

Date	Report Subject	Purpose
23 August 2017	Information Disclosure PT Bank Mandiri (Persero) Tbk. related to Extraordinary GMS Calling 2017	OJK & BEI
28 August 2017	Information Disclosure PT Bank Mandiri (Persero) Tbk. related to Extraordinary General Meeting of Shareholders of 2017	Lembaga Penjamin Simpanan
14 September 2017	Changes of Directors of PT Bank Mandiri (Persero) Tbk.	OJK & BEI
20 September 2017	Notification of Amendment of Number of Shares of Board of Directors of PT Bank Mandiri (Persero) Tbk.	OJK
6 October 2017	Submission of Minutes of GMS-LB PT Bank Mandiri (Persero) Tbk.	Lembaga Penjamin Simpanan
10 October 2017	Submission of Statement Letter of Independent Commissioner of PT Bank Mandiri (Persero) Tbk.	OJK
12 October 2017	Submission of Organization Structure PT Bank Mandiri (Persero) Tbk.	OJK & BEI
22 November 2017	Submission of Information of change of structure to Audit Committee of PT Bank Mandiri (Persero) Tbk.	Lembaga Penjamin Simpanan

## Code of Conduct

The code of conduct sets the guidelines for the behavior of the Bank Personnel in conducting their daily tasks and duties as well as in conducting business relations with the customers, partners and colleagues. The basic regulation in the Code of Conduct is one of Bank Mandiri's Commitment on the management principles that have supported Bank Mandiri to achieve the stated Vision and Mission.

The work ethic is an elaboration of the basic principles of personal and professional behaviors that are expected to be obeyed by Bank Mandiri Personnel. The business ethics are moral principles related to the behaviors of the individuals, protection of bank properties, and bank business activities including in its interaction with stakeholders as the basis for the behavior of the Bank in conducting its business operations. These are the standard behaviors that have to be implemented in all organizational levels.

Based on the Joint Decree between Board of Directors and Board of Commissioners No.002/KEP.DIR.KOM/2000 which was revised in 2013, Bank Mandiri has a set of code of conduct that accommodates the basic principles of individual and professional behaviors that are done by all Bank Mandiri employees. Therefore, the code of conduct becomes the behavioral guidelines and responsibilities for Board of Commissioners, and all Bank Mandiri employees in all organizational levels.

### The Content of The Code of Conduct

The code of conduct of Bank Mandiri accommodates the regulation of work ethic and business ethic. The work ethic that regulates Bank Mandiri personnel's behaviors covers the following aspects:

