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 menyusun jadwal Rapat Dewan Komisaris maupun Rapat Dewan Komisaris dengan mengundang Direksi untuk tahun buku berikutnya sebelum berakhirnya tahun buku.
3. Dewan Komisaris wajib mengadakan Rapat Dewan Komisaris bersama dengan Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
4. Rapat Dewan Komisaris paling sedikit 2 (dua) kali dalam setahun harus dihadiri secara fisik oleh seluruh anggota Dewan Komisaris.
5. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari (satu per dua) bagian dari jumlah anggota Dewan Komisaris yang sedang menjabat hadir atau diwakili dalam rapat.
6. 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.
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 serta Sekretaris Perusahaan.
8. Risalah Rapat Dewan Komisaris harus menyebutkan kehadiran setiap anggota Dewan Komisaris secara fisik dan kehadiran secara telekonferensi/telepresence. Kehadiran dalam rapat telekonferensi/telepresence harus disertai rekaman (audio/visual) Rapat
9. Risalah rapat Dewan Komisaris harus ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris.
10. Dewan Komisaris dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan Rapat Dewan Komisaris, dengan ketentuan seluruh anggota Dewan Komisaris yang sedang menjabat memberikan persetujuan dengan menandatangani usul keputusan tersebut (Keputusan Sirkuler). Keputusan Sirkuler mempunyai kekuatan yang sama dengan keputusan yang diambil secara sah dalam Rapat Dewan Komisaris.

Kehadiran Anggota Dewan Komisaris dalam Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dengan Direksi Selama 2019

No.	Tanggal	BOC						BOD							
		DAFA	BDS	AI	EG	HR	DLHT	TZ	TN	JW	EB	IF	EH	MR	WP
1	25 Januari 2019	√	√	√	√	√	*)√	√	√	√	√	√	√	√	√
2	13 Feb 19 _ Special BOC Meeting	**)	**)	√	X	√	*)**)	√	√	X	√	√	√	√	√
3	22 Februari 2019	√	√	√	√	√	*)√	√	√	√	√	√	√	X	√
4	29 Maret 2018	√	√	√	√	√	*)√	√	√	√	√	√	√	√	√
5	26 April 2019	√	√	√	√	√	*)√	√	√	X	√	√	√	√	√
6	24 Mei 2018	√	√	√	√	√	*)√	√	√	√	√	√	√	X	√
7	26 Juni 19 _ Special BOC Meeting	**)	X	**)	**)	**)	*)**)	X	√	√	√	√	√	√	√
8	19 Juli 2019	√	√	√	√	√	*)√	√	√	X	√	√	√	√	√
9	29 Juli 19 _ Special BOC Meeting	√	√	√	√	√	*)√	√	√	√	√	√	√	X	X
10	23 Agustus 2019	√	√	√	√	√	√	√	√	√	√	√	√	√	√
11	20 September 2019	√	√	√	√	√	√	X	√	√	√	√	X	√	√
12	25 Oktober 2019	√	√	√	√	√	√	√	√	√	√	√	√	√	√
13	29 Oktober 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
	HADIR	14	13	14	13	14	14	12	14	10	14	13	13	11	13
	ABSEN	0	1	0	1	0	0	2	0	4	0	1	1	3	1
	PERSENTASE	100	92,8	100	92,8	100	100	85,7	100	71,4	100	92,8	92,8	78,6	92,8

Catatan:

Komisaris: **DAFA** - Datuk Abdul Farid bin Alias, **BDS** - Budhi Dyah Sitawati, **AI** - Achjar Iljas, **HR** - Hendar, **EG** - Edwin Gerungan, **DLHT** - Datuk Lim Hong Tat

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

√ - Hadir, x - Absen, ***)** - Menunggu persetujuan OJK, ****)** - melalui *Teleconference/Conference call*

Seluruh anggota Dewan Komisaris menghadiri Rapat lebih dari 75% (tujuh puluh lima persen) selama tahun 2019

