risk Oversight Committee ("ROC") Report by Chairman of the Integrated Good Corporate Governance Committee ("IGCGC") Report by Chairman of the Nomination and Remuneration Committee ("NRC") Annual Outline Agenda 2020 |

Agenda of Board of Commissioners Special Meeting:

| Meeting Date | Board of Commissioners Meeting Agenda |
|------------------|--|
| 13 February 2019 | <p>No. 1/KOM/02/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Approval of MBI Consolidated Financial Statements 31 December 2018 Approval of Press Release |
| 26 June 2019 | <p>No. 2/KOM/02/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Revised RBB. |
| 29 July 2019 | <p>No. 3/KOM/06/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI")</p> <ol style="list-style-type: none"> Approval for Submission to OJK of Revised RBB 2019-2021 (Business Plan) |
| 29 October 2019 | <p>No. 4/KOM/07/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk.</p> <ol style="list-style-type: none"> Consolidated Financial Statements 30 September 2019 ("LKP") |

BOARD OF DIRECTORS MEETING

- The Board of Directors Meeting must be held periodically at least 1 (one) time every month and/or can be held at any time if deemed necessary.
- The Board of Directors must hold a Board of Directors Meeting together with the Board of Commissioners periodically at least 1 (one) time in 4 (four) months.
- The Board of Directors must schedule the Board of Directors Meetings and joint meetings with the Board of Commissioners for the following year before the financial year ends.
- Minutes of Board of Directors' Meetings must accurately record the decisions taken and the views of relevant members of the Board of Directors, including differences of opinion.

Attendance of BOD Members in BOD Meeting 2019

| No | Date | TZ | TN | JW | EB | IF | EH | WP | MR | Notes |
|----|-------------------|----|------|------|------|------|------|----|------|-------|
| 1 | 14 January 2019 | √ | √ | √ | √ | √ | √ | √ | x | |
| 2 | 21 January 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 3 | 28 January 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 4 | 11 February 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 5 | 25 February 2019 | x | √ | √ | √ | √ | √ | √ | √ | |
| 6 | 4 March 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 7 | 18 March 2019 | √ | √ | √ | x | √ | √ | √ | √ | |
| 8 | 25 March 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 9 | 1 April 2019 | √ | √ | √ | √ | x | x | √ | √ | |
| 10 | 8 April 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 11 | 15 April 2019 | √ | x | x | √ | √ | √ | √ | x | |
| 12 | 22 April 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 13 | 6 May 2019 | √ | √ | x | √ | √ | √ | √ | √ | |
| 14 | 13 May 2019 | √ | x | √ | √ | √ | √ | √ | √ | |
| 15 | 20 May 2019 | √ | √ | √ | √ | √ | √ | √ | x | |
| 16 | 17 June 2019 | √ | √ | √ | x | √ | √ | √ | √ | |
| 17 | 24 June 2019 | x | √ | x | x | √ | √ | √ | √ | |
| 18 | 1 July 2019 | x | √ | √ | √ | √ | x | √ | √ | |
| 19 | 8 July 2019 | x | √ | √ | √ | √ | x | √ | √ | |
| 20 | 15 July 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 21 | 22 July 2019 | √ | √ | x | √ | √ | √ | x | x | |
| 22 | 29 July 2019 | √ | √ | √ | √ | √ | √ | x | x | |
| 23 | 5 August 2019 | √ | √ | √ | √ | x | √ | x | x | |
| 24 | 12 August 2019 | x | √ | √ | √ | √ | √ | x | x | |
| 25 | 19 August 2019 | √ | x | √ | x | √ | √ | x | √ | |
| 26 | 26 August 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 27 | 2 September 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 28 | 16 September 2019 | x | √ | √ | x | √ | √ | √ | √ | |
| 29 | 23 September 2019 | √ | √ | √ | √ | √ | √ | √ | x | |
| 30 | 30 September 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 31 | 7 October 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 32 | 14 October 2019 | √ | √ | √ | √ | √ | √ | x | x | |
| 33 | 28 October 2019 | √ | x | √ | √ | √ | √ | √ | √ | |
| 34 | 4 November 2019 | √ | √ | x | √ | √ | √ | √ | √ | |
| 35 | 12 November 2019 | √ | √ | √ | √ | √ | x | √ | √ | |
| 36 | 18 November 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 37 | 2 December 2019 | √ | √ | √ | √ | √ | √ | √ | √ | |
| 38 | 9 December 2019 | √ | √ | √ | √ | √ | √ | x | √ | |
| 39 | 16 December 2019 | x | √ | √ | √ | √ | x | √ | √ | |
| | TOTAL | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | |
| | ATTEND | 32 | 35 | 34 | 34 | 37 | 34 | 32 | 30 | |
| | ABSENT | 7 | 4 | 5 | 5 | 2 | 5 | 7 | 9 | |
| | PERCENTAGE | 82 | 89.7 | 87.2 | 87.2 | 94.9 | 87.2 | 82 | 76.9 | |