1. Conflict of interest (conflict of interest)	<p>Conflict of interest is a condition in which the Bank's ranks in carrying out its duties and obligations have interests outside the interests of the office, whether those concerning personal interests, the family or the interests of other parties so that the Bank's ranks may lose objectivity in making decisions and policies according to the authority given Bank to him. Therefore the whole range of Banks:</p> <ol style="list-style-type: none"> <li>Obligation to avoid activities that may cause a conflict of interest and report to the direct supervisor if unable to avoid.</li> <li>It is prohibited to give consent and or request approval of any credit facilities, as well as special interest rates or other specificity for: <ol style="list-style-type: none"> <li>Herself.</li> <li>His family.</li> <li>Companies where he and / or his family have an interest.</li> </ol> </li> <li>It is prohibited to work for another company, unless it has received a written assignment or permission from the Bank. Board of Commissioners and Board of Directors that follow regulatory requirements.</li> <li>It is prohibited to become a direct or indirect partner, either a partner for goods or services for the Bank.</li> <li>It is prohibited to collect goods belonging to the Bank for personal, family or other outside interests.</li> <li>Only allowed to conduct securities transactions, foreign exchange trading, precious metals, derivative transactions and other goods for their own benefit in the absence of conflict of interest, violation of insider trading rules of the Capital Market Authority, and other regulations.</li> </ol>
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2. Confidentiality	<ul style="list-style-type: none"> <li>a. Compulsory understand and maintain the confidentiality of any information, in accordance with applicable provisions.</li> <li>b. Use information received only for Bank activities.</li> <li>c. In providing information, must act in accordance with applicable provisions.</li> <li>d. To avoid misuse, the dissemination of customer information in the Bank's internal environment is done carefully and only to interested parties.</li> <li>e. Do not disseminate information to outsiders about: <ul style="list-style-type: none"> <li>i. Activities of the Bank with the Government of the Republic of Indonesia.</li> <li>ii. Internal policies and working procedures of the Bank.</li> <li>iii. Management of Information Systems, Data and Reports.</li> <li>iv. Employee data, whether active or not.</li> <li>v. Business activities of the Bank, including activities with customers and partners. Except with the approval of an authorized Bank official or by order under applicable laws and regulations.</li> </ul> </li> <li>f. The obligation to keep special things to be kept secret remains true for former Bank employees.</li> </ul>
3. Abuse of Job and Gratification	<ul style="list-style-type: none"> <li>a. It is prohibited to abuse the authority and take advantage either directly or indirectly, from knowledge gained from the Bank's business activities to: <ul style="list-style-type: none"> <li>i. Personal gain.</li> <li>ii. Benefits for members of his family.</li> <li>iii. Benefits to other parties.</li> </ul> </li> <li>b. Prohibited from requesting or accepting, allowing or accepting to accept gratuities relating to his or her position and against his / her obligations under applicable laws and regulations. The types of gratuities and reporting mechanisms will be set out in a separate provision.</li> <li>c. Prohibited from requesting or accepting, allowing or accepting to accept a gift or reward from a third party who obtains or seeks to obtain work relating to procurement of goods or services from the Bank.</li> <li>d. In the case of customers, partners, and other parties providing gifts in the form of goods or in other forms at certain times such as on Feasts, special celebrations, disasters and elsewhere, if: <ul style="list-style-type: none"> <li>i. As a result of receipt of the parcel is believed to have a negative impact and affect the bank's decision, and</li> <li>ii. The price of the parcel is beyond reasonable limits, then the Bank of Bank receiving the parcel shall promptly return the parcel with a polite explanation that the Bank's ranks are not allowed to receive the parcel.</li> </ul> </li> <li>e. In the case of gift giving mentioned in point (d) above for one reason or another, it is difficult to return the members of the Bank who receive the parcel must immediately report to their supervisor for follow-up.</li> <li>f. In the case of customers, partners, and other parties providing promotional items, so long as the result of receipt of the promotional item does not result in negative impact, it is acceptable..</li> <li>g. In the framework of procurement of goods and services from third parties for the purposes of the Bank's service, shall endeavor to obtain the best price at the maximum discounted price discount for the Bank's profit.</li> <li>h. Prohibited from using his position to borrow from customers or owe to customers.</li> <li>i. It is prohibited to utilize the opportunity to use the Bank facilities for its own benefit beyond what has been provided by the Bank.</li> </ul>
4. Insiders Behavior	<ul style="list-style-type: none"> <li>a. Banks that have confidential information are not allowed to use such information to take advantage of themselves, their families or other third parties.</li> <li>b. It is prohibited to use internal information to make purchases, or to trade securities, unless such information is publicly known.</li> <li>c. It is forbidden to misuse its position and take advantage either directly or indirectly for himself or others that may influence the decision.</li> <li>d. Decision-making to sell or purchase Bank assets and other services shall be made by prioritizing the interests of the Bank.</li> </ul>
5. Integrity and Accuracy of Bank Data	<ul style="list-style-type: none"> <li>a. Must present accurate and accountable data.</li> <li>b. It is not allowed to record and / or change and / or delete the books, in order to obscure transactions.</li> <li>c. Only allowed to make changes or deletion of data based on the authorization of authorized officials in accordance with procedures established by the Bank.</li> <li>d. Not allowed to manipulate documents.</li> </ul>
6. Integrity of Banking System	<ul style="list-style-type: none"> <li>a. Must always be aware and avoid the involvement of the Bank in criminal activities in the field of finance and banking.</li> <li>b. Mandatory suspect unusual transactions and must take preventive action in detecting accounts suspected to have been used for activities such as money laundering, terrorism financing, corruption and other crimes.</li> </ul>