Agenda Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2019

Tanggal Rapat	Agenda Rapat Dewan Komisaris
25 Januari 2019	No.01/KOM/01.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the Joint BOC and BOD held on 25 January 2019. 2. CEO Report for December 2018 3. MBI Group Performance Report for December 2018 Bankwide
	No.01/KOM/01.2019 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on November 23, 2018. 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 25 January 2019 3. Sharia Banking - Pembiayaan Yang Diterima ("PYD") Product 4. AML/Anti-Fraud, Financial Crime Compliance, and OJK/BNM Audit Update 5. Retail Banking Transformation Update 6. Enterprise Risk Dashboard 7. Report by Chairman of the Audit Committee ("AC") 8. Report by Chairman of the Risk Oversight Committee ("ROC") 9. Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee 10. Dispute Settlement Agreement with RCM 11. Annual Outline Agenda 2019
22 Februari 2019	NO.02/KOM/02.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk 1. Minutes of the Meeting of the Joint BOC and BOD held on 22 February 2019 2. CEO Report for January 2019 3. MBI Group Performance Report for January 2019 Bankwide
	No.02/KOM/02.2019 OF THE FINANCIAL YEAR 2018 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk 1. Minutes of the Meeting of the BOC held on January 25, 2019 2. Minutes of the Special Meeting of the BOC held on February 13, 2019 3. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 22 February 2019. 4. Sharia Banking (UUS) - Business Review and Strategic Planning 5. Information Technology Update 6. Utilization of net profit 7. FY 2018 Annual Report and FY 2018 Sustainability Report 8. Annual General Meeting of Shareholders plan 9. Enterprise Risk Dashboard 10. Settlement agreement with PT Reliance Capital Management (RCM) 11. Proposal of disposing PT Bank Maybank Indonesia Tbk's 68.55% stake in PT Wahana Ottomitra Multiartha Tbk ("Project Matrix") 12. Report by Chairman of the Audit Committee ("AC") 13. Report by Chairman of the Risk Oversight Committee ("ROC") 14. Annual Outline Agenda 2019.
29 Maret 2019	No.03/KOM/03.2019 OF THE FINANCIAL YEAR 2019 OF JOINT THE BOARD OF COMMISSIONERS ("BOC") AND THE BOARD OF DIRECTORS ("BOD") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the Joint BOC and BOD held on 22 February 2019. 2. CEO Report for February 2019. 3. MBI Group Performance Report for February 2019 Bankwide 4. Peers Comparison
	No.03/KOM/03.2018 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on February 12, 2019 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 29 March 2019. 3. Productivity Update 4. Global Banking Update 5. Human Capital Update, Operation Update, and Enterprise Risk Dashboard 6. Report by Chairman of the Audit Committee ("AC") 7. Report by Chairman of the Risk Oversight Committee ("ROC") 8. Annual Outline Agenda 2019

Agenda Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2019

Tanggal Rapat	Agenda Rapat Dewan Komisaris
26 April 2019	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. 1. Minutes of the Meeting of the Joint BOC and BOD held on 29 March 2019. 2. CEO Report for March 2019. 3. MBI Group Performance Report for March 2019 Bankwide
	No.04/KOM/04.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on March 29, 2019 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 29 March 2019. 3. Consolidated Financial Statements 31 March 2019 4. Press Release 5. Q1 2019 Compliance Update and 2017 Bank Negara Malaysia ("BNM") Audit Findings 6. Enterprise Risk Dashboard 7. Regional Business Update 8. New M2U App 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 2019.
24 Mei 2019	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. 1. Minutes of the Joint BOC and BOD meeting held on April 26, 2019 2. CEO Report for April 2019 3. MBI Group Performance Report for April 2019 Bankwide
	No.05/KOM/05.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on 26 April 2019. 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and BOD held on 26 April 2019. 3. CFS Update 4. Enterprise Risk Dashboard 5. Report by Chairman of the Audit Committee ("AC") 6. Report by Chairman of the Risk Oversight Committee ("ROC") 7. Report by Chairman of the Integrated Good Corporate Governance ("IGCG") Committee 8. Annual Outline Agenda 2019
19 Juli 2019	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 1. Minutes of the Meeting of the Joint BOC and BOD held on 24 May 2019 2. CEO Report for June 2019 3. MBI Group Performance Report for June 2019 Bankwide
	No.06 KOM/07.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. 1. 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 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 19 July 2019. 3. Legal, Compliance, and Corporate Secretary Update 4. Liquidity Update 5. Enterprise Risk Dashboard 6. Branch Network Plan 7. Report by Chairman of the Audit Committee ("AC") 8. Report by Chairman of the Risk Oversight Committee ("ROC") 9. Report by Chairman of the Integrated Good Corporate Governance Committee ("IGCGC") 10. Annual Outline Agenda 2019

