

Kartika Wirjoatmodjo is the President Director of PT Bank Mandiri (Persero) Tbk, a leading state-owned bank in Indonesia that provides a wide range of financial services including Corporate, Commercial, Micro & Business, Consumer, and Treasury.

As of the first quarter of 2019, Bank Mandiri operates 2,632 branch offices nationwide and seven overseas branch offices/representatives/subsidiaries, with 24.3 million third party fund accounts and 1.8 million loan accounts.

Bank Mandiri has subsidiary companies to support its main business, namely: Mandiri Sekuritas (capital market services), Bank Syariah Mandiri

(Islamic banking services), AXA-Mandiri Financial Services (life insurance), Mandiri InHealth (health insurance), Mandiri AXA General Insurance (general insurance), Mandiri Tunas Finance (vehicle ownership financing services), Mandiri International Remittance (remittance services), Mandiri Europe (treasury and financial institution banking), Mandiri Capital Indonesia (venture capital financing), and Mandiri Utama Finance (vehicle ownership financing services).

Mr. Wirjoatmodjo is also the current Chairman of the Indonesia Banks Association/Perhimpunan Bank Nasional (PERBANAS). He has served as a financial strategist, consultant, professional banker as well as regulator specialized in corporate finance, strategy, and transformation.

Mr. Wirjoatmodjo graduated from the University of Indonesia in 1996, major in Economics and Accounting, and earned his MBA from Erasmus University in Rotterdam in 2001.