Note: TZ - Taswin Zakaria, TN - Thilagavathy Nadason, JW - Jenny Wiriyanto, EB - Eri Budiono, IF - Irvandi Ferizal, EH - Effendi, WP - Widya Permata, MR - Muhamadlan
√ - Present, x - Absent.

All members of Board of Commissioners attended meeting at more than 75% (Seventy five percent) during 2019



Corporate
Governance

Board of Directors Meeting Agenda

| No | Meeting Date | Board of Directors Meeting Agenda |
|----|------------------|---|
| 1 | 14 January 2019 | No. 01/DIR/01.2019, 14 Januari 2019 1. Approval of Minutes of Board of Directors Meeting on 17 December 2018. 2. Matters Arising 3. Funding & Liquidity Update, Loan received ("PYD") from BPKH, Balance Sheet Review. 4. Project Spiderman IV: Phase 4 senior bond Issuance proposal. 5. Approval of email exception Indemnity. |
| 2 | 21 January 2019 | No.2/DIR/01.2019, 21 Januari 2019. 1. Approval of Minutes of Board of Directors Meeting on 14 January 2019. 2. Update of Final Audit Adjustment of the 31 December 2018 financial statements. 3. Funding and Liquidity Update. 4. New to Bank (NTB) Account Opening Project. 5. Maybank Customer Survey 2018. 6. System MTrex X-Pose. 7. Maybank Head Office 2023. |
| 3 | 28 January 2019 | No.3/DIR/01.2019, 28 Januari 2019. 1. Approval of Minutes of Board of Directors Meeting on 28 January 2019. 2. Funding and Liquidity Update. 3. Process end to end review Securities Services. |
| 4 | 11 February 2019 | No.4/DIR/02.2019, 11 Februari 2019 1. Approval of Minutes of Board of Directors Meeting on 28 January 2018. 2. Green Financing. 3. Funding and Liquidity Update. 4. Funding Update-CASA &TD Bundling. 5. Customer Centricity. 6. Syariah Review Report Semester 2 Year 2018. 7. Use of Net Profit. |
| 5 | 25 February 2019 | No.5/DIR/02.2019, 25 Februari 2019 1. Approval of Minutes of Board of Directors Meeting on 11 February 2019. 2. Funding dan Liquidity Update. 3. Proposal setting and Issuance of Sustainable Public Offering (PUB) III Bond/(Project Valkyrie). 4. Annual General Meeting of Shareholders (AGMS) 2018 and Extraordinary GMS of PT Maybank Indonesia Finance (MIF). 5. Maybank Super Valas. 6. Maybank Debit Card Design. 7. Strategic Cost management Programme (SCMP) Update on FY2018 Result. 8. New to Bank (NTB) Online Account Opening. 9. P/L CTLM 2018 & FY 2019 Plan. |
| 6 | 4 March 2019 | No. 6/DIR/03.2019, 4 Maret 2019 1. Approval of Minutes of Board of Directors Meeting on 25 February 2019. 2. Matters Arising 3. Funding and Liquidity Update. 4. Migration CoOL Banking to RCMS/MUE. 5. INC486239, RMBP application that cannot be accessed. 6. Negotiable Certificate of Deposit (NCD) VIII Tahun 2019. 7. Capital Monitoring Report FY2018 dan budget RAPM FY2019 (rebased). 8. Region Performance per Januari 2019. 9. Jakarta I Region Update. 10. West Java Region Update. 11. Sulawesi & IBT Region Update. |
| 7 | 18 March 2019 | No.7/DIR/03.2019, 18 Maret 2019 1. Approval of Minutes of Board of Directors Meeting on 4 March 2019. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Response Scenarios. (Plans to explore and strengthen the ability to provide responses). 5. PSAK 71. 6. Interest Rates of SME Debtors as of January 2019 without back to back, only IDR. 7. RSME Loan Rate Analysis. 8. South Sumatera Region Update. 9. Kalimantan Region Update. 10. North Sumatera Region Update 11. Information Technology Strategy (IT). 12. Compliance, FCC, Anti Fraud Plan 2019. |