Agenda Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2019

Tanggal Rapat	Agenda Rapat Dewan Komisaris
23 Agustus 2019	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 1. Minutes of the Meeting of the Joint BOC and BOD held on 19 July 2019 2. CEO Report for July 2019 3. MBI Group Performance Report for July 2019 Bankwide
	No.07 KOM/08.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. 1. 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. 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 23 August 2019. 3. Indonesia Economic Outlook 4. Information Technology 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. Annual Outline Agenda 2019
20 September 2019	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 1. Minutes of the Meeting of the Joint BOC and BOD held on 23 August 2019 2. CEO Report for August 2019 3. MBI Group Performance Report for August 2019 Bankwide 4. Peers Comparison
	No.08 KOM/09.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on 23 August 2019. 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 20 September 2019. 3. CFS Update ("Catch Up Plan") 4. Regional Business Update 5. FY2020 Business Plan (AOP) & Budget 6. Enterprise Risk Dashboard 7. Approval to Purchase Land in Bumi Serpong Damai ("BSD") 8. Report by Chairman of the Audit Committee ("AC") 9. Report by Chairman of the Risk Oversight Committee ("ROC") 10. Report by Chairman of the Nomination and Remuneration Committee ("NRC") 11. Annual Outline Agenda 2019
25 Oktober 2019	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. 1. Minutes of the Meeting of the Joint BOC and BOD held on 20 September 2019 2. CEO Report for September 2019 3. MBI Group Performance Report for September 2019 Bankwide
	No.09 KOM/10.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk 1. Minutes of the Meeting of the BOC held on 20 September 2019. 2. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 25 October 2019. 3. Maybank Indonesia FY2020 Business Plan (AOP) and Budget 4. Compliance Updates 5. Human Capital Update 6. Enterprise Risk Dashboard 7. Report by Chairman of the Audit Committee ("AC") 8. Report by Chairman of the Risk Oversight Committee ("ROC") 9. Report by Chairman of the Nomination and Remuneration Committee ("NRC") 10. Annual Outline Agenda 2019

Agenda Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2019

Tanggal Rapat	Agenda Rapat Dewan Komisaris
22 November 2019	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. 1. Minutes of the Meeting of the Joint BOC and BOD held on 25 October 2019 2. CEO Report for October 2019 3. MBI Group Performance Report for October 2019 Bankwide
	No.10 KOM/11.2019 OF THE FINANCIAL YEAR 2019 OF THE BOARD OF COMMISSIONERS ("BOC") OF PT BANK MAYBANK INDONESIA Tbk. 1. Minutes of the Meeting of the BOC held on 25 October 2019. 2. Minutes of the Special Meeting of the BOC held on 29 October 2019. 3. Matters arising from the minutes of the meetings of the BOC and the Joint BOC and the BOD held on 22 November 2019. 4. Retail Banking Strategy 5. 2020 AOP 6. 2020-2022 RBB (Business Plan) & 2020 RAKB (Sustainable Finance Action Plan) 7. Bank Negara Malaysia's Composite Risk Rating "CRR" 8. Enterprise Risk Dashboard 9. Report by Chairman of the Audit Committee ("AC") 10. Report by Chairman of the Risk Oversight Committee ("ROC") 11. Report by Chairman of the Integrated Good Corporate Governance Committee ("IGCGC") 12. Report by Chairman of the Nomination and Remuneration Committee ("NRC") 13. Annual Outline Agenda 2020

Agenda Rapat Khusus Dewan Komisaris sebagai berikut:

