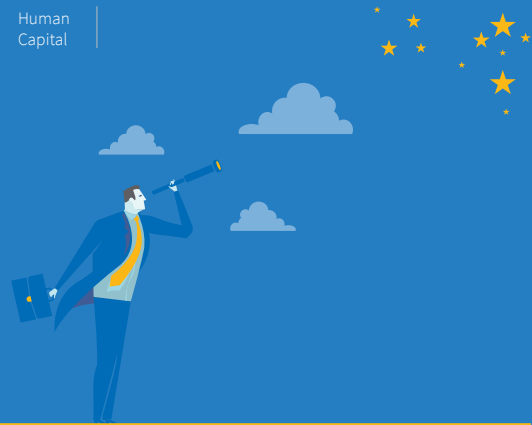


Company Vision, Missions, and Culture



Vision

The long term vision of Bank Mandiri in 2020 is becoming Indonesia's best, ASEAN's prominent with the main milestone of achieving Market Capitalization value amounting to Rp500 trillion in 2020, year-on-year credit growth rate of 3% above market's value, and becoming the employer of choice in Indonesia. The description of the said vision is as follows:

- a. Commits to build a long term relationship with business and individual customers based on trust. Bank Mandiri serves every customer with compliance to the international service standards through innovative financial solutions. It also strives for recognition for the best performance, human capital, and teamwork.
- b. Actively participates in driving long term growth of Indonesia and consistently provides high return for the shareholders.

Mission

To support the Vision, the Missions of Bank Mandiri have been stated as follows:

- a. Oriented towards market needs fulfillment**
 - 1) Prioritizing the interest of customers
 - 2) Providing the best service in a professional and friendly manner.
 - 3) Suggesting competitive and secured products.
- b. Developing professional human capital**
 - 1) Providing equal job opportunity for everyone.
 - 2) Recruiting, training, and developing human capital based on skills and capabilities.
 - 3) Providing reward and promotion to compensate achievement and dedication
- c. Gaining maximum benefit for the stakeholders.**
 - 1) Providing maximum benefits to all concerned parties.
 - 2) Ensuring sustainable growth and profit increase.
- d. Conducting a transparent management**
 - 1) Possessing high work commitment.
 - 2) Implementing open management and effective cooperation.
- e. Caring for social and environmental issues**

Taking into account social interests and environment in making decisions.

The Vision and Missions of the Company have been discussed and approved in the Meeting of Board of Directors on 27 September 2016 and the Meeting of Board of Commissioners on 28 February 2017.

Review on Vision and Missions by The Board of Commissioners and The Board of Directors

The Vision and Missions of Bank Mandiri is reviewed quinquennially, whereas the achievement of milestone is reviewed semi-annually for short-term and medium-term targets, i.e. by conducting Board Retreat (Mid-Year Retreat and End-of-Year Retreat) in June and December. The review of milestone achievement was executed for the last time in the event of End-of-Year Board Retreat in Bogor on 4-5 December 2017, attended by Board of Directors and Senior Executive Vice President.

Bank Mandiri involves all members of top management (Board Of Directors and Senior Executive Vice President) independent party to review the vision and mission, which has been constantly carried out to this day, and to review several primary indicators semi-annually in order to achieve Bank Mandiri's Vision of 2020 according to the predefined target.