Board of Directors Meeting Agenda

| No | Meeting Date | Board of Directors Meeting Agenda |
|----|---------------|--|
| 8 | 25 March 2019 | <p>No. 8 /DIR/03.2019, 25 Maret 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 18 March 2019. 2. Funding and Liquidity Update. 3. Funding Program: Bonus Interest and Program Review. 4. Finalisasi Management Letter 31 Desember 2019. 5. Proposal Customer Relationship Management (CRM) Committee. 6. Region Performance Results as of February 2019. 7. Jakarta 2 Region Update. 8. East Java Region Update. 9. Central Java Region Update. 10. Business case for Financial Modeling Application System 11. Litigation Transformation Update. 12. Incident of Nominal Input Errors In RTGS Transactions at Bandung Sharia Branch Office. 13. Incident of ATM Case In Magelang. |
| 9 | 1 April 19 | <p>No. 9/DIR/04 .2019, 01 April 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 25 March 2019. 2. Funding and Liquidity Update. 3. FTP Changes on IDR and Deposits. 4. Cost of Fund Based Pricing. 5. M2U Design. 6. Maybank Bali Marathon 2019. |
| 10 | 8 April 19 | <p>No.10/DIR/04 .2019, 8 April 2019.</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 1 April 2019. 2. Funding and Liquidity Update. 3. Desain Kartu ATM Maybank /Debit-Ikatan Dokter Indonesia (IDI) 4. Follow up atas Financial Modelling Application System |
| 11 | 15 April 19 | <p>No.11/DIR/04 .2019, 15 April 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 8 April 2019. 2. Funding and Liquidity Update. 3. Sustainable Public offering (PUB) Sustainable Bond III Phase II Year 2019 of PT Wahana Ottomitra Multiartha Tbk. 4. Liquidity Stress Test and Contingency Plan (LCP). 5. Financial Performance Update as of March 2019. |
| 12 | 22 April 19 | <p>No.12/DIR/04 .2019, 22 April 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 15 April 2019. 2. Suspension of the Custodian Bank Update. 3. Funding & Liquidity Update, Proposal FTP for threshold CASA. 4. Director and Officer Liabilities Insurance. 5. Changes to the Legal Lending Limit (BMPK). |
| 13 | 6 May 2019 | <p>No.13/DIR/05.2019, 6 Mei 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 22 April 2019. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Capital Monitoring Report 1st Quarter of 2019. 5. Strategic Cost Management Programme (SCMP) Update on 1st Quarter of 2019. 6. IT efficiency. 7. Integrated Group Reporting Platform (IGRP). |
| 14 | 13 May 2019 | <p>No.14/DIR/05.2019, 13 Mei 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 6 May 2019. 2. Funding and Liquidity Update 3. Financial Performance as of April 2019 Update. 4. Scholarship. |
| 15 | 20 May 2019 | <p>No.15/DIR/05.2019, 20 Mei 2019.</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 13 May 2019. 2. Funding and Liquidity Update. 3. WCM Update. |