Tanggal Rapat	Agenda Rapat Dewan Komisaris
13 Februari 2019	No. 1/KOM/02/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Approval of MBI Consolidated Financial Statements 31 December 2018 2. Approval of Press Release
26 Juni 2019	No. 2/KOM/02/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Revised RBB.
29 Juli 2019	No. 3/KOM/06/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. ("MBI") 1. Approval for Submission to OJK of Revised RBB 2019-2021 (Business Plan)
29 Oktober 2019	No. 4/KOM/07/2019 OF THE FINANCIAL YEAR 2019 OF THE SPECIAL BOARD OF COMMISSIONERS ("BOC") OF PT MAYBANK INDONESIA Tbk. 1. Consolidated Financial Statements 30 September 2019 ("LKP")

RAPAT DIREKSI

1. Rapat Direksi wajib diadakan secara berkala paling kurang 1 (satu) kali dalam setiap bulan dan/atau dapat diadakan setiap waktu bilamana dianggap perlu.
2. Direksi wajib mengadakan Rapat Direksi bersama dengan Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
3. Direksi harus menjadwalkan Rapat Direksi maupun rapat yang diadakan bersama dengan Dewan Komisaris tersebut untuk tahun berikutnya sebelum berakhirnya tahun buku.
4. 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 2019

No	Tanggal	TZ	TN	JW	EB	IF	EH	WP	MR	Keterangan
1	14 Januari 2019	√	√	√	√	√	√	√	x	
2	21 Januari 2019	√	√	√	√	√	√	√	√	
3	28 Januari 2019	√	√	√	√	√	√	√	√	
4	11 Februari 2019	√	√	√	√	√	√	√	√	
5	25 Februari 2019	x	√	√	√	√	√	√	√	
6	4 Maret 2019	√	√	√	√	√	√	√	√	
7	18 Maret 2019	√	√	√	x	√	√	√	√	
8	25 Maret 2019	√	√	√	√	√	√	√	√	
9	1 April 2019	√	√	√	√	x	x	√	√	
10	8 April 2019	√	√	√	√	√	√	√	√	
11	15 April 2019	√	x	x	√	√	√	√	x	
12	22 April 2019	√	√	√	√	√	√	√	√	
13	6 Mei 2019	√	√	x	√	√	√	√	√	
14	13 Mei 2019	√	x	√	√	√	√	√	√	
15	20 Mei 2019	√	√	√	√	√	√	√	x	
16	17 Juni 2019	√	√	√	x	√	√	√	√	
17	24 Juni 2019	x	√	x	x	√	√	√	√	
18	1 Juli 2019	x	√	√	√	√	x	√	√	
19	8 Juli 2019	x	√	√	√	√	x	√	√	
20	15 Juli 2019	√	√	√	√	√	√	√	√	
21	22 Juli 2019	√	√	x	√	√	√	x	x	
22	29 Juli 2019	√	√	√	√	√	√	x	x	
23	5 Agustus 2019	√	√	√	√	x	√	x	x	
24	12 Agustus 2019	x	√	√	√	√	√	x	x	
25	19 Agustus 2019	√	x	√	x	√	√	x	√	
26	26 Agustus 2019	√	√	√	√	√	√	√	√	
27	2 September 2019	√	√	√	√	√	√	√	√	
28	16 September 2019	x	√	√	x	√	√	√	√	
29	23 September 2019	√	√	√	√	√	√	√	x	
30	30 September 2019	√	√	√	√	√	√	√	√	
31	7 Oktober 2019	√	√	√	√	√	√	√	√	
32	14 Oktober 2019	√	√	√	√	√	√	x	x	
33	28 Oktober 2019	√	x	√	√	√	√	√	√	
34	4 November 2019	√	√	x	√	√	√	√	√	
35	12 November 2019	√	√	√	√	√	x	√	√	
36	18 November 2019	√	√	√	√	√	√	√	√	
37	2 Desember 2019	√	√	√	√	√	√	√	√	
38	9 Desember 2019	√	√	√	√	√	√	x	√	
39	16 Desember 2019	x	√	√	√	√	x	√	√	
	TOTAL	39	39	39	39	39	39	39	39	
	HADIR	32	35	34	34	37	34	32	30	
	ABSEN	7	4	5	5	2	5	7	9	
	PERSENTASE	82	89,7	87,2	87,2	94,9	87,2	82	76,9	

Catatan: **TZ** - Taswin Zakaria, **TN** - Thilagavathy Nadason, **JW** - Jenny Wiriyanto, **EB** - Eri Budiono,
IF - Irvandi Ferizal, **EH** - Effendi, **WP** - Widya Permana, **MR** - Muhamadian
√ - Hadir, x - Absen, *) - Efektif Mengundurkan Diri

Seluruh anggota Direksi menghadiri Rapat lebih dari 75% (tujuh puluh lima persen) selama tahun 2019

Agenda Rapat Direksi

No	Tanggal Rapat	Agenda Rapat Dewan DIreksI
1	14 Januari 2019	No. 01/DIR/01.2019, 14 Januari 2019 1. Persetujuan Notulen Rapat Direksi tanggal 17 Desember 2018. 2. Matters Arising 3. Funding & Liquidity Update, Pembiayaan yang diterima ("PYD") dari BPKH, Balance Sheet Review. 4. Project Spiderman IV: Proposal penerbitan senior obligasi tahap 4. 5. Persetujuan pengecualian *e-mail* Indemnity.
2	21 Januari 2019	No.2/DIR/01.2019, 21 Januari 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 14 Januari 2019. 2. Update Final Audit Adjustment atas laporan keuangan 31 Desember 2018. 3. Funding and Liquidity Update. 4. Proyek Pembukaan Rekening New to Bank (NTB). 5. Maybank Customer Survey 2018. 6. System MTrex X-Pose. 7. Maybank Head Office 2023.
3	28 Januari 2019	No.3/DIR/01.2019, 28 Januari 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 28 Januari 2019. 2. Funding and Liquidity Update. 3. Process end to end review Securities Services.
4	11 Februari 2019	No.4/DIR/02.2019, 11 Februari 2019 1. Persetujuan Notulen Rapat Direksi tanggal 28 Januari 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. Penggunaan Laba Bersih.
5	25 Februari 2019	No.5/DIR/02.2019, 25 Februari 2019 1. Persetujuan Notulen Rapat Direksi tanggal 11 Februari 2019. 2. Funding dan Liquidity Update. 3. Proposal pengaturan dan penerbitan Penawaran Umum Berkelanjutan (PUB) III Obligasi/(Project Valkyrie). 4. Rapat Umum Pemegang Saham (RUPS) Tahunan 2018 dan RUPS Luar Biasa 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 Maret 2019	No. 6/DIR/03.2019, 4 Maret 2019 1. Persetujuan Notulen Rapat Direksi tanggal 25 Februari 2019. 2. Matters Arising 3. Funding and Liquidity Update. 4. Migration CoOL Banking to RCMS/MUE. 5. INC486239, Aplikasi RMBP yang tidak dapat diakses. 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. Region Jakarta I Update. 10. Region Jawa Barat Update. 11. Region Sulawesi & IBT Update.
7	18 Maret 2019	No.7/DIR/03.2019, 18 Maret 2019 1. Persetujuan Notulen Rapat Direksi tanggal 4 Maret 2019. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Skenario Tanggapan. (Rencana untuk menelusuri dan memperkuat kemampuan untuk memberikan tanggapan). 5. PSAK 71. 6. Suku Bunga SME Debtors per Januari 2019 tanpa back to back, IDR saja. 7. RSME Loan Rate Analysis. 8. Region Sumatera Selatan Update. 9. Region Kalimantan Update. 10. Region Sumatera Utara Update 11. *Information Technology Strategy* (IT). 12. Compliance, FCC, Anti Fraud Plan 2019.