Board of Directors Meeting Agenda

| No | Meeting Date | Board of Directors Meeting Agenda |
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| 16 | 17 June 2019 | No.16/DIR/06.2019, 17 Juni 2019 1. Approval of Minutes of Board of Directors Meeting on 20 May 2019. 2. Funding and Liquidity Update 3. Financial Performance Update 4. Revision of RBB 5. IT Licence. 6. National Anti Fraud Update. 7. Retail Banking Funding. |
| 17 | 24 June 2019 | No.17/DIR/06.2019, 24 Juni 2019 1. Approval of Minutes of Board of Directors Meeting on 17 June 2019 2. Funding and Liquidity Update 3. Case Update. 4. Update Car pooling dan transportasi online. 5. Deactivating customer care number 69811. 6. Tax Update. 7. Integrated Reporting Application based on National Metadata - Project Antasena. |
| 18 | 1 July 2019 | No. 18/DIR/07 .2019, 01 Juli 2019 1. Approval of Minutes of Board of Directors Meeting on 24 June 2019. 2. Funding and Liquidity Update. 3. Update Cooperation strategy Mortgage. 4. Preliminary Interim Review Results per 30 Juni 2019. |
| 19 | 8 July 2019 | No.19/DIR/07.2019, 8 Juli 2019 1. Approval of Minutes of Board of Directors Meeting on 1 July 2019. 2. Funding and Liquidity Update. 3. Overview dan rencana ATM 2019. 4. 2017 BNM audit findings. |
| 20 | 15 July 2019 | No.20 /DIR/07.2019, 15 Juli 2019 1. Approval of Minutes of Board of Directors Meeting on 8 July 2019. 2. Funding and Liquidity Update. 3. Financial Performance Update. 4. Interim review results & adjustments as of 30 June 2019. 5. Branch Network Plan. 6. WOM Update- Strategi motor Honda. 7. Celebration of Maybank Anniversary. 8. BNM & OJK BNM audit findings. |
| 21 | 22 July 2019 | No. 21/DIR/ 07.2019, 22 Juli 2019 1. Approval of Minutes of Board of Directors Meeting on 15 July 2019. 2. Funding and Liquidity Update. 3. Vendor selection for IFRS 16 (PSA K 73) & Contract Management Tools (CMT). 4. Part of Wisma Ekajawa Unit Sales. 5. Proposal of agency selection for new MZU. |
| 22 | 29 July 2019 | No. 22/DIR/07.2019, 29 Juli 2019 1. Approval of Minutes of Board of Directors Meeting on 22 July 2019. 2. Funding and Liquidity Update. 3. 60 Years of Maybank Indonesia Anniversary Dinner Program. |
| 23 | 5 August 2019 | No.23/DIR/08.2019, 5 Agustus 2019 1. Approval of Minutes of Board of Directors Meeting on 29 July 2019. 2. Funding and Liquidity Update. 3. Publishing of 2019 NCD IX. 4. Sharia Review Report of Shariah Supervisory Board In 1 st Semester of 2019. 5. Strategic Cost Management Programme (SCMP) 1 st semester of 2019. |
| 24 | 12 August 2019 | No.24/DIR/08.2019, 12 Agustus 2019 1. Approval of Minutes of Board of Directors Meeting on 5 August 2019. 2. Funding and Liquidity Update. 3. Proposal Funding- Extension of Super Saver. 4. Capital Monitoring Report 2 nd quarter of 2019. 5. 2020 Budget Kick Off. 6. IT Initiatives. |

Board of Directors Meeting Agenda

| No | Meeting Date | Board of Directors Meeting Agenda |
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| 25 | 19 August 2019 | No.25/DIR/08.2019, 19 Agustus 2019. 1. Approval of Minutes of Board of Directors Meeting on 12 August 2019. 2. Property Market update. 3. Funding and Liquidity Update. 4. Financial Performance Update. |
| 26 | 26 August 2019 | No.26/DIR/08.2019, 26 Agustus 2019 1. Approval of Minutes of Board of Directors Meeting on 19 August 2019. 2. Funding and Liquidity Update. 3. Collectibility with One Debtor Concept. 4. Foreign Exchange Improvement Initiative 5. DBDS Feature Development 6. Region Financial Performance as of July 2019. |
| 27 | 2 September 19 | No.27/DIR/09.2019, 2 September 2019 1. Approval of Minutes of Board of Directors Meeting on 26 September 2019. 2. Funding and Liquidity Update & Perpanjangan program Super Saver. 3. Government Bond IPO-Marketing Incentive proposal 4. Regional Prospective Mapping. 5. Abandoned asset updates. 6. BSD Land. 7. New To Bank (NTB) online account opening Demo. |
| 28 | 16 September 19 | No.28/DIR/09.2019, 16 September 2019 1. Approval of Minutes of Board of Directors Meeting on 2 September 2019. 2. Funding and Liquidity Update. 3. Expensive Fund Optimization Program. 4. Financial Performance Update as of August 2019. 5. Maybank Debit Card update. 6. Material for GTSC meetings. 7. Others: WOM |
| 29 | 23 September 19 | No.29/DIR/09.2019, 23 September 2019 1. Approval of Minutes of Board of Directors Meeting on 16 September 2019. 2. Funding and Liquidity Update. 3. ATM. 4. Update on RCMS/M2E and CoolBanking. |
| 30 | 30 September 19 | No.30/DIR/09.2019, 30 September 2019 1. Approval of Minutes of Board of Directors Meeting on 23 September 2019. 2. Funding and Liquidity Update. 3. Counter Rate Deposito 4. MBI FY2020 Business Plan (AOP) & Budget. |
| 31 | 7 October 2019 | No.31/DIR/10.2019, 7 Oktober 2019 1. Approval of Minutes of Board of Directors Meeting on 30 September 2019. 2. Funding and Liquidity Update, Strategi Funding Liabilities, Simpanan Operasional Dalam Perhitungan LCR & NSFR. 3. Negotiable Certificate of Deposit (NCD) X Bank Maybank Indonesia of 2019. 4. Initiative to Get New Customers (New-To-Bank) through CASA Retail. |
| 32 | 14 October 2019 | No.32/DIR/10.2019, 14 Oktober 2019. 1. Approval of Minutes of Board of Directors Meeting on 7 October 2019. 2. Funding and Liquidity Update. 3. Financial Performance Update and Region Performance Update. 4. Renewal Insurance-uang, property (PAR) dan 3 rd party liabilities. |
| 33 | 28 October 2019 | No.33/DIR/10.2019, 28 Oktober 2019 1. Approval of Minutes of Board of Directors Meeting on 14 October 2019. 2. Funding and Liquidity Update. 3. Introducing Robotic Process Automation (RPA). 4. Approval agenda to hold Extraordinary General Meeting of Shareholders (EGMS) of PT Maybank Indonesia Finance. 5. ATM Direct Marketing. 6. Written off assets sale of WOM Finance. 7. Sale of Bulusaraung Idle assets, Makassar. |