Agenda Rapat Direksi

No	Tanggal Rapat	Agenda Rapat Dewan Direksi
8	25 Maret 2019	No. 8 /DIR/03.2019, 25 Maret 2019 1. Persetujuan Notulen Rapat Direksi tanggal 18 Maret 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. Region Jakarta 2 Update. 8. Region Jawa Timur Update. 9. Region Jawa Tengah Update. 10. Business case for Financial Modeling Application System 11. Litigation Trasnformation Update. 12. Insiden Kesalahan Input Nominal Transaksi RTGS di KCS Bandung. 13. Insiden Kasus ATM di Magelang.
9	1-Apr-19	No. 9/DIR/04 .2019, 01 April 2019 1. Persetujuan Notulen Rapat Direksi tanggal 25 Maret 2019. 2. Funding and Liquidity Update. 3. FTP Changes on IDR and Deposits. 4. Cost of Fund Based Pricing. 5. Desain M2U. 6. Maybank Bali Marathon 2019.
10	8-Apr-19	No.10/DIR/04 .2019, 8 April 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 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-Apr-19	No.11/DIR/04 .2019, 15 April 2019 1. Persetujuan Notulen Rapat Direksi tanggal 8 April 2019. 2. Funding and Liquidity Update. 3. Penawaran Umum Berkelanjutan (PUB) Obligasi Berkelanjutan III Tahap II Tahun 2019 PT Wahana Ottomitra Multiartha Tbk. 4. Liquidity Stress Test and Contigency Plan (LCP). 5. Update Kinerja Keuangan per Maret 2019.
12	22-Apr-19	No.12/DIR/04 .2019, 22 April 2019 1. Persetujuan Notulen Rapat Direksi tanggal 15 April 2019. 2. Update suspensi terhadap Bank Kustodian. 3. Funding & Liquidity Update, Proposal FTP untuk threshold CASA. 4. Director and Officer Liabilities Insurance. 5. Perubahan Peraturan Batas Maksimum Pemberian Kredit (BMPK).
13	6 Mei 2019	No.13/DIR/05.2019, 6 Mei 2019 1. Persetujuan Notulen Rapat Direksi tanggal 22 April 2019. 2. Matters Arising. 3. Funding and Liquidity Update. 4. Capital Monitoring Report kuartal 1 tahun 2019. 5. Update Strategic Cost Management Programme (SCMP) kuartal 1 2019. 6. IT efficiency. 7. Integrated Group Reporting Platform (IGRP).
14	13 Mei 2019	No.14/DIR/05.2019, 13 Mei 2019 1. Persetujuan Notulen Rapat Direksi tanggal 6 Mei 2019. 2. Funding and Liquidity Update 3. Financial Performance as of April 2019 Update. 4. Beasiswa.
15	20 Mei 2019	No.15/DIR/05.2019, 20 Mei 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 13 Mei 2019. 2. Funding and Liquidity Update. 3. WOM Update.

Agenda Rapat Direksi

No	Tanggal Rapat	Agenda Rapat Dewan Direksi
16	17 Juni 2019	No.16/DIR/06.2019, 17 Juni 2019 1. Persetujuan Notulen Rapat Direksi tanggal 20 Mei 2019. 2. Funding and Liquidity Update 3. Update Kinerja Keuangan 4. Revisi RBB 5. Lisensi IT. 6. National Anti Fraud Update. 7. Retail Banking Funding.
17	24 Juni 2019	No.17/DIR/06.2019, 24 Juni 2019 1. Persetujuan Notulen Rapat Direksi tanggal 17 Juni 2019 2. Funding and Liquidity Update 3. Case Update. 4. Update Car pooling dan transportasi online. 5. Penonaktifan nomor customer care 69811. 6. Update Pajak. 7. Aplikasi Pelaporan Terintegrasi Berbasis Metadata Nasional- Project Antasena.
18	1 Juli 2019	No. 18/DIR/07 .2019, 01 Juli 2019 1. Persetujuan Notulen Rapat Direksi tanggal 24 Juni 2019. 2. Funding and Liquidity Update. 3. Update Strategi kerjasama KPR. 4. Preliminary Interim Review Results per 30 Juni 2019.
19	8 Juli 2019	No.19/DIR/07.2019, 8 Juli 2019 1. Persetujuan Notulen Rapat Direksi tanggal 1 Juli 2019. 2. Funding and Liquidity Update. 3. Overview dan rencana ATM 2019. 4. Temuan audit BNM 2017.
20	15 Juli 2019	No.20 /DIR/07.2019, 15 Juli 2019 1. Persetujuan Notulen Rapat Direksi tanggal 8 Juli 2019. 2. Funding and Liquidity Update. 3. Update Kinerja Keuangan. 4. Interim review results & adjustments per 30 Juni 2019. 5. Branch Network Plan. 6. WOM Update- Strategi motor Honda. 7. Perayaan HUT Maybank. 8. Temuan audit BNM & OJK.
21	22 Juli 2019	No. 21/DIR/07.2019, 22 Juli 2019 1. Persetujuan Notulen Rapat Direksi tanggal 15 Juli 2019. 2. Funding and Liquidity Update. 3. Proses pemilihan vendor untuk IFRS 16 (PSAK 73) & Contract Management Tools (CMT). 4. Penjualan sebagian Unit Wisma Ekajiwa. 5. Proposal pemilihan agency new M2U.
22	29 Juli 2019	No. 22/DIR/07.2019, 29 Juli 2019 1. Persetujuan Notulen Rapat Direksi tanggal 22 Juli 2019. 2. Funding and Liquidity Update. 3. Program 60 Tahun Maybank Indonesia Anniversary Dinner.
23	5 Agustus 2019	No.23/DIR/08.2019, 5 Agustus 2019 1. Persetujuan Notulen Rapat Direksi tanggal 29 Juli 2019. 2. Funding and Liquidity Update. 3. Penerbitan NCD IX Tahun 2019. 4. Laporan Review Syariah Dewan Pengawas Syariah Semester 1 Tahun 2019. 5. Strategic Cost Management Programme (SCMP) semester 1 tahun 2019.
24	12 Agustus 2019	No.24/DIR/08.2019, 12 Agustus 2019 1. Persetujuan Notulen Rapat Direksi tanggal 5 Agustus 2019. 2. Funding and Liquidity Update. 3. Proposal Funding- Perpanjangan Super Saver. 4. Capital Monitoring Report kuartal 2, 2019. 5. Budget Kick Off tahun 2020. 6. Inisiatif IT.

Agenda Rapat Direksi

No	Tanggal Rapat	Agenda Rapat Dewan Direksi
25	19 Agustus 2019	No.25/DIR/08.2019, 19 Agustus 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 12 Agustus 2019. 2. Property Market update. 3. Funding and Liquidity Update. 4. Update Kinerja Keuangan.
26	26 Agustus 2019	No.26/DIR/08.2019, 26 Agustus 2019 1. Persetujuan Notulen Rapat Direksi tanggal 19 Agustus 2019. 2. Funding and Liquidity Update. 3. Kolektibilitas Dengan Konsep Satu Debitur. 4. Inisiatif Peningkatan Valas 5. Pengembangan Fitur DBDS 6. Kinerja Keuangan Region per Juli 2019.
27	2-Sep-19	No.27/DIR/09.2019, 2 September 2019 1. Persetujuan Notulen Rapat Direksi tanggal 26 September 2019. 2. Funding and Liquidity Update & Perpanjangan program Super Saver. 3. Government Bond IPO-Proposal insentif marketing 4. Regional Prospective Mapping. 5. Update asset terbengkalai. 6. BSD Land. 7. Demo pembukaan rekening online New To Bank (NTB).
28	16-Sep-19	No.28/DIR/09.2019, 16 September 2019 1. Persetujuan Notulen Rapat Direksi tanggal 2 September 2019. 2. Funding and Liquidity Update. 3. Program Optimalisasi Dana Mahal. 4. Update Kinerja Keuangan per Agustus 2019. 5. Maybank Debit Card update. 6. Materi untuk rapat GTSC. 7. Lain-lain: WOM
29	23-Sep-19	No.29/DIR/09 .2019, 23 September 2019 1. Persetujuan Notulen Rapat Direksi tanggal 16 September 2019. 2. Funding and Liquidity Update. 3. ATM. 4. Update on RCMS/M2E dan CoolBanking.
30	30-Sep-19	No.30/DIR/09.2019, 30 September 2019 1. Persetujuan Notulen Rapat Direksi tanggal 23 September 2019. 2. Funding and Liquidity Update. 3. Counter Rate Deposito 4. MBI FY2020 Business Plan (AOP) & Budget.
31	7 Oktober 2019	No.31/DIR/10.2019, 7 Oktober 2019 1. Persetujuan Notulen Rapat Direksi tanggal 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 Tahun 2019. 4. Inisiatif Mendapatkan Nasabah Baru (New-To-Bank) Melalui Retail CASA.
32	14 Oktober 2019	No.32/DIR/10.2019, 14 Oktober 2019. 1. Persetujuan Notulen Rapat Direksi tanggal 7 Oktober 2019. 2. Funding and Liquidity Update. 3. Update Kinerja Keuangan dan Update Kinerja Region. 4. Renewal Insurance-uang, property (PAR) dan 3rd party liabilities.
33	28 Oktober 2019	No.33/DIR/10.2019, 28 Oktober 2019 1. Persetujuan Notulen Rapat Direksi tanggal 14 Oktober 2019. 2. Funding and Liquidity Update. 3. Pengenalan Robotic Process Automation (RPA). 4. Persetujuan agenda untuk mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Maybank Indonesia Finance. 5. ATM Direct Marketing. 6. Penjualan asset yang dihapusbukukan WOM Finance. 7. Penjualan idle asset di Makassar.
34	4-Nov-19	No.34/DIR/11.2019, 4 November 2019 1. Persetujuan Notulen Rapat Direksi tanggal 28 Oktober 2019. 2. Kick off Meeting for Audit as of 31 December 2019. 3. Rencana transaksi penjualan aset yang dihapusbukukan - WOM Finance. 4. Funding and Liquidity Update dan MAKSI Free Transaction Program Review & Potential Business Optimization. 5. ERR Kekurangan Pembayaran Pajak atas Bagi Hasil Rekening Koran. 6. KTP-el Reader pada Kantor Cabang.