Board of Directors Meeting Agenda

| No | Meeting Date | Board of Directors Meeting Agenda |
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| 34 | 4 November 19 | <p>No.34/DIR/11.2019, 4 November 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 28 October 2019. 2. Kick off Meeting for Audit as of 31 December 2019. 3. Transaction Plan for Sale of PT WOM Write-Off Receivables Including MBI's Portion of Joint Finance. 4. Funding and Liquidity Update dan MAKSI Free Transaction Program Review & Potential Business Optimization. 5. ERR Lack of Tax Payment for Current Account Revenue Share. 6. E-KTP Reader at Branch Office. |
| 35 | 12 November 19 | <p>No.35/DIR/11.2019, 12 November 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 4 November 2019. 2. Funding dan Liquidity Update. 3. Super Saver Update. 4. 2020 Billboard Maybank Plan. 5. Director & Officer Liabilities Insurance extension. 6. Travel Management Update. 7. Maybank Call Center. 8. Quarterly Update of Composite Risk Rating (CRR) Bank Negara Malaysia In 2019. 9. Maybank Operational Vehicles In 2020. |
| 36 | 18 November 19 | <p>No.36/DIR/11.2019, 18 November 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 12 November 2019. 2. Funding dan Liquidity Update. 3. KPR Debtor Collectibility. 4. Financial Performance Update and Region Update. 5. RBB 2020-2022. 6. Maybank Operational Vehicles In 2020. 7. AML/CFT compliance capability review assessment report. |
| 37 | 2 December 2019 | <p>No.37/DIR/12.2019, 2 Desember 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 18 November 2019 2. Funding dan Liquidity Update 3. GM Benchmarking 4. KPR customer complaints 5. IPS for Server Farm Zone 6. Annual Report 2019 and Sustainability Report 2019 7. Sales, Service and Award Night 8. Portal Revamp Project 9. ATM Replacement 2019 |
| 38 | 9 December 2019 | <p>No.38/DIR/12.2019, 9 Desember 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 2 December 2019 2. Funding and Liquidity Update 3.1 Bonus Interest Extension Proposal 2020 3.2 Maybank Gift Extension Proposal 2020 3.3 Approval and Update on Pakuwon Case 4. Technology Infrastructure Journey 5. Update on RCMS/M2E and Coolbanking 6. Integrated Group Reporting Platform (IGRP) and Capital Adequacy and Risk Management ("CARISMA") 7.1 ATM Replacement 2019 7.2 ATM Operating System Risk & Mitigation Control 8. Sales Summit 2020 9. M2U Project |
| 39 | 16 December 2019 | <p>No.39/DIR/12.2019, 16 Desember 2019</p> <ol style="list-style-type: none"> 1. Approval of Minutes of Board of Directors Meeting on 9 Desember 2019. 2. Funding and Liquidity Update. 3. Financial Performance Update. 4.1 Region Update. 4.2 Branch Network Update. 5. EGMS of Maybank Finance. 6. Tax Update. 7.1 Qanun Aceh. 7.2 UUS Spin Off Plan Update. 8. M2U Project. |