Agenda Rapat Direksi

No	Tanggal Rapat	Agenda Rapat Dewan Direksi
35	12-Nov-19	No.35/DIR/11.2019, 12 November 2019 1. Persetujuan Notulen Rapat Direksi tanggal 4 November 2019. 2. Funding dan Liquidity Update. 3. Super Saver Update. 4. Rencana Billboard Maybank Tahun 2020. 5. Perpanjangan Director & Officer Liabilities Insurance. 6. Update Travel Management. 7. Maybank Call Center. 8. Triwulan Update Composite Risk Rating (CRR) Bank Negara Malaysia Tahun 2019. 9. Kendaraan Operasional Maybank 2020.
36	18-Nov-19	No.36/DIR/11.2019, 18 November 2019 1. Persetujuan Notulen Rapat Direksi tanggal 12 November 2019. 2. Funding dan Liquidity Update. 3. Kolektibiltas Debitur KPR. 4. Update Kinerja Keuangan dan Update Region. 5. RBB 2020-2022. 6. Kendaraan Operasional Maybank 2020. 7. AML/CFT compliance capability review assessment report.
37	2 Desember 2019	No.37/DIR/12.2019, 2 Desember 2019 1. Persetujuan Notulen Rapat Direksi tanggal 18 November 2019 2. Funding dan Liquidity Update 3. GM Benchmarking 4. Keluhan nasabah KPR 5. IPS untuk 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 Desember 2019	No.38/DIR/12.2019, 9 Desember 2019 1. Persetujuan Notulen Rapat Direksi tanggal 2 Desember 2019 2. Funding and Liquidity Update 3. 3.1 Bonus Interest Extention Proposal 2020 3.2 Maybank Gift Extention 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) dan Capital Adequacy and Risk Management ("CARisMA") 7. 7.1 ATM Replacement 2019 7.2 ATM Operating System Risk & Mitigation Control 8. Sales Summit 2020 9. Project M2U
39	16 Desember 2019	No.39/DIR/12.2019, 16 Desember 2019 1. Persetujuan Notulen Rapat Direksi tanggal 9 Desember 2019. 2. Funding and Liquidity Update. 3. Financial Performance Update. 4. 4.1 Region Update. 4.2 Branch Network Update. 5. EGMS of Maybank Finance. 6. Tax Update. 7. 7.1 Qanun Aceh. 7.2 UUS Spin Off Plan Update. 8. Project M2U.